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ABSTRACT

AN ANALYSIS OF THE DECISION PROCESS UTILIZED BY LONG DISTANCE MOBILE FAMILIES IN SELECTING NEW SOURCES OF SUPPLY FOR GOODS AND SERVICES

by James E. Bell, Jr.

Data compiled since 1948 reveal that each year approximately twenty per cent of the nation's population moves from one place of residence to another. Nearly 37 million persons living in the United States in March, 1966, had been living at a different address in March, 1965. The Bureau of Census classification of movers indicates that nearly one-third of all moves take individuals into a different county. The long distance or inter-county mover group included over twelve million individuals in the 1965 to 1966 period.

After completing a long distance move mobiles are faced with rebuilding sources of supply for family goods and services. The research was devoted to an investigation and analysis of the decision process by which family suppliers were chosen from among competing institutions upon completion of a long distance move. The research investigated the following supply areas: food, clothing,

beauty parlor services, dry cleaning, furniture, appliances, insurance, financial institutions and medical services.

Hypotheses for the research covered the following areas:

1. The differences between each purchase category pertaining to information sources used, family decision responsibility, time taken to select suppliers and number of potential suppliers visited.

2. Investigation of the impact socio-economic factors have upon the division of decision responsibility within families and upon the information sources used to select suppliers.

3. Effect education and past moves have upon the time taken to select new suppliers.

Comprehensive interviews were held with housewives in 147 families. Housewives contacted had been in the community an average of twenty-three weeks. The sample was drawn from among the long distance mobile families moving into a standard metropolitan statistical area April through July, 1966. Data were analyzed using a chi-square computer program.

Research findings indicated that:

1. Mobiles are an identifiable, homogeneous market segment. The mobile family is typically positioned early in the life cycle, possesses above average income and education. The household head is generally employed in the managerial or professional occupational categories.

2. Mobiles exhibited distinct patterns in rebuilding shopping habits in each purchase category investigated. Personal information tended to be used most frequently in selecting suppliers.

A division was found within each family of the responsibility for selecting family suppliers. The number of potential suppliers contacted before choosing a supplier varied depending upon the nature of the good or service being acquired.

3. Mobiles exhibited a tendency to carry-over brand and store loyalty from one community to another. Credit played a major role in tying consumers to specific firms and locally owned firms initially received little patronage from the mobile families.

4. Within ten weeks of arrival mobiles had rebuilt sources of supply for family needs. The time taken to acquire new suppliers varied from an almost immediate selection of supermarkets and banks to nine weeks to select dentists and sources of supply for women's clothing.

Developing a program aimed at mobiles requires an evaluation of alternative uses of promotional funds. Programs designed for the mobile market may be directed at specific family decision makers, timed for maximum efficiency, and adjusted to meet changes in the market. The usefulness of identifying the mobile market is enhanced by the ease with which the location, size and affluence of the market may be measured. Developing a program to aid consumers in rebuilding shopping patterns would appear to offer significant potential for market development opportunities in most areas of consumer goods and services.

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by

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Dedicated to

my father and mother

for helping

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CHAPTER I

PROBLEM DELINEATION

The primary objective of the research is to investigate the economic decision process by which geographically mobile consumers select new sources of supply for selected goods and services after completing a long distance move.

Nature of the Problem

Background of the Problem

Data compiled since 1948 reveal that each year approximately 20 per cent of the nation's population moves from one place of residence to another.[1] "Of the 190.2 million persons, one year and older, living in the United States in March 1966, 36.7 million, or 19.3 per cent had been living at a different address in the United States in March 1965."[2] The Bureau of Census classification of movers for the March 1965 to March 1966 period reveals that: (1) two-thirds of all the movers stayed within the same county,

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[1] U. S. Bureau of the Census, Current Population Reports, Series P-20, No. 156, "Mobility of the Population of the United States: March 1965 to March 1966." (Washington, D.C., U. S. Government Printing Office, 1966), p. 1.

[2] Ibid.

(2) one-sixth of the movers moved to a different county within the same state, and (3) one-sixth of the movers moved to another state.[1]

The geographically mobile segment of the population is now larger than the entire Negro population. Bureau of Census projections for 1975 anticipate some 47 million people will make a change in residence in that year. The estimate is based on a projected population of 226 million for the nation and a mobility rate of 20.8 per cent a year by 1975.[2] Based on the classification of movers for March 1965 to March 1966, in 1975 some 15.6 million individuals are expected to make long distance moves taking them outside the county in which they resided at the beginning of the year.

Based on an average of 3.4 persons per household, 10.8 million households moved in the March, 1965 to March, 1966 period.[3] Using the national mobility rate for 1948 to 1966 as a basis, all the occupants of the households in an "average" area would be expected to move within a five-year period.

One study identifies the following socio-economic changes as the primary causes of the increased mobility of the United States population:

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[1] Ibid.

[2] "Consumer Dynamics - Part II: The Movers," Progressive Grocer, (November, 1965), pp. K37, K38.

[3] U. S. Bureau of the Census, Statistical Abstract of the United States: 1966 (87th edition). Washington, D.C., 1966, p. 35.

1. Geographic mobility has accounted for the rural to urban migration, the growth of the suburbs and in some cases the move back to the center city.

2. New industries, business mergers and transfers have resulted in the development of a group of affluent, mobile Americans who expect to move every few years.

3. The impact of the migration of the Negro to the North, the growing concern for civil rights and urban renewal programs have created another group of mobile people.

4. Increases in military and governmental personnel have also added to the impact of geographic mobility upon the economy.[1]

In a ten-year period, 1954 to 1964, the Bureau of Census found only one out of every four people stayed in the same residence.[2]

Scope of the Problem

A change in residence creates a number of problems for a mobile family. One of the problems is associated with the selection of suppliers for goods and services in the area of the new residence. If a change in residence does not involve a long distance move the mobiles may retain many of the sources of supply used prior to the move. When mobiles are able to return to former suppliers the problems of adjusting to a new neighborhood may be eased. However, in long distance moves[3] the distance involved may make the

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[1]"Consumer Dynamics," op. cit., pp. K37, K38.

[2]Ibid.

[3]Chapter III has a section at the end defining terms pertaining specifically to the study.

cost of returning to former suppliers prohibitive. In such cases movers are faced with the problem of selecting new suppliers in the area of the new residence.

After completing a long distance move, mobiles deciding to purchase goods or a service must also select a source of supply to fill the need. Within each family the shopping habits which were established in the prior community must be replaced by a new pattern formed through experience in the new community.

The actual selection of appropriate suppliers in the area of the new residence is a learning process. In the process, the prior experience of the family, together with information gained on suppliers in the new area aid in the selection of appropriate suppliers. In selecting prime sources of supply from among a number of competing suppliers, the decision process must evaluate the relative merits of available suppliers in light of the needs, wants, and limitations of the family.

New arrivals in a community must select suppliers in two distinct categories - goods and services. In selecting suppliers for specific types of goods, the presence of familiar chain outlets and recognizable brands of merchandise may ease the selection process. However, if newcomers find the chain outlet in the new community is substantially different from the store patronized in the prior community, store loyalty cannot be transferred. Whether a chain outlet eases the store selection problem for the newcomer is related

to the similarity of the chain outlet in the new community to the chain outlet patronized by the newcomer prior to moving.

Mobiles are also faced with the responsibility of determining which firms carry familiar brands of merchandise in the area of the new residence. If the mobile consumer has specific brand preferences, suppliers may be selected in the new community based on the fact that some firms stock merchandise for which the consumer has a preference. However, where similar items have widespread distribution, the decision to select a particular supplier may turn on other factors such as convenience, price, credit or service. In selecting suppliers for goods, mobile consumers have available a vast array of information describing the local merchants and the offerings available in local stores. Such information may be of substantial help to the consumer in selecting appropriate suppliers.

In selecting suppliers for services, the selection process is somewhat more complicated because in many cases a physical item is not involved. Perhaps the most difficult decision area is the professional service area. Here the breadth of impersonal advertising associated with various goods and non-professional services is prohibited by professional ethics. In the non-professional service area, the mobile family is faced with the problem of judging the creditability of the various information cues available. Such judgments are of particular importance where a service

is purchased in conjunction with a product representing a major expenditure for the family, for example, home remodeling. However, in areas where the service is relatively homogeneous, the decision to patronize a particular outlet may be made primarily on the basis of convenience.

Thus the long distance mover is faced with the problem of selecting suppliers for a host of goods and services after completing a long distance move. A micro-economic analysis of economic decision making by mobile consumers will be the focal point of the research.

Statement of the Problem

The research investigates the decision process by which family suppliers are chosen from competing institutions. The research also analyses the decision making process used in selecting suppliers for particular goods and services. The various information sources used by mobile consumers are also studied. Another area of the study investigates the division of decision responsibility within the family. Attention is also concentrated on how long mobiles take after arriving in a community to select suppliers in the categories under study, as well as how many suppliers are visited prior to the actual selection of one supplier.

Specifically, the research is focused on the following questions:

1. What types of decisions do mobile consumers have to make in choosing suppliers after completing a move?

2. Within mobile families, where does the responsibility for selecting suppliers reside?
3. What are the information sources used by mobile consumers in choosing suppliers for selected goods and services?
4. How long after arriving in a community does it take mobile consumers to select favorite sources of supply in selected purchase categories?
5. How many potential suppliers are visited prior to the selection of favorite suppliers?
6. What is the impact of socio-economic factors and family life cycle upon the process by which mobiles rebuild shopping patterns?

Hypotheses

The fundamental premise of the research is that socio-economic and life cycle characteristics of mobile families influence the decision making process by which suppliers are chosen for selected goods and services. The research hypotheses are based on the premise that the dimensions of the decision processes of mobile families can be identified and analyzed. The research hypotheses cover five general areas of investigation:

1. The combined supplier selection patterns of the mobile consumers under study do not vary between purchase categories.[1]
2. Life cycle variables do not significantly influence the division of decision making responsibility within the family.
   A. The length of time a couple has been married does not significantly influence the division of decision making responsibility for choosing family suppliers.
   B. Wives with one or more pre-school age children, five years old and less, do not have significantly less responsibility for selecting suppliers than do wives in all other families.
3. Income and occupation do not significantly influence the division of decision making responsibility within the family.
   A. Income is not a significant factor in the division of decision responsibility within a mobile family.
   B. The occupation of the head of a mobile family is not a significant factor in

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[1]The combined supplier selection pattern is comprised of four elements: (1) information sources used by families in selecting suppliers, (2) the individuals making the purchase decision in each category, (3) the time taken by mobile families to select new suppliers upon completion of a move and (4) the number of potential suppliers visited before a supplier is selected within a purchase category.

determining the division of decision making responsibility within the family.

4. The mobile consumers as a group do not identify one information source which is used significantly more than others in each of the supplier categories being investigated.
   A. There is not a significant relationship between the education of the head of a mobile family and the use of particular information sources in selecting suppliers.
   B. There is not a significant relationship between the education of a mobile housewife and the use of particular information sources in selecting suppliers.
   C. The occupation of the head of a mobile family is not a significant factor in determining the information sources used in selecting suppliers for family needs.
   D. The income of a mobile family is not a significant factor in determining the information source used in selecting suppliers.
   E. Whether a family resides in a one-family or a multi-family dwelling is not a significant factor in determining the information source used in selecting suppliers.
5. There is not a significant relationship between a family's education, or the number of moves a family

has made in the past decade, and the time taken to select new suppliers upon completion of a long distance move.

A. There is not a significant relationship between the educational level of the household head and the weeks taken to select favorite suppliers after completing a long distance move.

B. There is not a significant relationship between the educational level of the housewife and the weeks taken to select favorite suppliers after completing a long distance move.

C. There is not a significant relationship between the number of long distance moves a family has made in the past decade and the weeks taken to select prime suppliers after completing a long distance move.

Methodology

The research study is based upon personal interviews with 147 long distance mobiles. The families participating in the research had all completed long distance moves into the metropolitan area studied.

A local welcoming organization provided the list of names from which the sample was drawn. Interviews were confined to family units moving into the study area during

the period April, 1966 through July, 1966. All families interviewed were contacted by telephone and asked by a telephone interviewer to participate in the study. The home interviews were made by female interviewers hired and trained for the research. The average interview took forty-five minutes to complete. All interviews were made with the housewife in each mobile family.

Upon completion of the interview period, which took place from ten to thirty weeks after the newcomers arrived in the community, data collected were transferred to punch cards and tabulated. Survey findings were subjected to statistical tests to prove or reject the research hypotheses.

Contributions of the Study

The primary contribution of the research is the development of a specific body of knowledge on the decision processes of a large, unique and identifiable segment of the consumer market. Communication of the information developed to manufacturers and retailers selling in the consumer market will hopefully aid suppliers in adjusting market offerings to consumer needs.

For the research study it is useful to regard marketing as a process involving the flow of goods and services to the consumer, accompanied by parallel flows of information between the participants. Importantly, the long distance movers are a readily distinguishable segment of the total consumer market. Additional information recorded on the

mobile segment of the consumer market is aimed at increasing the productivity of both the participants in a market transaction; the buyer and the seller. In particular, the use of the data obtained in the research will be of potential value to business organizations attempting to focus marketing programs on areas of consumer purchase similar to those investigated during the research.

Consumer behavior research has in the past been primarily concerned with the decision processes by which families decide to purchase one specific item or another, or one brand rather than another. This work will contribute to the existing knowledge by analyzing the decision process by which families select suppliers. The research is also directed at determining if significant differences exist in the decision processes of families possessing differing socio-economic and life style characteristics.

Three studies have been made on the mobile market which have particular relevance to the research. The first, based upon 148 long distance geographically mobile families, found the market segment to be easily identifiable and representative of a quality market when compared to the rest of the population. The research also found the segment has a higher level of education, income and occupational status than the rest of the population. Willingness to be mobile, having high aspirations and being relatively youthful were also found to be distinguishing characteristics of

the market.[1] The second study in the area revealed that the proportion of mobile consumers making purchases of durable goods in a given year was close to fifty per cent greater than the proportion of non movers.[2] A third study stressed that while mobiles have habits just as non movers, mobiles are psychologically as well as physically more predisposed to changes in environment than non movers.[3]

The concept of market segmentation, with which the research deals is aimed at separating distinguishable groups of customers to improve marketing efficiency. The research on a portion of the consumer market comprising nearly 13 million individuals is a further attempt to improve marketing productivity and effectiveness by gaining a deeper understanding of consumer behavior. Research findings developed in the study are important to both manufacturers and retailers.

To manufacturers the work offers valuable information of the learning process by which mobile consumers acquire new suppliers. Two prime areas of decision making for manufacturers are covered in the study; communications and distribution. Adequate market coverage by manufacturers

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[1]Alan R. Andreasen, "Geographic Mobility and Market Segmentation," Journal of Marketing Research, III (Nov., 1966), pp. 341-345.

[2]L. R. Klein and J. B. Lansing, "Decisions to Purchase Consumer Durable Goods," The Journal of Marketing, XX (Oct., 1955), p. 111.

[3]"Consumer Dynamics," op. cit., pp. K38-K39.

may minimize the impact that a change in residence will have on family loyalty to brand or product. Through utilization of the information developed on family decision making, manufacturers might better direct communications to the consumer market in general, and the mobile market in particular.

To retailers operating from a limited number of fixed locations the research offers a deeper understanding of the constant ferment taking place within individual market areas due to population mobility. The ferment, which presents a constant problem to suppliers operating within particularly mobile market areas, also presents an opportunity to adjust merchandising policies to take advantage of the continual change in a firm's trading area. To manufacturers, population mobility may only mean familiar products are being purchased from different outlets. To the retailer, a change in residence may mean the loss of regular customers and necessitate a program designed to capture replacements.

Limitations of the Study

The limitations of the research are as follows:

1. The study was confined geographically to one metropolitan area. Only families moving into the area during four consecutive months, April through July, 1966 were included in the sample.
2. All families included in the sample were obtained from a list of names maintained by a local

welcoming organization. In gathering names of newcomers the organization utilized several different sources. Primarily, the organization obtained names from public utilities. The survey is limited by the completeness of the lists maintained by the cooperating organization.

3. To be included in the research a family had to complete a long distance move into the metropolitan area under study from outside the three-county area comprising the community. In addition, the principal county in which the research was conducted has three principal employers; a major university, the major sales and manufacturing facility of an automobile producer and numerous offices associated with a major governmental unit. While all university students were excluded from the sample, the families interviewed did reflect the dominant positions of the three major employers in the area.
4. The research was conducted by interviewing only the housewives in the families. The answers received were dependent upon the recall ability of the housewife in each family. The research should be evaluated in light of the fact that only one visit was made per household and the sample did not include a cross section of the entire population.

Organization

The remainder of the study is organized into four chapters. Chapter II presents a review of the literature relevant to the research topic area. A description of the research design used to collect the data is contained in Chapter III. Chapter IV presents the research findings. Chapter V contains a summary of the research findings, an analysis of the nature of the mobile market segment, and details suggested strategies for marketing to mobiles. In addition, Chapter V contains suggested areas for further research.

CHAPTER II

THE MOBILE CONSUMER AND MARKETING DECISIONS

Chapter II is devoted to a review of the research on consumer behavior pertaining to the concept of segmentation, the characteristics of the mobile market segment and factors important in understanding shopping behavior.

The first section outlines the concept of market segmentation. The second covers the size of the mobile market and the third section details the socio-economic characteristics of long distance mobiles.

In the third section, the work reviews the key areas of consumer behavior research pertaining to the selection of suppliers for family needs. Major areas of the review in the section are concerned with the research that has been done on the key components of consumer decision theory specifically pertaining to the research on:

(1) Information sources,

(2) Decision making, and

(3) Shopping behavior.

While research on how newcomers select suppliers after completing a long distance move is limited, the review pinpoints

the key elements in the over-all decision process faced in selecting sources of supply.

The Concept of Market Segmentation

Since World War II, customer and market oriented firms have stressed the renewal of the premise that businesses should operate to benefit consumers as well as businessmen. The premise generally referred to as the marketing concept, is founded on the principle that business firms should plan and organize business strategies based on a careful review of the needs, forces and opportunities in the markets firms desire to service. Borch stressed that under the marketing concept the consumer becomes the fulcrum about which the business operates for the balanced best interests of all concerned.[1]

The renewal of the marketing concept is based according to McNeal upon an understanding of consumer behavior.[2] Implementation of the concept is dependent upon a translation, by businessmen, of market knowledge into effective corporate strategies. In describing the managerial functions

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[1]Fred J. Borch, "The Marketing Philosophy as a Way of Business Life," ed. William Lazer and Eugene J. Kelley, Managerial Marketing: Perspectives and Viewpoints. Homewood, Ill.: Richard D. Irwin, Inc., 1962. p. 15.

[2]James U. McNeal, "Consumer Behavior - Introduction," Dimensions of Consumer Behavior, ed. James U. McNeal. New York: Appleton-Century Crofts, 1965. p. 7.

of marketing, Staudt stressed that market delineation, "the determination of potential purchasers and their identifying characteristics," is the first prerequisite for effective marketing performance.[1]

A major area of development on consumer behavior has been concerned with attempts at segmentating the consumer market into various categories or sub-markets. The use of segmentation has facilitated the development of marketing strategies aimed at relatively distinguishable and sometimes homogeneous groups of consumers.[2]

In one of the more valuable works on segmentation, Smith stated that the demand side of the market segmentation represents a rational adjustment of product and marketing effort to consumer or user requirements. In the language of the economist, segmentation is a disaggregative process aimed at developing several demand schedules where only one was recognized before.[3] Emphasis upon market segmentation may be viewed as a condition or cost of growth. Once the core markets have been developed the process turns to keying efforts to distinguish market areas for special products and marketing effort.[4]

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[1]Thomas A. Staudt, "The Managerial Functions of Marketing," Lazer and Kelley, op. cit. pp. 386-387.

[2]McNeal, op. cit., p. 301.

[3]Wendall R. Smith, "Product Differentiation and Market Segmentation as Alternative Marketing Strategies," Journal of Marketing, XXI (July, 1956), p. 418.

[4]Ibid., p. 420.

Utilizing the concept of market segmentation, characteristics of markets have been identified based upon such concepts as race,[1] sex,[2] age,[3,4] income,[5] geographic location[6] and occupation.[7]

Other research in the area of market segmentation has dealt with the identification of less distinguishable features such as social class,[8] personality type,[9,10] and

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[1]Milton Alexander, "The Significance of Ethnic Groups in Marketing New-Type Packaged Foods in Greater New York," in Advancing Marketing Efficiency, ed. Lynn H. Stockman. Chicago: American Marketing Association, 1959. pp. 557-561.

[2]Peggy Boomer, "Male Market: Big-Rich-But-Tough," Printers Ink, CCLXXX (July 20, 1962), pp. 21-25.

[3]David E. Wollin, "A Marketing Profile of the Senior Citizen Group," in Marketings Role in Scientific Management, ed. Robert L. Clewett. Chicago: American Marketing Association, 1957. pp. 250-261.

[4]Paul E. Smith, "Merchandising for the Teen-Age Market," Journal of Retailing, XXXVII (Summer, 1961), pp. 9-13.

[5]Robert Ferber, "Our Changing Consumer Market," Business Horizons, I (Spring, 1958), pp. 49-66.

[6]James Gillies, "The Population Explosion - Its Implications for Business," California Management Review, III (Winter, 1961), pp. 53-60.

[7]"The Working Man: Do Marketing Men Know Him," Printers Ink, CCLXXVII (December 1, 1961), pp. 48-49.

[8]Pierre Martineau, "Social Class and Spending Behavior," Journal of Marketing, XXIII (October, 1958), pp. 121-130.

[9]Morris J. Gottlieb, "Segmentation by Personality Types," in Advancing Marketing Efficiency, ed. Lynn Stockman. Chicago: American Marketing Association, 1959, pp. 148-158.

[10]Edward L. Grubb, "Consumer Perception of Self Concept: and Its Relation to Brand Choice of Selected Product Types," in Marketing and Economic Development, ed. Peter D. Bennett. Chicago: American Marketing Association, 1965, pp. 419-422.

innovativeness.[1] In particular, the work of Carman on the application of social class to market segmentation found that it is possible to subdivide classes into gross, but homogeneous groups which can be easily identified. The findings of the research were, however, insufficient as to the practicality in planning marketing strategies for each sub-class or segment.[2]

The Mobile Market Segment

One particularly large and distinguishable segment of the consumer market is comprised of the individuals in the geographically mobile segment of the population. Data compiled since 1948, reveal that each year approximately twenty per cent of the nation's population moves from one residence to another. The proportion of the nation's population in the mobile market segment, according to the annual surveys conducted since 1948, has ranged from 18.6 to 21.0 per cent.[3] The period from March 1965 to March 1966 exemplifies the concept with a mobility rate of 19.3 per cent or 36.7 million people. Of the 36.7 million people changing

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[1]William E. Bell, "Consumer Innovation: An Investigation of Selected Characteristics of Innovators," (Unpublished DBA dissertation, College of Business Administration, Michigan State University, 1962), p. 293.

[2]James M. Carman, The Application of Social Class in Market Segmentation. Berkeley: Institute of Business and Economic Research, University of California, 1965, p. 60.

[3]U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 156, "Mobility of the Population of the United States: March 1965 to March 1966." U. S. Government Printing Office, Washington, D.C., 1966, pp. 1-4.

addresses in the March 1965-1966 period, 24.2 million moved within counties and the remaining 12.5 million moved to a different county. The inter-county movers were divided equally between individuals moving within a state and individuals moving between states or from abroad.[1]

The 12.5 million individuals moving to a different county during the March 1965 to March 1966 period consisted of two groups of nearly equal size:

(1) Group A - the 3.3 per cent of the nation's population which moved to a different county within the same state or the intra-state migrants.

(2) Group B - the 3.3 per cent of the nation's population which moved to a new residence from a different state or from abroad.[2]

Based upon information obtained from population mobility surveys for 1964, 1965 and 1966, the following data summarize the relationship between selected population characteristics and the distance moved:

1. Sex-difference - The mobility of males was slightly greater than that of females in all classifications of mobility; intra county moves, intra state moves and inter state moves.

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[1] Ibid.

[2] Ibid.

2. Age-Young adults, 18 to 34 years of age, had a higher mobility rate than all other age groups. The proportion of young adult movers who were migrants, or inter county movers, was greater than the corresponding proportion for either persons 35 years old and over or for those under 18 years.
3. Color - The non-white population had a higher rate than the white population, 24 per cent vs. 19 per cent. The excess was largely due to local mobility. Approximately 33 per cent of the white inter county moves were to a different state. Nearly 40 per cent of the non-white inter county moves were to a different state.
4. Education - Persons who had completed one or more years of college were found to be somewhat more mobile than individuals who had completed less than one year.
5. Employment Status - Unemployed men had a higher total mobility rate than employed men, 30 per cent vs. 20 per cent. Nearly 41 per cent of the mobile unemployed were migrants, whereas the comparable figure for the mobile employed was 32 per cent.
6. Professional Workers - The mobility rate of professional workers was three per cent above that of the other non agriculture workers. Mobile professional workers were more likely to have

completed a move into a different county than other mobile workers; 46 per cent vs. 29 per cent.[1]

The relatively high proportion of migrants among whites, persons completing one or more years of college, and professional workers, suggests a positive relationship between socio-economic status and migration. At the same time the relatively high proportion of migrants among unemployed men suggests a negative relationship. Thus migrants appear to be of two kinds: (1) people who are unemployed move in a desire to search for job opportunities elsewhere and (2) people holding professional positions who move in response to a greater demand for services elsewhere. The migration from the rural south to the urban north of the relatively poor and uneducated to states several hundred miles away is a clue to the possible negative relationship between socio-economic status and migration.[2]

Another study revealed that about 65 per cent of the migrants cited job related circumstances as reasons for moving. The remaining 35 per cent gave housing, 10 per cent; changes in family status, 11 per cent; and other reasons, 14 per cent. Among the major reasons related to work were "to take a job," "to look for work" and "job transfer." The study suggests that migration occurs primarily in response to circumstances relating to employment, whereas

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[1] Ibid., pp. 2-3.

[2] Ibid.

local mobility is more closely related to housing arrangements.[1]

A study of 148 long distance mobiles conducted in Philadelphia during 1964 was concerned with determining if the long distance mobile group is significantly superior or inferior according to four criteria: level of spending power, potential for future increased spending power, present purchase behavior and potential for change in future purchase behavior. The results of the study revealed that geographic mobiles possess the following characteristics which portray them as a particular market segment:

1. "Relatively young (and in the early stages of the family life cycle),
2. Well educated,
3. In higher status occupations,
4. Having above average incomes,
5. In higher social classes,
6. Socially active,
7. Socially upward mobile, with high social class aspirations,
8. Geographically mobile in the past,
9. Having their present move economically inspired."[2]

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[1]U. S. Bureau for the Census, Current Population Reports, Series P-20, No. 154, Reasons for Moving: March, 1962 to March, 1963. U. S. Government Printing Office, Washington, D.C., 1966, p. 1.

[2]Andreasen, "Geographic Mobility and Market Segmentation, " op. cit., p. 342.

The value to marketers of segmenting the entire mobile market, some twenty per cent of the nation's population, for specific programs is dependent upon the degree to which a change in residence may affect a change in purchase patterns. In the nearly thirteen per cent of the nation's population which moves each year within a relatively small local radius changes in purchase patterns would likely be rather limited. However, in terms of the thirteen million long distance mobiles, where a change in address presents critical problems associated with adjusting to a new environment, the marketing opportunities appear to be substantial. Long distance mobiles are an important target for two prime reasons:

(1) Mobiles are a market for firms associated with the uprooting, moving and settling of mobile individuals.

(2) Mobiles, once the move has been completed, represent a potential market for all the suppliers in the area of the new residence.

Key Components of the Consumer Decision Process

Information Sources

A long distance move necessitates that families rebuild sources of supply in a new market place. The rebuilding or learning process is largely dependent upon information available from numerous sources. However, the need of

newcomers for information on products and supplies is not a problem solely pertaining to mobiles. One author wrote that it is universally acknowledged that consumers lack knowledge to some degree. The work stressed that no systematic effort has been made to probe the size of the deficiency.[1]

Another research study found that two broad types of information are used by new families in a community in selecting medical doctors. Non personal sources of information, such as the yellow pages, or the local medical society, were used when the person making the selection decision (1) was over 35 years of age, (2) was on the upper level of the socio-economic spectrum, (3) did not have children, and (4) selected a physician in the first month in the new community. Personal professional sources were used when the decision maker (1) was over 35 years of age, (2) was positioned at the upper end of the socio-economic spectrum, (3) had a greater than average number of children, and (4) did not select a doctor during the first two months in a new residence.[2]

The research of Feldman and Spencer also found that when decision makers sought information from a personal

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[1]Alfred R. Oxenfeldt, "Consumer Knowledge: Its Measurement and Extent," Review of Economics and Statistics, XXXII (November, 1960), pp. 300-314

[2]Sidney P. Feldman and Merlin C. Spencer, "The Effect of Personal Influence in the Selection of Consumer Services," in Marketing and Economic Development, ed. Peter D. Bennett. Chicago: American Marketing Association, 1965, pp. 440-448.

non-professional source, sixty per cent of the time individuals without professional background, e.g. friends, neighbors, and co-workers, were selected to provide the information. The decision makers in the research were usually 35 years old or younger, positioned in the middle of the socio-economic spectrum and tended not to select a physician until the second or third month of residence. The research also suggested that individuals seeking medical advice often rely upon persons older than themselves.[1]

Information sources, other than information obtained from searching, were also classified into personal sources and impersonal sources in research on new product adoption. Here it was found that all face to face information was judged highly creditable since the receivers knew the people providing the information as friends and the friends were understood, believed and were willing to answer questions. Impersonal sources such as the mass media were viewed as less satisfactory sources of communication because of the unwillingness of people to attach a high degree of creditability to the sources.[2]

An important problem of information, the determination of market price, was discussed by Stigler in terms of a phenomenon he called search. The search for information

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[1] Ibid., p. 448.

[2] The Foundation for Research on Human Behavior, Adoption of New Products. Ann Arbor: University of Michigan, 1959, p. 9.

was viewed by Stigler as a process by which the marginal cost (MC) of search is equated to the marginal revenue (MR) obtained from the search.

In an article on consumer information by Stigler three key variables were identified as determining the degree of search to be initiated: (1) The larger the per cent of the buyer's expenditures on the commodity the greater the potential savings from the search, (2) the lower the fraction of repetitive (experienced) buyers in the market, the greater the amount of search, (3) the cost of the search is larger, the greater the size of the market.[1] Two important references to advertising were also made by Stigler: (1) one stressed that advertising is among other things a method of providing potential buyers with knowledge of the identity of sellers. In this regard Stigler viewed advertising as an immensely powerful influence in the elimination of ignorance, (2) the other reference to advertising views it as a decisive influence in the dispersion of price information making the searching process much more economical.[2]

The sources of information used by southern housewives in food product buying decisions were reviewed in a report by Roberts. The report dealing with the factors

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[1]George J. Stigler, "The Economics of Information," Journal of Political Economy, IXIX (June, 1961), p. 213.

[2]Ibid., pp. 215-219.

influencing food buying decisions presented data on the kinds of groups most likely to respond to different promotional efforts.[1]

Information influencing food buying decisions was found to come first from containers, cans, and labels; secondly through requests from children and family members. Newspaper and grocery advertisements ranked third and cookbooks and coupons ranked fourth in terms of information sources influencing food buying decisions.[2]

The work by Roberts also reported that as the age of the housewife increased, the influence exerted by such factors as boxes, cans, labels and recipes declined. Responses to information received from children was particularly important to wives in the thirty to fifty age groups. The research also found that the influence of family, friends, and relatives increased consistently with successfully higher levels of education Furthermore, the homemakers whose income and education were above average responded to the widest variety of stimuli.[3]

In research on the sources of information used by various housewives, Myers found that upper-class housewives had more opportunities to develop informal communication networks. Upper-class housewives more frequently had club

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[1]John B. Roberts, Sources of Information and Food Buying Decisions, Southern Cooperative Series Bulletin No. 85. Lexington: University of Kentucky Agriculture Station, April, 1963, p. 50.

[2]Ibid., p. 51.

[3]Ibid., p. 53.

memberships and participated in social meetings with friends, neighbors and relatives. The social interaction led to greater information about new products than that received by housewives with less social contacts. Housewives having less free time were found to characteristically depend upon information received from the mass media. The level of informal communication networks was appreciably less than in the upper class families and consequently the total information received on new products was less than where the informal communications networks were well established.[1]

Reference groups are, of course, an important source of information for consumers on all levels of society. One author found that a group of friends, colleagues or neighbors usually have similar needs, attitudes and expectations, thus forming for each other a reference group.[2] Researchers also found in studying the purchases of large household appliances that more than one-half of the buyers turned to acquaintances for advice and in many cases looked at the appliances used by them. The researchers also bought a brand seen in a friend's or relative's house.[3]

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[1]James H. Myers, "A Competitive Edge in Marketing Communication," in Competition in Marketing, ed. Taylor W. Meloan and Charles M. Whitle. University of Southern California, 1964, p. 82.

[2]George Katona, The Powerful Consumer. New York: McGraw Hill Book Company, Inc., 1960, p. 157.

[3]George Katona and Eva Mueller, "A Study of Purchase Decisions," in Consumer Behavior: Vol. I: The Dynamics of Consumer Reaction, ed. Lincoln Clark. New York: New York University Press, 1954, p. 112.

In perhaps the most widely quoted study on reference groups, Katz and Lazarsfeld found in the Decatur study that marketing leaders and taste leaders are present in almost equal numbers in high, middle and low status groups.[1] Moreover, market leaders on all levels of society were found to exhibit the same general characteristics. However, the research found a concentration of leadership among the larger families on all levels of society. Leaders were also generally a bit older than the person asking advice and were likely "wives" and "gregarious."[2]

In a study of reference groups, Whyte found that as consumers became more experienced more interest was expressed in the pros and cons of makes, models, sizes and potential economies. Venders could not satisfy the curiosity. Advertising does not give as much product information as wanted, and gave very little believable comparative information.

