

This is to certify that the

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"A Study of Home Management Practices
in Homes of Married Students at
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A STUDY OF HOME MANAGEMENT PRACTICES IN HOMES OF
MARRIED STUDENTS AT MICHIGAN STATE COLLEGE

by

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A THESIS

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TABLE OF CONTENTS

Chapter	Page
I. Introduction	1
Purposes of the Study	2
II. Review of Literature	3
III. Materials and Methods Used	10
IV. Findings	
Practices in Use of Money	14
Practices in Use of Time	21
Practices in Use of Energy	26
Comparison of Student Group with Purnell Homemakers	28
Comparison of Student Couples with Purnell Homemakers in Use of Money	31
Comparison of Student Couples with Purnell Homemakers in Use of Time	36
Comparison of Student Couples with Purnell Homemakers in Use of Energy	39
Comparison of Student Managerial Practices According to the Home Economics Training of the Wife.....	41
Differences in Use of Money	43
Differences in Use of Time.....	58
Differences in Use of Energy	62
Differences in Total Practices as Shown by Use of a Home Management Score.....	74
V. Discussion and Conclusions	85
VI. Summary	92
Bibliography	95
Appendix	97

LIST OF TABLES

Table	Page
1. Financial Planning.....	16
2. Record Keeping and Form	18
3. Savings	18
4. Planning for the Future	20
5. Time Planning	22
6. Meal Planning	24
7. Work Accomplishment	24
8. Plans for Recreation	25
9. Hours of Sleep and Tiredness	27
10. Help Received with Housework	29
11. Comparison of Student Couples with Purnell Homemakers in Financial Planning	32
12. Comparison of Student Couples with Purnell Homemakers in Record Keeping	35
13. Comparison of Student Couples with Purnell Homemakers in Use of Time	37
14. Comparison of Student Couples with Purnell Homemakers in Use of Energy	40
15. Percentage Differences Necessary for Significance	44
16. Existence of Financial Plans	45
17. Who Makes Financial Plans	46
18. Form of Financial Plan	47
19. Completeness of Financial Plan	48
20. Success of Financial Plan	50
21. Keeping of Financial Records	51
22. Form of Financial Records Kept	53
23. Plans for the Future	53
24. Plans Made Before Marriage	54
25. Period Future Financial Plans Cover	55
26. Purposes of Future Financial Plans	57
27. Existence of Time Plans	59
28. Completeness of Time Plans	60
29. Use of Written Time Plans	61
30. Time Planning for Certain Tasks	63
31. Meal Planning	64
32. Work Accomplishment	65
33. Plans for Recreation and Entertaining	66
34. Hours of Sleep at Night	68
35. Tiredness During Day	69

LIST OF TABLES

Table	Page
36. Help Received with Housework	71
37. Persons Helping with Housework	72
38. Tasks with Which Help Received	73
39. Differences in Home Management Scores According to Home Economics Training	82
40. Rank Attained Among Groups According to "t" Score	83
Scoring Device Used to Evaluate Home Management Practices	76
Figure 1 - Histogram Showing Total Distribution of Home Management Scores	80

APPENDIX TABLES

Table	Page
I. Saving of Money	97
II. Making Income Suffice	98
III. Period Financial Plans Had Been Used	99
IV. Period Time Plans Had Been Used	100
V. Plans for Recreation With Husband	101
VI. Plans for Recreation With Others	102
VII. Plans for Recreation By Self	103
VIII. Plans for Entertaining at Meals	104
IX. Plans for Entertaining at Parties	105
Questionnaire Used in Study	106

CHAPTER I

INTRODUCTION

The managing of a home has probably been considered important ever since there have been homes to manage. Nevertheless a great deal of confusion exists as to the characteristics, purposes and functions of home management. Comparatively little research has been undertaken to clarify this confusion. Knowledge of management as it is practiced in millions of homes is very meager.

Since the presence of married students at educational institutions is a recent phenomenon it is not surprising that very little is known concerning their managerial practices. The subject is important as well as interesting for many educators predict that, with the precedent established, married students will continue to enter colleges for a number of years to come. Probably as long as government subsidies continue, and as long as economic conditions are such that wives can add to the family income by holding jobs outside the home, young people will continue to marry before their education is complete.

In 1945-1946 the Department of Home Management at Michigan State College took the opportunity of co-operating with the Department of Sociology to obtain data on some of the managerial practices of married student couples. This thesis is a presentation of those data.

From 1939 to 1941 the Home Management Department at Michigan State College had conducted, under Purnell funds, an extensive study of management as it existed in 382 rural

homes in Michigan. The home management questionnaire which was drawn up for use in the study of student home management practices was based upon the schedule which had been administered through interviews during the Purnell research. Since the home management portion of the student study was limited to one sheet of the entire questionnaire it necessarily could cover only those areas of the Purnell research which were considered especially applicable to student families. However, it was hoped that some comparable data might be obtained which could be used to detect similarities or differences between the two groups, the Purnell homemakers representing a rural, older, better established group of the pre-war years as contrasted to the Michigan State College group of young married student families of the post-war period. It was also hoped that the data obtained might shed some light as to the part the wife's home economics training plays in the managerial practices of these young married people.

The purposes of this thesis are:

1. To determine the frequency with which married women students and wives of students at Michigan State College follow certain managerial practices in regard to the following:
 - (a) Use of Money
 - (b) Use of Time
 - (c) Use of Energy
2. To relate the frequency of certain of these practices to some of the findings of the Purnell research "Study of Factors Influencing Home Management Practices".
3. To investigate whether wives with home economics training tend to use practices in the above areas different from those of wives without such training.

CHAPTER II

REVIEW OF LITERATURE

The concept of what managing a home actually involves has been slowly clarifying itself during the past 25 or 30 years. In the minds of many people home management has been and still is synonymous with the efficient operation of a household. In recent years, however, this idea of management as the specific handling of money or material goods has been losing ground steadily. Today the idea is stressed that management is a conscious process. While the conditions under which management takes place may vary, the process will