So it is to the reference group that the consumer turns. It is not so much that the consumers are distrustful of what manufacturers say about products, the consumer is curious. Once the retailer was the key factor in the marketing of new appliances. However, today if the customer has not already sold himself or been pre-sold by friends,

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[1]Elihu Katz and Paul F. Lazarsfeld, Personal Influence. Glencoe: The Free Press, 1955, p. 234.

[2]Ibid., p. 246.

the consumer is not likely to go into a store, because the customer feels little can be learned in the store. The real selling job is then done before the customer makes contact with the dealer. Thanks to the social group's guidance the consumer has already determined almost everything about the product.[1]

Another author wrote that the degree to which man's behavior is influenced by other individuals, in the market place or out, varies depending upon the decision circumstances and the nature of the product.[2] The author also stated that in the marketing process determinants vary primarily according to the matter to be decided, such as the attributes or product in the market place. The research also showed that the degree to which a product is apparent is an important factor in determining the susceptibility of the product to reference group influence.[3]

Decision Making

Upon moving to a new community, each family must go about the process of acquiring sources of supply for the

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[1]William H. Whyte, Jr., "The Web of Word of Mouth," Fortune, L (November, 1964), p. 208.

[2]Francis S. Bourne, "Group Influence in Marketing and Public Relations," in Marketing in Progress, ed. H. C. Barksdale. New York: Holt, Rhinehart and Winston, 1964, p. 332.

[3]Ibid., pp. 333-337.

goods and services needed by the family. Shopping habits which were broken through a move must be rebuilt or re-established through a learning process. Decisions must not only be made on whether to buy or not to buy an item, decisions must also be made on the source of supply for each item needed by the family. Finally, the decision responsibility must be assigned within the family unit.

In a summary article on buying behavior, May explained buying decisions as a learning process, with different amounts of exploratory search effort depending on various conditions that take place where uncertainty exists about product quality.[1] The author further stated the effort or deliberation was dependent upon (1) income, (2) amount of purchase as a per cent of income, (3) education level, (4) availability of special opportunity to purchase, (5) urgency of product need, and (6) whether experience with product or supplier was satisfactory before.[2]

In an extensive bibliography on consumer behavior, Morgan described the work done by Katona and Mueller as the most extensive study on information getting, shopping and decision making within the family. In the research a number of indexes on various aspects of decision making and information getting were combined into one over-all

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[1]Frederick E. May, "Buying Behavior: Some Research Findings," Journal of Business, XXXVII (October, 1965), p. 384.

[2]Ibid., p. 385.

index of deliberation in an attempt to see why some persons are more deliberate and circumspect than others.[1]

The work by Katona and Mueller showed great variation in the care with which consumer decisions were made from one purchase to another. However, data did show that consumers were much more deliberate with large, durable goods purchased than with non-durable goods purchased. The research also found that individual buyer characteristics and the conditions with which the purchase takes place had a bearing on the decision making process. The most deliberate decision making tended to occur when the individual concerned had a college education, an income of between $5,000 and $7,500, was under 35, and a white collar worker who expressed a liking for shopping around.[2]

Deliberation appeared to be less extensive when the income of the buyer was relatively high or the price paid was relatively low; also when the education of the buyer was low. Yet, the authors emphasized the variables alone do not explain all the findings. In general, the authors concluded that under conditions of alternatives and consequences, discussion with family members and extensive information seeking tend to occur when buyers have the discretion to act and when it matters greatly how they act.[3]

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[1]James Morgan, "A Review of Recent Research on Consumer Behavior," in Consumer Behavior: Research on Consumer Reaction, ed. Lincoln H. Clark. New York: Harper and Brothers, 1958, p. 144.

[2]George Katona and Eva Mueller, "A Study of Purchase Decisions," in Consumer Behavior: Research on Consumer Reactions, ed. Lincoln H. Clark. New York: Harper and Brothers, 1958, p. 80.

[3]Ibid., pp. 34-35.

The study also found that as the size of the expenditure increases, particularly in furniture, decisions tend to be jointly made, although the husband dominates in the automobile field.[1]

In the Sharp and Mott study of decisions in the metropolitan family, findings indicated a great deal of joint decision making. At the same time an understood division of responsibility tended to grow more pronounced with increasing age and length of marriage.[2] Regarding expressed buying plans, the study found husbands and wives show a very similar frequency in planning expenditures. The differences that do appear between husbands' and wives' plans suggest that wives' plans are slightly better thought out than the husbands'. Wives are, however, less confident of fulfilling the plans mentioned. Yet wives do experience a higher rate of fulfillment throughout all areas studied. The finding may have been attributable to the wives' role of handling the budget and thus being in a better position to judge realistically, according to Sharp and Mott.[3]

The authors also reported that in consumer surveys concerned with a broad range of expenditures, husbands and wives are equally desirable respondents. However, if

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[1] Ibid.

[2] Harry Sharp and Paul Mott, "Consumer Decisions in the Metropolitan Family," Journal of Marketing, XXI (October, 1956), p. 155.

[3] Ibid., p. 158.

reactions are sought to specific features of an automobile, for example, husbands might be better respondents. Conversely, wives might be preferred for a detailed study of household goods.[1]

A laboratory study of decision making by Kenkel dealt with the process by which 50 married college couples decided how to spend $300 in a one-hour laboratory situation. The stipulation of the research was that each couple had to make decisions on how to spend the money on items they had not previously decided to buy. The research study measured the amount of total talking done by each partner, whose ideas were accepted or rejected, and any social or emotional actions.[2]

The findings, which were not clearly conclusive, pointed out that frequently husbands do more of the talking and contribute more ideas toward a solution of the problem. But in some cases in the study by Kenkel, wives out-performed the husbands in talking and contributing ideas. The wives were observed to do more to keep the decision making session running smoothly, but sometimes husbands played the role. Couples varied, too, with regard to which spouse was most influential.[3]

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[1] Ibid.

[2] William F. Kenkel, "Decision Making and the Life Cycle--Husband-Wife Interaction in Decision Making and Decision Choices," Journal of Applied Psychology, LIV (November, 1961), pp. 255-260.

[3] Ibid., p. 262.

Feldman and Spencer in research on selecting medical services, reported that decisions rested in the hands of the wife seventy-four per cent of the time, with the husband eleven per cent of the time and were a joint event only fifteen per cent of the time. The probability of a joint decision was greater if: (1) the wife was not employed outside the home, (2) the duration of marriage was greater than five years, (3) the age difference between the husband and wife was less than two years, (4) the selection of a doctor was made during the first month in a new community, (5) the source of information was someone who shared a social (non-medical) relationship with the decision maker.[1]

One author, writing on the "Interacting Roles of the Household Purchasing Agent," developed an interesting thesis on the present role of the wife as the household purchasing agent. The author pointed out that careful observations have shown that the housewife has an ever-increasing area of responsibility as the household purchasing agent. As the urban industrial society has developed, research evidence suggests the economic role of the husband has become more precisely and narrowly defined. At the same time the role of the wife as the steward of the family purse has been openly recognized.[2]

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[1]Feldman and Spencer, op. cit., p. 450.

[2]Henry O. Whiteside, "Interacting Roles of the Household Purchasing Agent," in Theory in Marketing, ed. Reavis Cox, Wroe Alderson and Stanley J. Shapiro. Homewood: Richard D. Irwin, Inc., 1964, p. 270.

The wife was found by Whiteside to have responsibility for all food and clothing, except some men's articles, while the husband was a participant in decisions on shelter and furniture to some degree. Health expenditures were largely the responsibility of the wife. Educational expenditures were joint affairs. The annual vacation was even found to be a joint selection. Only in two major areas was the involvement of the housewife minimal - automobiles and insurance.[1]

In detailing a model on consumer decision making one author suggested that a model offers the best way to organize a framework and analyze the central element in the marketing system. However the model suggested did offer several questions pertaining to the relationship between individual characteristics and the uses of information sources used in the process of shopping.[2]

Shopping Behavior

The process by which consumers select suppliers for needs is conditioned by the socio-economic characteristics of the consumers, the suppliers available to them and by the ease with which they can view the offerings of competing

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[1] Ibid., pp. 275-280.

[2] Alan R. Andreasen, "Attitudes and Customer Behavior: A Decision Model," in New Research in Marketing, ed. Lee E. Preston. Berkeley: Institute of Business and Economic Research, University of California, 1965, pp. 2-16.

suppliers. A study of consumer shopping behavior focusing upon the family unit must attempt to describe the reasons for one or more acts of choice, either at a given time or over a period of time.

The Chicago Tribune studies revealed a close relationship between choice of store, patterns of spending and class membership. People were found to be very realistic in the way personal value and expectations were matched with the status of a particular store. Department stores were found to have a definite social status in the eyes of the women shoppers. The social status became the primary basis of definition for the shopper. The research findings of the Tribune indicate that the most important function of retail advertising today, when prices and quality have become so standard, is to permit the shopper to make social class identification.[1]

In summary, the findings of the Tribune research are that: (1) There is a social class system operative in metropolitan markets that can be isolated and described. (2) It is important to realize there are far reaching psychological differences between the classes. (3) Consumption patterns operate as prestige symbols to define class membership, which is a more significant means of determining economic behavior than more income.[2]

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[1]Pierre Martineau, "Social Classes and Spending Behavior," Journal of Marketing, XXIII (October, 1958), p. 126.

[2]Ibid.

In research on the types and sources of information consumers used in purchasing living room furniture and television sets two authors defined shopping as a process of looking for information. Such information hopefully enabled the potential buyer to make satisfactory purchasing decisions. The process is aimed, as described by these authors, at the purchase of a product that will fulfill the needs, desires and financial circumstances of the purchasing unit.[1]

The research also was aimed at establishing the relative importance of out-of-store information, newspapers and talking with friends, vs. the value of information obtained from visits to stores. Respondents recalled using information received in store visits in 41.4 per cent of the purchases, information from friends in 29.7 per cent of the purchases, and information from newspapers in 26.4 per cent of the purchases. The heavy role played by information within retail stores was thought to be the result of the importance consumers placed on data concerning quality and service.[2] Another interesting point revealed in the research was that purchasers do not shop extensively from store to store. The average furniture purchaser visited 3.3 stores while the average TV purchaser visited 2.2 stores before buying.[3]

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[1]Bruce Legrand and John G. Udell, "Consumer Behavior in the Market Place," Journal of Retailing, LX (Fall, 1964), p. 32.

[2]Ibid., pp. 47-48.

[3]Ibid., p. 36.

In selecting suppliers from which to make a purchase the cost of the item is not the only cost to be considered by the family. The cost of an item to a consumer, according to Bender, is a composite cost of the commodity, plus the costs incurred in achieving possession of the goods or service. The secondary purchase costs included: (1) price costs - parking fees, installation fees and credit charges; (2) time costs - walking time, travel time and searching time; and (3) psychological costs - frustrating conflict and store layout anxiety.[1]

The author further stated that consumers not being rational may not consider all costs in selecting stores. Yet since they are not totally naive, they will consider many of the costs.[2]

Store patronage motives were divided into three major categories by Bucklin.

(1) "Convenience Stores - these stores for which the consumer has a preference before a need for some product arises. Usually the most accessible store.

(2) Shopping Stores - here the consumer has not developed a complete preference map relative to the products he wishes to buy. In such cases, the consumer must construct such a map before purchase.

(3) Specialty Stores - these are the stores in which the consumer has a willingness to shop even

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[1]Wesley C. Bender, "Consumer Purchase Costs - Do Retailers Recognize Them," Journal of Retailing (Spring, 1964), pp. 1-8.

[2]Ibid., p. 8.

> though it may not be the most accessible. When a need arises the consumer is willing to exert the special effort to reach the store."[1]

Such a classification is aimed at segmentation of the retail market so that the marketing strategies of retailers may be better directed. It also provides a method of classifying buying motives on something besides the products involved.[2]

An experiment was reported in the Journal of Marketing Research by Cardozo. The experiment was done as a classroom laboratory study of "shopping effort." In the study students were asked to take data from catalogs. The experiment showed that under certain conditions, effort and expectation affected the evaluation of the product and of the experience. When expectations were unrealized, subjects rated both the product and shopping experience unfavorable. Expenditures of high effort moderated the effect, and for the shopping experience partially modified it.[3]

While the author emphasized the limitations of the research, it did point out that people at times seemed to use expectations as guidelines for evaluation. Thus, if a product does not measure up to expectations and the purchaser spent little effort, the outcome will really hurt

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[1]Louis P. Bucklin, "Retail Strategy and the Classification of Consumer Goods," Journal of Marketing, XXVII (January, 1963), p. 53.

[2]Ibid.

[3]Richard N. Cardozo, "An Experimental Study of Consumer Effort, Expectation and Satisfaction," Journal of Marketing Research, II (August, 1965), p. 248.

sales. However, if the consumer spent a great deal of effort and the product is equal to the one in which little purchase effort was extended, it is not likely to hurt sales.[1]

Another researcher wrote that consumers have mobility in shopping but it comes at the cost of time, effort and money. Resistance exists to going further or expending more effort than need be for the goods needed by consumers. Typically, consumers will buy at the nearest store, unless advantages of product quality, product selection, price or service lead them to go further. The truism is the premise underlying the development of the retail structure.[2]

The danger of asking people why they shop at certain stores was pointed out in another study. The study reported that attitudinal surveys can be misleading in that they may confuse attitudes which predispose patronage with those resulting from patronage. A possible answer might be to cross tabulate consumer ranking of competing stores with data on the relative size of the expenditure in each store.[3]

The inherent danger of patronage studies was felt by the author to be so great that he felt it is desirable, perhaps essential, that the places and volume of patronage

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[1] Ibid.

[2] Perry Bliss, "Supply Considerations and Shopper Convenience," Journal of Marketing (July, 1966), pp. 43-45.

[3] Donald F. Blankertz, "Motivation and Rationalization in Retail Buying," Public Opinion Quarterly, XII (Winter, 1949), pp. 659-668.

also be secured. The challenge is to find some means of distinguishing between attitudes which predispose persons toward patronage of given stores and those which result from patronage.[1]

In the book, What Makes Women Buy, Janet Wolff stated that convenience and loyalty play the major part in the stores women choose. However, women remain loyal or pick one place of equal convenience over another partially due to mental characteristics. Women tend to personalize selections and identify themselves with many things about them. They tend to fit stores closely into their own personalities and lives.[2]

In research on the images of super markets in the minds of college student couples, Atkin found that predisposition arising from prior store patronage is a powerful influence in store selection. Thus the married couples who shopped at a store of a chain before moving tended to shop at outlets of the chain following the move. The research also found that families visit two or three food stores within their first week or two after establishing residence in the new community.[3]

The Progressive Grocer Study in the Cleveland area dealt in part with the selection of super markets by mobile

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[1] Ibid., p. 668.

[2] Janet L. Wolff, What Makes Women Buy. New York: McGraw-Hill Book Company, 1958, p. 46.

[3] Kenward L. Atkin, "Communications Patterns and Effect in Super Market Choice," (Unpublished Ph.D. dissertation, Michigan State University, 1961), p. 315.

families. Major findings of the study reveal that: (1) newcomers to a neighborhood make the first visit to a local store primarily because of convenience; (2) sixty-five per cent of the families visit four or less super markets before picking a favorite, and (3) the favorite store is picked out three to six weeks after arriving in a community.[1]

The research also pointed up that seventy-four per cent of the families moving to a new home were not asked by a local super market for business. In cases where the newcomers were contacted, the patronage results seemed to indicate a very favorable result for the program.[2]

Summary

Renewed interest in consumer-oriented marketing programs in the past twenty years has led to frequent attempts at market segmentation. The process of segmentation is aimed at determining differences among buyers so that marketing programs may be focused upon identified portions of the total consumer market.

The most frequently used segmentation variables have been socio-economic in nature; (1) occupation, (2) income, (3) education, (4) sex, and (5) age. Additional segmentation has been done based upon family life cycle and geography.

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[1] "Consumer Dynamics," op. cit., pp. 49-50.

[2] Ibid.

Segmentation is, in effect, an attempt to adjust product and marketing effort to consumer or user requirements.

The process of segmentation is aimed first at the identification of distinguishable features and secondly at determining the practicality of planning marketing strategies for the sub-group or segment. One easily identifiable and distinguishable segment of the consumer market is comprised of individuals in the geographically mobile segment of the population. Over thirty-six million individuals are in the mobile market segment which is composed of intra-county or local movers and inter-county or long distance movers. The segment of the mobile market, comprised of the nearly thirteen million long distance mobiles presents a group that is not only identifiable, but relatively homogeneous for the development of marketing programs. In particular, long distance mobile family units represent a market opportunity for firms associated with the uprooting, moving and settling of mobile individuals. Secondly, newcomers are a potential market for firms or individuals marketing goods and services in the area of the new residence.

In the process of adjusting to a new community, mobiles are faced with the problem of rebuilding sources of supply for family needs. In the rebuilding process concern turns first to gathering information on available suppliers, second to determining the division of decision responsibility for selecting suppliers within the family

and third, with undertaking the shopping process by which suppliers are selected.

Research on the consumer market has shown that three general classes of information; personal, impersonal, and searching are available. Personal information is generally viewed as being highly creditable in nature. Impersonal information, for example, mass media, is generally viewed with some reservation by consumers. Reference groups are a highly influential source of information on consumer buying decisions. The larger expenditures in particular have been found to be highly influenced by reference groups.

In the area of decision responsibility research has been concentrated upon the assignment of decision responsibility for selecting various goods or services within the family. Little research has been reported on which family member selects sources of supply for various goods or services.

The decision-making process within the family unit has been found to entail a learning process involving various degrees of searching effort in an attempt to resolve uncertainty. Indexes on family decision making have shown great variations in the amount of care consumers have exhibited in selecting a product or service. Consumers have been shown to make decisions more deliberately on products which are durable and represent rather large expenditures. In performing research on family decision making, husbands and wives have been found to be equally desirable respondents

to survey questions. The increased urbanization of the nation's population has tended to place more of the decisions on family purchases in the hands of the housewife. In particular, evidence points up that joint family decisions diminish as families have increased years of marriage. After a number of years of marriage, a division of decision responsibility tends to become apparent in each family.

Studies on shopping behavior have shown that people realistically match personal value and expectations with the status of a particular store. It was found that retail advertising serves consumers in part through providing the social class identification of the store. In store shopping visits are a prime means of providing needed information on products purchased. Item cost is not the only cost a customer incurs in making a purchase. Such additional shopping costs as parking fees, travel time, searching time and psychological costs must also be evaluated.

Laboratory studies on shopping have shown that expectations and effort affect the evaluation of the product or of the service purchased. An extended effort to acquire a product will usually result in a favorable evaluation of the product. However, in instances where it is relatively easy to acquire a product or service, if the purchased item or service is somewhat less than expected, a poor rating will frequently be given the purchased goods or service.

In addition, consumer behavior research has shown that a real danger lies in asking people why specific stores are patronized. A possible solution to the problem has been to cross tabulate consumer rankings of patronage and attitude. The possible bias in strictly attitude surveys is then minimized through including the actual purchase data pertaining to each family.

Additional studies on convenience and patronage have shown that store familiarity is a key element in the selection of new suppliers. Families shopping with a particular chain before moving tend to shop with the chain after moving.

CHAPTER III

RESEARCH DESIGN

The purpose of Chapter III is to provide a detailed presentation of the methodology used in the research. In presenting the methodology the chapter provides a base upon which the research findings may be confirmed or rejected. The chapter also provides a framework for future research in consumer behavior.

A description of the basis of the research design is presented in the first section of the chapter. In the second section, the sample design is described. The third section of the research design is centered upon the selection and training of the interviewers, methods used to contact the families in the sample and measures incorporated to insure the validity of the responses received from the housewives interviewed. The final section of the research design is a description of the methodological procedures used to formulate the data for computer analysis as well as a description of statistical procedures.

Research Design Framework

Identification of Variables

The research design is constructed to make an in depth study of the process by which families choose suppliers

for selected goods and services upon completion of a long distance move. All families interviewed in the research had completed a long distance move into the metropolitan area under study. The distance of the move would normally preclude the families from returning to prior suppliers for the goods and services under study. The actual research was designed and completed in a metropolitan area having a population of nearly 200,000.

The research design was confined to an investigation of the process by which families, possessing specific characteristics, chose selected suppliers upon completion of a long distance move. Characteristics which the families possessed were identified as independent variables. The factors which affect the selection process were identified as conditioning variables. A detailed description of the variables is contained in Figures 1, 2 and 3, pages 56 and 57.

Independent Variables

Selected characteristics of mobile families were identified as dependent variables. The socio-economic characteristics were (1) education of the household head and spouse, (2) income of the family, (3) occupation of the household head and (4) number of families residing in the dwelling. The life cycle characteristics were (1) the number of years of marriage and (2) age of the children (see Figure 1).

Dependent Variables

For purposes of the research, suppliers selected by families in the categories under study were identified as dependent variables. The dependent variables, or the purchase categories chosen for the study, were selected based upon the following rationale:

1. Purchase categories investigated were common to households and represent an array of goods and services normally purchased by family buying units.
2. The purchase categories, in which the supplier selection process was investigated represented varying purchase problems encountered by consumers in developing supply sources.
3. Categories selected for the investigation were classified based upon (a) the degree of searching effort consumers were likely to spend in selecting suppliers in particular areas of expenditure and (b) the frequency with which suppliers were used.
4. Purchase areas chosen were representative of significant enough dollar expenditures so that families could be expected to recall purchase decisions (see Figure 2).

While the rationale developed was not expected to apply universally to all family decisions the rationale did

provide a logical framework for the categorization of the purchase areas studied in the research. A detailed description of the purchase categories investigated includes the following:

Food - all food and non-foods purchased from super markets and other food stores to be used within the house.

Beauty Parlors - all services dealing with the hair of the housewife.

Dry Cleaning - all services dealing with the dry cleaning of family garments, both conventional and self service.

Financial Institutions - all financial services received from banks, saving and loan firms and credit unions.

Insurance - all insurance policies purchased and companies chosen in the automobile, property and life insurance areas.

Furniture - all purchases of furniture, draperies, and carpets of $25.00 or more.

Appliances - all purchases of major household appliances of $25.00 or more, particularly appliances listed in Chart D of Appendix B.

Women's Clothing - women's dresses and suits for social occasions.

Men's Suits - all men's suits and sport coat dress/slack combinations.

Medical Services - the general practitioner, specialist and dentist providing medical attention to family members.

Conditioning Variables

The decision process by which each mobile family selected specific suppliers was thought to be affected by a number of factors. The factors, interwoven in the decision process of each family, were thought to operate between the stimuli of the market and the characteristics of the family. In the research, conditioning variables were identified as: (1) the purchase environment, (2) the division of decision responsibility within the family, (3) past experiences of the family and (4) the sources of information used in making purchases (see Figure 1). The conditioning variables were identified as the mediating factors which provided the atmosphere in which the decision process took place (see Figure 3).

Questionnaire Objective

The questionnaire contained in Appendix B was designed to investigate the family supplier selection process. A specific section of the questionnaire was devoted to developing socio-economic and life cycle data on mobile families. Questions in all the purchase categories, previously identified as dependent variables, were aimed at securing

FIGURE 1

A MODEL OF SELECTED ELEMENTS OF DECISION MAKING BY LONG-DISTANCE MOVERS

FAMILY CHARACTERISTICS	CONDITIONING ELEMENTS				SUPPLY CATEGORIES SELECTED FOR PATRONAGE
INDEPENDENT VARIABLES	CONDITIONING VARIABLES				DEPENDENT VARIABLES
SOCIO-ECONOMIC VARIABLES EDUCATION OF HOUSEHOLD HEAD/ SPOUSE FAMILY INCOME OCCUPATION OF HOUSEHOLD HEAD NO. FAMILIES IN DWELLING LIFE CYCLE VARIABLES NO. YEARS OF MARRIAGE AGE OF CHILDREN	PURCHASE ENVIRONMENT	DECISION RESPONSIBILITY	FAMILY EXPERIENCES	SOURCES OF INFORMATION USED IN PURCHASES	GOODS FOOD APPLIANCES FURNITURE CLOTHING MEN'S SUITS WOMEN'S BEST DRESSES SERVICES PERSONAL DRY CLEANERS BEAUTY SHOP FINANCIAL INSTITUTIONS INSURANCE 1) PROPERTY 2) LIFE 3) AUTOMOBILE PROFESSIONAL DOCTOR 1) FAMILY-G.P. 2) SPECIALIST DENTIST
	TYPE OF GOOD OR SERVICE NEEDED DISTANCE FROM SUPPLIERS	HOUSEHOLD HEAD OR SPOUSE JOINT DECISION	STORE LOYALTY BRAND FAMILIARITY NUMBER OF LONG-DISTANCE MOVES MADE SINCE 1956	PERSONAL SOURCES IMPERSONAL SOURCES SEARCHING PROCESS	

FIGURE 2

SELECTED SUPPLY AREAS CHOSEN FOR ANALYSIS
(DEPENDENT VARIABLES)

SEARCHING EFFORT	GOODS	SERVICES	FREQUENCY OF USE
MINIMUM	FOOD	DRY CLEANERS BEAUTY SHOP	MOST
MODERATE	APPLIANCES FURNITURE	FINANCIAL INSTITUTIONS BANKS CREDIT UNIONS SAVINGS/LOAN INSURANCE PROPERTY LIFE AUTOMOBILE	
EXTENSIVE	CLOTHING MEN'S SUITS WOMEN'S BEST DRESSES	DOCTOR GENERAL PRACTIONER SPECIALIST DENTIST	LEAST

FIGURE 3

OUTLINE OF THE RESEARCH THRUST

INDEPENDENT VARIABLES		CONDITIONING VARIABLES		DEPENDENT VARIABLES	
MOBILE FAMILIES POSSESSING SPECIFIC SOCIO-ECONOMIC AND LIFE CYCLE CHARACTERISTICS	AND	CONDITIONED BY PRIOR EXPERIENCE AND SUPPLIER SELECTION PATTERNS	AFTER A MOVE	SELECT SPECIFIC SUPPLIERS	FOR GOODS AND SERVICES

data pertaining to family decision responsibility, information sources used, time taken to select new suppliers and the extent to which mobile families investigate alternative suppliers prior to making a selection.

In addition to securing data necessary to test the hypotheses developed in Chapter I, for each purchase category chosen, the research was also concerned with data on (1) credit, (2) brand and store loyalty, (3) trading stamps, and (4) newcomer welcoming programs. Questions pertaining to the areas were incorporated in the final research design.

Sample Selection

Sample Source

Prior to the selection of the list of mobile families upon which the research was based an investigation was made of a number of lists of families moving into the community. The investigation of the new family lists available covered the public utilities, the local credit bureau and organizations where the prime activity was devoted to calling on newcomers arriving in the community. The utilities did not prove to be a useful source of names because two of the three utilities operating in the community did not serve the entire metropolitan area. The remaining utility maintained a strict policy of not releasing

names of new subscribers. An analysis of the list made available through the local credit bureau showed the listing was unsuitable because it contained, in addition to long distance mobiles, numerous local family moves as well as single individuals moving into the community. The credit bureau list was rejected after an investigation of 902 names provided only twenty-one long distance mobile families.

Three organizations in the community called upon newcomers. Each of the organizations represented a number of local firms and received compensation based upon the number of calls made on newcomers. All of the organizations treated the source of newcomer names as a confidential matter. One of the organizations had been operating in the community for over fifteen years and maintained extensive coverage of the metropolitan area. The organization agreed to furnish a listing of calls made during 1965 and 1966. At the request of the organization, neither the firm supplying the names nor the metropolitan area in which the study was completed will be identified.

Selection of the Sample

An intensive review of the records of the newcomer welcoming organization was made covering all newcomer calls completed during 1965. The review provided a socio-economic profile of the long distance movers arriving in the community

during a twelve month period. The analysis also provided the month of arrival of newcomers, prior addresses and limited data on purchases made since completing the long distance move. Because the research was confined to long distance mobile families the analysis of the records of the organization was limited to family units having completed long distance moves into the metropolitan area under study.

Based on an analysis of 868 long distance mobile families arriving in the community during 1965, the following calander year arrival pattern was established: 19.2 per cent first quarter, 21.8 per cent second quarter, 42.7 per cent third quarter, and 16.3 per cent fourth quarter. Representatives of the participating organization revealed the pattern had been experienced for a number of years and reflected the desire of families to move upon completion of one school year and prior to the start of the next school year.

The following considerations were used in evaluating which families should be included in the sample.

1. The families should have resided in the area long enough to have had the opportunity to make basic shopping decisions in the purchase categories under study.
2. The period between arrival in the community and the time of the interview should not have been

of such a length as to preclude the housewife from recalling shopping experiences.

3. The research should not be confined to families who had arrived in the community during one quarter of the year. For example, it was determined based upon 1965 data that the families moving during the third quarter had more school aged children than families moving during the other times of the year. Another consideration was the possibility that one occupational group may concentrate moves during a particular month.

Based on the above consideration a decision was made to confine the research to families arriving in the community during April, May, June and July of 1966. By using April and May arrivals, the possible bias obtained from using a third quarter sample was minimized.

A pre-test of the questionnaire and administrative procedures was made prior to the start of the formal research project. A completed description of the pre-test is contained in Appendix C.

Interviewer Selection And Procedures Used To Contact Sample Families

Interviewer Selection

Interviewing for the research project was done by a staff of female interviewers recruited, selected and

trained specifically for the study. Interviewers were recruited through advertisements in a daily newspaper. Individuals selected to perform the interviewing were first acquainted with the purposes of the study in individual training sessions. The individual sessions were followed by a group meeting in which the questionnaire used in the research was administered to a housewife new to the community. Training covered the proper way to conduct an interview, ask questions, probe for needed information and record answers received. Following the meeting each interviewer was assigned two households to interview. Upon completion of the assignment, answers received were evaluated and necessary changes were incorporated in each interviewers procedure.

Contacting Sample Families

The universe of mobile families upon which the study was based contained 233 long distance mobile families moving into the metropolitan area under study during the period April 1, 1966, through July 31, 1966. The objective of the research was to contact all families completing a long distance move and ask for cooperation in the study. The study results were based on responses from 147 or 63.9 per cent of the 233 families available for the research study.

TABLE 3-1

MOBILE FAMILIES AVAILABLE FOR INTERVIEW BY MONTH OF ARRIVAL

	April	May	June	July	Total	%
Total arriving	29	34	71	99	233	100.0
Total interviewed	17	23	55	52	147	63.9
Total not interviewed	12	11	16	47	86	36.1

An initial review of the universe of 233 families revealed fourteen families no longer met the qualifications for inclusion in the sample. Seven of the families were no longer living in the metropolitan area under study, six had unlisted telephone numbers precluding a telephone contact, and one single individual had been erronously listed as a family unit.

An attempt was made to reach 219 families by telephone, 185 of the families answered the telephone and talked with the study interview scheduler (Figure 4, Part 4), thirty-four families did not answer the telephone when called by the interview scheduler. A minimum of four calls was made to all homes in an attempt to gain a response. The calls were dispursed over at least two days and made at various times during the day. When a family failed to answer the telephone on three daytime calls one evening call was made in an effort to reach the family (Figure 4, Part 5).

A comparison of the socio-economic characteristics of the thirty-four non-respondents to the participants revealed two areas of difference: (1) the percentage of working wives was appreciably higher in the non-respondent group than in the participating group, sixty per cent vs. twelve per cent, and (2) families having pre-school age children comprised only twenty-four per cent of the non-respondent group vs. the sixty-six per cent of the

participating families with pre-school age children. Both factors tend to indicate a possible reason for lack of response to repeated phone calls to the homes. Because the majority of the telephone contact attempts were made during the day the research may have been overally concentrated in the homes of mobiles where the wife did not work.

The housewives in 185 mobile families were contacted by telephone and asked to participate in the research. Nearly eighty-seven per cent or 162 of the wives agreed to participate in the research by allowing an interviewer to visit the home (Figure 4, Part 6). Twenty-three of the families called refused to participate in the survey (Figure 4, Part 7). While the initial contact with 162 homes received a favorable response fifteen of the scheduled interviews were not completed. In seven homes the interviewers were unable to make the scheduled appointment and the housewives refused to reschedule the interviews. In five homes the interviewers found no one was at home. Attempts to reschedule the appointments also proved unsuccessful. In addition three other housewives failed to keep the original appointments for a variety of reasons and refused to reschedule (Figure 4, Part 9). The 147 other scheduled interviews were completed (Figure 4, Part 8).

Administrative Procedures

All the families asked to participate in the research were initially contacted on the telephone by a

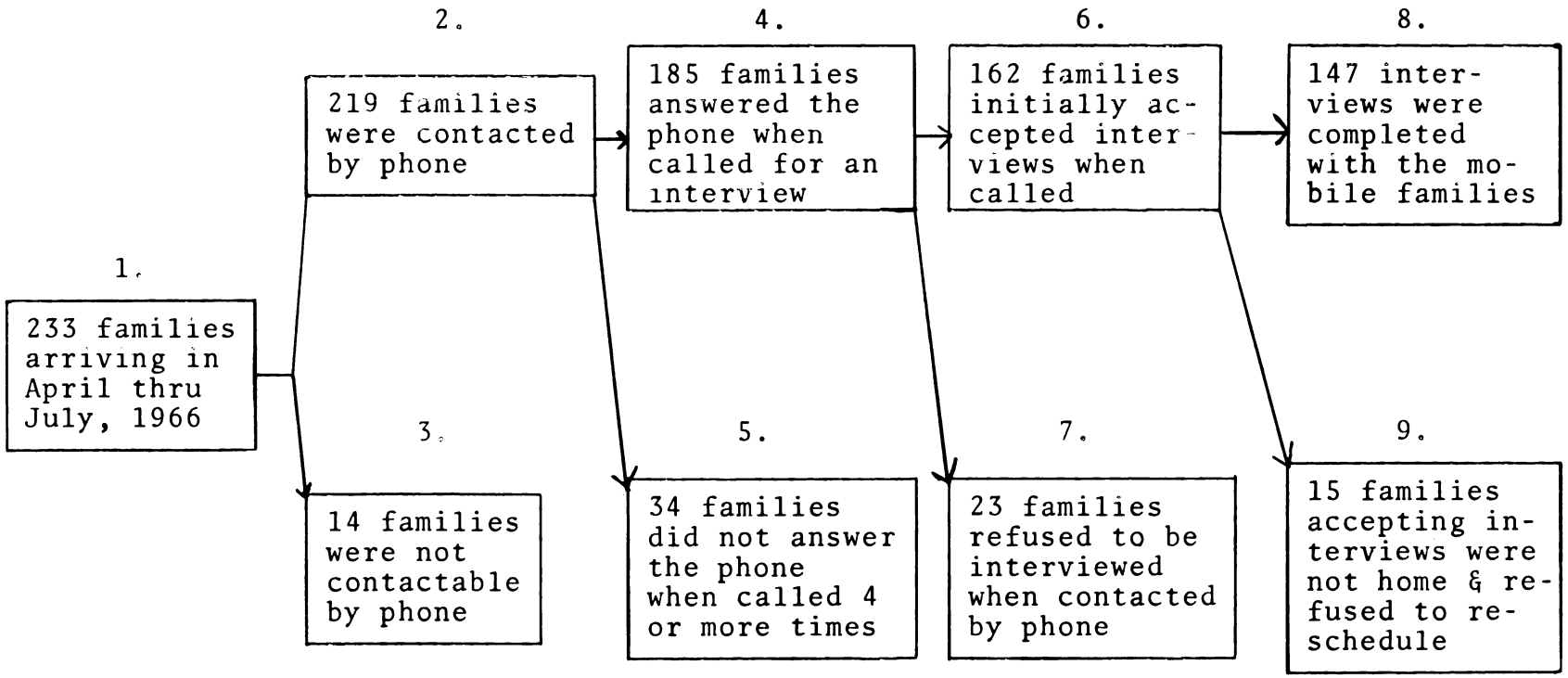
telephone interviewer hired and trained for the research study. The format used by the interviewer is contained in the Appendix B. If a housewife agreed to participate in the study the phone interviewer confirmed the present address, phone number, date of arrival of the family in the community as well as the family's former address.

Upon the completion of each telephone call the phone interviewer recorded the outcome of the call on a card maintained for each family. Whenever a housewife agreed to participate in the research the cover sheet of the questionnaire assigned to the family was filled out by the phone interviewer. General directions were also written on each questionnaire telling the interviewer how to travel to the home of the newcomer.

Interview assignments were planned to minimize the travel of the interviewers wherever possible. A sliding pay scale was established for the interviewers reflecting the distances involved in reaching the assigned interview homes. All interviewers were instructed to immediately telephone a housewife if a change in schedule prevented the interviewer from reaching a designated home for a scheduled appointment. In cases where the interviewers failed to find the housewife at home, instructions were to call the home from the nearest available telephone to confirm the family address. In all instances where the housewife failed to keep a scheduled interview the field

FIGURE 4

FLOW CHART OF INTERVIEW PROCEDURES FOR THE MOBILE FAMILIES



INTERVIEWS WERE COMPLETED WITH 147 OF THE 233 AVAILABLE FAMILIES

63% of the available families were interviewed

interviewers and the telephone interviewer coordinated efforts to establish a new appointment.

The procedure of using a female interviewer to make the telephone contacts with each family was inaugurated following one week of the data collection period. The male telephone interviewer used during the first week of the interview period experienced a sixty per cent refusal rate when asking housewives for cooperation. The refusal rate using a female for the initial telephone contact and employing the revised telephone format contained in the Appendix B was reduced to thirteen per cent.

Data Collection

The study results were obtained through in depth personal interviews held with the housewives in each of the mobile families. All interviews were completed in the homes of the respondents and took an average of forty-five minutes to complete. Interviews were completed in eleven homes during the initial interview period the first ten days of August, 1966. The other 136 interviews were accomplished between October 19, and November 30, 1966. Housewives interviewed had been in the community an average of twenty-three weeks.

Appendix B in addition to containing the questionnaire used to collect the data in this research, contains the pre-coded charts given to each housewife to facilitate

the interview process and a copy of the letter of introduction carried by each female interviewer.

The questionnaires used in each home interview were given to the interviewers the same day the telephone interviewer established an interview appointment. Periodically, the interviewers returned the completed questionnaires which were reviewed for accuracy and completeness. In addition, a twenty per cent call back was made by the telephone interviewer to insure that the interviews had actually been completed.

Analysis of Data

Data Preparation and Computer Programing

Following the completion of the data collection process the responses received to all questions were coded and placed on punch cards for computer analysis. A complete record was made of the coding used in each card column. A duplicate of the record and a duplicate punch card deck were also maintained to insure the safekeeping of the research findings.

In the analysis stage the research study was primarily confined to data pertaining to the hypotheses developed. Frequency distributions were secured on the basic data pertaining to each hypothesis. Based on the frequencies, categories were established for use in

testing the specific hypothesis upon which the research was based.

The calculation of statistical values was made using the Michigan State University 3600 Computer and the MSU Act Computer Program.[1] Tables were constructed for all hypotheses suitable for quantification using the program. The computer program provided the following information for each table:

1. observed frequencies;
2. table row percentages down and across;
3. percentage of total cells in each cell;
4. theoretical frequencies and cell chi-square with degrees of freedom and contingency coefficient.

The chi-square value developed for each table was compared to the X^2 distribution at the ninty-five per cent level to determine the significance of specific research findings.

Such a procedure means that the particular distribution shown would occur by chance only 5 times in 100. The convention for research done in the study is to use the 95 per cent confidence level to demonstrate whether a distribution is significant. The chi-square values

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[1]Michigan State University, Computer Institute for Social Science Research, Analysis of Contingency Tables (ACT version 1.00) 3600 Fortran and Compass Program, G9MSU ACT, January 27, 1966.

developed by the 3600 computer were compared to standard chi-square tables which showed the values for different confidence levels. In cases where the computed value was more than the chi-square shown on the table for a particular confidence level, the findings were judged to be statistically significant.

Definitions of Terms

The terms employed in the study are defined so that each may be understood in the proper context. The terms listed below are defined as used in the research study.

Brand Loyalty. The extent to which consumers are aware of specific brands and shop at retailers because they carry these brands.

Combined Supplier Selection Pattern. The pattern is composed of four elements:

1. Information sources used by families in selecting suppliers.
2. The individuals within the family who make the decision on which supplier to select in each category.
3. The time taken by mobile families to select raw suppliers upon completion of a long distance move which brought them into the area under study.
4. The number of potential suppliers visited before a supplier is selected within a purchase category.

Decision Making Responsibility. The person or person(s) responsible for selecting suppliers the family has chosen to provide goods or services upon completion of a long distance move.

Favorite Supplier. The supplier from which a family prefers to make purchases of a good or service within a purchase category. The favorite supplier in the case of supermarkets, beauty parlors, and dry cleaners is chosen only after a family has actually purchased a good or service from one or more potential suppliers.

First Appliance Store. The first store from which a family purchased a major household appliance after arriving in the community.

Second Appliance Store. The second appliance store from which a family purchased a major household appliance after arriving in the community. This may also reflect the purchase of a second appliance from the first store providing the appliance was bought for a different room.

First Furniture Store. The first store from which a family purchased a major piece of furniture after arriving in the community.

Second Furniture Store. The second store from which a family purchased a major piece of furniture after arriving in the community.

Information Sources.

1. Personal Sources. Information received by face-to-face contact with people - two-way exchange of information.
2. Impersonal Sources. Information received by one-way communication-mass media.
3. Searching. Information received by personally going in search of data, for example, driving down the street until a food store is located.

Initial Supplier. The supplier from which a family makes the first purchase of a good or service within a product category after arriving in a community.

Intra-County Move. A change of residence within the same county.

Intra-State Move. A change of residence which takes a family from one county to another in the same state.

Inter-State Move. A change of residence which takes a family into a new state. This category also includes citizens returning from overseas.

Long Distance Move. For the purpose of the research, a long distance move is one that brings a family into the metropolitan community under study from outside of the three-county area surrounding the metropolitan area.

Mobility. Will pertain to geographical mobility unless otherwise noted.

Mobile Family. A family that completed a long-distance move during the period (April 1, 1966 through July 31, 1966), covered in the research.

Occupational Categories. The household heads of all families interviewed were placed in categories based upon the family income and the occupational title of the household head. The categories used were obtained from the 1960 Census detailed occupations of the experienced civilian labor force and of the employed by sex for the state: 1960 and 1950 - Table 120.[1]

Potential Suppliers. Supplier of goods or services in certain categories which the family has not used or identified specifically since moving into the community.

Professional Services. Services secured from a doctor or dentist.

Suppliers. Will include all firms and individuals selling goods and services to the family.

Transferred Store Loyalty. Refers to the loyalty mobile consumers have to a multi store organization. For example, a family that shopped with chain X in the prior presidence would shop in the outlets of chain X in the new community.

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[1] U. S. Bureau of the Census, U. S. Census of Population: 1960-Michigan Table 120 (Washington, D.C.: U. S. Government Printing Office, 1961), pp. 24-474, 24-479.

CHAPTER IV

PRESENTATION OF FINDINGS

The purpose of Chapter IV is to present the empirical findings of the research. Presentation of the research findings on long distance mobiles will provide additional insights on the decision processes of the mobile market segment. Specific findings relating to the impact of socio-economic and life style characteristics upon the family decision process wil be outlined in the Chapter. Findings pertaining to information sources, decision responsibility, time taken to select new suppliers and data on the number of potential suppliers contacted by mobile families will also be presented in the Chapter.

The study findings are organized into six sections. The sections follow the presentation of the hypotheses in Chapter I. The first section presents findings obtained from the entire sample of 147 families pertaining to information source usage, decision making responsibility, time taken to select suppliers and the number of potential suppliers visited. In the second section, research findings pertaining to the influence of life cycle variables upon the division of decision responsibility within

mobile families are presented. Section three outlines study findings on the relationship of family income and occupation to the responsibility for selecting suppliers. Findings pertaining to information sources used by mobile families are presented in the fourth section of the Chapter. The fourth section also includes data on the relationship of education, occupation, income and dwelling type to information source usage. The fifth section of the Chapter presents research findings pertaining to the impact of the number of moves a family has made upon the time taken to select suppliers. Findings on the relationship between the educational level of the husband and wife upon the time taken by mobile families to select prime suppliers upon completion of a long-distance move are also contained in the fifth section. The sixth section of the Chapter presents other research findings developed in the study.

Tables supporting the findings presented in Chapter sections one thru five are detailed in Appendix A, Tables A-1 thru A-16. The Tables for section six are presented in the text of the Chapter.

Combined Supplier Selection Pattern

The first hypothesis was formulated to test the variation of supplier selection patterns in different

purchase categories. The hypothesis states that the combined supplier selection patterns of mobile consumers do not vary from one purchase category to another.

The combined supplier selection pattern is comprised of four elements: (1) information sources used by families in selecting suppliers, (2) the individuals making the purchase decision in each category, (3) the time taken by mobile families to select new suppliers upon completion of a move and (4) the number of potential suppliers visited before a supplier is selected within a purchase category.

Information Sources Used

The findings on the use of information sources of various types in selecting suppliers are presented in Table A-1. The Table provides a breakdown, by number and per cent, of the use of various information sources for each supplier category investigated. Usage of information sources was found to vary depending upon the nature of the purchase category. Overall, mobiles used personal information more than any other information source in selecting new suppliers.

Personal information was the major source of information in selecting all insurance suppliers, medical services, appliance stores, furniture stores, the first women's dress shop and the first men's suit store. Personal information sources were also found to be the chief

source of information in selecting beauty parlors, first and favorite dry cleaners, banks, credit unions and savings and loan firms.

The research findings show that overall mobiles relied upon searching as the second most important information source in gaining information on possible suppliers. Searching was the primary method of selecting supermarkets, the first and favorite dry cleaners, banks, beauty parlors, and potential clothing stores.

In no purchase category was impersonal information found to be the most frequently used information source in selecting suppliers. However, newcomers relied on impersonal information sources as the second most frequently used information source in selecting the first furniture store, the first appliance store and medical services.

Decision Making Responsibility

Research findings on the division of decision responsibility for selecting new suppliers for mobile families are presented in Table A-2. The Table provides a breakdown, by number and per cent, of the division of supplier selection responsibility between husbands and wives in the families studied. The division of decision responsibility among the marriage partners was found to vary from one purchase category to another. While the research findings did not reveal similar divisions of responsibility

among the purchase categories the findings did reveal a clear division of responsibility within each purchase category.

The wife alone, made the major number of supplier selection decisions in six of the ten purchase categories investigated. The wife alone had the primary responsibility in selecting virtually all beauty parlors and women's clothing suppliers. Selection of supermarkets, dry cleaning establishments, furniture stores and medical services also was the prime responsibility of the wife in the families studied. Husbands had the prime responsibility for selecting the financial institutions, insurance firms and men's clothing suppliers.

Joint decisions, where the husband and wife participated as equals, in selecting suppliers was the primary division of decision responsibility in only one purchase category, appliance stores. Joint decision making was the second most frequently used division of decision responsibility in selecting supermarkets, financial institutions, insurance firms, furniture stores, medical services and men's suit suppliers. In particular joint decisions were found to be common in selecting supermarkets, banks and medical services.

Average Time Span Between Arrival and Selection of Suppliers

Research findings pertaining to the number of weeks between arrival and the selection of initial and favorite

suppliers are detailed in Table A-3. The Table reflects the average number of weeks taken to select suppliers as well as the number of families making selections in each purchase category. In categories where favorite suppliers are identified, supermarkets, beauty parlors and dry cleaners, the Table reveals the number of weeks between arrival and the first purchase as well as the number of weeks taken to select favorite suppliers after the offerings of various firms have been tried. In other purchase categories, where the purchase frequency is less repetitive, the initial supplier used is identified as the favorite supplier.

Research findings contained in Table A-3 reveal a wide variation in time span between the time of arrival and the time suppliers are chosen. The variations extend from a minimum time of one week taken to select the first supermarket to over nine weeks to select a dentist. Data presented reveal that after nine weeks newcomers have generally made supplier selections in the categories investigated if such selections are to be made while the families are identifiable as newcomers.

Table A-3 shows the first supermarket and the bank are selected within two weeks of arrival in the community. Within two and four weeks of arrival the initial cleaning is done, the favorite supermarket is selected, property insurance is purchased and the first appliance purchases are made. During the fifth to seventh week beauty parlors

are selected, the favorite dry cleaner is chosen, automobile and life insurance are purchased, furniture is purchased and doctors are contacted. In the eight to ten week period after moving newcomers select dentists and men's suit stores.

Number of Potential Suppliers Visited

The findings on the average number of potential suppliers visited prior to the selection of a favorite supplier are shown in Table A-4. In the case of supermarkets, beauty parlors and dry cleaners the visits reflect actual transactions between the mobile families and various suppliers. In all other purchase categories the average number of potential suppliers visited reflects the number of suppliers contacted before the first purchase within a category was completed.

The research findings shown in Table A-4 reveal a variation in the number of contacts with potential suppliers from one in the medical service area to four in selecting a third furniture store. Supermarkets with 3.4 visits and women's clothing shops with 3.2 visits are other categories where over three potential suppliers were contacted. Table A-4 also reveals that mobiles tend to make few supplier selection decisions in the clothing area, choose few credit institutions other than banks and purchase life and automobile insurance in less than twenty per cent of the families.

TABLE 4-1

SUMMARY OF FINDINGS PERTAINING TO THE COMBINED SUPPLIER SELECTION PATTERN OF MOBILE CONSUMERS*

PURCHASE CATEGORY	DECISION PATTERN			
	Information Sources Used	Family Decision Responsibility	Time Span Between Arrival & Supplier Selection	No. of Potential Suppliers Visited Prior to Choosing Favorites
SUPERMARKETS				
FIRST	66.0% Searching 34.0% Personal	60.0% Wife Alone 12.0% Husband Alone 20.0% Joint	1 Week	--
FAVORITE	60.0% Searching 40.0% Personal	Same as Above	3 Weeks	3
BEAUTY PARLORS				
FIRST	10.0% Impersonal 20.0% Searching 70.0% Personal	100.0% Wife Alone	5 Weeks	--
FAVORITE	Same as Above	Same as Above	6 Weeks	2
DRY CLEANERS				
FIRST	60.0% Personal 30.0% Searching	60.0% Wife Alone 25.0% Husband Alone 10.0% Joint	4 Weeks	--
FAVORITE	Same as Above	Same as Above	6 Weeks	2

TABLE 4-1 (continued)

FINANCIAL INSTITUTIONS				
BANKS	55.0% Personal 45.0% Searching	65.0% Husband Alone 30.0% Joint	2 Weeks	1
SAVINGS & LOAN	45.0% Personal 35.0% Impersonal 20.0% Searching	65.0% Husband Alone 20.0% Joint 15.0% Wife Alone	3 Weeks	1
CREDIT UNIONS	100.0% Personal	65.0% Husband Alone 20.0% Joint 15.0% Wife Alone	4 Weeks	2
INSURANCE				
AUTOMOBILE	90.0% Personal	80.0% Husband Alone 15.0% Joint 10.0% Wife Alone	5 Weeks	2
PROPERTY	95.0% Personal	70.0% Husband Alone 20.0% Joint	3 Weeks	1
LIFE	90.0% Personal	70.0% Husband Alone 20.0% Joint 10.0% Wife Alone	8 Weeks	1
FURNITURE				
FIRST STORE	50.0% Personal 30.0% Impersonal 20.0% Searching	40.0% Wife Alone 40.0% Joint 10.0% Husband Alone	6 Weeks	3

TABLE 4-1 (continued)

FURNITURE (cont.)				
SECOND STORE	45.0% Personal 35.0% Searching 20.0% Impersonal	50.0% Wife Alone 30.0% Joint 10.0% Husband Alone	6 Weeks	4
THIRD STORE	66.0% Personal 34.0% Impersonal	45.0% Wife Alone 45.0% Joint 10.0% Husband Alone	8 Weeks	4
APPLIANCES - MAJOR				
FIRST STORE	60.0% Personal 20.0% Searching 20.0% Impersonal	65.0% Joint 20.0% Wife Alone 10.0% Husband Alone	3 Weeks	2
SECOND STORE	Same as Above		5 Weeks	3
CLOTHING PURCHASES				
WOMEN'S DRESSES	60.0% Personal 30.0% Searching 10.0% Impersonal	90.0% Wife Alone 10.0% Joint	7 Weeks	3
MEN'S SUITS	65.0% Personal 30.0% Searching 5.0% Impersonal	75.0% Husband Alone 20.0% Joint	8 Weeks	2
MEDICAL SERVICES				
GENERAL PRACTITIONER	75.0% Personal 15.0% Impersonal 10.0% Searching	50% Wife Alone 35.0% Joint 15.0% Other	7 Weeks	1
SPECIALIST	95.0% Personal 5.0% Impersonal	Same as Above	7 Weeks	1
DENTIST	90.0% Personal 10.0% Impersonal	Same as Above	9 Weeks	1

*The Summary contained in the table reflects the general tendencies found in each area of decision making, detailed data are presented in Tables A-1 through A-4.

Influence of Two Variables: Length of Marriage and Age of Children Upon Decision Responsibility

Impact of Length of Marriage Upon Decision Making

A hypothesis was formulated stating that the length of time a couple had been married does not significantly influence the division of decision making responsibility for choosing family suppliers. Table A-5 presents the findings pertaining to the hypothesis. The Table presents the average years of marriage of families in which the decision responsibility for specific purchase selections was delegated in a similar manner. The Table also presents a weighted average of the years of marriage of decision makers in five purchase categories.

The research findings reveal that families having joint decision responsibility for purchases typically have been married fewer years than families where the decision responsibility is assumed by either the husband or the wife. The above trend based upon a weighted average was found particularly in selecting supermarkets, financial institutions, medical services and appliances. In none of the purchase categories investigated did the research findings statistically refute the hypothesis.

Impact of Children Five Years Old or Less upon the Decision Responsibility of Mobile Housewives

A hypothesis was developed relating to the influence children five years old or less have upon the decision responsibility of housewives for selecting family suppliers. Research findings pertaining to the hypothesis are presented in Table A-6. The hypothesis states that wives with one or more children five years old or less do not have significantly less responsibility in selecting suppliers than did wives in all other families.

In developing a test for the hypothesis all families interviewed were classified into two groups: (1) families with children of five years old or less and (2) all other families. A weighting system was then developed which gave decisions made by wives alone a weight of three, decisions made by wives with some help from the husband a weight of two and decisions made by wives and husbands jointly a weight of one. The total number of points accumulated by wives in each group was then calculated.[1] The data presented in Table A-6 reveal no overall differences in the decision making roles of the wives in

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[1]The value was then divided by the total (n) of families in the decision making group (n) a maximum eighty-two for the families with children, and (n) a maximum of sixty-five for the families without children. The calculation process provided the weighted average of decision points for each purchase category in each of the two groups. The calculations are presented in Table A-6.

the two groups. However, in three purchase categories, supermarkets, automobile insurance and the first men's suit supplier, wives with children five or less did play a less important role than did other housewives.

Summary

Findings relating length of marriage to the assignment of decision responsibility revealed that in purchase decisions participated in jointly by the husband and wife the length of marriage was usually less than in families where purchase decisions were sole undertakings. In selecting financial institutions, the role of the husband appeared to increase as the years of marriage accumulated. In one area where the wives play a major role, furniture, the length of marriage tended to increase the wives role in decision making. The presence of children of five years old or less did not appear to seriously diminish the role of housewives in decision making based upon the findings. In only three areas, the first supermarket, automobile insurance, and the first men's suit selection did wives with children of five or less appear to play a smaller role in decision making than all other wives.

Impact of Income and Occupation Upon Decision Making

Income and Decision Responsibility

The hypothesis developed to test the relationship between income and decision responsibility stated that

income is not a significant factor in the division of decision responsibility within a mobile family. Table A-7 presents the findings related to the hypothesis. The Table reports the average income of all families having similar decision makers for each purchase category. The number of decisions made by the various decision makers in each category is shown in the Table as well as the average income of the decision makers. Families making joint purchases had the lowest incomes of all families in thirteen of the twenty-four purchase categories investigated. In the same categories in families where purchase decisions were made by either the husband or wife the family income was higher than that of families making joint purchase decisions. The ten purchase categories exhibiting the pattern are: (1) first and (2) favorite supermarkets, (3) first and (4) favorite dry cleaners, (5) banks, (7) automobile insurance, (8) property insurance, (9) potential dress suppliers, (10) the first and (11) third furniture store, (12) the first and (13) second appliance store. Findings in the general practitioner and men's suit areas deviated from the pattern. In the two categories the families using joint decisions had higher incomes than families having single decisions by either the husband or wife. In two purchase categories, the first and second furniture stores the findings were found to be statistically significant. In the

two areas wives typically made the supplier selection decisions in the higher income families.

Occupation and Decision Responsibility

A hypothesis was formulated to study the relationship of occupation and decision responsibility. The hypothesis stated that the occupation of the head of a mobile family is not a significant factor in determining the division of decision making responsibility within the family. Table A-8 presents the findings relating to this research premise. In Table A-8 sample families are categorized based upon the occupation of the household head. Within each occupational category the division of decision responsibility within the families is broken down. The total number of families in each occupational group is provided along with a per cent breakdown of the various information sources used within each occupation category.

In three purchase categories: savings and loan firms, general practitioners and furniture stores, findings statistically support the premise that the occupation of the household head affects the division of decision making within the mobile family. In the other purchase categories investigated, the study results exhibit a very similar division of decision responsibility among the various family members in all four occupational groups.

Summary

Research findings on the impact of income and occupation upon decision making supplement the data developed on life cycle variables. Findings relating income to the division of decision responsibility within a family reveal that in families where husbands and wives make joint decisions incomes were typically less than families where supplier selection decisions were undertaken by one or the other mate. Research findings on the relationship of occupation to the division of decision responsibility reveal that in three purchase areas: savings and loan firms, general practitioners and furniture stores, findings support the premise that the occupation of the household head affects the division of decision responsibility. In the three categories where the findings showed a significant relationship, wives gained responsibility as the occupational level of the household head declined.

Selection of Information Sources By Mobile Consumers

Education and Information Source Usage

The study had two hypotheses to focus research on the relationship between educational level and information source usage. The first stated that there is not a significant relationship between the years of education of

the head of a mobile family and the use of particular information sources in selecting family suppliers. Findings pertaining to the hypothesis are presented in Table A-9. The Table also contains a grouping of households based upon the educational level of the household head and a per cent breakdown of the information sources used by each educational group in selecting suppliers.

Findings pertaining to the hypothesis indicate that each purchase category has a particular information source or sources which families prefer to use regardless of educational level. The findings revealed a statistically significant relationship between the education of the husband and the use of particular information sources in selecting suppliers only in the selection of the family bank. In selecting banks, personal information sources, tended to become of increasing importance as education increased. At the same time searching declined as the educational level of the household head increased.

The second hypothesis, dealing with education and information source usage, stated no significant relationship existed between the education of the housewife in a mobile family and the use of particular information sources in selecting family suppliers. The data on the findings pertaining to the hypothesis are contained in Table A-10. As was established in the previous hypothesis the findings pertaining to the research established that each purchase

category has a favorite information source or sources which families use regardless of educational level in selecting suppliers. In the selection of banks, savings and loan firms, automobile insurance, potential women's dress suppliers, potential men's suit stores and potential general practitioners the findings of the research do not support the research premise and indicate a relationship between the usage of particular information sources and the educational level of the housewife. Personal information was relatively more important to the wives on the lower educational levels. In other purchase categories, the research did not reveal a significant relationship between the selection of particular information sources used in choosing suppliers and the educational level of the housewife.

Occupation and Information Source Usage

The third hypothesis developed to focus the research study on the factors affecting the selection of information sources stated that the occupation of the head of a mobile family was not a significant factor in determining the information sources used in selecting suppliers for family needs. Table A-11 presents the findings of the research pertaining to the hypothesis. Information sources used by each of the occupational groups in selecting suppliers are listed in the Table along with data on

the number of families making supplier selections in each category.

Research findings pertaining to the hypothesis failed to support the premise that a relationship exists between occupation and the selection of information sources in the areas investigated. However, in the selection of a potential beauty parlor the results did prove to be statistically significant. Based upon the data contained in Table A-11 the usage of information sources appeared to be similar in each of the occupational categories. The research did not verify a relationship between occupation and the use of particular information sources in selecting suppliers.

Income and Information Source Usage

Formulation of the fourth hypothesis was based upon the premise that the income of a mobile family was not a significant factor in determining the information sources used in selecting suppliers. The research findings pertaining to the hypothesis are presented in Table A-12. The Table shows the average income of families using various inforamtion sources to select suppliers in the purchase categories under study. In the selection of a dentist the findings support the premise that a significant relationship exists between average family income and the type of information used in selecting suppliers.

The relationship was not found to be significant in any other purchase category.

Families Per Dwelling and Information Source Usage

The fifth hypothesis stated that whether a family resided in a one family or a multi-family dwelling was not a significant factor in determining the information sources used in selecting suppliers. The findings pertaining to the hypothesis are shown in Table A-13. Information sources used by families, residing in one family and multi-family dwellings, to selected suppliers are detailed in the Table. Research findings pertaining to the hypothesis failed to establish an overall relationship between the use of particular information sources and whether a family resided in a one family or a multi-family dwelling. Only in the purchase of property insurance did the findings reveal a statistically significant difference between the information sources used and whether a family resided in a one family or a multi-family dwelling. Here the findings need to be evaluated in light of the small number, nine, of families residing in multi-family dwellings purchasing property insurance.

Summary

Findings on the relationship between education and information source usage revealed that each purchase

category has a particular information source or sources which mobile families prefer to use regardless of education. Only in the selection of a bank was a relationship found between the educational level of the household head and the use of particular information sources in selecting a supplier. Personal information was used more often as the educational level increased.

Findings on the relationship of the educational level of the housewife and the selection of suppliers showed a relationship in the following areas: banks, savings and loans, automobile insurance, potential women's dress suppliers, potential men's suit stores and potential general practitioners. Personal information was found to be relatively more important to wives on lower educational levels.

Research findings on the relationship of occupation to the use of information sources in selecting suppliers failed to reveal an overall relationship between the two factors. Information sources used to select suppliers tended to be the same in each of the occupational categories. Income was found to be a determining factor in the use of information in only one of the purchase categories investigated, the selection of a dentist.

Research findings on whether the number of families per dwelling had an affect upon the type of information used in selecting suppliers showed a significant

relationship, in only one area, property insurance. Personal information was used by virtually all the one family dwelling residents in buying property insurance.

Impact of Education Level and Past Moves Upon the Time Taken to Select Suppliers

Educational Level and Time Taken to Select Suppliers

Two hypotheses were formulated to study the relationship between educational level and the time taken to select new suppliers.

The first educational hypothesis stated that a significant relationship did not exist between the educational level of the household head and the weeks taken to select favorite suppliers after completing a long distance move. Only in the average number of weeks taken to select a bank did the study results show a statistically significant relationship between the level of education attained by a household head and the time taken to select a supplier. In the selection of a bank the process was more rapid as the average level of education increased. Research findings pertaining to the hypothesis are shown in Table A-14.

The second hypothesis, formulated to study the relationship between education and the time taken to select new suppliers, stated that a significant relationship existed between the educational level of the housewife

and the weeks taken to select favorite suppliers after completing a long distance move. Findings pertaining to the hypothesis are presented in Table A-15. As was shown in the previous hypothesis the overall findings did not show a significant relationship. In only one purchase category, life insurance, did the findings reveal a statistically significant relationship between education of housewives and the time taken to select new suppliers. The families having housewives with at least some college took less time in selecting life insurance suppliers than did families having wives with less education.

The final hypothesis used in the research was formulated to study the impact of the number of long distance moves a family had made in the past decade upon the time taken to select suppliers upon completion of a long distance move. Specifically, the hypothesis stated that a significant relationship existed between the number of long distance moves a family had made in the past decade and the weeks taken to select prime suppliers after completing a long distance move. Research findings pertaining to the hypothesis are contained in Table A-16. In the selection of the first furniture store used by a family upon arrival in a community, research findings reveal a statistically significant relationship between the number of moves a family had made in the past decade and the time taken to select the store. In all of the other

purchase categories investigated the research findings fail to substantiate the premise that the number of moves a family had made in the past played a role in the time it took a family to select suppliers after completion of a move.

Summary

Research on the possible relationship between education and the time taken to select new suppliers dealt with the education of both the husband and wife. Findings relating the educational level of the husband and the time taken to select suppliers reveal that in selecting banks the process was more rapid as the average level of education increased. Findings on the impact of the educational level of the housewife and the time taken to select new suppliers revealed a relationship in the selection of life insurance suppliers.

The research findings, pertaining to the relationship of the time taken to select new suppliers and the number of long distance moves completed by a family during the past decade, reveal that in selecting the first furniture store the process was more rapid in families experiencing fewer moves. In the other purchase categories the research results did not show a statistically significant relationship.

Other Research Findings

In addition to data specifically pertaining to the research hypotheses the study developed a body of knowledge tangential to the prime research thrust. The final section of the Chapter is devoted to a presentation of other findings developed in the research.

Selection of Suppliers

Table 4-2 contains a listing of the reasons given by mobile consumers for selecting suppliers. Fourteen reasons were given as the basis of selection. The relative importance of each reason within the supply categories are also presented. Of the five reasons given for selection 61.4 per cent are contained in the categories of: convenient location 19.6 per cent, familiar firms 12.4 per cent, recommendation 10.3 per cent, low prices 9.7 per cent, and service 8.9 per cent. Convenient location was found to be nearly twice as important as any other reason for selection.

Within each purchase category a particular reason was found to be of prime importance in the consumer selection process. Convenience was found to be the most important factor in selecting supermarkets, dry cleaners and financial institutions. Variety was found to be the major reason given for selecting furniture and appliance stores, and suppliers of men's suits and women's better dresses

TABLE 4-2

REASONS GIVEN BY MOBILE FAMILIES FOR SELECTING INITIAL AND FAVORITE SUPPLIERS IN EACH PURCHASE CATEGORY

REASONS GIVEN FOR SELECTION		PURCHASE CATEGORIES								
		SUPERMARKETS	BEAUTY PARLORS	DRY CLEANERS	FINANCIAL INSTITUTIONS	INSURANCE	FURNITURE & APPLIANCES	MEN'S SUITS & WOMEN'S BETTER DRESSES	MEDICAL SERVICES	TOTAL ALL CATEGORIES
CONVENIENT LOCATION	n	14.7	31	97	102	0	8	0	31	416
	%	25.7*	18.2	33.1*	43.7*	0.0	3.1	0.0	17.3	19.6
FAMILIAR FIRM OR FAMILY DID BUSINESS WITH THIS FIRM IN PRIOR COMMUNITY	n	36	4	0	35	142	30	5	10	262
	%	6.3	2.3	0.0	15.1	41.9*	11.6	7.4	5.6	12.4
RECOMMENDATION OF FRIEND NEIGHBORS, RELATIVES OR PROFESSIONAL SOURCES	n	0	19	12	25	54	12	2	94	218
	%	0.0	11.1	4.1	10.8	15.9	4.6	2.9	52.5*	10.3
LOW PRICES	n	96	4	0	10	50	36	9	0	205
	%	16.8	2.3	0.0	4.3	14.7	13.9	13.2	0.0	9.7
SERVICE	n	40	6	60	6	29	18	0	29	188
	%	7.0	3.5	20.5	2.6	8.6	7.0	0.0	16.2	8.9
VARIETY	n	42	0	0	0	0	61	39	0	142
	%	7.3	0.0	0.0	0.0	0.0	23.6*	57.3*	0.0	6.7

TABLE 4-2 (continued)

PROMOTION	n	12	47	59	0	0	11	0	0	129
	%	2.1	27.5*	20.1	0.0	0.0	4.2	0.0	0.0	6.1
QUALITY OF MERCHANDISE SOLD	n	93	0	0	0	0	20	5	0	118
	%	16.3	0.0	0.0	0.0	0.0	7.7	7.4	0.0	5.6
QUALITY OF WORK PERFORMED	n	0	45	43	0	0	0	0	0	88
	%	0.0	26.3	14.7	0.0	0.0	0.0	0.0	0.0	4.2
FAMILIAR BRANDS AVAILABLE	n	34	0	0	0	0	27	0	0	61
	%	5.9	0.0	0.0	0.0	0.0	10.4	0.0	0.0	2.9
RELATIVE OR FRIEND WORKS AT FIRM	n	0	0	0	4	28	4	0	0	36
	%	0.0	0.0	0.0	1.7	8.3	1.5	0.0	0.0	1.7
PHYSICAL FACILITY	n	28	0	0	3	0	0	0	0	31
	%	4.9	0.0	0.0	1.3	0.0	0.0	0.0	0.0	1.5
CREDIT ESTABLISHED	n	0	0	0	20	0	9	0	0	29
	%	0.0	0.0	0.0	8.9	0.0	3.5	0.0	0.0	1.4
OTHER	n	44	15	22	27	36	23	8	15	190
	%	7.7	8.8	7.5	11.6	7.0	8.9	11.8	8.4	9.0
TOTAL ALL CATEGORIES	n	572	171	293	232	339	259	68	179	2113
	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

*Indicates reason given most frequently for a purchase category.

and suits. In selecting insurance the familiarity of the firm or the fact that families had done business before with the firm were prime reasons given for selection. In choosing suppliers of medical services the findings indicate that personal sources of information were of prime importance, and were used in over fifty per cent of the selection decisions. Beauty parlors were the only supply category where promotion played the major role in the selection process. Although the quality of work performed was a close second.

Reasons for Not Selecting Initial Suppliers as Favorite Suppliers

Table 4-3 presents the findings on three purchase categories in which the mobile families interviewed had made a number of purchases: supermarkets, beauty shops and dry cleaners. The Table reveals the reasons given for not selecting initial suppliers as favorite family suppliers. Poor quality of merchandise or service accounted for 32.7 per cent of the reasons. High prices accounted for 27.1 per cent and poor appearance of personnel or store, 11.1 per cent. Inconvenience was found to be the major factor in 9.3 per cent of the non selection instances.

Influence of Trading Stamps on the Selection of Supermarkets

Tables 4-4 and 4-5 present the research findings pertaining to the importance of trading stamps in the

TABLE 4-3

REASONS GIVEN BY MOBILE FAMILIES FOR NOT SELECTING THE FIRST SUPPLIER AS THE FAVORITE SUPPLIER IN THREE PURCHASE CATEGORIES HAVING FREQUENT PURCHASES

REASONS FOR NOT SELECTING	SUPER-MARKETS		BEAUTY PARLORS		DRY CLEANERS		TOTALS	
	n	%	n	%	n	%	n	%
POOR QUALITY OF MERCHANDISE OR SERVICE	11	22.9	29	45.4	13	26.0	53	32.7
HIGH PRICES	19	39.5	7	10.9	18	36.0	44	27.1
POOR APPEARANCE OF PERSONNEL OR STORE	3	6.3	15	23.4	0	0.0	18	11.1
INCONVENIENT	7	14.6	0	0.0	8	16.0	15	9.3
OTHER	8	16.7	13	20.3	11	22.0	32	19.8
TOTAL	48	100.0	64	100.0	50	100.0	162	100.0

selection of food suppliers for mobile families. The results show that eighty-one per cent of the mobile families saved trading stamps. Results also reveal that 64.6 per cent of the families did the first major food shopping, after moving, in stores giving stamps. The findings reveal that twenty-five families indicated that trading stamps influenced the selection of a first or favorite supermarket. Of the twenty-five families thirteen felt stamps were a positive influence in the selection of a food store.

TABLE 4-4

INFLUENCE OF TRADING STAMPS ON THE SELECTION OF FOOD STORES BY MOBILE FAMILIES

CATEGORY OF STAMP USAGE	EXTENT OF TRADING STAMP USAGE BY MOBILE FAMILIES			
	n	%	n	%
	YES		NO	
DO MOBILE FAMILIES SAVE TRADING STAMPS?	119	81.0	28	19.0
DID THE FIRST MAJOR LOCAL FOOD SHOPPING OF MOBILE FAMILIES TAKE PLACE IN A FOOD STORE GIVING STAMPS?	95	64.6	52	35.4
DID TRADING STAMPS INFLUENCE THE SELECTION OF A FIRST OR FAVORITE FOOD STORE?	25	17.0	122	83.0

TABLE 4-5

HOW TRADING STAMPS INFLUENCED 25 FAMILIES

REASONS FOR INFLUENCING	NUMBER	PERCENTAGE
LIKE TO SAVE STAMPS	13	52.0
SAVES THEM IF GIVEN - NO INFLUENCE	5	20.0
DOESN'T LIKE STAMPS	4	16.0
SHOPS WHERE THERE ARE LOW PRICES NO STAMPS GIVEN	3	12.0
TOTALS	25	100.0

Influence of Credit Upon Purchase Decisions of Mobile Families

Each housewife interviewed was asked to identify three charge accounts the family had been able to transfer to stores in the new community. Housewives reported on an average less than one transferred charge account per family. The accounts transferred were with two retailers in 70.4 per cent of the transfers. A complete breakdown of transferred charge accounts is presented in Table 4-6.

TABLE 4-6

INFLUENCE OF CREDIT UPON PURCHASE DECISIONS OF MOBILE FAMILIES

FIRM	TRANSFERRED CHARGE ACCOUNTS	
	NUMBER	PERCENTAGE
SEARS, ROEBUCK	69	48.6
J. C. PENNEY	31	21.8
GASOLINE COMPANIES	14	9.9
MONTGOMERY WARD	4	2.8
W. T. GRANT	2	1.4
S. S. KRESGE	2	1.4
OTHERS	20	14.1
TOTAL	142	100.0

Table 4-7 presents the research findings on the use of the transferred charge accounts. It reveals that of the 142 reported as transferred, 71.8 per cent were used in the new community.

TABLE 4-7

USE OF TRANSFERRED CHARGE ACCOUNTS

	n	PERCENTAGE
FAMILIES USING TRANSFERRED CHARGE ACCOUNTS	102	71.8
FAMILIES NOT USING TRANSFERRED CHARGE ACCOUNTS	40	28.2
TOTALS	142	100.0

Table 4-8 presents the study findings on the usage of credit by mobile families in making 244 furniture and appliance purchases. The findings indicate that 52.0 per cent of the purchases were made on credit. The Table also reveals that the use of credit of the families studied declined as the purchase frequency increased.

Research findings on the types of suppliers at which mobile families opened charge accounts are contained in Table 4-9. Of the new accounts 55.3 per cent were opened at department stores. Of all the accounts opened 31.8 per cent were initiated at two local department stores, while fourteen per cent of the new accounts were with the local outlet of one national department store organization. Apparel stores were second in importance to the department stores in terms of the number of new accounts opened. Men's and women's apparel stores accounted for 23.3 per cent of the total account openings.

TABLE 4-8

USE OF CREDIT BY MOBILE FAMILIES MAKING 244 FURNITURE AND APPLIANCE PURCHASES[a]

NATURE OF PURCHASE	METHOD OF PAYMENT					
	CASH		CHARGE		TOTAL	
	n	%	n	%	n	%
APPLIANCES						
FIRST APPLIANCE	41	51.2	39	48.8	80	85.0
SECOND APPLIANCE	14	54.0	12	46.0	26	15.0
SUB TOTAL	55	58.4	51	41.6	106	100.0
FURNITURE						
FIRST FURNITURE	44	52.4	40	47.6	84	60.8
SECOND FURNITURE	20	45.5	22	54.5	44	31.9
THIRD FURNITURE	8	80.0	2	20.0	10	7.3
SUB TOTAL	72	52.2	64	47.8	138	100.0
TOTAL	127	52.0	115	48.0	244	100.0

[a]111 of the 147 families purchases at least one appliance or one piece of furniture. The total expenditure for all families was $91,615.00. The average for all 147 families was $623.33 per family.

Impact of Carry Over on Supplier Selections

Table 4-10 presents the research findings on the impact of past experience upon the selection of suppliers by mobile families. In the categories listed, previous experience was most important in the selection of insurance suppliers, with 41.9 per cent of all insurance purchased selected based upon previous experience. In the selection of furniture and appliance suppliers previous experience was the major factor in 25.5 per cent

TABLE 4-9

TYPES OF SUPPLIERS AT WHICH MOBILE FAMILIES OPENED NEW CHARGE ACCOUNTS AFTER MOVING

TYPE OF STORE	ACCOUNTS OPENED	
	n	PERCENTAGE
DEPARTMENT STORES		
LOCAL ORGANIZATIONS (2)	57	38.1
NATIONAL ORGANIZATIONS (1)	21	14.0
REGIONAL ORGANIZATIONS (1)	5	3.3
	(83)	(55.3)
MEN'S APPAREL STORES (3)	20	13.3
WOMEN'S APPAREL STORES (5)	15	10.0
FURNITURE STORES (2)	6	4.0
GASOLINE COMPANIES (1)	5	3.3
OTHERS	21	14.0
TOTAL	150	100.0

of the purchases. In the selection of financial institutions experience was the major factor in thirty-five or 14.9 per cent of all reasons given. Mobile families indicated previous experience was a prime reason for selecting a food store in only 11.9 per cent of the total reasons given. However, 45.0 per cent of the families did the first major local food shopping at the store recognized from previous experience. In the selection of men's suits and women's better dresses and suits prior experience was given as a reason 6.9 per cent of the time. The transfer of 142 charge accounts in Table 4-6 shows another role of previous experience in family purchase decisions.

TABLE 4-10

IMPACT OF PREVIOUS EXPERIENCE OR CARRYOVER UPON THE SELECTION OF SUPPLIERS BY MOBILE FAMILIES

TYPE OF PREVIOUS EXPERIENCE	NUMBER AND PER CENT CARRYOVER REASONS ARE OR TOTAL REASONS GIVEN FOR SELECTION							
	PURCHASE AREAS							
	FOOD[a]		FURNITURE & APPLIANCES		INSURANCE		FINANCIAL INSTITUTIONS	
	n	%	n	%	n	%	n	%
PREVIOUS EXPERIENCE WITH FIRM	11	1.9	30	11.6	115	32.4	35	14.9
FAMILIAR NAME	25	4.4	0	0.0	27	9.5	0	0.0
CREDIT ESTABLISHED	0	0.0	9	3.5	0	0.0	0	0.0
FAMILIAR BRANDS	34	5.6	27	10.4	0	0.0	0	0.0
TOTAL	70	11.9	66	25.5	135	41.9	35	14.9

[a]Sixty-six of the 147 families or 45.0% did their first major food shopping at a store having the same name as one patronized or recognized from a prior community. Only fifty-two families or 36.7 per cent selected favorite supermarkets having the same names as one doing business in their prior communities.

Summary of Other Findings

The study results indicate the major importance convenience plays in the selection process by which mobile families choose new suppliers. Convenience was followed in importance by the value mobile families attached to familiarity with firms and by the use made of personal recommendations. Following the three prime factors the reasons for selection were found to be low prices, service,

variety and promotion. Quality of merchandise or service, familiarity of brands and other factors were also indicated as reasons given by mobile consumers.

Research findings on the reasons for not selecting initial suppliers as favorite suppliers revealed that poor qulaity of merchandise or service were the major factors. High prices were the second most frequently listed reason. Poor appearance of personnel or store, and inconvenience were two other less frequently listed reasons for not selecting the first supplier as the favorite.

Trading stamps were saved by eighty-one per cent of the mobile families. Stamps played a role in the selection of food suppliers in twenty-five families or seventeen per cent of the families studied. Stamps were a positive influence in slightly over one-half of the twenty-five families.

Housewives interviewed on the use of credit by mobile families reported that 142 accounts had been transferred into the new community. Nearly seventy-five per cent of the accounts transferred were used. Of the 142 accounts transferred 70.4 per cent were with two national general merchandise organizations. The mobile families used credit in 52.0 per cent of the reported furniture and appliance purchases. Research findings on new accounts opened by mobiles reveal that 55.3 per cent of the accounts opened were with department stores and 38.1 per

cent of all new accounts initiated were with two local department stores.

Previous experience with a firm was also a factor to evaluate in establishing the decision process of mobile families. In the insurance category past experience was given as a reason for selection in 41.9 per cent of all purchases. Experience was also given as a major reason in the selection of furniture and appliance suppliers. In the selection of financial institutions and food stores experience was also an important factor. Moreover, sixty-six families or forty-five per cent of the families studied made the initial local food purchases in stores recognizable from experience gained in prior localities.

CHAPTER V

SUMMARY AND CONCLUSIONS

The purpose of Chapter V is to present the conclusions and implications of the research. The Chapter is divided into four sections. Section one contains an evaluation and summary of findings pertaining to the research hypotheses. The second section of the Chapter is devoted to a description of the homogeneity of long distance mobiles. The third section outlines a managerial strategy for marketing to mobile families. In the final section, areas of further investigation pertaining to the research topic are suggested.

Evaluation of Hypotheses and Summary of Findings

Combined Supplier Selection Hypothesis[1]

1. The combined supplier selection patterns of the mobile consumers under study do not vary

[1]All of the research hypotheses were stated as null hypotheses. The acceptance of a null hypothesis means the research findings supported the hypothesis as stated. The rejection of a null hypothesis means the research found a relationship between the variables stated in the hypothesis which did not support the hypothesis as stated.

significantly from one purchase category to another.

The hypothesis cannot be accepted based upon the data contained in Tables A-1 thru A-4. Table A-1 revealed that information sources used in selecting suppliers varied depending upon the nature of the good or service purchased. The data presented in Table A-2, pertaining to family decision making, reveal husbands and wives have varying degrees of decision making responsibility depending upon the nature of the purchase. The data presented in Table A-3, reveal a variation in the time taken to select suppliers from one week in selecting the first supermarket to over nine weeks in selecting the family dentist. In Table A-4, data on the number of potential suppliers visited prior to selecting an actual supplier revealed a variation from one supplier in the medical service area to four in selecting a third furniture store.

Life Cycle Decision Hypotheses

2A. The length of time a couple has been married does not significantly influence the division of decision making responsibility for choosing family suppliers.

On the basis of Table A-5 the hypothesis relating length of marriage to decision responsibility was accepted. The research found length of marriage did not play a

significant role in determining the division of decision responsibility for selecting suppliers within mobile families.

2B. Wives with one or more pre-school age children, five years of age or less, do not have significantly less responsibility in selecting suppliers than do wives in all other families.

On the basis of data presented in Table A-6 the hypothesis was accepted. The Table reveals no major overall difference in the decision making roles of wives with children of five years or less and all other wives. However in the selection of the first supermarket, automobile insurance and men's suit shops housewives with children, five years old or less, had less responsibility than other housewives. Housewives without children in the five year old or under category had a weighted average decision rate in the purchase categories indicated slightly more than other wives.

Economic Decision Hypotheses

3A. Income is not a significant factor in the division of decision responsbility within a mobile family.

The data in Table A-7 indicate that the hypothesis should be rejected in three purchase decision areas: (1) the favorite supermarket, the first furniture store and

the second furniture store. In the three purchase decision areas income is a significant factor in determining the division of family decision responsibility. In the three purchase decision areas wives made decisions in the families having the highest average incomes. In all other purchase decision areas investigated the hypothesis was supported. The data failed to reveal a significant relationship between decision responsibility and income in the other areas.

3B. The occupation of the head of a mobile family is not a significant factor in determining the division of decision making responsibility within the family.

Based on the data in Table A-8, the hypothesis was rejected in three purchase decision areas: savings and loan firms, general practitioners and the third furniture store. In the three categories wives have the greater decision responsibility in families of the two lower occupational categories. In all other purchase categories shown in Table 4-8 the hypothesis was supported.

Information Source Usage Hypotheses

4A. There is not a significant relationship between the education of the head of a mobile family and the use of particular information sources in selecting family suppliers.

The hypothesis was supported in all but one purchase decision area, banks. Only in the selection of banks did the data in Table A-9 reveal a statistically significant relationship between education of the household head and the usage of particular information sources in selecting firms. In the selection of banks personal information tended to become more important as the education of the household head increased. The hypothesis was rejected in decisions pertaining to banks.

4B. There is not a significant relationship between the education of the housewife in a mobile family and the use of particular information sources in selecting family suppliers

Data in Table A-10 reveal that in several purchase decision areas a statistically significant relationship existed between the educational level of the housewife and the use of the particular information sources in selecting suppliers. The hypothesis was rejected for the following purchase categories: banks, savings and loan firms, automobile insurance, potential dress shops and potential men's suit shops, based on Table A-10. In the purchase categories specified personal information sources were used less as the educational level of the housewife increased. The hypothesis was supported for other purchase categories investigated. In none of the other areas did the research

establish a statistically significant relationship between education of the housewife and usage of particular information sources in selecting suppliers.

4C. The occupation of the head of a mobile family is not a significant factor in determining the information sources used in selecting suppliers for family needs.

On the basis of the data in Table A-11 the hypothesis was supported for all purchase categories except potential beauty parlors. The hypothesis was rejected for potential beauty parlors. In selecting potential beauty parlors the research data revealed a statistically significant relationship between the occupation of a houshold head and the use of particular information sources.

4D. The income of a mobile family is not a significant factor in determining the information source used in selecting suppliers.

Data in Table A-12 present the findings pertaining to the hypothesis. In the selection of a potential dentist the findings were found to be statistically significant and the hypothesis was rejected. In selecting a potential dentist higher income families specified personal information sources more than other families. In all other purchase categories the hypothesis was supported. The data failed to substantiate the hypothesized relationship

between income and information source usage in the other purchase categories.

4E. Whether a family resides in a one family or a multi-family dwelling is not a significant factor in determining the information source used in selecting suppliers.

Based upon the data contained in Table A-13 research findings did not indicate an overall relationship between the use of particular information sources and the type of dwelling occupied by a family. Only in the purchase of property insurance did the findings show a statistically significant relationship. In purchasing property insurance, personal information sources were used significantly more by families residing in one family dwellings. Based upon Table A-13 the hypothesis was rejected for property insurance decisions and supported for all other purchase decision areas.

Time Taken to Select Supplier Hypothesis

5A. There is not a significant relationship between the educational level of the household head and the weeks taken to select prime suppliers after completing a long distance move.

On the basis of data presented in Table A-14 the hypothesis was supported for all purchase decision areas, except one, banks. The hypothesis was rejected for banks

because the research found a statistically significant relationship between the educational level of the household head and the time taken to select a bank; the higher the level of education the sooner a bank was selected after arrival.

5B. There is not a significant relationship between the educational level of the housewife and the weeks taken to select suppliers after completing a long distance move.

As in the previous hypothesis, the findings pertaining to the relationship between education and the time taken to select suppliers revealed a statistically significant relationship in only one purchase category. Based upon the data presented in Table A-15, the hypothesis was supported for all purchase decision areas except one, life insurance. In the life insurance area a statistically significant relationship was found and the hypothesis was rejected. In selecting life insurance suppliers high levels of education for housewives tended to reduce the selection time.

5C. There is not a significant relationship between the number of long distance moves a family has made in the past decade and the time taken to select suppliers upon completion of a long distance move.

On the examination of data presented in Table A-16, the hypothesis was supported for all purchase categories except one, the first furniture store. Research findings in the purchase area revealed a statistically significant relationship between the number of long distance moves made and the time taken to select the first furniture suppliers. In the furniture purchase decision area the hypothesis was rejected. Families making the first long distance move typically took less time to select the first furniture supplier than other families.

Summary of Findings

1. The combined supplier selection patterns of the mobile consumers under study varied from one purchase category to another. Differences between the selection patterns were based upon the nature of the good or service being acquired rather than upon the characteristics of the families making supplier selections.

2. Length of marriage was not a significant factor in influencing the division of decision responsibility within the family. However, purchase decisions in which the husband and wife participated as equals were found most frequently in the couples that had been married less than ten years.

3. The presence of pre-school aged children did not limit the role mobile wives played in over-all family decision making. However, in the selection of the first

supermarket, automobile insurance and men's suit suppliers after arriving in a community, housewives with pre-school age children participated somewhat less than other wives.

4. Income, to a long distance mobile family, was not a significant factor in determining which member selected a supplier in most purchase categories. The exceptions were in the selection of the first supermarket, the first furniture store and the second furniture store. In the three classifications decisions were made by the wives in the higher income families.

5. The occupation level of the head of a mobile family influenced the division of decision making in three purchase categories: savings and loan firms, general practitioners and the third furniture store. In other categories the assignment of decision responsibility with a mobile family was not significantly affected by the occupation of the household head. Wives tended to have more decision responsibility in the three purchase areas in families of lower occupational levels.

6. Only in the selection of a bank was a significant relationship found between the education of the household head and the use of particular information sources in selecting a supplier for the family. In other purchase categories investigated usage of particular information sources could not be attributed to the educational level of the household head.

7. Research findings showed that the educational level of the housewife was a significant factor in the information source used in selecting banks, savings and loan firms, automobile insurance, potential dress shops and general practitioners; as the educational level of the wife decreased personal information sources were used less. In the other purchase categories investigated the educational level of the housewife did not have a bearing on how mobile families learned about new suppliers.

8. The usage of a particular information source to select a new supplier was not usually determined by the occupation of the household head in a mobile family. Research findings showed that only in the selection of a potential beauty parlor, was the occupation of the household head a significant factor in determining the information source used. In families of higher level occupations personal information was of prime importance.

9. Income was not found to be a determining factor in establishing which information source would be used by mobile families to learn about new suppliers. Only in the selection of a potential dentist did the research findings show a significant relationship between income and information source usage. Here higher income families tended to stress personal information.

10. The type of dwelling occupied by a family, whether it be a single family unit or a multi-family unit,

did not have an important bearing upon the type of information source used in selecting new suppliers. Only in the purchase of property insurance did the findings reveal a relationship between information source usage and the type of residence utilized by a mobile family. Personal information sources were used more by families residing in one unit dwelling in purchasing property insurance than by families residing in multi-unit dwellings.

11. The time taken by newcomers to select suppliers was not generally affected by the educational level of the household head. Only in the selection of a bank, where the time taken to select an institution increased with declining levels of education, did the research show the education of the household head appeared to be a significant factor in establishing the time taken to select new suppliers.

12. A mobile housewife's education was not generally significant in establishing the time taken by mobile families to select a new supplier upon completion of a long distance move. The education of a housewife was a significant factor in the time taken to select life insurance suppliers. Families with housewives having one or more years of college generally took less time to select life insurance than other families.

13. The number of long distance moves made by a family during the past decade did not generally have a

bearing upon the time taken by mobile families to select new suppliers after moving into a community. However, in the selection of the first furniture store, the selection time taken by families making the first long distance move was less than the time taken by all but eight of the seventy-nine furniture purchasers. The data proved to be significant in selecting the first furniture store.

The Homogeneity of Long Distance Mobiles

Identification of the Long Distance Mobile Market

The long distance mobile market was found to be composed of well educated, white collar professional or managerial families, earning above average incomes and having children at home.

The income and occupation of household heads in long distance mobile families reflected levels which were commensurate with education well above the national average. Over sixty-six per cent of the household heads and over forty per cent of the housewives had completed college. In particular, the 40.2 per cent of the household heads having some post graduate work indicated the high education level of families in the mobile market. In contrast, to the sample, only eighteen per cent of the nation's population over twenty-five had attained an education level equivalent to some college in 1965.[1]

[1]U.S. Bureau of the Census, Statistical Abstract of the United States; 1966 (87th edition), Washington, D.C.: U. S. Government Printing Office, 1966, p. 113.

Long distance mobiles expected to receive incomes substantially higher than average for 1966. Families interviewed expected a medium income of $10,000 to $14,999. The figure was appreciably higher than the national medium income of $6,566 reported for all households in 1964.[1] It also was above the approximated $9,600 effective buying income reported for the metropolitan area under study for 1965.[2]

Occupations of the mobile household heads were concentrated in the professional and managerial categories where eighty per cent of the household heads had occupations. Only 25.6 per cent of all the males in the nation held occupations in the two categories at the time of the 1960 census.[3] Slightly over ten per cent of the sample household heads held blue collar occupations.

Mobile families had on the average, been married eleven years when the survey was conducted. The presence of one or more children under five in two-thirds of the families reflected the relative youth of the family units.

Housewives drove an automobile in over ninety-five per cent of the families. The families had an average of

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[1] Ibid., p. 336.

[2] Sales Management Survey of Buying Power, Sales Management, XCVI, (June 10, 1966), p. B 3.

[3] Statistical Abstract of the United States: 1966, op. cit., p. 229.

1.7 automobiles available for use. In nearly seventy-five per cent of the families, wives had an automobile available for use when the husband was absent from home.

Based on the research, mobile housewives worked outside the home for pay in slightly more than ten per cent of the families. The mobile wives working outside the home were primarily part time workers.

Mobile families have a high tendency to make additional long distance moves. On the average each family in the nation makes one long distance move every sixteen years. The mobile families interviewed had experienced one long distance move every three years. With a rate of mobility of one move every three years, the sample families had a long distance mobility rate nearly five times the national average. Not all of the mobiles had made a long distance move prior to the one bringing the family into the study area; one-third of the families had not made a previous long distance move.

Based on prior residence, two-thirds of the mobile families had come from out of state or from overseas. The remaining, one-third, had moved within the study state. When moving into the study community over eighty per cent of the mobiles moved into one family dwellings. Ownership of the place of residence was assumed by fifty-five per cent of the families.[1]

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[1]For a detailed description of the mobile sample see Appendix D.

Impact of Sample Homogeneity Upon Research Findings

The sample upon which the study was based was concentrated into relatively narrow categories of income, occupation, and education. In addition, the sample families tended to reside in similar types of dwellings. Because of the relatively homogeneous nature of the sample the impact of varying socio-economic characteristics upon family decision making was difficult to determine. The homogeneity of the sample was most apparent in the cluster of incomes expected for 1966. The mean, medium and mode income were all in the same category, $10,000 to $14,999.

Similarity of the mobile market contributed to the general support given the null hypotheses. If the families had been a more heterogeneous group a greater number of the null hypotheses might have been rejected. The research findings offer support to the premise that a relatively homogeneous sample of families could be expected to exhibit similar patterns of conduct. Moreover, in establishing the homogeneity of the market segment the research did verify the uniqueness of the market. While the similarity of long distance mobiles may have nullified the opportunity to disprove the research hypotheses, it did clearly establish the homogeneous nature of the long distance mobile market. Importantly, the prime research objective, to test the established hypotheses, was carried out successfully.

Positive Aspects of Homogeneity

The purpose of the concept of market segmentation; to determine differences among buyers which may be consequenctial in marketing played a key role in the research. In establishing the homogeneous nature of a large, identifiable and affluent mobile market segment the research provided valuable data for marketers. The ultimate benefit of segmentation based upon mobility is tied to the degree to which mobiles moving into various markets are similar. Verification of similar socio-economic characteristics in independent samples will hopefully provide the basis for predicting buyer behavior.

In the research conducted by Andreasen the long distance mobile group was found to be superior to the rest of the population according to four criteria: present spending power, potential for future increased spending power, present purchase behavior and potential for change in future purchase behavior.[1] The study by Andreasen was made with 148 geographic mobiles. An analysis of the socio-economic characteristics of Andreasen's sample reveal a marked similarity with the profile of families in the research study. In the work by Andreasen mobiles were also found to be concentrated in the managerial or professional occupations, have above average educations, and earn higher than average incomes.[2]

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[1]Andreasen, "Geographic Mobility and Market Segmentation," op. cit., pp. 340-341.

[2]Ibid., p. 344.

The similar medium incomes of $10,000 to $15,000 for both samples indicated the homogeneous nature of the long distance mobile market.[1] In addition, both studies found that long distance mobiles had typically made a number of long distance moves.[2]

In Andreasen's study, seventy per cent of the household heads had at least some college. Mobile household heads in the research study had at least some college in eighty per cent of the families interviewed. The difference can be partially explained by the presence of a major university in the study research area. A number of mobile household heads had moved to the community to joing the faculty of the university.

The research study and Andreasen's work have both identified the similar nature of the long distance mobile market. Mobiles would appear to exhibit similar socio-economic patterns independent of the destination of the move. The market identified for suppliers and manufacturers has been described in such detail that marketing efforts may be more precisely directed toward the area of opportunity.

The benefits of segmenting the market are that promotions may be directed at specific individuals, timed for maximum efficiency and adjusted to meet distinguishable

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[1] Ibid.

[2] Ibid.

changes in the market. In the search for broad classes of buyers, distinguishable from the mass market, the research has made a positive contribution to marketing by further segmenting the mass market. The usefulness of identifying the mobile market for specific programs is enhanced by the relative ease by which the location, size, and affluence of the market can be measured. Because of the unique character of mobility the market is accessible for focusing marketing efforts. The homogeneity of the market is of course a key dimension in the process. The size and affluence of the market further substantiate the benefits of the research which has provided additional information on the unique nature of a segment of the consumer market.

A Managerial Strategy for Marketing to Mobile Families

Identification of the Mobile Market

Changes in residence by nearly twenty per cent of the nation's population each year makes possible the segmentation of over thirty-six million individuals based upon geographic mobility. Identification of the mobile segment is of particular value in marketing to the over thirteen million individual's making long distance moves annually. The long distance mobiles comprise a market larger in size than the state of Pennsylvania.

Long distance mobiles comprise an important market segment not only because of size, but also due to the economic power of the market segment. The power may be traced to high levels of education attained by mobiles and the nature of the occupations held by individuals comprising the market. The cluster of incomes in the $10,000 to $15,000 category of the group identifies the market as having above average potential for marketers. Because of the high repetitive mobility rate of long distance mobiles identification of the market segment has additional value beyond the geographic confines of a single trading area. Individuals moving into one area and losing the identification of a mobile after a number of weeks in a community can be expected to rejoin the mobile segment in another community within three or four years.

The Steps in Segmentation

The process of showing that mobiles are a distinct market segment involves four distinct steps: (1) identification of the market, (2) a study of market homogeneity, (3) investigation of the accessibility of the market, and (4) an estimate of market potential.[1]

The first step, the identification of the overall market segment based upon geographic mobility has been done

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[1] E. Jerome McCarthy, Basic Marketing: A Managerial Approach (Homewood: Richard D. Irwin, Inc., 1964), pp. 21-46.

for several years by the U.S. Bureau of Census. The identification studies show that mobility occurs each year to nearly twenty per cent of the nation's population. In addition, the reports made by the bureau for a decade show that each year the breakdown of mobiles by distance moved remains relatively constant.

The second step, involving studies on the degree of homogeneity among the mobiles has been accomplished in part by the research study and by Andreasen's work. Both studies have found that long distance movers are very similar in terms of socio-economic and life cycle characteristics.

The third step in segmentation is to investigate the accessibility of the mobile market for promotional efforts. Based on the research, the long distance mobile market would appear to be accessible for sometime after the completion of a long distance move. The nature of a move and the associated disruptions of family life tend to make mobiles relatively accessible and receptive to promotional efforts aimed at helping families in rebuilding shopping patterns.

As the final step toward segmentation, the mobile market potential for specific firms should be determined. Estimation of the potential market should include an evaluation of the benefits to a firm of allocating resources to the mobile market and a comparison of the expected revenues

to other alternative uses of promotional dollars. In the process each firm must evaluate the relative potential of the mobile market in the trading area served and compare the possible returns to alternative marketing programs.

Strategies for Suppliers

Firms have three broad strategy alternatives in terms of the mobile market:

1. Make no attempt at developing a different program for the market.
2. Develop special programs aimed at the mobile market segment, while maintaining regular programs for the core market customers.
3. Concentrate entirely upon the mobile market segment.

Firms operating on the premise that no attempt will be made at developing programs specifically for the mobile segment may assume that regular programs will reach mobiles. For example, a department store may decide not to advertise directly to mobiles or to encourage mobiles to open charge accounts. Such a firm might assume that regular advertising and a large clientele will draw mobiles to the store.

Other firms may decide to structure the total marketing program to include a separate plan for marketing to mobiles while retaining programs aimed at core market customers. Attention to how firms might structure such a

program will be covered in the Chapter. A third alternative, that of marketing entirely to mobiles, would be a strategy likely to be adopted by firms associated with uprooting, moving and settling mobile families into new residences.

The attention of the work will now be devoted to the development of a marketing strategy aimed at mobiles as part of the overall promotional program. Attention will be confined to the purchase categories investigated in the research study.

Supermarkets

Mobiles usually did the first major local food shopping at the most convenient supermarket. Of the first supermarket shopping forty-five per cent was done in stores having the same name as stores patronized by mobiles prior to moving into the study area. Wives made the initial food store selection alone in seventy per cent of the families. Husbands made about ten per cent of the decisions alone and participated in joint decision with wives in about twenty per cent of the families. Families learned about the first food store used primarily through making a search of the area near home.

After mobiles had been in the community for three or four weeks visits had usually been made to three or four competing outlets. Following the visits, ninety per

cent of the families identified one or more food stores as a favorite family supplier. The selection of favorite food suppliers was usually done by the wife alone or by the wife with some help from the husband. While the initial supermarkets were selected primarily because of convenience, favorite stores were identified primarily because of merchandising policies. Such factors as price, variety, familiarity of brands, and particularly the quality of produce and meat accounted for nearly sixty per cent of all selection reasons. Quality of meat and produce alone accounted for twenty per cent of the reasons given for identifying particular outlets as preferred suppliers. In the study area, the favorite food store selected was more likely to be a national chain, 38.8 per cent or a regional chain, 27.9 per cent than a locally owned outlet, 23.1 per cent. Families moving into the study area tended to increase patronage in regional chains at the expense of national chains after getting adjusted to the community. When families selected stores other than the ones initially visited as favorite suppliers the chief causes of dissatisfaction were high prices, poor service and inconvenience.

Over eight per cent of the mobile families saved trading stamps, sixty-five per cent indicated that the first local food store shopping was done in stores giving stamps. Twenty-five of the families studied stated trading

stamps had influenced the selection of a food store. Slightly over half of the twenty-five families indicated stamps were a positive factor in the selection of food suppliers.

When families selected more than one favorite food store the distribution of purchases was typically to spend from seventy to eighty per cent of the food budget with the prime supplier, about fifteen per cent with the second favorite supplier and the remainder with the third supplier. Few of the families interviewed could recall an attempt by a food retailer doing business in the study area to ask for patronage.

In developing marketing programs for mobile consumers food retailers should gear the efforts to the first three weeks a new family is in the community. After a three week period the selection process is usually completed and the mobile market segment has been assimilated into the total market. Particular attention should be devoted to adjusting the mobile food marketing programs to the housewife because decisions on the selection of stores are usually made by the housewife. Direct mail and personal contacts might profitably be used in contacting newcomers.

Reasons given by mobiles for dissatisfaction with food retailers, primarily poor quality of meat and produce, offer logical clues for development of a marketing strategy.

Evidence in the trading area studied pointed to a particular need for newcomer promotion programs for locally owned and operated firms. Mobiles studied had a marked tendency to use a familiar outlet when doing the first local food shopping. While the strong market position of national and regional chain firms in the area studied could account for the concentration of mobile food purchases it also points up the need for firms having a relatively small marketing area to promote in the mobile market segment. In some mobile families, trading stamps played a key role in determining store patronage. Since over eighty per cent of the mobiles saved trading stamps, the possibility of using stamps to attract the market segment should not be overlooked.

Efforts to tie mobiles to a particular food retailer could profitably include check cashing services for the newcomers. Such a program might also include a special introductory gift package of private label items which could be picked up at the market over a two or three week period. Having the store manager personally authorize the check cashing or distribution of the gift items would appear to be additional ways to personalize the store to newcomers.

Dry Cleaners

Dry cleaners were used by 89.1 per cent of the mobile families interviewed. In mobile families the

initial dry cleaning was typically done during the third week of residence in the community. The cleaning was generally done in a conventional operation. The cleaning was taken to the firm performing the work by two-thirds of the families. Pick up and delivery services were used by the remaining one-third of the families.

Mobile families relied primarily upon personal information sources and searching in gathering information about potential cleaners. Specifically, the personal information sources used were recommendations from various welcoming services and suggestions from other individuals. In the searching process newcomers typically selected the cleaners most convenient to home or work. The responsibility for selecting the initial cleaner was found to be that of the housewife in nearly sixty per cent of the families. The husband alone assumed the responsibility for selecting cleaners in 19.7 per cent of the families. The primary reasons given for selecting initial dry cleaners were convenience to home 28.8 per cent, convenience to work 7.1 per cent, and had been given coupons by a welcoming organization 27.6 per cent.

Favorite dry cleaners were selected by nearly two-thirds of the mobile families. Cleaners designated as family favorites were typically chosen during the fifth week of residence in the community and after each family had used the dry cleaning service of two competing firms.

Assignment of the responsibility for selecting favorite dry cleaners was found to be very similar to the pattern developed in selecting initial cleaners. Personal sources of information were used in selecting over one-half of the favorite dry cleaners. Searching for the most convenient location was used in about one-third of the selection processes.

Prime reasons given for selecting specific dry cleaners as favorites were good work, good service and convenient to home or work. Of the families interviewed, fifty or nearly forty per cent did not select the first dry cleaner used as the family favorite. Reasons most frequently given for not selecting the first cleaner used as the family favorite, in order of importance, were too expensive, poor work and too far away. Close to ninety per cent of the newcomers selecting favorite dry cleaners had the work done by conventional dry cleaning methods. Slightly over one-third of the mobiles had the favorite cleaner pick up and deliver the cleaning.

The marketing program of a dry cleaning establishment aimed specifically at mobile families should start with personal calls upon the housewife. During the call, whether by a welcoming organization or by a routeman, the housewife should be given a coupon for dry cleaning a garment. In particular, the initial coupon should be a vehicle for demonstrating the quality of workmanship and

service available from the cleaner. Such a coupon should probably not be tied to a price reduction on cleaning one garment.

Personal contacts at home are one way a dry cleaning firm having a limited number of outlets can extend the trading area served. However, firms with numerous locations would also benefit by contacting newcomers. Since only one-third of the mobiles made use of a pick up and delivery service, the ability of a firm to extend the trading area served through using pick up and delivery services would be somewhat dependent upon changing customer habits. Routemen should be trained to search for and contact all new families.

While wives play the major role in selecting dry cleaners, promotion to mobile household heads should not be neglected. The husbands in mobile families typically wear clothing needing dry cleaning to work and frequently select cleaners close to the place of employment. Identification of household heads would be an important part of an overall program aimed at mobiles.

Promotions aimed at winning the dry cleaning business of newcomers should be made as soon as the families are identifiable. Promotional efforts to mobiles should be concentrated during the first five weeks families reside in the community. The prime complaints of newcomers on the first cleaner used would appear to offer a basis

for preparing an overall strategy for the mobile market. Initial contacts should provide the mobile family with an opportunity to test a firm's work, judge the service offered and possibly determine the price levels. Being frequent users of dry cleaning services mobiles tend to be very aware of price levels. A promotion program, geared to discounts on volume purchases and tied to opening a charge account would be one plan cleaners might use in winning the patronage of mobile families.

Beauty Parlors

Beauty parlors had been used by three-quarters of the mobile housewives within twenty weeks of arriving. The selection of beauty parlors was almost the exclusive responsibility of the housewife. Housewives generally learned about the first local beauty parlor used through a visit by a local welcoming organization or through the personal recommendation of another housewife. The two information sources accounted for nearly seventy-five per cent of the initial consumer intelligence on beauty parlors. On the average housewives had been in the community nearly a month before making the first visit to a beauty parlor.

Whereas the first beauty parlors used were usually selected because free coupons had been given to the newcomer, by a welcoming organization, or because a friend

recommended the shop, the selection reasons for favorites were quite different. Good work and good service were the reasons given for selecting favorite beauty parlors, seventy per cent of the time. Sixty-four of the housewives interviewed did not select the first beauty shop used as the favorite, which means that nearly sixty per cent of the initial hair care received by mobile families was not considered adequate. The dissatisfaction was primarily attributed to the following: poor appearance of shops and operators 23.5 per cent, poor styling 20.3 per cent, poor service 15.6 per cent, and high prices 10.9 per cent.

The selection of a favorite beauty parlor had been made by sixty-four families or nearly forty-five per cent of the sample. The selection was made on an average 5.5 weeks after arrival and after visits had been made to two local beauty parlors.

In developing a marketing program for beauty parlors oriented to the mobile housewife two factors are of prime concern. The first deals with informing newcomers of the availability of the service. The second deals with providing a satisfactory service so the customer will return. The information process should include personal contacts with the housewife. Providing the newcomer with some inducement, such as a price reduction, to try the service should also be an important part of such a program.

Promotions directed at mobile housewives for hair care should be initiated shortly after a family has moved into the community. The second week of residence would appear to be an ideal contact time. Mass media does not appear to be a logical way to reach the market. Personal contact, followed by good service in a clean establishment would appear to be the best means to attract the mobile housewife.

Financial Institutions

One or more new bank accounts were opened by 134 or ninety per cent of the 147 mobile families studied. The first account opened at a local bank was typically initiated during the first ten days of a family's residence in the community. The account was a checking account in over ninety per cent of the new account openings. After mobile families had been in the community a number of weeks a second bank account was opened by slightly over forty per cent of the families. The second account was typically a savings account.

Mobile families gave 183 reasons for the selection of various banks. Convenience to home was listed as the reason forty-one per cent of the time. Previous experience with the firm was listed eighteen per cent of the time, and convenience to work ten per cent of the time. Selection of a bank was found to be primarily the responsibility of the husband in a mobile family. Husbands made the

selections alone in nearly two-thirds of the families and were helped by wives in another third of the selection decisions. Mobile families relied heavily upon personal sources of information, forty-five per cent, and upon searching, forty-two per cent, in selecting banks.

Savings and loan accounts were opened by twenty-three of the mobile families after moving to the study area. Information on firms selected was acquired primarily from personal sources and to a lesser extent mass media. Savings and loan firms were selected on an average between the second and fourth week of residence in the community. Only one firm was usually visited in the selection process. Savings and loan firms were selected primarily because a home was financed through the firm or the firm was convenient to the home of the mobile family.

Accounts at local credit unions were opened by twenty-three mobile families. The accounts were generally opened four weeks after families arrived in the community. Decisions on the selection of credit unions were primarily the responsibility of the husbands in mobile families. Families learned about the credit unions selected, primarily, seventy-eight per cent of the time, through the husband's employer. Accounts were opened at credit unions primarily to secure loans.

Slightly over forty per cent of the mobile families had received a loan of one type of another since moving to the community. Banks were identified as the loan source by 38.5 per cent of the families, while credit unions were identified as a loan source by twenty-seven per cent of the group. Savings and loan firms were used by thirteen per cent of the families. In response to questions asking what sources would be used for automobile loans, $500.00 cash loans, and home loans, mobile families generally identified banks and credit unions. The two sources comprised nearly eighty per cent of the automobile loan sources identified and about the same percentage of cash loan sources. In financing a home banks were identified as the likely source by forty-five per cent of the families and savings and loan firms by seventeen per cent of the families.

In structuring a marketing program aiming at mobiles banks should be keenly aware of the limited time available to contact mobiles after a move. Specific programs need to be undertaken to contact mobiles prior to arrival if possible, or within a week of the move into a new community. Prior contact of newcomers might profitably be made by mail to individuals planning a move into the community. Knowledge of transfers or new appointments would be essential in the program. Recommendations, convenience and prior experience all play major roles in the bank selection process. Marketing messages aimed at

newcomers should be structured to reflect the factors influencing the selection of a bank. Banks should stress the availability of loans when contacting mobiles. Mobiles moving into the market area of a bank should receive by mail detailed literature offering specific banking services. If mobiles are not contacted the first week of arrival the opportunities of a bank receiving a new account would appear to be relatively limited and dependent solely upon convenience and recommendations.

Because husbands play such a vital role in the bank selection process promotional messages should be aimed at husbands. As in the selection of property insurance, individuals concerned with property transfers play a major role in influencing bank selections. A promotional program aimed at newcomers should be reflective of the key segments of the population likely to influence bank selection decisions.

Savings and loan firms are selected primarily to finance homes. Advertising of the firms should, of course, reflect the use made of the funds. Competition between various financial institutions should be considered in structuring a promotional program for any one financial institution. Mobiles take from two to four weeks on the average to select savings and loan firms. Thus, promotion by the firms, to the mobile market segment, might be delayed until knowledge was gained of the new addresses,

at home and work, of the husband. Credit unions typically have a market limited to employees of a specific firm or organization. Promotion to the market by credit unions should be tied in with contacts made to the household head, at the place of employment, as well as at home.

It would appear that banks which do not attract mobiles shortly after arrival have another opportunity to reach the market when a decision is made to open a savings account. Promotion to the market segment can also be made at the somewhat later date when savings accounts are typically opened. Promotions should feature earnings on savings rather than features used to attract new families initially, such as convenience or hours of service. Successful promotion in the area may be a way to counter poor locations, or the influence of reommendations both which may hinder the initial efforts of some banks to gain new customers.

Insurance

Research findings reveal that mobile families are more likely to purchase property insurance than either automobile insurance or life insurance. New property insurance was purchased by forty-five per cent of the families after moving. Less than twenty per cent purchased automobile insurance and about fifteen per cent purchased life insurance. Property insurance was usually purchased after

families had been in the community over three weeks, although in some cases it was purchased by the husband prior to the arrival of the family. Automobile insurance purchases were made on the average five weeks after arrival. Life insurance purchases typically were made after a family had resided in the community over seven weeks.

Families tended to select property insurance suppliers after a visit to only one firm. Life insurance purchases were also generally made after only one potential supply had been contacted. However, a number of families did visit two firms. The greatest amount of comparison shopping in selecting insurance suppliers was found in the automobile insurance area. Here purchases were typically made after the families had contacted two suppliers.

The decision responsibility for selecting insurance suppliers rested primarily with the husband. Husbands played the major role in nearly three-quarters of all the purchase selections. Husbands usually made the decisions alone in the property insurance area; however, in the automobile and life insurance areas joint decisions were made with wives in about twenty per cent of the purchases. In learning about suppliers of various suppliers of insurance, mobile families relied almost exclusively upon personal information. For example, in selecting property insurance, mobile families frequently

received recommendations from builders, lawyers, bankers or realtors. Mobile families generally were unable to identify names of property insurance companies carrying the family insurance. However, mobiles were generally able to identify the agency or person from which the insurance was purchased. In the automobile and life insurance areas mobile families tended to identify the insurance company rather than an agent or agency. In selecting life insurance, personal contacts made by sales personnel played a major role in providing families with information on potential suppliers.

Although automobile and life insurance had been purchased by less than one-quarter of the families the families were able to identify favorite companies in over two-thirds of the interviews. Generally the favorite companies identified were the firms presently supplying policies to the families interviewed.

Each of the families in the sample was asked to give reasons for selecting specific companies as favorites. Nearly one-third of the families gave "carry insurance with the firm now" or "previous experience with the firm" as the major selection reasons. Low rates were also frequently indicated as a principle reason for selection. Recommendations of friends or relatives or having a friend selling for a specific company were also important reasons given for selecting insurance suppliers.

Based on the research insurance companies in planning a program aimed at mobile consumers should concentrate upon contacting existing customers moving from one company sales district to another. The continued contact with mobiles is of particular importance to firms selling automobile and life insurance. Since less than twenty per cent of the mobiles purchased new insurance, in the two areas, the findings indicate mobiles typically continue existing life and automobile policies when moving. To maintain market position with mobiles life and automobile insurance firms should maintain data on the changes in residence of policy holders and transmit such data between offices.

Property insurance firms and representatives should follow a slightly different market strategy. The prime concern of firms in the property insurance field would be to develop a continual source of knowledge on property transfers to mobiles. Bankers, lawyers, and real estate people typically have major roles in influencing purchase decisions in the sale of property insurance. Since purchasers tend to identify agencies rather than firms, each agency should stress programs aimed at the mobile market segment featuring the agency name and lines of insurance sold.

In contacting possible property insurance purchasers agencies should contact mobiles immediately upon arrival. Contact should be made with the household head. Life and

automobile insurance contacts could be made shortly after a family arrives and prior to the completion of six weeks in the community. In contacting mobiles for new automobile and life policies the high family income levels and density of women drivers both make it important to consider the wives when contacting mobile families. Familiarity of the insuring company would appear to be the prime element that should be stressed in developing programs used in contacting mobiles for purchases of life and automobile insurance.

Furniture and Appliances

The mobile families interviewed had spent $91,615.00 for furniture and appliances within four months of completing long distance moves into the study area. The expenditures averaged $623.33 for each of the 147 families in the sample. The rate of expenditure was nearly twice the $314.00 yearly expenditure for all families in the nation.[1]

Mobile families typically made forty per cent of the furniture and appliance expenditures during the first month of residence in the community. About twenty-five per cent of all expenditures were made during the second month, twenty per cent the third month and the remaining fifteen per cent during the fourth month of residence.

[1]Fabian, Linden (ed.), National Industrial Conference Board: Expenditure Patterns of the American Family. (New York: National Industrial Conference Board, 1965), pp. 70-77.

Appliances were generally purchased before furniture by the mobiles. In the families making purchases from two different appliance suppliers, the first store was selected during the first week in the community and the second store, on the average, during the third week. Furniture purchases were typically made after a family had been in the community six or seven weeks. Considerably more shopping was done in selecting furniture stores than in selecting appliance stores. For example, the first appliance store was generally selected after a visit to only one other store. However, two furniture stores were usually visited prior to the contact which resulted in the initial furniture purchase.

Wives played the key role in the selection of furniture stores. Wives made the selection of furniture stores alone nearly half the time and participated jointly with husbands in an equal amount of decisions. The selection of appliance stores however, was generally found to be an undertaking of both the husband and wife. Nearly half the decisions were in the joint category. Husbands alone made the supplier selection decisions in nearly seventeen per cent of all families. Thus, husbands and wives jointly appeared to play the major role in the selection of appliance stores while wives alone assumed the prime responsibility in selecting furniture stores. Each mobile family was asked to indicate the person in the

family selecting the brand in furniture and appliance purchases. Responses to the questions revealed that the responsibility for selecting brands was generally assumed by the person or persons selecting the suppliers.

Mobile families concentrated one-third of all furniture and appliance purchases, with the local outlet of one national organization. The largest local independently owned department store was able to attract slightly over thirteen per cent of the purchases made by the mobile group. No other retailer attained over four per cent of the mobile purchases. One hundred and eight purchases were made with twenty-three local firms, by the mobiles, for an average of 4.7 sales per firm. The eight regionally operated firms were able to attract twenty purchases or an average of 2.5 sales per firm. The five national organizations made ninety-three sales to mobiles or an average of 18.6 sales per firm.

Reasons given by mobiles for selecting suppliers fell into two major categories: (1) range of selection of items carried, and (2) brand preference or previous experience with a firm. The second factor supported the market position of the national organization which received the largest share of the furniture and appliance business. Slightly over one-half of all furniture and appliance items purchased were bought using credit. The strong market position of the one firm can be further explained by the

fact that nearly fifty per cent of the mobile families were able to transfer an account to the local outlet of the organization.

In furniture purchases, style was selected first in nearly two-thirds of the purchases. The store was selected first in twenty per cent of the purchases. Brand and store were selected first almost equally in choosing appliance suppliers. Style was not mentioned as a major factor in the selection of appliances. Appliance items most frequently purchased by mobiles were washers, dryers, refrigerators, and stoves. In the furniture area, purchases were concentrated in the living room. Couches and chairs accounted for 20.5 per cent of all purchases. Draperies and lamps another 25.2 per cent.

Designing a marketing strategy for mobile consumers is especially critical for locally owned retailers of furniture and appliances. Mobiles comprise a unique market segment with a purchase rate twice the national average. In the study the outlet of one national chain enjoyed one-third of all the furniture and appliance purchases made by mobiles. It would appear that charge account transfers, brand loyalty and store familiarity all tend to make the selection process easy for many mobile consumers; mobiles patronize familiar chain outlets in shopping done soon after arriving in a community.

The dominance of purchases from one firm in the market area studied makes it appear that chain outlets have an important initial advantage over locally owned stores, regardless of the local firm's size. The advantage is probably tied to the lack of information mobiles have on local suppliers.

Promotional programs in the furniture and appliance area would appear to be especially critical for the local organizations which do not have the familiarity enjoyed by multi-unit retailers. Such promotional programs should be aimed primarily at the wives for furniture and at both husband and wife for appliances. Because of the heavy use made of credit in durable goods purchases efforts should be made by local retailers to add long distance mobiles to store credit lists immediately upon arrival. Direct mail and personal contacts are prime ways to reach the market. In the use of yellow page advertisements brands of merchandise carried should be specified.

Promotional programs by furniture stores may be initiated somewhat later than programs of strictly appliance stores. Whereas appliance purchases are made soon after arrival, furniture purchases are typically made from six to ten weeks after a family has been in the community. Promotions to the mobile market segment should feature items most frequently purchased by mobiles: washers, dryers, refrigerators, and stores in the appliance area

and living room furnishings in the furniture area. Furniture promotions should feature the style of merchandise offered. While the relative affluence of the mobile market segment has been established the families studied did frequently list price or item on sale as prime factors in the selection of suppliers. Purchases of items on sale, to the mobile market segment, were frequently aided by the use of mass media. Perhaps the most direct way a local furniture or appliance retailer could attract mobiles would be to mail a letter to the mobile introducing the firm, asking the mobile for patronage and enclosing a credit application which the mobile is invited to fill out and use in the store. Firms at which mobiles already have accounts should make the rapid flow of information on changes in address a regular operating procedure. Thus, the outlet in the new area can invite the mobile family into the store to carry on the present mutual association.

Men's Suits and Women's Better Dresses and Suits

Slightly over one-quarter of the families purchased either a men's suit or a women's better dress within four months of arrival. About half the purchases were made using a charge account. Newcomers selected the store first in nearly eighty per cent of the purchases. The brand of merchandise was selected first in the other twenty per cent of the purchases.

Women's clothing, of the type studied, was purchased on the average seven weeks after a family moved in into the area. Men's suits were purchased after newcomers had been in the community over eight weeks. In selecting a supplier for the initial local purchase of a men's suit mobiles usually visited two shops, making a purchase in the second shop. Women's dresses on the other hand, took three shop visits to select. Wives chose women's clothing suppliers in over ninety per cent of the families. Selection of suppliers for men's suits was primarily done by the husbands, although women helped in some twenty per cent of the selections. Mobiles relied on personal information in two-thirds of the purchases. Recommendations of friends and co-workers were of prime importance in selecting clothing suppliers for both mates.

Reasons most frequently given for selecting suppliers were, "liked what they had," good selection, and price. Families who had not purchased clothing, of the type studied, in the community prior to their interview, were asked to identify how clothing suppliers would be selected. Factors most mentioned were: shop around for a store 42.9 per cent, ask others 40.9 per cent and read newspaper advertisements 10.2 per cent.

In proposing a marketing strategy for clothing merchants the first consideration is the size and nature of the market. Evidence from the sample seems to indicate

mobiles, at least in the first months of residence in a community, do not typically purchase a men's suit or a women's better dress or suit. The time between arrival and purchase pinpoints the need to plan contacts with mobiles after newcomers have been in the community a period of time. Such contacts can be directed at either the husband or wife, depending upon the nature of the item. Specifically direct mail contacts inviting mobiles to open charge accounts and stressing brands of merchandise carried would appear to be an excellent way to contact newcomers.

While the research showed that personal recommendations played a key role in the selection of clothing stores, advertisements in newspapers frequently created the desire to buy from one firm. Mobiles mentioned price advertisements as being particularly valuable in the selection process. A marketing strategy for mobiles should certainly reflect price considerations as well as attention to transfer customers. In the case of smaller specialty stores a promotional program with a local welcoming organization would appear to be an excellent way to introduce a store to newcomers. Since newcomers are prone in the clothing area to make purchases based upon personal recommendations, the use of a welcoming service appears to be useful. Such a contact could introduce the brands of merchandise carried, offer the newcomer a gift certificate

for an item of clothing which can be picked up at the store and include a charge account application.

Medical Service

Table 5-1 reflects the usage of medical services by mobile families. During the first four months in the community, nearly one-half of the families used at least one medical service. Less than fifty per cent of the families selected individuals to perform medical services prior to actually needing medical attention.

TABLE 5-1

USAGE OF MEDICAL SERVICES

MEDICAL SERVICES	Used		Not Used		Total	
	n	%	n	%	n	%
General Practitioners	78	53.1	69	46.7	147	100.0
Specialists	74	50.3	73	49.7	147	100.0
Dentists	70	47.6	77	52.4	147	100.0

Mobiles tended to select specialists, on the average, 6.9 weeks after arrival. General practitioners were selected during the seventh week and dentists after nine weeks in the community. In no case did the families studied visit more than one potential supplier in making a choice. The responsibility for selecting medical services resided primarily with the wives. Wives alone made the decisions on which medical services to use in nearly forty-three

per cent of the families. Wives participated jointly with husbands in making decisions in another forty per cent of the families. Husbands alone played only a minor role in decisions on selecting medical services.

Families learned of the medical sources used, in practically all cases, through personal information. Medical suppliers were selected by sixty-eight families based upon non-professional sources. The breakdown of sources used is contained in Table 5-2. A comparison of nonprofessional sources to receivers revealed that non-professional sources were always married and were nearly always of the same sex as the receivers. In one-half the cases information providers were the same age as the receivers, earned about the same income and had the same number of children. A third of the time individuals providing medical data were older, enjoyed a better income and had more children than the receivers.

TABLE 5-2

DISTRIBUTION OF MEDICAL SERVICES SELECTED BASED ON NONPROFESSIONAL SOURCES

TYPE OF MEDICAL SERVICE SELECTED	NUMBER OF FAMILIES	
	n	PERCENTAGE
General Practitioner	24	35.3
General Practitioner and Specialist	4	5.9
General Practitioner and Dentist	7	10.3
Specialist	9	13.2
Specialist and Dentist	7	10.3
Dentist	12	17.7
General Practitioner, Specialist and Dentist	5	7.3
Total	68	100.0

An analysis of reasons given for selecting specific medical services reveals that recommendations of professional sources played a key role in one-fifth of all selections. However, recommendations of nonprofessionals, 22.8 per cent, were of slightly greater importance. In some eleven per cent of the families, convenience played the deciding role in the selection process. A willingness on behalf of a doctor or dentist to accept new patients and make house calls was the reason given for selection nearly seventeen per cent of the time. Almost ninety per cent of the families studied were satisfied with the initial medical service.

The promotion efforts of the medical and dental professions are rigidly controlled by ethics. However, certain professional practices had a major role in the process by which mobiles selected suppliers. Mobile families tended to rely almost exclusively upon personal information sources when selecting medical services. Professional references appear to be vital to a doctor or dentist hoping to serve patients in the mobile market area.

The willingness to take new patients and make house calls played key roles in the selection process of mobiles. Convenience was also of importance. The logical way for the medical and dental profession to serve mobiles would be to provide public knowledge on which professional individuals would be willing to assume new patients.

Another means used by mobiles to select medical service personnel was to read the introductory notices as new offices were opened. Mobiles tended to view such newcomers as like themselves and expected to be able to receive appointments with the new personnel. Thus, medical and dental personnel would serve the mobile market segment primarily by making known the willingness to take new patients.

How the Average Family Rebuilt Sources of Supply in Ten Weeks After Moving

The following section of the Chapter details the process by which an average mobile family rebuilt sources of supply after completing a long distance move.

Immediately upon arrival in a new community the mobile family selected the first food supplier. The selection was made by the wife after a brief search of the trading area immediately surrounding the new family residence. Within the first week or two the husband made the selection of a bank to handle the family checking account. The bank selected was close to home and was chosen after talking to a number of individuals in the community.

In the third week after arrival the wife selected the favorite supermarket. The selection was made after visits to two or three possible suppliers. Whereas the first supermarket was selected based upon convenience the

favorite store was selected because of the quality of the meat or produce carried. The first appliance purchase was also made sometime during the third week after moving into the community. The selection of the supplier was made jointly by the husband and wife after searching through two possible suppliers. A savings and loan firm was also selected three weeks after arrival. The selection was made by the husband based upon personal information obtained from an individual associated with the transfer of property to the family. Three weeks after arrival the purchase of property insurance was made by the husband. The firm or agency providing the insurance was learned about through personal contacts of the husband with individuals in the community.

In the fourth week after arrival the first dry cleaning was done for the family. The dry cleaning was done in a conventional operation and was taken to the firm performing the service. The family used a coupon given by a welcoming service to have the first cleaning done. The coupon was the prime reason for selecting the first firm used by the family. The wife selected the first cleaner. The third financial institution, the credit union, used by the family was selected four weeks after arrival. The credit union joined was learned about through the husband's employer and was used to secure a short term loan for family needs.

During the fifth week after arrival the wife used a coupon received from a welcoming organization to select the first beauty parlor. Another purchase made during the fifth week after arrival was that of an automobile insurance policy. The selection was made by the husband after contacting two firms. The firm selling insurance to the family usually contacted the family and asked for the business. The second major appliance purchase was also made during the fifth week. The second purchase was made after visits to three possible suppliers. The firm was selected jointly by the husband and wife after a search of the trading area.

Six weeks after arrival the housewife selected the favorite beauty parlor. The selection was made after two local beauty parlors had been visited. Typically the favorite was not the first shop used because of the poor appearance of the first shop or the operators. During the sixth week the wife also selected the favorite family dry cleaner. The cleaner selected did the work in a conventional manner and was chosen after two or three firms had been tried. The cleaner chosen was close to home. Furniture purchases in two stores were made during the sixth week of residence in the community. Furniture store selections were made by the wife alone or jointly with the husband. Personal information and searching were used to gather information about the possible furniture suppliers.

Furniture purchases required visits to two or three possible suppliers. The purchases were made using a charge account transferred from another community.

In the seventh week after arrival the wife made a purchase of a better dress or suit. The selection entailed visits to three clothing suppliers and was made primarily based upon information gained from talking to other ladies. Searching through the stores also provided important information on possible clothing suppliers. The seventh week also caused the need for the family to select a general practitioner and specialist. The selections were made by the wife with some help from the husband. The specialist was selected earlier in the week than the general practitioner. Both doctors were selected based upon the recommendations received from other individuals. The source of information was more often a non-professional source than a professional source.

In the eighth week after arrival the husband purchased the first suit from a local firm. The selection was made after visits to a number of stores. Personal information recieved from friends and searching provided aid in the shopping process. The wife was of some help in the selection of the first men's clothing store. The third furniture store was also selected during the eighth week of residence. The selection of the third furniture store was a joint undertaking of both the husband and

wife and entailed visits to three or four possible suppliers. During the eighth week the family purchased a life insurance policy. The selection was made by the husband and was based upon talking to friends and insurance representatives.

In the ninth week after arrival the family selected a dentist. The selection was made by the wife and was based upon information recieved from a number of friends.

A Particularly Important Market for Suppliers

The long distance mobile market is especially critical to the one unit or multi-unit locally operated retail organization. The overall concept of mobility means the population in an "average" area would completely change in a five year period. One unit retailers need to continually adjust the marketing program used to reflect changes in the market. Promotion to the special mobile market segment would appear to be much more critical for the single unit unknown retailer than for the relatively well known multi-unit operations. For the single unit operation mobility makes a continual introductory program for newcomers vital.

Multi-unit operators face a slightly different problem in marketing to mobiles. The problem for multi-unit operations is how to insure that customers faithfully patronizing an outlet before moving will transfer

patronage to the chain outlet near the new place of residence. In light of the varying nature of competition in different markets the strategy used by a chain in one market to gain consumer franchise may not be the appropriate strategy to use in another area. The benefits of similar identification of centrally owned outlets would appear to make uniform store identification an increasingly important concept for retailing in the future. The need to attain some familiarity or similarity of merchandising operations would also seem apparent. The chain operation desiring to attract mobiles must balance efforts geared to one particular geographic market with efforts geared to the mass market in several different geographic areas.

The research has established that families once identified as mobiles area likely to move again. Thus, some family units may spend a very appreciable part of the family life cycle in the mobile market segment. Continual transfers of mobiles would appear to be an expected characteristic of society in the future. Consumer ties to one particular retailer will be increasingly dependent, in the case of local firms, upon the brands of merchandise and price lines offered. National or regional chains will of course have an advantage, at least initially, in gaining the business of mobiles in each market.

The mobile market is a key area of market opportunity for firms primarily associated with uprooting,

moving and settling mobile families in new places of residence. Firms especially associated with the process, moving companies, real estate companies, financial institutions and insurance companies, could well gear all or part of the firm's promotional strategy to the mobile market. Moving companies could well afford to maintain continual contact with families once a move has been completed; the same family is a prime prospect for another move. In the same sense insurance firms should be sure that marketing programs include provisions for contacting mobiles immediately upon completion of the move to make sure that needed changes in existing policies are made as needed. Financial institutiotns, particularly banks, are typically associated with mobiles prior to and after a change in residence. The home loan market for mobile families would appear to be an important market opportunity for financial insttitutions. Financial institutions can be expected to play key roles in the transfer of property from one family to another family, possibly another mobile. Because of the nature of the occupations of mobile household heads, contacting mobiles, soon after arrival, could be a possible way to increase both private and professional business by gaining accounts from newcomers in the community.

Tactics to be Used in Programs Aimed at Mobiles

If, after an evaluation of a firm's total marketing effort, specific benefits are anticipated from marketing to mobiles several decisions need to be made by management. The same decisions need to be made in all firms contemplating marketing to mobiles regardless of size.

Assuming the market potential is able to support a special mobile marketing program the first step in implementation is the obtaining of an immediate and accurate source of names of mobiles. Once the name source has been established consideration must be given to how the market should be contacted. Specific tactical decisions need to be made on which families should be contacted, how the families should be contacted, when the families should be contacted, and if a particular family member should be contacted. In this area the services of a welcoming service might be employed.

Following the solution of the tactical questions attention needs to be turned to the very nature of the promotional program to be used. For example, should coupons or gifts be used or should the program be tied to the opening of a charge account. Included in the promotional decision area should be questions on the implementation of such a program as part of the overall program of the firm. In structuring a marketing strategy for the mobile market

two major guide lines should be coordination and evaluation. The mobile program must be coordinated in the total marketing plan of the firm and subject to constant evaluation. Because of the distinct character of the mobile market even relatively small firms can judge the impact of programs aimed at mobiles. Such an evaluation can be made simply by checking on the sales of the firm to newcomers contacted, particularly if such sales are made using credit or invoice. A possible danger of overall evaluation should be noted. If a firm is generally unable to pinpoint the effectiveness of the total promotional expenditure care should be taken to insure that overly precise expectations of revenues from a program directed at mobiles do not lead to the termination of such programs. Another guide line would be to confine the program aimed at mobiles to a firm's regular marketing area, especially in the early stages of a program.

In particular, programs geared to mobiles should be timed to reach the mobiles before judgments have been made on suppliers in the new trading area of the family. Special attention should also be devoted to contacting the proper person or persons, as well as using the most appropriate media in terms of the program limitations and objectives.

Impact of Mobility in the Future

The geographically mobile segment is expected to comprise some twenty per cent of the nation's population

in the coming years. In particular the long distance mobile segment is expected to comprise over fifteen million individuals by 1975.

While the average rate of mobility is a valuable guide to the overall concept of mobility, specific areas have in the past and are in the future expected to have mobility rates far in the excess of the one move every five year national figure. In particular, the West and Southwestern states are expected to continue the rapid turnover of population. However, the most interesting concept concerning mobility may be the unique patterns of mobility within specific middle and upper middle class neighborhoods within metropolitan areas. Specifically, the suburban areas, populated by individuals with high aspirations of mobility and employed by multi-location organizations may be expected to have rates of mobility far above the national average.

The research has dealt with the relatively young, well educated, middle and upper middle class white collar worker. Inidividuals comprising the market segment investigated are typically prone to repeated mobility. To marketers the identification of where such individuals reside adds yet another dimension to the overall concept of mobility. Specific address or city areas may even be designated for promotional campaigns designed to capture a share of the affluent mobile market.

The presence of mobility as a phenonema of the market place of the coming decades seems assured. The challenge to marketers will be to successfully design programs useful in gaining the patronage of families in the market segment identified and described in the research.

Suggested Areas for Further Research

The research effort has been focused on developing a greater understanding of the process by which one large and distinguishable segment of the consumer market selects sources of supply for various family needs. The major emphasis of research in consumer decision making in the past has centered about decisions pertaining to the selection of goods or services, rather than upon the selection of suppliers. The research has been devoted to adding to existing knowledge on the selection process by which sources of supply are chosen. Based upon the experience gained in the research study the following areas are suggested for further research:

The research study, conducted in a midwest metropolitan area of 200,000 and Andreasen's study conducted in Philadelphia have both dealt with slightly less than 150 families. A logical addition to the two studies would be one of greater size concentrating upon purchase behavior in the designated market segment. Such a study would be designed to further test the established hypotheses and findings through use of a substantially larger

number of respondents. The study could be designed to reflect decisions not only by the affluent mobiles but also decision processes of the long distance mobiles on the other extreme of the socio-economic spectrum.

A second research study that should be made would deal with the relative success of various programs used to attract mobiles to specific suppliers. The study would be aimed at determining the marginal cost and marginal revenue aspects of promotional programs directed specifically at the mobile segment of the consumer market. Such a study would also identify characteristics of the programs which are successful in selected supply categories.

A third proposed would deal with the purchasing habits of local and long distance mobile families before and after completion of moves. Such a study would identify the degree to which store and brand loyalties are transferable. The study would also incorporate research on the impact of credit in holding families as loyal customers to particular retail establishments. Another major area of concern in the study would be the establishment of relative guidelines on how strongly mobile families are tied to multi-unit retailers and national brands.

A fourth study suggested would be to have specific retailers in selected purchase categories initiate promotional programs aimed at the mobile market segment. The results over a period of time would then be compared to

control units where no attempt had been made to attract the market segment. Such a study would be the key element in determining whether segmentation of the area of market opportunity for special attention is a fruitful undertaking for the marketing practitioner as well as for the academician.

A fifth suggested study would be aimed at measuring the extent to which mobile families change suppliers over time after completing a long distance move. Such a study could be conducted by using a panel of long distance mobiles. Families participating would record where purchases in specific product and service categories were made for an extended period of time. Such a study would be directed at establishing the profile of families who are prone to switch suppliers and the profile of families not prone to switching.

A P P E N D I C E S

APPENDIX A

Detailed Research Findings Pertaining Specifically to Chapter IV

TABLE A-1

SUMMARY OF INFORMATION SOURCES USED - ALL FAMILIES

PURCHASE CATEGORY	INFORMATION SOURCES USED IN SELECTING SUPPLIERS FOR ALL PURCHASE CATEGORIES						4 FAMILIES NOT MAKING SUPPLIER SELECTIONS		5 TOTAL ALL FAMILIES	
	1 PERSONAL		2 IMPERSONAL		3 SEARCHING					
	n	%[1]	n	%[1]	n	%[1]	n	%[1]	n	%[1]
SUPER MARKETS										
FIRST	44	30.3	4	2.8	98	66.9	0	0.0	147	100.0
FAVORITE	51	34.7	7	4.8	74	50.3	15	10.2	147	100.0
BEAUTY PARLORS										
FIRST	80	54.3	11	7.5	19	12.9	37	25.3	147	100.0
FAVORITE	46	31.3	11	7.5	10	6.8	80	54.4	147	100.0
POTENTIAL[2]	25	17.0	1	.7	7	4.8	114	77.5	147	100.0
DRY CLEANERS										
FIRST	16	52.4	77	5.4	8	31.3	46	10.9	147	100.0
FAVORITE	55	37.4	5	3.4	36	24.5	51	34.7	147	100.0
POTENTIAL[2]	4	2.7	2	1.4	7	4.8	134	91.1	147	100.0
FINANCIAL INSTITUTIONS										
BANK	65	44.2	7	4.8	55	37.4	20	13.6	147	100.0
SAVINGS & LOAN	9	6.1	7	4.8	4	2.7	127	86.4	147	100.0
CREDIT UNION	25	17.0	0	.0	0	.0	122	83.0	147	100.0

TABLE A-1 (Continued)

PURCHASE CATEGORY	INFORMATION SOURCES USED IN SELECTING SUPPLIERS FOR ALL PURCHASE CATEGORIES						4 FAMILIES NOT MAKING SUPPLIER SELECTIONS		5 TOTAL ALL FAMILIES	
	1 PERSONAL		2 IMPERSONAL		3 SEARCHING					
	n	%[1]	n	%[1]	n	%[1]	n	%[1]	n	%[1]
INSURANCE										
AUTOMOBILE	24	16.3	2	1.4	0	.0	121	82.3	147	100.0
PROPERTY	63	42.9	3	2.0	0	.0	81	55.1	147	100.0
LIFE	19	12.9	2	1.4	0	.0	126	85.7	147	100.0
FURNITURE										
FIRST STORE	40	27.2	25	17.0	18	12.2	64	43.6	147	100.0
SECOND STORE	16	10.9	6	4.1	12	8.2	113	76.8	147	100.0
THIRD STORE	9	6.1	5	3.4	0	.0	133	90.5	147	100.0
APPLIANCES										
FIRST STORE	49	33.3	16	10.9	14	9.5	68	46.3	147	100.0
SECOND STORE	10	6.8	2	1.4	4	2.7	131	89.1	147	100.0
WOMEN'S DRESSES										
FIRST STORE	21	14.3	5	3.4	11	7.5	110	74.8	147	100.0
POTENTIAL STORE	39	26.5	14	9.5	46	31.3	48	32.7	147	100.0
MEN'S SUITS										
FIRST STORE	28	19.0	2	1.4	13	8.8	104	70.8	147	100.0
POTENTIAL STORE[2]	41	27.9	10	6.8	51	34.7	45	30.6	147	100.0

TABLE A-1 (Continued)

PURCHASE CATEGORY	INFORMATION SOURCES USED IN SELECTING SUPPLIERS FOR ALL PURCHASE CATEGORIES						4 FAMILIES NOT MAKING SUPPLIER SELECTIONS		5 TOTAL ALL FAMILIES	
	1 PERSONAL		2 IMPERSONAL		3 SEARCHING					
	n	%[1]	n	%[1]	n	%[1]	n	%[1]	n	%[1]
MEDICAL SERVICES										
GENERAL PRACTITIONER	61	41.5	12	8.2	5	3.4	69	46.9	147	100.0
SPECIALIST	71	48.3	4	2.7	0	.0	72	49.0	147	100.0
DENTIST	64	43.5	6	4.1	4	2.7	73	49.7	147	100.0
POTENTIAL MEDICAL[2] SERVICES										
GENERAL PRACTITIONER	45	30.6	1	.7	1	.7	100	68.0	147	100.0
SPECIALIST	49	33.3	2	1.4	0	.0	96	65.3	147	100.0
DENTIST	50	34.0	3	2.0	0	.0	94	64.0	147	100.0

[1]All percentages are based upon the entire sample of 147 families.

[2]Potential suppliers refer to how families who have not made a selection in a particular purchase category anticipate they would learn about a supplier

TABLE A-2

SUMMARY OF DECISION MAKING RESPONSIBILITY - ALL FAMILIES[1]

PURCHASE CATEGORY	(NUMBER AND PERCENT OF TOTAL PURCHASE DECISIONS MADE BY VARIOUS FAMILY MEMBERS)[1] WIFE ALONE		WIFE WITH SOME HELP FROM HER HUSBAND		WIFE AND HUSBAND JOINTLY		HUSBAND WITH SOME HELP FROM HIS WIFE		HUSBAND ALONE		OTHER INDIVIDUALS		FAMILIES NOT STATING A PURCHASE DECISION		TOTAL ALL FAMILIES	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
SUPER MARKETS																
FIRST	86	58.4	11	7.5	31	21.1	1	.7	17	11.6	1	.7	0	.0	147	100.0
FAVORITE	93	63.2	10	6.8	27	18.4	1	.7	8	5.4	1	.7	7	4.8	147	100.0
BEAUTY PARLORS																
FIRST	127	86.4	1	.7	0	.0	0	.0	0	.0	1	.7	18	12.2	147	100.0
FAVORITE	103	70.0	2	1.4	0	.0	0	.0	0	.0	1	.7	41	27.9	147	100.0
DRY CLEANERS																
FIRST	85	57.8	8	5.4	13	8.8	2	1.4	29	19.7	1	.7	9	6.2	147	100.0
FAVORITE	68	46.2	8	5.4	14	9.5	2	1.4	22	15.0	1	.7	32	21.8	147	100.0
FINANCIAL INSTITUTIONS																
BANK	6	4.1	1	.7	38	25.9	8	5.4	87	59.2	0	.0	7	4.7	147	100.0
SAVINGS & LOAN	8	5.4	0	.0	11	7.5	7	4.8	42	28.6	0	.0	79	53.7	147	100.0
CREDIT UNION	5	3.4	0	.0	11	7.8	8	5.4	43	29.3	0	.0	80	54.1	147	100.0
INSURANCE																
AUTOMOBILE	4	2.7	0	.0	16	10.9	6	4.1	72	48.9	1	.7	48	32.7	147	100.0
PROPERTY	3	2.0	1	.7	22	15.0	4	2.7	77	52.4	1	.7	39	26.5	147	100.0
LIFE	4	2.7	0	.0	17	11.6	4	2.7	57	38.8	1	.7	64	43.5	147	100.0
FURNITURE																
FIRST STORE	33	22.5	6	4.1	32	21.8	5	3.4	8	5.4	0	.0	63	42.8	147	100.0
SECOND STORE	21	14.2	2	1.4	14	9.5	1	.7	4	2.4	2	1.4	103	70.4	147	100.0
THIRD STORE	9	6.2	3	2.0	9	6.1	1	.7	2	1.4	0	.0	123	83.6	147	100.0

Table A-2 cont.

APPLIANCES - MAJOR															
FIRST STORE	11	7.5	6	4.1	40	27.2	4	2.7	14	9.5	5	3.4	67	45.6	147	100.0
SECOND STORE	6	4.1	0	.0	10	6.8	0	.0	8	5.4	2	1.4	121	82.3	147	100.0
CLOTHING PURCHASES																
WOMEN'S DRESSES																
FIRST STORE	94	64.0	8	5.4	8	5.4	1	.7	0	.0	0	.0	36	24.5	147	100.0
FAVORITE	80	54.4	9	6.1	6	4.1	2	1.4	1	.7	0	.0	49	33.3	147	100.0
MEN'S SUITS																
FIRST STORE	6	4.1	1	.7	16	10.9	17	11.6	68	46.1	1	.7	38	25.9		100.0
FAVORITE	5	3.4	1	.7	16	10.9	13	8.8	61	41.5	1	.7	50	34.0		100.0
MEDICAL SERVICES																
GENERAL PRACTITIONER	51	34.6	10	6.8	36	24.5	2	1.4	7	4.8	5	3.4	36	24.5	147	100.0
SPECIALIST	54	36.6	7	4.8	36	24.5	2	1.4	7	4.8	2	1.4	39	26.5	147	100.0
DENTIST	54	36.8	8	5.4	33	22.5	1	.7	13	8.8	3	2.0	35	23.8	147	100.0

[1] The figures on this chart reflect how decisions were made in the purchase categories as well as how housewives reported how their families would make purchase decisions.

TABLE A-3
AVERAGE WEEKS BETWEEN ARRIVAL AND THE SELECTION OF INITIAL AND/OR FAVORITE SUPPLIERS

	Average Weeks to Initial and/or Favorite Supplier Selection	No. of Families Making the Selection
Super Markets		
Initial	1.0	147
Favorite	3.4	130[1]
Beauty Parlors		
Initial	5.0	110
Favorite	5.5	64[1]
Dry Cleaners		
Initial	3.7	129
Favorite	5.5	97[1]
Financial Institutions		
Bank	1.7	134
Savings/Loan	3.0	22
Credit Union	4.0	23
Insurance		
Automobile	5.2	29
Property	3.2	51
Life	7.5	22
Furniture		
First Store	6.2	81
Second Store	6.4	34
Third Store	7.8	12
Appliances-Major		
First Store	5.3	77
Second Store	3.1	15
Clothing Purchases		
Women's Dresses		
Initial Purchase	7.3	36
Men's Suits		
Initial Purchase	8.8	36
Medical Service		
General Practitioners	7.3	78
Specialist	6.9	68
Dentist	9.2	72

[1]Indicates families who have identified one supplier as their favorite supplier. In some cases the initial supplier used may have been chosen as the favorite supplier.

TABLE A-4
AVERAGE NUMBER OF POTENTIAL SUPPLIERS VISITED PRIOR TO THE SELECTION OF A FAVORITE OR PRIME SUPPLIER

Purchase Category	Average Number of Suppliers Visited	No. of Families[2] Making the Selection of a Favorite or Prime Supplier
Super Markets		
Favorite	3.4	130
Beauty Parlors		
Favorite	2.0	64
Dry Cleaners		
Favorite	1.8	97
Financial Institutions		
Bank	1.2	134
Savings/Loan	1.0	22
Credit Union	1.6	23
Insurance		
Auto	1.6	29
Property	1.1	51
Life	1.2	22
Furniture		
First Store	3.1	81
Second Store	3.6	34
Third Store	4.0	12
Appliances-Major		
First Store	2.0	77
Second Store	2.5	15
Clothing Purchases		
Women's Dresses	3.1	36
Men's Suits	2.2	36
Medical Services[1]		
General Practitioner	1.0	78
Specialist	1.0	68
Dentist	1.0	72

[1]None of the families visited more than one supplier in any of the medical service categories

[2]This column reflects the number of families who have made favorite or prime supplier selections. The difference between the number of families shown and the sample size of 147 reflects families who have not selected the favorite or prime supplier.

TABLE A-5
AVERAGE YEARS OF MARRIAGE OF THE INDIVIDUAL(S)
RESPONSIBLE FOR SELECTING FAMILY SUPPLIERS

PURCHASE CATEGORY	DECISION RESPONSIBILITY[1]									
	n	WIFE ALONE	n	WIFE WITH SOME HELP FROM HER HUSBAND	n	WIFE AND HUSBAND JOINTLY	n	HUSBAND WITH SOME HELP FROM HIS WIFE	n	HUSBAND ALONE
	AVERAGE YEARS OF MARRIAGE OF DECISION MAKERS									
SUPER MARKETS										
FIRST	86	11.6	11	10.5	31	9.7	1	12.0	16	13.3
FAVORITE	93	11.7	10	9.5	27	6.6	1	12.0	8	13.8
BEAUTY PARLORS										
FIRST	126	11.4	1	12.0	0	0	0	0	1	12.0
FAVORITE	102	11.2	2	12.0	0	0	0	0	1	12.0
DRY CLEANERS										
FIRST	85	11.7	8	8.4	13	11.5	2	15.0	30	11.1
FAVORITE	68	11.4	8	8.0	14	10.3	2	15.0	23	11.4
FINANCIAL INSTITUTIONS		(11.2)		(12.0)		(11.1)		(12.2)		(12.6)
BANK	6	12.7	1	12.0	38	11.5	8	12.9	86	12.0
SAVINGS/LOAN	8	11.0	0	0	11	11.4	7	12.4	41	13.0
CREDIT UNION	5	9.6	0	0	11	9.7	8	11.5	42	12.4
INSURANCE[2]		(5.6)		(18.0)		(12.0)		(13.7)		(12.0)
AUTOMOBILE	4	8.3	0	0	16	10.7	6	11.8	72	12.3
PROPERTY	3	5.0	1	18.0	22	12.2	4	14.3	77	11.7
LIFE	4	3.5	0	0	17	12.9	4	16.0	57	12.0
WOMEN'S DRESSES										
FIRST STORE	93	11.1	8	9.4	8	15.9	1	5.0	0	0
FAVORITE STORE	79	11.4	9	9.2	6	14.8	2	8.5	1	18.0

TABLE A-5 (continued)

PURCHASE CATEGORY	n	WIFE ALONE	n	WIFE WITH SOME HELP FROM HER HUSBAND	n	WIFE AND HUSBAND JOINTLY	n	HUSBAND WITH SOME HELP FROM HIS WIFE	n	HUSBAND ALONE
MEDICAL SERVICES[2]		(11.7)		(11.8)		(10.6)		(12.0)		(11.1)
GENERAL PRACTITIONER	51	12.8	10	12.7	36	11.7	2	12.0	11	10.1
SPECIALIST	54	10.4	7	12.1	36	10.1	2	12.0	9	10.4
DENTIST	54	11.9	8	12.1	33	10.1	1	12.0	16	12.1
MEN'S SUITS										
FIRST STORE	6	9.7	1	5.0	16	14.9	17	10.8	68	10.1
FAVORITE STORE	5	10.6	1	5.0	16	14.4	13	11.5	61	10.5
FURNITURE[2]		(12.7)		(14.8)		(11.2)		(10.8)		(9.0)
FIRST STORE	33	12.0	6	17.2	32	11.0	5	11.8	7	10.6
SECOND STORE	21	12.1	2	12.0	14	11.0	1	5.0	4	10.5
THIRD STORE	9	14.1	3	12.0	9	11.9	1	12.0	2	2.0
APPLIANCES-MAJOR[2]		(11.6)		(10.2)		(10.6)		(10.5)		(12.9)
FIRST STORE	11	11.7	5	10.2	40	10.8	4	10.5	19	11.9
SECOND STORE	6	11.5	0	0	10	10.0	0	0	10	14.7

[1]The n of decisions listed for each purchase category reflects how decisions were made in the category as well as how housewives reported their families would make purchase decisions.

[2]Weighted average of years of marriage of decision makers in similar purchase categories

TABLE A-6

COMPARISON OF DECISION RESPONSIBILITY
WIVES WITH CHILDREN FIVE YEARS OLD AND UNDER
VS ALL OTHER WIVES

PURCHASE CATEGORY	WIVES WITH 0-5 YEAR OLDS		ALL OTHER WIVES	
	WEIGHTED AVERAGE OF DECISION POINTS PER PURCHASE AREA[1]	NO. OF DECISIONS BY WIVES	WEIGHTED AVERAGE OF DECISION POINTS PER PURCHASE AREA[1]	NO. OF DECISIONS BY WIVES
	n = 82		n = 65	
SUPER MARKETS				
FIRST	2.2	(68)	2.5	(60)
FAVORITE	2.4	(71)	2.6	(59)
BEAUTY PARLORS				
FIRST	3.0	(68)	3.0	(60)
FAVORITE	3.0	(54)	3.0	(51)
DRY CLEANERS				
FIRST	2.7	(58)	2.7	(48)
FAVORITE	2.6	(49)	2.5	(41)
FINANCIAL INSTITUTIONS				
BANK	1.2	(18)	1.3	(27)
SAVINGS/LOAN	1.9	(9)	1.8	(10)
CREDIT UNION	1.8	(8)	1.5	(8)
INSURANCE				
AUTO	1.7	(6)	1.3	(14)
PROPERTY	1.6	(9)	1.1	(17)
LIFE	1.4	(5)	1.4	(16)
DRESS SHOP				
FIRST	2.8	(59)	2.7	(51)
POTENTIAL	2.9	(50)	2.8	(45)
MEDICAL SERVICES				
GEN'L. PRACT.	2.1	(51)	2.1	(46)
SPECIALIST	2.2	(57)	2.2	(40)
DENTIST	2.1	(55)	2.3	(40)
MEN'S SUIT SHOP				
FIRST	1.8	(9)	1.4	(14)
POTENTIAL	1.5	(10)	2.2	(12)
FURNITURE				
FIRST STORE	2.1	(36)	2.0	(35)
SECOND STORE	2.3	(19)	2.4	(16)
THIRD STORE	2.2	(10)	1.8	(11)
APPLIANCES				
FIRST STORE	1.7	(26)	1.7	(25)
SECOND STORE	1.7	(8)	1.7	(8)

[1]The maximum weighted average decision point per wife is 3.

TABLE A-7

AVERAGE INCOMES OF FAMILIES WHERE THE DECISION RESPONSIBILITY IS SIMILAR FOR EACH PURCHASE CATEGORY

PURCHASE CATEGORY	n	WIFE ALONE	n	WIFE WITH SOME HELP FROM HER HUSBAND	n	HUSBAND AND WIFE JOINTLY	n	HUSBAND WITH SOME HELP FROM HIS WIFE	n	HUSBAND ALONE
SUPER MARKETS										
FIRST	84	$13,470	11	$12,773	31	$10,984	1	$12,500	17	$11,470
FAVORITE*	91	13,352	10	12,150	27	10,352	1	12,500	9	12,833
BEAUTY PARLORS										
FIRST	125	12,984	1	20,000	0	-	0	-	1	12,500
FAVORITE	101	12,861	2	20,000	0	-	0	-	1	12,500
DRY CLEANERS										
FIRST	84	13,238	8	13,375	13	11,423	2	10,500	29	12,724
FAVORITE	68	12,551	8	12,875	14	12,071	2	10,500	22	12,295
FINANCIAL INSTITUTIONS										
BANK	5	17,700	1	8,500	38	12,421	8	12,440	86	13,093
SAVINGS & LOAN	7	11,429	0	-	11	15,909	7	12,429	41	13,841
CREDIT UNION	5	10,300	0	-	11	15,909	8	10,688	42	13,310
INSURANCE										
AUTOMOBILE	4	13,375	0	-	15	12,833	6	10,083	72	14,160
PROPERTY	3	15,000	1	20,000	21	12,881	4	9,875	77	13,773
LIFE	4	12,750	0	-	17	13,618	4	13,375	57	13,272
DRESS SHOP										
FIRST	93	13,435	8	11,563	8	13,063	1	8,500	0	-
POTENTIAL	79	13,139	9	11,667	6	12,000	2	10,500	1	20,000

TABLE A-7 (continued)

PURCHASE CATEGORY	n	WIFE ALONE	n	WIFE WITH SOME HELP FROM HER HUSBAND	n	HUSBAND AND WIFE JOINTLY	n	HUSBAND WITH SOME HELP FROM HIS WIFE	n	HUSBAND ALONE
MEDICAL SERVICES										
GENERAL PRACTITIONER	50	$13,470	10	$11,400	35	$13,643	2	$16,250	12	$12,333
SPECIALIST	54	13,046	7	11,500	35	12,843	2	16,250	9	12,167
DENTIST	53	13,462	8	12,563	32	12,787	1	20,000	16	9,625
MEN'S SUIT SHOP										
FIRST	6	13,250	1	8,500	15	14,033	17	10,882	69	13,181
POTENTIAL	5	11,900	1	8,500	15	13,533	13	11,308	62	13,210
FURNITURE										
FIRST STORE*	33	14,894	5	18,500	32	11,438	5	11,900	8	13,313
SECOND STORE*	21	14,595	2	14,250	14	14,071	1	6,000	5	13,400
THIRD STORE	9	15,389	3	16,167	9	13,722	1	20,000	2	16,250
APPLIANCES-MAJOR										
FIRST STORE	11	14,000	6	11,083	40	12,788	4	11,750	19	14,442
SECOND STORE	6	13,667	0	-	10	13,600	0	-	10	19,250

*Significant at the .05 level of confidence

TABLE A-8

DIVISION OF DECISION RESPONSIBILITY BY OCCUPATIONAL CATEGORY

PURCHASE CATEGORY	PROFESSIONAL, TECHNICAL AND KINDRED						MANAGERS, OFFICIALS AND PROPRIETORS						SALES WORKERS						CRAFTSMAN, FOREMAN OPERATIVES, SERVICE WORKERS AND OTHERS					
	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone
		%	%	%	%	%		%	%	%	%	%		%	%	%	%	%		%	%	%	%	%
SUPER MARKETS	68						45						16						18					
FIRST	68	59.8	10.4	17.9	0.0	11.9	45	57.7	6.7	26.7	2.2	6.7	16	62.5	0.0	6.2	0.0	31.3	18	55.5	5.6	33.3	0.0	5.6
FAVORITE	63	69.8	9.5	17.5	0.0	3.2	47	61.7	6.4	21.3	2.1	8.5	12	66.6	0.0	16.7	0.0	16.7	18	66.6	5.6	22.2	0.0	5.6
BEAUTY PARLORS																								
FIRST	57	98.3	0.0	0.0	0.0	1.7	44	97.7	2.3	0.0	0.0	0.0	12	100.0	0.0	0.0	0.0	0.0	16	100.0	0.0	0.0	0.0	0.0
FAVORITE	49	96.0	2.0	0.0	0.0	2.0	39	97.4	2.6	0.0	0.0	0.0	9	0.0	0.0	0.0	0.0	0.0	9	100.0	0.0	0.0	0.0	0.0
DRY CLEANERS																								
FIRST	62	66.1	6.5	9.7	1.6	16.1	46	58.7	6.5	8.7	0.0	26.1	13	53.8	0.0	7.7	7.7	30.8	17	58.8	5.9	11.8	0.0	23.5
FAVORITE	55	65.5	7.3	10.9	1.8	14.6	41	53.7	7.3	14.6	0.0	24.4	10	50.0	0.0	10.0	10.0	30.0	9	55.6	11.1	11.1	0.0	22.2
FINANCIAL INSTITUTIONS																								
BANK	66	4.6	1.5	36.4	6.1	51.5	45	2.2	0.0	13.3	6.7	77.8	12	8.3	0.0	8.3	0.0	83.4	17	5.9	0.0	41.2	5.9	47.0
SAVINGS & LOAN*	32	9.4	0.0	25.0	9.4	56.2	25	4.0	0.0	12.0	12.0	72.0	6	16.7	0.0	0.0	0.0	83.3	5	60.0	0.0	0.0	20.0	20.0
CREDIT UNION	35	5.7	0.0	22.9	8.6	62.8	21	0.0	0.0	14.3	14.3	71.4	5	20.0	0.0	0.0	0.0	80.0	6	33.3	0.0	0.0	33.3	33.3
INSURANCE																								
AUTOMOBILE	44	4.6	0.0	15.9	6.8	72.7	34	2.9	0.0	17.7	0.0	79.4	10	0.0	0.0	10.0	0.0	90.0	11	9.1	0.0	18.2	27.3	45.4
PROPERTY	54	3.7	1.9	16.7	3.7	74.0	33	3.0	0.0	24.2	0.0	72.8	9	0.0	0.0	0.0	0.0	100.0	12	0.0	0.0	41.7	61.6	41.7
LIFE	41	7.3	0.0	14.0	7.3	68.4	29	3.5	0.0	27.6	0.0	68.9	9	0.0	0.0	11.1	0.0	88.9	4	0.0	0.0	25.0	25.0	50.0
DRESS SHOP																								
FIRST	54	88.9	5.6	3.7	1.9	0.0	36	75.0	11.1	13.9	0.0	0.0	12	91.7	0.0	8.3	0.0	0.0	9	88.9	11.1	0.0	0.0	0.0
POTENTIAL	48	89.5	6.3	2.1	2.1	0.0	33	66.7	15.2	12.1	3.0	3.0	10	90.0	0.0	10.0	0.0	0.0	7	85.7	14.3	0.0	0.0	0.0

*Significant at the .05 confidence level

Table A-8 cont.

	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone	n	Wife Alone	Wife With Some Help From Her Husband	Wife and Husband Jointly	Husband With Some Help From His Wife	Husband Alone
MEDICAL SERVICES																								
*GENERAL PRACTITIONER	50	32.0	10.0	46.0	4.0	8.0	37	48.7	10.8	32.4	0.0	8.1	11	81.8	0.0	0.0	0.0	18.2	13	61.5	7.7	7.7	0.0	23.1
SPECIALIST	53	41.5	5.7	41.5	3.8	7.5	39	59.0	7.7	30.8	0.0	2.5	10	70.0	0.0	10.0	0.0	20.0	6	33.3	16.7	16.7	0.0	33.3
DENTIST	44	40.9	9.2	40.9	2.2	6.8	44	47.7	6.8	29.6	0.0	15.9	11	63.6	0.0	0.0	0.0	36.4	13	61.5	7.7	15.4	0.0	15.4
MENS SUITS																								
FIRST	51	3.9	0.0	15.7	15.7	64.7	38	7.9	2.6	15.8	15.8	57.9	11	0.0	0.0	9.1	9.1	81.8	9	11.1	0.0	11.1	22.2	55.6
POTENTIAL	44	4.5	0.0	15.9	13.6	65.9	35	5.7	2.9	17.1	17.1	57.2	10	0.0	0.0	20.0	0.0	80.0	8	12.5	0.0	12.5	12.5	62.5
FURNITURE																								
FIRST STORE	41	51.2	4.9	36.6	4.9	24.0	26	26.9	7.7	50.0	3.9	11.5	7	57.1	14.3	0.0	14.3	14.3	10	10.0	10.0	40.0	10.0	30.0
SECOND STORE	25	48.0	8.0	40.0	4.0	0.0	11	54.5	0.0	27.3	0.0	18.2	2	50.0	0.0	50.0	0.0	0.0	5	40.0	0.0	0.0	0.0	60.0
THIRD STORE*	13	30.7	23.1	46.2	0.0	0.0	6	33.3	0.0	33.3	0.0	33.3	2	50.0	0.0	0.0	50.0	0.0	3	66.7	0.0	33.3	0.0	0.0
APPLIANCES																								
FIRST STORE	38	10.5	7.9	55.3	2.6	23.7	23	17.4	8.7	43.5	13.0	17.4	8	25.0	0.0	37.5	0.0	37.5	11	9.1	9.1	54.5	0.0	23.3
SECOND STORE	14	21.4	0.0	50.0	0.0	28.6	7	28.6	0.0	28.6	0.0	42.9	2	0.0	0.0	0.0	0.0	100.0	3	33.3	0.0	33.3	0.0	33.3

*Significant at the .05 confidence level

TABLE A-9

INFORMATION SOURCES USED BY FAMILIES SELECTING SUPPLIERS BASED ON THE EDUCATIONAL LEVEL OF THE HOUSEHOLD HEAD

(Percentage Breakdown Of Information Sources Used By Educational Level)

PURCHASE CATEGORY	SOME GRADE SCHOOL, COMPLETED GRADE SCHOOL, & SOME COLLEGE				COMPLETED HIGH SCHOOL, & OTHER SCHOOLING				SOME COLLEGE				COMPLETED COLLEGE				POST GRADUATE			
	INFORMATION SOURCE				INFORMATION SOURCE				INFORMATION SOURCE				INFORMATION SOURCE				INFORMATION SOURCE			
	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING
	6	%	%	%	21	%	%	%	22	%	%	%	39	%	%	%	59	%	%	%
SUPER MARKETS																				
FIRST	6	33.3	0.0	66.7	21	14.3	0.0	85.7	22	45.5	0.0	54.5	39	30.8	5.1	64.1	57	29.8	3.5	66.7
FAVORITE	6	16.7	16.7	66.6	20	25.0	10.0	65.0	20	45.0	0.0	55.0	33	39.4	6.1	54.5	53	43.4	3.8	52.8
BEAUTY PARLORS																				
FIRST	5	40.0	40.0	20.0	18	66.7	11.1	22.2	17	82.4	5.9	11.7	25	76.0	8.0	16.0	45	73.3	8.9	17.8
FAVORITE	4	25.0	50.0	25.0	10	70.0	10.0	20.0	12	75.0	8.3	16.7	15	66.7	13.3	20.0	26	73.1	19.2	7.7
POTENTIAL	0	0.0	0.0	0.0	3	66.7	0.0	33.3	6	66.7	0.0	33.3	14	78.6	0.0	21.4	10	80.0	10.0	10.0
DRY CLEANERS																				
FIRST	5	40.0	20.0	40.0	20	70.0	10.0	20.0	21	52.4	4.8	42.8	36	52.8	8.3	38.9	49	63.3	2.0	34.7
FAVORITE	1	100.0	0.0	0.0	14	64.3	7.1	28.6	15	73.3	0.0	26.7	28	42.9	10.7	46.4	38	57.9	2.6	39.5
POTENTIAL	1	0.0	0.0	100.0	1	0.0	0.0	100.0	1	0.0	100.0	0.0	3	100.0	0.0	20.0	7	30.0	100.0	30.0
FINANCIAL INSTITUTIONS																				
BANK*	4	50.0	0.0	50.0	18	44.4	0.0	55.6	19	36.8	0.0	63.2	35	42.8	2.9	54.3	51	64.7	11.8	23.5
CREDIT UNION	0	0.0	0.0	0.0	1	100.0	0.0	0.0	2	100.0	0.0	0.0	6	100.0	0.0	0.0	16	100.0	0.0	0.0
SAVINGS & LOAN	0	0.0	0.0	0.0	5	60.0	20.0	20.0	6	66.7	16.6	16.6	9	22.2	55.6	22.2	20	45.0	35.0	20.0
INSURANCE																				
AUTOMOBILE	1	100.0	0.0	0.0	5	100.0	0.0	0.0	5	80.0	20.0	0.0	10	90.0	10.0	0.0	5	100.0	0.0	0.0
PROPERTY	1	100.0	0.0	0.0	10	100.0	0.0	0.0	11	90.9	9.1	0.0	18	100.0	0.0	0.0	26	92.3	7.7	0.0
LIFE	0	0.0	0.0	0.0	0	0.0	0.0	0.0	5	100.0	0.0	0.0	7	100.0	0.0	0.0	7	77.8	22.2	0.0
FURNITURE																				
FIRST STORE	2	50.0	50.0	0.0	11	45.4	18.2	36.4	15	66.7	6.7	26.6	24	54.2	20.8	25.0	31	35.5	51.6	12.9

* Significant at the .05 level of confidence

Table A-9 cont.

	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING
	6				21				22				39				59			
SECOND STORE	0	0.0	0.0	0.0	1	100.0	0.0	0.0	5	60.0	20.0	20.0	10	50.0	10.0	40.0	18	38.9	22.2	38.9
THIRD STORE	0	0.0	0.0	0.0	1	0.0	100.0	0.0	2	50.0	50.0	0.0	3	66.7	33.3	0.0	8	75.0	25.0	0.0
APPLIANCES																				
FIRST STORE	1	100.0	0.0	0.0	11	63.6	9.1	27.2	13	76.9	7.7	15.4	19	57.9	31.6	10.5	35	57.1	22.9	20.0
SECOND STORE	1	100.0	0.0	0.0	2	50.0	0.0	50.0	2	100.0	0.0	0.0	5	60.0	0.0	40.0	6	50.0	33.3	16.9
DRESS SHOP																				
FIRST	2	0.0	0.0	100.0	5	80.0	20.0	9.0	5	60.0	0.0	40.0	11	63.6	9.1	27.3	14	50.0	21.4	28.6
POTENTIAL	4	50.0	25.0	25.0	14	50.0	14.3	35.7	15	33.3	20.0	46.7	25	36.0	4.0	60.0	41	39.0	17.1	43.9
MENS SUITS																				
FIRST	1	100.0	0.0	0.0	6	83.3	0.0	16.7	6	83.3	0.0	16.7	12	58.3	0.0	41.7	18	55.6	11.1	33.3
POTENTIAL	5	60.0	0.0	40.0	14	50.0	0.0	50.0	16	50.0	6.3	43.7	26	34.6	7.7	57.7	41	34.2	17.1	48.7
MEDICAL SERVICES																				
GENERAL PRACTITIONER	3	100.0	0.0	0.0	16	68.7	18.8	12.5	14	64.3	28.6	7.1	18	83.3	11.1	5.6	27	85.2	11.1	3.7
SPECIALIST	1	100.0	0.0	0.0	5	100.0	0.0	0.0	10	80.0	20.0	0.0	24	91.7	8.3	0.0	35	100.0	0.0	0.0
DENTIST	2	100.0	0.0	0.0	13	84.6	7.7	7.7	10	70.0	20.0	10.0	18	88.9	11.1	0.0	31	90.3	3.2	6.5
POTENTIAL MED. SERVICES																				
GENERAL PRACTITIONER	2	100.0	0.0	0.0	4	75.0	25.0	0.0	5	100.0	0.0	0.0	14	92.8	0.0	7.2	22	100.0	0.0	0.0
SPECIALIST	3	100.0	0.0	0.0	11	90.9	9.1	0.0	10	90.0	10.0	0.0	9	100.0	0.0	0.0	18	100.0	0.0	0.0
DENTIST	4	75.0	25.0	0.0	6	83.3	16.7	0.0	8	100.0	0.0	0.0	12	91.7	8.3	0.0	23	100.0	0.0	0.0

TABLE A-10

INFORMATION SOURCES USED BY FAMILIES IN SELECTING SUPPLIERS BASED ON THE EDUCATIONAL LEVEL OF THE HOUSEWIFE

(Percentage Breakdown Of Information Sources Used By Educational Level)

PURCHASE CATEGORY	SOME GRADE SCHOOL, COMPLETED GRADE SCHOOL, & SOME COLLEGE				COMPLETED HIGH SCHOOL, & OTHER SCHOOLING				SOME COLLEGE				COMPLETED COLLEGE				POST GRADUATE			
	INFORMATION SOURCE				INFORMATION SOURCE				INFORMATION SOURCE				INFORMATION SOURCE				INFORMATION SOURCE			
	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING
		%	%	%		%	%	%		%	%	%		%	%	%		%	%	%
SUPER MARKETS																				
FIRST	11	36.4	0.0	63.6	49	32.7	2.0	65.3	31	19.4	3.2	77.4	43	34.9	0.0	65.1	11	27.3	18.2	54.5
FAVORITE	10	40.0	10.0	50.0	45	37.8	8.9	53.3	25	24.0	4.0	72.0	42	50.0	24.0	47.6	10	30.0	0.0	70.0
BEAUTY PARLORS																				
FIRST	8	62.5	12.5	25.0	40	75.0	10.0	15.0	20	70.0	10.0	20.0	35	77.1	5.7	17.2	7	57.1	28.6	14.3
FAVORITE	5	40.0	20.0	40.0	26	65.4	19.2	15.4	8	50.0	12.5	37.5	24	83.3	12.5	4.2	4	75.0	25.0	0.0
POTENTIAL	2	50.0	0.0	50.0	9	77.8	0.0	22.2	9	66.7	0.0	33.3	9	88.9	0.0	11.1	4	75.0	25.0	0.0
DRY CLEANERS																				
FIRST	10	60.0	10.0	30.0	44	56.8	11.4	31.8	27	59.3	9.0	40.7	41	61.0	2.4	36.6	9	55.6	11.1	33.3
FAVORITE	5	100.0	0.0	0.0	33	57.6	6.1	36.3	16	56.3	0.0	43.7	35	57.1	2.9	40.0	7	28.6	28.6	42.8
POTENTIAL	1	0.0	0.0	100.0	5	40.0	0.0	60.0	3	33.3	33.3	33.3	2	50.0	50.0	0.0	2	0.0	0.0	100.0
FINANCIAL INSTITUTIONS																				
BANKS*	6	83.3	0.0	16.7	44	43.2	0.0	56.8	26	38.4	3.9	57.7	40	62.5	12.5	25.0	11	54.6	9.1	36.3
CREDIT UNION	2	100.0	0.0	0.0	4	100.0	0.0	0.0	5	100.0	0.0	0.0	11	100.0	0.0	0.0	3	100.0	0.0	0.0
SAVINGS & LOAN*	10	70.0	10.0	20.0	2	0.0	0.0	100.0	6	16.6	83.4	0.0	2	50.0	50.0	0.0	20	45.0	35.0	20.0
INSURANCE																				
AUTOMOBILE*	1	100.0	0.0	0.0	15	93.3	6.7	0.0	5	100.0	0.0	0.0	4	100.0	0.0	0.0	1	0.0	100.0	0.0
PROPERTY	4	100.0	0.0	0.0	27	100.0	0.0	0.0	14	92.8	7.2	0.0	17	88.2	11.8	0.0	4	100.0	0.0	0.0
LIFE	3	100.0	0.0	0.0	7	100.0	0.0	0.0	10	80.0	20.0	0.0	1	100.0	0.0	0.0	21	90.5	9.5	0.0

*Significant at the .05 level of confidence

Table A-10 cont.

	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING	n	PERSONAL	IMPERSONAL	SEARCHING
FURNITURE																				
FIRST STORE	8	37.5	25.0	37.5	28	50.0	14.3	37.7	12	50.0	33.3	16.7	30	50.0	43.3	6.7	5	40.0	40.0	20.0
SECOND STORE	1	0.0	100.0	0.0	8	62.5	12.5	25.0	7	42.9	14.3	42.8	15	53.3	13.3	33.4	3	0.0	33.4	66.6
THIRD STORE	1	0.0	100.0	0.0	2	50.0	50.0	0.0	4	25.0	75.0	0.0	6	100.0	0.0	0.0	1	100.0	0.0	0.0
APPLIANCES																				
FIRST STORE	3	100.0	0.0	0.0	28	60.7	17.8	21.5	15	60.3	33.3	6.7	27	66.7	18.5	14.8	6	33.3	16.7	50.0
SECOND STORE	1	100.0	0.0	0.0	9	55.6	0.0	44.4	2	100.0	0.0	0.0	2	50.0	50.0	0.0	2	50.0	50.0	0.0
DRESS SHOP																				
FIRST	2	50.0	0.0	50.5	13	53.9	15.4	30.7	6	33.3	0.0	66.7	15	53.4	13.3	13.3	1	0.0	100.0	0.0
POTENTIAL**	8	87.5	0.0	12.5	30	36.7	16.7	46.7	24	20.8	25.0	54.2	27	40.7	3.7	55.6	10	50.0	20.0	30.0
MENS SUITS																				
FIRST	2	100.0	0.0	0.0	13	84.6	0.0	15.4	10	60.0	0.0	40.0	13	53.9	7.7	34.4	5	40.0	20.0	40.0
POTENTIAL*	9	77.8	0.0	22.2	36	41.7	5.6	52.8	20	35.0	5.0	60.0	31	29.0	16.1	54.9	6	50.0	33.3	16.7
MEDICAL SERVICES																				
GENERAL PRACTITIONER	6	50.0	33.3	16.7	28	78.6	17.9	3.6	12	83.4	8.3	8.3	25	80.0	12.0	8.0	7	85.7	14.3	0.0
SPECIALIST	2	100.0	0.0	0.0	22	90.9	9.1	0.0	22	95.5	4.5	0.0	23	95.6	4.4	0.0	6	100.0	0.0	0.0
DENTIST	5	80.0	20.0	0.0	25	92.0	4.0	4.0	13	92.3	7.7	0.0	26	84.6	7.7	7.7	5	60.0	20.0	20.0
POTENTIAL MED,SERVICES																				
GENERAL PRACTITIONER	3	66.7	33.3	0.0	12	91.7	0.0	8.3	12	100.0	0.0	0.0	16	100.0	0.0	0.0	4	100.0	0.0	0.0
SPECIALIST	6	83.3	16.6	0.0	17	94.1	5.9	0.0	6	100.0	0.0	0.0	17	100.0	0.0	0.0	5	100.0	0.0	0.0
DENTIST	5	100.0	0.0	0.0	15	93.3	6.7	0.0	12	83.3	16.7	0.0	16	100.0	0.0	0.0	5	100.0	0.0	0.0

*Significant at the .05 level of confidence

TABLE A-11

INFORMATION SOURCES USED TO SELECT SUPPLIERS BY FAMILIES WHOSE HOUSEHOLD HEADS ARE IN SIMILAR OCCUPATIONAL CATEGORIES

PURCHASE CATEGORY	OCCUPATIONAL CATEGORIES															
	PROFESSIONAL, TECHNICAL AND KINDRED				MANAGERS, OFFICIALS AND PROPRIETORS				SALES WORKERS				CRAFTSMAN, FOREMAN OPERATIVE, SERVICE WORKERS AND OTHERS			
	INFORMATION SOURCES USED				INFORMATION SOURCES USED				INFORMATION SOURCES USED				INFORMATION SOURCES USED			
	n	Per.	Imp.	Sch.	n	Per.	Imp.	Sch.	n	Per.	Imp.	Sch.	n	Per.	Imp.	Sch.
	n	%	%	%	n	%	%	%	n	%	%	%	n	%	%	%
SUPER MARKETS																
FIRST	65	29.2	4.6	66.2	47	27.7	0.0	72.4	14	57.1	0.0	42.9	19	21.1	5.3	73.6
FAVORITE	58	39.7	6.9	53.5	44	34.1	4.6	61.3	12	50.0	8.3	41.7	18	38.9	0.0	61.1
BEAUTY PARLORS																
FIRST	46	71.8	13.0	15.2	39	74.4	7.7	17.9	10	60.0	20.0	20.0	15	80.0	0.0	20.0
FAVORITE	30	70.0	20.0	10.0	24	66.7	12.5	20.8	5	60.0	40.0	0.0	8	75.0	0.0	25.0
POTENTIAL*	16	87.4	6.3	6.3	10	90.0	0.0	10.0	4	25.0	0.0	75.0	3	33.3	0.0	66.7
DRY CLEANERS																
FIRST	58	60.3	3.4	36.3	45	57.8	8.9	33.3	11	45.5	9.1	45.4	17	64.7	5.8	29.5
FAVORITE	46	54.4	4.4	41.2	35	60.0	5.7	34.3	7	71.4	0.0	28.6	8	50.0	12.5	37.5
POTENTIAL	5	40.0	0.0	60.0	3	66.7	33.3	0.0	3	0.0	33.3	66.7	2	0.0	0.0	100.0
FINANCIAL INSTITUTIONS																
BANK	63	55.6	11.1	33.3	36	44.4	0.0	55.6	12	41.7	0.0	58.3	16	56.3	0.0	43.7
CREDIT UNION	19	100.0	0.0	0.0	3	100.0	0.0	0.0	1	100.0	0.0	0.0	2	100.0	0.0	0.0
SAVINGS & LOAN	12	41.7	41.7	16.6	5	40.0	20.0	40.0	2	100.0	0.0	0.0	1	0.0	100.0	0.0
INSURANCE																
AUTOMOBILE	11	100.0	0.0	0.0	6	83.3	16.7	0.0	1	100.0	0.0	0.0	8	87.5	12.5	0.0
PROPERTY	37	94.6	5.4	0.0	16	100.0	0.0	0.0	3	100.0	0.0	0.0	10	90.0	10.0	0.0
LIFE	14	85.7	14.3	0.0	4	100.0	0.0	0.0	2	100.0	0.0	0.0	1	100.0	0.0	0.0
FURNITURE																
FIRST STORE	40	42.5	42.5	15.0	26	46.2	15.4	38.4	7	57.1	14.3	28.6	10	70.0	30.0	0.0
SECOND STORE	21	38.1	23.8	38.1	8	75.0	12.5	12.5	1	0.0	0.0	100.0	4	50.0	0.0	50.0
THIRD STORE	8	62.5	37.5	0.0	3	66.7	33.3	0.0	0	0.0	0.0	0.0	3	66.7	33.3	0.0
APPLIANCES																
FIRST STORE	38	60.5	21.1	18.4	23	52.1	17.4	30.5	7	57.1	42.9	0.0	11	90.9	9.1	0.0
SECOND STORE	8	62.5	12.5	25.0	7	57.1	14.3	28.6	0	0.0	0.0	0.0	1	100.0	0.0	0.0

TABLE A-11, cont.

	INFORMATION SOURCES USED				INFORMATION SOURCES USED				INFORMATION SOURCES USED				INFORMATION SOURCES USED			
	n	Per.	Imp.	Sch.	n	Per.	Imp.	Sch.	n	Per.	Imp.	Sch.	n	Per.	Imp.	Sch.
DRESS SHOP																
FIRST	17	14.2	17.6	41.2	12	75.0	16.7	8.3	5	60.0	0.0	40.0	3	66.7	0.0	33.3
POTENTIAL	45	37.8	15.6	46.7	33	33.3	18.2	48.5	7	28.6	0.0	71.4	14	64.3	7.1	28.6
MEN'S SUITS																
FIRST	19	57.9	5.3	36.8	17	70.6	5.9	23.5	5	80.0	0.0	20.0	2	50.0	0.0	50.0
POTENTIAL	48	35.4	14.6	50.0	28	35.7	10.7	53.6	9	44.4	0.0	55.6	17	58.8	0.0	41.2
MEDICAL SERVICES																
GENERAL PRACTITIONER	33	72.7	18.2	9.1	29	86.2	13.8	0.0	6	66.6	16.7	16.7	10	80.0	10.0	10.0
SPECIALIST	35	100.0	0.0	0.0	25	88.0	12.0	0.0	9	88.9	11.1	0.0	6	100.0	0.0	0.0
DENTIST	29	89.7	3.5	6.9	27	85.2	7.4	7.4	6	66.7	33.3	0.0	12	91.7	8.3	0.0
MEDICAL SERVICES POTENTIAL																
GENERAL PRACTITIONER	19	100.0	0.0	0.0	14	92.9	0.0	7.1	6	100.0	0.0	0.0	8	87.5	12.5	0.0
SPECIALIST	23	95.7	4.3	0.0	14	100.0	0.0	0.0	3	100.0	0.0	0.0	11	90.9	9.1	0.0
DENTIST	28	96.4	3.6	0.0	13	92.3	7.7	0.0	5	100.0	0.0	0.0	7	85.7	14.3	0.0

* Significant at the .05 level of confidence

[1] Per. - Personal
Imp. - Impersonal
Sch. - Searching

TABLE A-12

AVERAGE INCOME OF FAMILIES BY TYPE OF INFORMATION SOURCE USED IN SELECTING SUPPLIES FOR VARIOUS PURCHASE CATEGORIES

PURCHASE CATEGORY	INFORMATION SOURCE					
	n	PERSONAL	n	IMPERSONAL	n	SEARCHING
SUPER MARKETS						
FIRST	44	$11,182	4	$12,250	95	$12,121
FAVORITE	51	12,206	7	14,000	72	12,625
BEAUTY PARLORS						
FIRST	78	12,102	11	13,545	19	14,421
FAVORITE	45	13,900	11	11,864	10	12,450
POTENTIAL	25	11,800	1	12,500	7	10,929
DRY CLEANER						
FIRST	76	12,625	8	14,813	45	13,056
FAVORITE	55	13,036	5	19,500	36	13,569
POTENTIAL	4	9,875	2	20,000	7	9,643
FINANCIAL INSTITUTIONS						
BANK	64	13,508	7	14,071	54	12,093
CREDIT UNION	25	12,980	0	0	0	0
SAVINGS/LOAN	9	30,444	6	30,750	4	28,875
INSURANCE						
AUTOMOBILE	23	12,239	2	12,500	0	0
PROPERTY	62	13,306	3	13,667	0	0
LIFE	19	12,289	2	20,500	0	0
FURNITURE						
FIRST STORE	40	12,850	24	13,625	18	14,167
SECOND STORE	16	21,150	6	11,167	12	15,582
THIRD STORE	9	14,111	5	11,700	0	0
APPLIANCES						
FIRST STORE	49	13,194	16	13,469	14	12,500
SECOND STORE	10	16,600	2	11,500	4	16,250

TABLE A-12 (continued)

PURCHASE CATEGORY	INFORMATION SOURCE					
	n	PERSONAL	n	IMPERSONAL	n	SEARCHING
DRESS SHOP						
FIRST STORE	21	$14,452	5	$13,200	11	$13,182
POTENTIAL	39	12,641	14	14,036	45	11,533
MEN'S SUITS						
FIRST	28	14,089	2	16,250	13	15,308
POTENTIAL	41	12,317	10	13,550	49	11,704
MEDICAL SERVICES						
GENERAL PRACTITIONER	60	13,667	12	11,125	5	12,400
SPECIALIST	71	12,408	4	11,750	0	0
DENTIST	62	12,960	6	11,083	4	16,250
POTENTIAL MEDICAL SERVICES						
GENERAL PRACTITIONER	45	11,800	1	6,000	1	20,000
SPECIALIST	48	12,323	2	9,250	0	0
DENTIST*	50	11,930	3	8,500	0	0

*Significant at the .05 level of confidence

TABLE A-13
TYPE OF INFORMATION SOURCE USED IN SELECTING SUPPLIERS
BY TYPE OF DWELLING OCCUPIED BY THE FAMILY

PURCHASE CATEGORY	FAMILIES RESIDING IN ONE FAMILY DWELLINGS (119)				FAMILIES RESIDING IN MULTI-FAMILY DWELLINGS (28)			
	n	INFORMATION SOURCES USED			n	INFORMATION SOURCES USED		
		PERSONAL	IMPERSONAL	SEARCHING		PERSONAL	IMPERSONAL	SEARCHING
SUPER MARKETS								
FIRST	119	31.4	2.5	66.1	28	25.9	3.7	70.4
FAVORITE	108	37.0	5.6	57.4	24	45.8	4.2	50.0
BEAUTY PARLORS								
FIRST	88	70.4	11.4	18.2	22	81.8	4.6	13.6
FAVORITE	52	67.3	15.4	17.3	15	73.3	20.0	6.7
POTENTIAL	27	77.8	3.7	18.5	6	66.7	0.0	33.3
DRY CLEANERS								
FIRST	106	61.3	6.6	32.1	25	48.0	4.0	48.0
FAVORITE	75	60.0	6.7	33.3	21	47.6	0.0	52.4
POTENTIAL	10	30.0	20.0	50.0	3	33.3	0.0	66.7
FINANCIAL INSTITUTIONS								
BANK	101	48.5	5.0	45.5	26	61.5	7.7	30.8
CREDIT UNION	19	100.0	0.0	0.0	6	100.0	0.0	0.0
SAVINGS/LOAN	18	50.0	33.3	16.7	2	0.0	50.0	50.0
INSURANCE								
AUTOMOBILE	23	91.3	8.7	0.0	3	100.0	0.0	0.0
PROPERTY*	60	98.3	1.7	0.0	6	66.7	33.3	0.0
LIFE	17	88.2	11.8	0.0	4	100.0	0.0	0.0
FURNITURE								
FIRST STORE	69	49.3	29.0	21.7	14	42.9	35.7	21.4
SECOND STORE	28	57.2	10.7	32.1	6	0.0	50.0	50.0
THIRD STORE	12	58.3	41.7	0.0	2	100.0	0.0	0.0

TABLE A-13 (continued)

PURCHASE CATEGORY	FAMILIES RESIDING IN ONE FAMILY DWELLINGS (119)				FAMILIES RESIDING IN MULTI-FAMILY DWELLINGS (28)			
	n	INFORMATION SOURCES USED			n	INFORMATION SOURCES USED		
		PERSONAL	IMPERSONAL	SEARCHING		PERSONAL	IMPERSONAL	SEARCHING
APPLIANCES								
FIRST STORE	63	68.3	15.9	15.9	16	39.5	37.5	25.0
SECOND STORE	14	71.5	7.1	21.4	2	0.0	50.0	50.0
DRESS SHOP								
FIRST	31	58.0	12.9	29.0	6	50.0	16.7	33.3
POTENTIAL	77	42.9	14.3	42.8	22	27.3	13.6	59.1
MEN'S SUITS								
FIRST	36	72.2	2.8	25.0	7	28.6	14.3	57.1
POTENTIAL	79	44.3	7.6	48.1	23	26.1	17.4	56.5
MEDICAL SERVICES								
GENERAL PRACTITIONER	64	78.1	14.1	7.8	14	78.6	21.4	0.0
SPECIALIST	55	94.5	5.5	0.0	20	95.0	5.0	0.0
DENTIST	61	85.3	8.2	6.6	13	92.3	7.7	0.0
POTENTIAL MEDICAL SERVICES								
GENERAL PRACTITIONER	39	94.8	2.6	2.2	8	100.0	0.0	0.0
SPECIALIST	44	95.5	4.5	0.0	7	100.0	0.0	0.0
DENTIST	42	95.2	4.8	0.0	11	90.9	9.1	0.0

*Significant at the .05 level of confidence

TABLE A-14
AVERAGE WEEKS TAKEN TO SELECT SUPPLIERS BY FAMILIES IN WHICH THE EDUCATIONAL LEVEL OF THE HOUSEHOLD HEADS ARE COMPARABLE

PURCHASE CATEGORY	EDUCATIONAL LEVEL OF HOUSEHOLD HEAD									
	SOME GRADE SCHOOL COMPLETED GRADE SCHOOL, SOME HIGH SCHOOL		COMPLETED HIGH SCHOOL, OTHER SCHOOLING		SOME COLLEGE		COMPLETED COLLEGE		POST GRADUATE	
	AVERAGE WEEKS TAKEN TO SELECT PRIME SUPPLIERS									
	n		n		n		n		n	
SUPER MARKET										
FAVORITE	5	3.4	19	3.1	20	3.8	23	3.2	53	4.6
BEAUTY PARLOR										
FAVORITE	4	8.5	10	5.2	9	9.6	14	7.4	27	7.7
DRY CLEANER										
FAVORITE	1	5.0	15	4.3	15	5.6	27	6.2	39	6.9
FINANCIAL INSTITUTIONS										
BANK*	4	3.5	19	2.2	21	2.9	37	2.8	53	2.3
CREDIT UNION	1	9.0	2	3.5	6	4.3	14	5.1	0	0
SAVINGS/LOAN	5	2.0	1	2.0	6	5.5	10	3.6	0	0
INSURANCE										
AUTOMOBILE	1	2.0	4	12.8	8	3.6	10	6.0	6	4.2
PROPERTY	1	2.0	9	2.0	10	2.3	17	5.2	24	3.6
LIFE	0	0	0	0	6	9.5	7	10.7	9	4.9
FURNITURE										
FIRST STORE	2	7.0	10	8.4	14	6.5	23	6.9	32	6.1
SECOND STORE	0	0	1	5.0	5	5.2	9	8.3	19	6.6
THIRD STORE	0	0	1	5.0	2	11.5	2	3.5	7	7.3

TABLE A-14(continued)

PURCHASE CATEGORY	EDUCATIONAL LEVEL OF HOUSEHOLD HEAD									
	SOME GRADE SCHOOL COMPLETED GRADE SCHOOL, SOME HIGH SCHOOL		COMPLETED HIGH SCHOOL, OTHER SCHOOLING		SOME COLLEGE		COMPLETED COLLEGE		POST GRADUATE	
	AVERAGE WEEKS TAKEN TO SELECT PRIME SUPPLIERS									
	n		n		n		n		n	
APPLIANCES										
FIRST STORE	1	2.0	11	7.8	11	5.4	18	6.4	35	4.4
SECOND STORE	1	2.0	2	7.5	2	2.0	5	4.8	5	4.4
DRESS SHOP										
FIRST	2	5.5	5	10.8	5	8.2	12	8.4	15	9.2
MEN'S SUITS										
FIRST	1	9.0	6	13.7	5	8.0	10	7.4	16	8.6
MEDICAL SERVICES										
DENTIST	2	13.5	12	11.6	10	7.4	18	10.0	30	8.9
GENERAL PRACTITIONER	3	8.3	16	8.4	14	9.0	17	6.6	28	7.0
SPECIALIST	1	9.0	5	8.8	9	8.0	20	8.7	33	6.5

*Significant at the .05 level of confidence

TABLE A-15
AVERAGE WEEKS TAKEN TO SELECT SUPPLIERS BY FAMILIES IN WHICH THE EDUCATIONAL LEVEL OF THE HOUSEWIVES ARE COMPARABLE

PURCHASE CATEGORY	EDUCATIONAL LEVEL OF HOUSEWIVES									
	SOME GRADE SCHOOL COMPLETED GRADE SCHOOL, SOME HIGH SCHOOL		COMPLETED HIGH SCHOOL, OTHER SCHOOLING		SOME COLLEGE		COMPLETED COLLEGE		POST GRADUATE	
	AVERAGE WEEKS TAKEN TO SELECT PRIME SUPPLIERS									
	n		n		n		n		n	
SUPER MARKET										
FAVORITE	9	3.7	45	3.1	26	4.0	40	4.3	10	3.9
BEAUTY PARLOR										
FAVORITE	5	5.0	24	7.4	7	4.6	24	8.5	4	7.5
DRY CLEANER										
FAVORITE	4	7.5	33	5.8	19	6.2	34	5.5	7	6.1
FINANCIAL INSTITUTIONS										
BANK	6	3.0	48	2.5	28	2.7	41	2.5	11	2.0
CREDIT UNION	2	5.0	4	4.3	4	5.3	10	3.2	3	7.3
SAVINGS/LOAN	0	0	11	3.5	2	5.0	7	3.7	2	2.0
INSURANCE										
AUTOMOBILE	1	12.0	18	6.7	5	2.0	4	4.3	2	2.0
PROPERTY	4	2.0	26	4.4	11	3.5	17	2.9	3	2.0
LIFE*	0	0	3	6.0	8	10.8	10	6.4	1	5.0
FURNITURE										
FIRST STORE	6	4.0	28	5.0	11	5.7	31	5.6	25	5.0
SECOND STORE	1	8.0	7	5.6	7	5.0	16	6.2	3	6.3
THIRD STORE	0	2.0	1	5.0	2	10.5	3	2.0	4	7.0
APPLIANCES										
FIRST STORE	3	3.0	28	6.9	14	3.0	24	4.9	6	7.2
SECOND STORE	1	5.0	7	5.3	2	2.0	3	3.0	2	5.0

TABLE A-15(continued)

PURCHASE CATEGORY	EDUCATIONAL LEVEL OF HOUSEWIVES									
	SOME GRADE SCHOOL COMPLETED GRADE SCHOOL, SOME HIGH SCHOOL		COMPLETED HIGH SCHOOL, OTHER SCHOOLING		SOME COLLEGE		COMPLETED COLLEGE		POST GRADUATE	
	AVERAGE WEEKS TAKEN TO SELECT PRIME SUPPLIERS									
	n		n		n		n		n	
DRESS SHOP										
FIRST	2	8.0	14	7.9	5	11.0	16	8.7	2	8.0
MEN'S SUIT										
FIRST	2	10.0	10	7.4	9	8.2	12	8.7	5	7.0
MEDICAL SERVICES										
GENERAL PRACTITIONER	6	11.5	29	6.9	12	5.1	24	7.0	7	8.3
SPECIALIST	2	5.0	21	10.1	19	6.4	21	5.9	5	3.2
DENTIST	5	11.6	23	9.0	13	9.8	26	8.4	5	9.6

*Significant at the .05 level of confidence

TABLE A-16
AVERAGE WEEKS TAKEN TO SELECT PRIME SUPPLIERS BY FAMILIES WHO HAVE MADE LONG DISTANCE MOVES IN THE PAST DECADE

PURCHASE CATEGORY	n	1 Move	n	2 Moves	n	3 Moves	n	4-5 Moves	n	6-7 Moves
SUPER MARKET										
FAVORITE	41	4.1	28	3.3	16	3.4	25	4.0	18	4.2
BEAUTY SALON										
FAVORITE	22	11.4	17	5.0	7	4.7	9	5.9	7	6.4
DRY CLEANER										
FAVORITE	32	5.8	19	5.8	12	5.3	17	9.3	15	7.7
FINANCIAL INSTITUTIONS										
BANK	45	2.9	27	2.5	19	3.0	27	2.0	14	2.0
CREDIT UNION	6	5.0	4	6.8	2	2.0	7	6.0	2	2.0
SAVINGS/LOAN	10	3.6	5	4.0	2	0.0	3	5.7	1	2.0
INSURANCE										
AUTOMOBILE	12	6.9	7	5.0	2	3.5	3	2.0	5	6.8
PROPERTY	23	4.0	13	2.2	5	5.2	11	2.6	8	4.9
LIFE	6	8.5	4	6.0	3	7.3	5	5.2	4	13.3
FURNITURE										
FIRST STORE*	30	5.6	17	6.4	8	5.2	13	6.8	11	12.0
SECOND STORE	14	6.1	9	5.7	3	10.3	4	8.0	2	5.5
THIRD STORE	8	8.4	1	2.0	2	3.5	1	2.0		
APPLIANCE STORE										
FIRST STORE	26	4.7	18	5.2	8	4.0	9	8.6	14	7.0
SECOND STORE	4	4.0	3	8.0	1	5.0	2	3.5	5	4.8
DRESS SHOP										
FIRST STORE	10	13.3	7	6.3	7	11.3	10	8.7	5	6.4
MEN'S SUITS										
FIRST STORE	14	6.8	6	10.0	5	10.6	10	9.2	3	8.3

TABLE A-16(continued)

PURCHASE CATEGORY	n	1 Move	n	2 Moves	n	3 Moves	n	4-5 Moves	n	6-7 Moves
MEDICAL SERVICES										
GENERAL PRACTITIONER	29	8.8	18	7.3	10	8.0	12	6.5	7	7.6
SPECIALIST	20	6.1	12	5.4	8	8.8	16	7.4	11	11.5
DENTIST	25	9.6	15	8.5	10	11.5	17	9.1	5	9.6

*Significant at the .05 level of confidence.

APPENDIX B

Family Contact Data, Research Questionnaire and Family Recall Charts

FAMILY CONTACT DATA FOR THE ACTUAL SURVEY

A. Format Used by Female Telephone Interviewer

Good morning, Mrs. Smith:

This is Ann Press calling from the Food Marketing Research Department at Michigan State University, in East Lansing. We are doing a study on the shopping habits of families who have moved to the area in April, May, June and July of this year.

We are calling you because we would like to include your family in our study. At your convenience we would like to have one of our ladies call on you and ask you a few questions on how you like shopping and living in this area.

Just to confirm our records, Mrs. Smith, when did you move into this area, _____, what is your present address _____, and what is your telephone number _____.

Our interviewer will be at your home at (time) (day), (date).

Thank you for your help, Mrs. Smith.

B. Used by the Female Interviewer Upon Arriving at the Home of the Family to be Interviewed.

Date

Dear Newcomer:

This letter is to introduce you to Mrs. Kathy Shaw, an interviewer with the Mobile Consumer Research Study being conducted by James E. Bell, a graduate student in Marketing at Michigan State University.

She will ask you a number of questions on your shopping habits since moving to this area. All your answers will be held in strict confidence.

If you have any questions concerning this study, you may contact either of us at the following address.

Mr. James Bell	Dr. Bernard J. LaLonde
(517) 355-4858	(517) 355-5119
Michigan State Univ.	Michigan State Univ.
Research Director	Faculty Advisor

Thank you in advance for your cooperation.

James Bell Dr. Bernard J. LaLonde

FAMILY CONTACT DATA FOR THE PRETEST

A. Used on the telephone to contact each family on the pretest

Good morning Mrs. Smith:

This is Jim Bell, a graduate student in marketing at Michigan State University in East Lansing calling. To complete my requirements for graduation from Michigan State I am doing a study of the shopping habits of families who have moved to this area recently.

I am calling you because I would like to include your family in my study. Would you be willing to answer some questions on your family's shopping habits in an interview with me in your home? The interview can be arranged to fit your schedule and will only take twenty-five minutes of your time.

(If the family was willing to participate in the interview, a time and date was established for the interviewer to visit the home.)

Time _____ Date _____

Thank you for your help, Mrs. Smith. I will be looking forward to seeing you at: Time (11 o'clock)
Day (Tuesday) Date (July 12)

B. Used by the interviewer upon arriving at the home of the family to be interviewed

Date

Dear Newcomer:

This letter is to introduce you to Mr. James Bell, a graduate student in marketing at Michigan State University. Mr. Bell will ask you a number of questions on your shopping habits since moving to this area. All your answers will be held in strict confidence.

If you have any questions concerning this study, you may contact me at the following address: Dr. Bernard J. LaLonde, (517) 355-5119, Michigan State University, Faculty Advisor, 315 Eppley Center, East Lansing, Michigan.

Thank you in advance for your cooperation.

Dr. Bernard J. LaLonde

QUESTIONNAIRE

MOBILE CONSUMER RESEARCH STUDY

DEPARTMENT OF MARKETING AND TRANSPORTATION ADMINISTRATION

MICHIGAN STATE UNIVERSITY

EAST LANSING

MICHIGAN

Residence of _____

Person Interviewed _____

Address _____

Phone Number _____

Date of Personal Interview _____ Time _____ To _____

Interviewer _____

Family Number _____

When did you arrive in this area? _____ _____ _____
Day Month Year

Directions on How to Reach the Home _____

_____

INTERVIEW INSTRUCTIONS

1. Arrive at the residence of the individual to be interviewed at the appointed time established through prior telephone contact by the Survey phone interviewer.

2. Complete all questions unless otherwise indicated. Where the respondent cannot answer indicate the reason. For example, if a housewife cannot remember how she learned of a particular store, -- put can't remember. If an answer to a question is declined, put NR (no reply). Whenever possible, obtain information that will be helpful, e.g. if a respondent indicates a friend influenced her choice of a store - find out if the friend is a neighbor or not.

3. In questions where coded lists are to be shown the respondents indicate the numerical code on the questionnaire.

4. If the space allotted for an answer is insufficient to record the complete answer, use the back of the page. Be sure to identify a question number, write "see back" in question space.

5. All information obtained is to be held in strict confidence.

6. In the probe questions always ask the respondent to describe what she has in mind. In example, if she prefers to shop at store A because it is friendly - find out why she describes this store as friendly. For example, "the manager always says hello." On the other hand if a respondent reports she once shopped at "Store A" but will never return because she did not like the store, find out what she did not like about the store. For example, poor quality of meat and high prices might be possible answers.

7. If an unexpected incident occurs use your best judgment or call Mr. Bell at (517) 355-3848 for assistance. You may also call Dr. Bernard J. LaLonde for assistance. He can be reached at (517) 355-5119.

SUPER MARKETS

1. After moving to this area, in which local super market did your family purchase its first major order?*

---

*A major order - one including the majority of the items your family buys in super markets each week.

2. How did your family learn about this particular super market? (Circle the answer if given, otherwise write in the answer)

   (a) One answer allowed

   1. Drove by the store
   2. Friend or neighbor told her
   3. Newspaper Advertising
   4. Other _____

   (b) For what reason did your family choose this particular super market to do its first major super market shopping in after arriving here?

   1.

   2. Did you shop at a store with this name before moving here? /___/ Yes /___/ No

   3. Is this super market the one most convenient to your home? /___/ Yes /___/ No

   4. Does this super market give trading stamps? /___/ Yes /___/ No

   5. Does your family save stamps? /___/ Yes /___/ No

3. Now that you have been in this area a number of weeks, has your family selected a favorite super market or markets to do the most of its food shopping in? /___/ Yes /___/ No

   If Yes, answer 3a through 3c

(a)

Name of Store(s)	% of super market dollars spent there	Did you shop at a store with this name before moving here? Yes	No
A.			
B.			
C.			

SUPER MARKETS (continued)

(b) How did your family first learn of the store(s) you have identified as your favorite(s)?

Learned about through	Store A	Store B	Store C
Friends-neighbors-relatives			
Newspaper advertising			
Drove by			
Other (1)			
(2)			

(c) What is there about the store(s) you have identified which caused your family to select them as their favorite(s)? (A maximum of three answers for each store)

Reason for Selection	Store A	Store B	Store C
Low prices			
Wide Isles			
Close to home			
Variety			
Quality of meat			
Quality of produce			
Familiar brands			
Service			
Friendly			
Gives stamps			
Does not give stamps			
Other (list) 1			
2			

(d) Did trading stamps influence your choice of a first or a favorite food store? /___/ Yes /___/ No

If yes, how did stamps influence your selection of a food store? _____

SUPER MARKETS (continued)

(If the super market listed in "1" is not listed in No. 3, ask No. 4.

4. Why have you stopped shopping at (the store listed in 1)? (PROBE)

5. (Show Chart A to the respondent)

   Which super markets did your family shop at before your family settled down to the stores you listed? (Record numbers only)

6. How many weeks had your family been here when it selected its favorite super market(s)? _____ weeks

BEAUTY SHOP(S)

1. Have you visited a beauty shop since moving to this area?

   /___/ Yes /___/ No Name of first shop visited _____

   (If No, skip to No. 4)

   (a) How soon (in weeks) after arriving did you visit this shop? _____ weeks

   (b) How did you learn about this particular beauty shop? (PROBE)

   (c) For what reason did you choose to visit this beauty shop on your first visit to a local beauty shop? (PROBE)

2. Have you now selected a favorite beauty shop where you prefer to have your hair done? /___/ Yes /___/ No

   Name _____

   (If the answer to 2 is Yes, answer 2a through 2d)

   (a) How many weeks after arriving in this area did you select your favorite beauty shop?
   _____ weeks

   (b) How many beauty shops did you visit before selecting your favorite beauty shop? _____

   (c) How did you learn about your favorite beauty shop? (PROBE)

   (d) For what reason have you chosen this beauty shop as your favorite? (PROBE)

   (If the favorite beauty shop, (No. 2), is not the first beauty shop visited (No. 1), ask no. 3)

3. Why did you not select the first beauty shop you visited as your favorite beauty shop? (PROBE)

   (No. 4 should only be answered by respondents who have not been to a beauty shop in this area)

4. If you were going to visit a beauty shop tomorrow how would you select the shop in which to have your hair done? (PROBE)

DRY CLEANING

1. Has your family had any clothing dry cleaned since moving to this area? /___/ Yes /___/ No

   (If the answer to No. 1 is No, skip to No. 4)

   (a) In which dry cleaning firm was the first dry cleaning done? _____

   (b) How soon, in weeks, after arriving was the first dry cleaning done? _____ weeks

   (c) In what type of establishment was your first dry cleaning done? /___/ conventional /___/ self-service

   (d) Did the dry cleaner pick up and deliver your first local cleaning? /___/ Yes /___/ No

   (e) How did your family learn about this particular dry cleaner? (PROBE)

   (f) Is there a particular reason you chose this dry cleaning establishment to use first? (Check the reason indicated or write in the answer given)

Reason for Selection	Conventional	Self-Service
Close to home	_____	_____
Close to work	_____	_____
Recommended by a friend	_____	_____
Quick service	_____	_____
Coupons	_____	_____
Friendly	_____	_____
Had steam presser	_____	_____
Other:		
(1)_____	_____	_____
(2)_____	_____	_____
(3)_____	_____	_____

2. Now that your family has been here a number of weeks, have you selected a favorite dry cleaning establishment? /___/ Yes /___/ No

   Name _____

   (If the answer to 2 is No, skip to No. 4)

   (a) Is this a -

   /___/ Conventional /___/ Self-service dry cleaner?

   (b) How soon (in weeks) after arriving did you select this dry cleaner as the family favorite?

   _____ weeks

DRY CLEANERS (continued)

2. (c) How many dry cleaners (both self-service and conventional) did you use before selecting your family favorite? _____

(d) Do you now have your dry cleaning picked up and delivered? /___/ Yes /___/ No

(e) How did you learn of your favorite dry cleaner? (PROBE)

(f) Is there a particular reason you chose this dry cleaning establishment as your favorite? (CHECK the reason given or write in the answer)

Reason for Selection	Conventional	Self-Service
Close to home	_____	_____
Close to work	_____	_____
Pick up service	_____	_____
Had special coupons	_____	_____
Had steam presser	_____	_____
Other:		
(1)_____	_____	_____
(2)_____	_____	_____
(3)_____	_____	_____

(If the favorite dry cleaner (No. 2), is not the firm used first (No. 1), ask No. 3)

3. Why did you not select (the firm used first) as your favorite dry cleaner?

(Answer No. 4 only if the family has not used the services of a dry cleaner since moving here)

4. If you were going to select a favorite dry cleaning establishment for your family, how would you select the dry cleaner? (PROBE)

FINANCIAL INSTITUTIONS AND INSURANCE

(To be read to the housewife by the Interviewer)

In the following two sections of this interview I will be asking you a number of questions on insurance and financial institutions, (such as banks, credit unions and savings and loan associations). I will NOT, in any way, ask you for specific figures. My questions will only be concerned with the experiences and feelings you may have had in regard to insurance and financial institutions since moving to this area.

Financial Institutions

Banks, Credit Unions, and Savings and Loan Associations

1. Has your family opened an account at any of the following types of financial institutions since moving to this area?

Institution Types	Account Opened Yes	No
A. Banks		
B. Savings/Loan		
C. Credit Unions		

(If the answer to any part of 1 was Yes, ask No. 2)

. A	B	C	D	E	F
Name of Institution where your family has an account	Type of Account Opened	No. weeks after arrival to open account	No. of firms visited before opening account	How did your family learn about this firm (PROBE)	Is there a particular reason your family chose this firm? (PROBE)
Banks					
Credit Unions					
Savings and Loan					

FINANCIAL INSTITUTIONS (continued)

3. Since moving to this area has your family used the credit facilities of a local bank, credit union or savings and loan for a loan? /___/ Yes /___/ No

(If the answer to No. 3 is No, skip to 4)

(a) Type of Institution	Firm Name of Loan Source
Bank	A.
	B.
Credit Union	A.
Real Estate Company	A.
Savings/Loan	A.
Finance Company	A.

(If a loan was secured from an institution which the housewife did not mention in No. 2, ask 3b through 3d)

(b) Why did your family obtain a loan from a firm at which it does not have a regular account? (PROBE)

(c) How did your family learn about this particular firm? (PROBE)

(d) Is there a particular reason your family chose the financial institution it did to secure a loan? (PROBE)

4. If you were today to take out a loan for each of the following where would you go first for the loan?

Possible Sources	Types of Loans: Auto Loan	$500 cash loan	Home loan
Bank			
Insurance Co.			
Credit Union			
Real Estate Co.			
Relatives			
Savings/Loan Assn.			
Finance Co.			
Savings account			
Other			

INSURANCE

1. Has your family purchased a new insurance policy in one or more of the following areas since moving to this area? (CIRCLE)

   (a) Auto YES NO (b) Property YES NO (c) Life YES NO

(Skip to No. 3, if the above answers were all no.

2.

A	B	C	D	E	F
Insurance Type(s)	Firm and Sales Representative	No. weeks after arriving insurance was purchased	No. of firms contacted before buying	How did your family learn about this firm or its representative?	Is there a particular reason your family chose to buy insurance from this sales representative?
Auto					
Property					
Life					

INSURANCE (continued)

3. If your family were going to buy an insurance policy in each of the areas listed below today, does your family have a favorite company or agent it would prefer to deal with?

Types of Insurance	Favorite Company (or agent if chosen)	Reason this Company is the favorite
Auto		
Property		
Life		

INTRODUCTION
FURNITURE, CARPETING, DRAPERIES AND APPLIANCES

I will now ask you a number of questions on furniture, carpeting, draperies and major household appliances. The questions will only be concerned with purchases your family has made since moving to this area. In the furniture, carpet and draperies area, I have a breakdown of the purchases based on the major rooms found in most households. When we come to questions on appliance purchases I will show you a list and you can indicate the ones you have purchased since moving to this area.

You need not mention the purchase of any item of $25.00 or less. In rooms where you have purchased a number of pieces of furniture, I would like you to pick only the largest one or three pieces for this discussion.

FURNITURE, DRAPERIES AND CARPETS

1. A	B	C	D	E	F	G	H	I	J
Furniture, Draperies, & carpets purchased for $25 or more since moving to this area	In what store was the purchase made	Was a charge account used?	What brand was purchased?	Who in your family selected the (Chart C) Brand	Store	No. weeks after arrival to purchase	No. stores visited before buying	How did your family learn about the store in which the purchases were made? (PROBE)	Is there a particular reason your family chose the store(s) selected? (PROBE)
Living Room 1									
2									
3									
Bedroom 1									
2									
3									
Dining Room 1									
2									
3									
Family Room 1									
2									
3									
Porch/Lawn 1									
2									
3									

Furniture

INTERVIEWER:

1. Give the housewife Chart B to aid her in answering No. 1
2. Give her Chart C to aid her in answering 1E and 1F.

MAJOR HOUSEHOLD APPLIANCES

A	B	C	D	E	F	G	H	I	J
Which of the major appliances on Chart E has your family purchased since it moved to this area	In which store(s) were the appliances purchased	Was a charge account used	What brand was purchased	Who in your family selected the (Chart C) Brand	Store	No. weeks after arrival to purchase	No. stores visited before buying	How did your family learn about the store(s) in which the purchases were made? (PROBE)	Is there a particular reason your family chose the store(s) selected? (PROBE)
Item									

Appliances

INTERVIEWER:

1. Give the housewife Chart D - major household appliances.
2. Give her Chart C to aid her in answering 1E and 1F.

FURNITURE AND APPLIANCES (continued)

(Show Chart E to the housewife)

3. In purchasing the furniture you have listed (repeat the major items purchased) which of the following did you select first? (Check)

Item	Selected First			
	Brand	Store	Style	Other

4. Show Chart F to the housewife

In purchasing the major household appliances you have listed (Repeat the major items purchased) which of the following did you select first? (Check)

Item	Selected First		
	Store	Brand	Other

5. About how much has your family invested in new furniture and appliances since moving to this area? $_____.

6. How much of this amount was spent in each of the months since your family lived here? Perhaps you can give an estimate of what per cent of your family's purchasing has been done each month?

Month after arrival	$ Spent	Per Cent of Total
1st		
2nd		
3rd		
4th		

7. To be answered by families who have not, as yet, purchased furniture, carpets, draperies, or appliances since moving here.

FURNITURE AND APPLIANCES (continued)

7. (a) If you were to buy some household furniture (living room) today, how would you go about selecting a store in which to make the purchase? (PROBE)

(b) If you were going to buy a major household appliance (e.g. a dishwasher) today how would you go about selecting a store in which to make the purchase? (PROBE)

WOMEN'S CLOTHING
DRESSES AND SUITS FOR SOCIAL OCCASIONS

1. Have you purchased a dress or a suit for a special occasion (such as a graduation, a party or dining out) since moving to this area? /___/ Yes /___/ No (if the answer is Yes, answer 2, otherwise skip to No. 3)

2. From which store was your first local purchase of this type made? _____

(a) How many weeks had you been in this area when the first dress of this type was purchased? _____ weeks

(b) How many dress shops did you visit before making this first purchase? _____ shops.

(c) How did you learn about the store from which the first purchase of this type was made? (PROBE) (List store name and how)

(d) For what reason(s) did you choose to purchase your first dress for a social occasion since moving here at this particular store? (PROBE) (List store name and reason)

(e) Did you make use of a charge account when purchasing this dress? /___/ Yes /___/ No

WOMEN'S CLOTHING (continued)

2. (f) Which did you select first when making this purchase?
/___/ the store or the /___/ brand of dress

(g) If you were to buy another dress for a social occasion today, would you normally expect to visit early the store in which you made your first local purchase? /___/ Yes /___/ No

If No, why not?

(For housewives who have not purchased a dress of this type since moving here)

3. If you were today making your first local purchase of a dress for a social occasion, how would you go about selecting a store in which to make the purchase? (PROBE)

(a) What factors would you consider in making your choice?

(b) Which would you consider first, the:
/___/ store or /___/ brand of dress

MEN'S SUITS AND SPORT COAT/ DRESS SLACK COMBINATIONS

1. Has your husband purchased or received as a family gift a suit or a sport coat/dress slack combination since moving to this area? /___/ Yes /___/ No

(If the answer to 1 is yes, answer 2, otherwise skip to No. 3)

MEN'S SUITS (continued)

2. From which store was your family's first local purchase made? _____

(a) How many weeks had your family been in this area when the first men's clothing purchase of this type was made? _____ weeks

(b) How many men's clothing departments or stores were visited before the first purchase was made? _____ shops

(c) How did your family learn of the store from which the first purchase of this type was made? (PROBE) (List store name and how)

(d) Is there a particular reason your family's first local purchase of a man's suit was made in this store? (PROBE) (List store name and reason)

(e) Did your family make use of a charge account when purchasing this suit? /___/ Yes /___/ No

(f) Which did your family select first in making this purchase? /___/ the store or /___/ the brand

(g) If your family were to buy another man's suit today, would you expect that the store receiving your first business would be visited early on this shopping trip? /___/ Yes /___/ No

If No, why not?

(For households where a man's suit has not been purchased since moving here)

3. If your family were today making the first local purchase of men's suit, how would it go about selecting a store in which to make the purchase? (PROBE)

(a) What factors would be considered in making the choice?

(b) Which would your family consider first in making the purchase? /___/ the store or /___/ the brand

MEDICAL SERVICES
DOCTOR-DENTIST

		Doctor		Dentist
		General Practitioner	Specialist	
1. Since moving here has your family visited a	Yes			
	No			
(If the answer to 1 is No, go to No. 3)				
(a) How many weeks after arriving was the first visit made?				
(b) Was the selection made before your family needed medical attention? (Yes or No)				

(c) How did your family learn of the individual selected to provide medical services? (PROBE)

Learned about through	GP	Specialist	Dentist
Yellow pages			
Friends, neighbors,			
Doctor			
Nurse			
Went to hospital			
Other (List)			
1			
2			
3			

(d) What is there about the doctor(s) or dentist(s) your family visited which caused your family to select them rather than another individual? (PROBE)

Doctor-GP	Doctor-Specialist	Dentist

MEDICAL SERVICES (continued)

2. (a) Did your family select a doctor or dentist based on information received from an individual not in the medical or dental profession? /___/ Yes /___/ No

If Yes to 2a answer 2b

(b) How would you compare this person to the individual in your family receiving the information? (Circle the appropriate answer)

Category		Comparison	
Sex	1 same	different	
Marital status	2 same	different	
Age	3 same	more	less
Approx. income	4 same	more	less
No. children	5 same	more	less

Information Source was a:
6 (1) friend (2) relative (3) neighbor
(4) co-worker (5) Other_____

Occupation of the household head of the person giving information: 7 _____

(Ask all families)

(c) If your family needed medical attention today would it use the services of the individual contacted before?

	Yes	No	If no, why not
Doctor-GP			
Doctor-Specialist			
Dentist			

(For those families who have not selected a doctor or dentist since moving to this area)

3. How would you go about selecting an individual to provide the following medical services? (PROBE)

(a) Doctor-GP	(b) Specialist	(c) Dentist

DECISION MAKING

Read to the housewife:

In the following questions, I am going to ask you for some information on who in your family selected the suppliers you have identified so far in our talk. (Interviewer - hand housewife Chart C)

	Person Making the Decision					
Supplies Selected	Wife alone	Wife with some help from her husband	Wife and husband jointly	Husband with some help from his wife	Husband alone	Other
Super Market						
1st store						
Favorite						
Beauty Shop						
1st shop						
Favorite						
Dry Cleaners						
1st store used						
Favorite						
Financial Institutions						
Bank						
Savings/Loan						
Credit Union						
Insurance						
Auto						
Property						
Life						
Women's Clothing						
1st Store						
Favorite Store						
Medical Services						
Doctor-GP						
Specialist						
Dentist						
Men's Clothing						
1st Store						
Favorite Store						

CREDIT INFORMATION

1. Has your family been able to transfer any charge accounts it held before moving here to stores in this area?
/___/ Yes /___/ No

(If Yes to 1, answer 1a)

(a)

What charge accounts were transferred	Does your family use the account regularly	
	Yes	No
1		
2		
3		
4		

2. Did your family have a Michigan Bankard before moving here?

/___/ Yes /___/ No

(a) Does your family now have a Michigan Bankard?
/___/ Yes /___/ No (If Yes to 2a, answer 2b)

(b) Does it make use of the bankard? /___/ Yes /___/ No

3. Has your family opened any new charge accounts since moving here? e.g. a new gasoline credit card, a local department store account, etc. /___/ Yes /___/ No
(If Yes, answer 3a)

(a)

Store	Account opened - weeks after arrival
1	
2	
3	
4	

4. Has your family been invited to open any charge accounts since moving to this community? /___/ Yes /___/ No
(If Yes, list stores)

Stores _____

_____

_____

NEWCOMER PROMOTION PROGRAMS

Since moving here have any of the local business firms in the following areas (Chart G) asked your family, as newcomers, for their business?

Business Area	Did a firm ask your family as newcomers for their patronage	If so, what was the firm	How were you contacted (type of promotion)	Did you visit the firm as a result of the promotion?	Are you now considering yourself a regular customer of this firm?
Supermarkets					
Beauty Shops					
Dry Cleaning					
Banks					
Savings/ Loan Assn.					
Credit Unions					
Auto Insurance					
Property Insurance					
Life Insurance					
Furniture					
Appliances					

NEWCOMER PROMOTION PROGRAMS (continued)

Business Area	Did a firm ask your family as newcomers for their patronage	If so, what was the firm	How were you contacted (type of promotion)	Did you visit the firm as a result of the promotion?	Are you now considering yourself a regular customer of this firm?
Women's Clothing					
Men's Suits					
Gasoline					
Other Firms Contacting Your Family as Newcomers					

PERSONAL DATA

1. When did your family move to this address:

_____ Day _____ Month _____ Year

2. In what city and state did your family live before moving here?

_____ City _____ State

3. (To be filled in by Interviewer)

How many families live in this house?

/___/ 1 /___/ 2 /___/ 3 or more

4. Do you rent or own your home? /___/ Rent /___/ Own

PERSONAL DATA (continued)

5. Do you work, for pay, outside your home? /___/ Yes /___/ No

(If the answer to 5 was Yes, ask the respondent to answer 5a through 5c)

(a) Do you work: /___/ full time (40 hrs. per week) OR /___/ part-time

(b) What type of work do you do? _____

_____

(c) Who is your employer? (Firm) _____

_____

6. How many persons, including yourself, are living in this home? _____

7. Do you have any children living at home? /___/ Yes /___/ No

(If the answer to 7 was Yes, ask the respondent to answer 7a through 7c)

(a) No. children 0-5 years old _____.
(b) No. children 6-18 years old _____.
(c) No. children 19 over _____.

8. Including the move which brought your family to this address, how many times has your family made a move of over 50 miles in the past 10 years? _____

9. Do you drive an automobile? /___/ Yes /___/ No

(If the answer to 9 was Yes, ask 9a)

(a) Is there an automobile available for your use during the time your husband is away from home? /___/ Yes /___/ No

10. How many automobiles does your family own? _____

11. Does your family regularly have the use of an automobile which it does not own? (A company car, etc.) /___/ Yes /___/ No

12. How many years have you and your husband been married to each other? _____ years.

13. What is the occupation of your husband? (Kind of work he does - such as carpenter, sales manager or high school teacher) _____

PERSONAL DATA (continued)

14. Who is your husband's employer (firm)? _____

_____

****
* Interviewer: Show housewife Chart H *
****

15. What was the last grade or year of school completed by you and your husband? (Show respondent Chart H) (Indicate letter only)

Husband _____ Wife _____

(If the housewife and/or husband completed high school, ask 15a through 15b. If they did not, find what was the last year they attended school and enter the year in the appropriate space.)

(a) In which year did you finish high school? _____

(b) In which year did your husband finish high school?

_____

****
* Interviewer: Show housewife Chart I *
****

16. In which of these groups would you place your total combined family income for 1966? (Before taxes) (Indicate letter only)

Income 1966 A B C D E F G H I

(circle one)

FAMILY RECALL CHARTS

CHART A

Area Super Markets

1. A&P Food Stores	5. National Tea	9. Shaheens
2. Eberhard's	6. Prince Bros.	10. Thriftway
3. Hi-Lo	7. Packers	11. Shop Rite Foods
4. Kroger	8. Schmidts	12. Other

* * * * * * * * * * *

CHART B

Furniture - Draperies - Carpets

Items of furniture purchased for $25 or more since moving to this area (includes carpets & draperies)	Store(s) in which the items were purchased
A	B
Living Room	
Bed Room	
Dining Room	
Family Room	
Porch/Lawn	

CHART C

Decision Making

A. Wife alone

B. Wife with some help from her husband

C. Wife and husband jointly

D. Husband with some help from his wife

E. Husband alone

F. Other

* * * * * * * * * *

CHART D

Major Household Appliances

Which ones have your family purchased since moving to this area?

Major Appliances

A. Refrigerator

B. Range

C. Air conditioner

D. Washer

E. Dryer

F. Dishwasher

G. Water softener

H. Humidifier

I. Television

J. Phonograph

K. Radio

L. Freezer

M. Other appliances (List)

1.

2.

3.

4.

5.

CHART E

Furniture Purchases

In purchasing furniture, which did your family select first?

1. The brand or make of furniture
2. The store in which to buy the furniture
3. The style of furniture
4. Other

* * * * * * * * * *

CHART F

Major Household Appliance Purchases

In purchasing major household appliances, which did your family select first?

1. The store in which to buy the appliance
2. The particular brand of appliance
3. Other

* * * * * * * * * *

CHART G

Have any business firms in the following areas asked your family as newcomers for their business?

1. Super markets
2. Beauty shops
3. Dry cleaners
4. Banks
5. Savings/Loan Assns.
6. Credit Unions
7. Auto insurance
8. Property insurance
9. Life insurance
10. Furniture
11. Appliances
12. Women's clothing
13. Men's suits

CHART H

Schooling

What was the last grade or year of school completed by you and your husband? (indicate letter only)

		Wife	Husband
A.	Some grade school	A _____	A _____
B.	Completed grade school	B _____	B _____
C.	Some High School	C _____	C _____
D.	Completed High School	D _____	D _____
E.	Some college	E _____	E _____
F.	Completed college	F _____	F _____
G.	Post graduate	G _____	G _____
H.	Other schooling	H _____	H _____
	_____ (specify type)		
I.	Years attended _____	I _____	I _____

* * * * * * * * * *

CHART I

Income

In which of these groups would you place your total combined family income for 1966? (Before taxes) (Indicate letter only)

1966 Family Income
Before Federal Taxes

Group	Income	Group	Income
A	0 - $ 999	E	$ 5,000 - $ 6,999
B	$1,000 - $1,999	F	$ 7,000 - $ 9,999
C	$2,000 - $2,999	G	$10,000 - $14,999
D	$3,000 - $4,999	H	$15,000 - $24,999
		I	$25,000 (over)

APPENDIX C

Pre-Test of the Data Collection Instrument

Pre-Test of Data Collection Instrument

Pre-Test of Questionnaire and Procedures

A pre-test of the questionnaire and of the administrative procedure developed for use in the research was made in July, 1966. The pre-test was held prior to the initiation of the formal research project and the data collected was used only to improve the research design. None of the findings of the pre-test were included in the results of the formal research project.

The pre-test was confined to ten of the forty-five housewives contacted by the participating welcoming organization in March, 1966. The results of the pre-test are shown on Figure 5. Families contacted for the pre-test were selected at random from among the families visited in seven of the eight districts maintained by the welcoming organization within the metropolitan area. In conducting the pre-test, twenty-two telephone calls were attempted to secure the necessary interview appointments. Eleven of the calls were completed and ten of the housewives contacted agreed to participate in the research. Only one housewife flatly refused to take part in the research. No callbacks were made to increase the number of families responding although the actual data collection included such a procedure.

All the telephone contacts and interviews in the pre-test were done by a male interviewer. In a number of instances the housewives showed a noticeable reluctance in

granting an interview to a strange male based only on a telephone contact. The interviewer carried a letter of introduction and an identification card which was presented prior to entering the home of any housewife. The format of the telephone contact and the letter of introduction are presented in Appendix B.

The interviews were conducted with the housewives in each family and took an average of forty-five minutes to complete. In no case did a respondent refuse to answer a given question. Although the housewives had been in the community from four to six months, respondents were able to recall purchasing decisions in the areas under study. The pre-test revealed that housewives were able to give information source data, decision making responsibility and price information in the areas under study. Based upon the data obtained in the pre-test the time between purchase decisions and the interview did not present a recall problem to the respondents housewives.

Questionnaire Revision

Based upon the responses received to the open-ended questions on the pre-test questionnaire the instrument was substantially revised. The revisions dealt primarily with incorporating frequently received responses into pre-coded responses on the questionnaire. The pre-coding was done to facilitate recording a substantial number of common responses to various questions.

In addition to developing a number of pre-coded responses the pre-test resulted in revising the questionnaire to include the following:

(1) A number of questions associated with the use of trading stamps in food shopping.

(2) A question asking whether the families interviewed owned or rented their place of residence.

(3) A question asking each couple how long they had been married to each other.

(4) Space on the questionnaire cover sheet to include the date of arrival in the community of the family and their phone number.

FIGURE 5

PROCEDURE FOR SELECTING MOBILE FAMILIES TO PRETEST QUESTIONNAIRE

WELCOMING ORGANIZATION DISTRICT	NUMBER FAMILIES VISITED BY WELCOME SERVICE "A" MARCH, 1966	COULDN'T BE REACHED BY TELEPHONE			TOTAL FAMILIES AVAILABLE FOR CALLING	FAMILIES NOT CALLED	FAMILIES CALLED			
		NUMBER WITH NO PHONE	UNLISTED NUMBER	MOVED TO OUTSIDE STUDY AREA			TOTAL	NO ANSWER	REFUSAL	ACCEPTED
1	14	2	2	0	10	4	6	2	1	3
2	7	0	0	0	7	3	4	2	0	2
3	6	1	1	1	3	0	3	1	0	2
4	6	0	0	0	6	4	2	2	0	0
5	3	0	0	0	3	1	2	0	0	2
6	5	1	0	0	4	0	4	4	0	0
7	1	0	0	0	1	1	0	0	0	0
8	3	0	0	0	3	2	1	0	0	1
TOTALS	45	4	3	1	37	15	22	11	1	10

APPENDIX D

A Profile of the Sample

A Profile of the Sample

The mobile families in the research were concentrated in the professional, technical and managerial or official occupational categories. Table D-1 shows that nearly eighty per cent of the sample was comprised of families in the two occupational groups. Only 25.6 per cent of all males in the U. S. Labor force are in the two occupational categories.[1] Nearly twenty per cent are in the two combined groups in Michigan.[2]

TABLE D-1
OCCUPATION OF MOBILE HOUSEHOLD HEADS

OCCUPATIONAL CATEGORY	n	%
PROFESSIONAL, TECHNICAL OR KINDRED	66	44.9
MANAGERS, OFFICIALS AND PROPRIETORS	48	32.7
SALES WORKERS	14	9.5
CRAFTSMAN, FOREMAN AND KINDRED	7	4.8
OPERATIVES	3	2.0
SERVICE WORKERS	6	4.1
OTHER	3	2.0
TOTAL	147	100.0

Education of the mobile families was well above the average of all the nation's families. Table D-2 indicates over 66 per cent of the household heads and over 40 per cent of the housewives had completed college. In particular, the

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[1] U. S. Bureau of the Census, Statistical Abstract of the United States: 1966 (87th edition). Washington: U. S. Government Printing Office, 1966, p. 229.

[2] U. S. Bureau of the Census, U. S. Census of Population: 1960, Vol. 1., Characteristics of the Population. Part 24, Michigan, Washington: U. S. Government Printing Office, 1963, pp. 24-199.

40.2 per cent of the household heads having some post graduate work revealed a high level of education for the families. In contrast to the sample, only 18.0 per cent of the nation's male population over 25 had obtained an educational level equivalent to some college in 1965.[1] In Michigan only 14.9 per cent of the male population had some college.[2]

TABLE D-2
EDUCATION OF MOBILE HOUSEHOLD HEADS AND WIVES

EDUCATIONAL LEVEL	HOUSEHOLD HEADS		HOUSEWIVES	
	n	%	n	%
UP TO 8 YEARS	3	2.0	3	2.0
SOME HIGH SCHOOL	3	2.0	3	2.0
HIGH SCHOOL GRADUATE	13	8.8	35	23.8
OTHER SCHOOLING	7	4.8	14	9.5
SOME COLLEGE	22	15.0	31	21.1
COLLEGE GRADUATE	39	26.5	46	31.4
POST GRADUATE	59	40.2	14	9.5
NO ANSWER	1	.7	1	.7
TOTAL	147	100.0	147	100.0

The families in the sample expected to receive incomes higher than average for 1966. Table D-3 indicates the income grouping of the sample families. The families interviewed had a medium income of $10,000 to $14,999. The range also contained the mode and the mean income for the group. The figure is appreciably higher than the national

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[1] Statistical Abstract of the United States: 1966, op. cit., pp. 113-229.

[2] U. S. Census of Population: 1960, Vol. 1, Part 24, Michigan, op. cit., pp. 24-192.

medium income reported for households of $6556.00 in 1964.[1] The effective buying income reported for the metropolitan area in which the study was completed for 1965 was $9,653.00.[2]

TABLE D-3
INCOME OF MOBILE FAMILY HOUSEHOLDS FOR 1966

INCOME RANGE	n	%
UNDER $5000	2	1.4
$5,000 TO $6,999	11	7.5
$7,000 TO $9,999	39	26.5
$10,000 TO $14,999	57	38.7
$15,000 TO $24,999	35	23.8
OVER $25,000	1	.7
NO ANSWER	2	1.4
TOTAL	147	100.0

Long distance mobiles typically had experienced a long distance move prior to the move into the study community. Table D-4 shows that the sample families had completed an average of 2.9 long distance moves during the past decade. Although the largest number of the families, 32.0 per cent, made the first long distance move when moving into the area under study.

Table D-5 contains a summary of the socio-economic characteristics of the mobile families studied. Data contained in the table reveals that nearly two-thirds of the

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[1] Statistical Abstract of the United States: 1966, op. cit., p. 336.

[2] Sales Management Survey of Buying Power, Sales Management, XCVI, (June 10, 1966), p. B.3.

TABLE D-4
NUMBER OF MOVES OF 50 MILES & OVER MADE BY MOBILE FAMILIES IN THE PAST DECADE

NO. MOVES[1]	NO. FAMILIES n	%
1	47	32.0
2	33	22.4
3	20	13.6
4	21	14.3
5	7	4.8
6	8	5.4
7 AND OVER	11	7.5
TOTAL	147	100.0

[1]The average number of long distance moves for all families for the past decade was 2.9 moves.

families in the sample had moved into the study area from out of state. Table D-5 also reveals that the sample families generally occupied single family dwellings and more often owned the home occupied rather than renting.

TABLE D-5
SUMMARY OF SOCIO-ECONOMIC CHARACTERISTICS OF 147 MOBILE FAMILIES

	n	%
PRIOR RESIDENCE		
INSTATE	57	38.8
OUT OF STATE	90	61.2
TOTAL	147	100.0
NO. OF FAMILIES IN NEW DWELLING		
1	118	80.3
2	15	10.2
3 OR MORE	14	9.5
TOTAL	147	100.0

TABLE D-5 (Continued)

	n	%
FAMILY RESIDENCE OWNERSHIP		
RENT	66	44.9
OWN	81	55.1
TOTAL	147	100.0
WORKING WIVES		
YES	17	11.6
NO	130	88.4
TOTAL	147	100.0
CHILDREN AT HOME		
YES	129	87.8
NO	18	12.2
TOTAL	147	100.0

Long distance mobiles had children living at home in 87.8 per cent of the families and 11.6 per cent of the families had working wives.

TABLE D-6
AUTOMOBILE OWNERSHIP AND USAGE

	n	%
NUMBER OF CARS OWNER		
0	1	.7
1	83	56.5
2	62	42.1
3	1	.7
TOTAL	147	100.0
DOES THE WIFE DRIVE?		
YES	141	95.6
NO	6	4.4
TOTAL	147	100.0
IS THERE A CAR AVAILABLE FOR HER USE WHEN THE HOUSEHOLD HEAD IS ABSENT?		
YES	110	74.8
NO	37	25.2
TOTAL	147	100.0

The wives could drive in 95.6 per cent of the families and had a car available for use during the absence of the husband in nearly seventy-five per cent of the families.

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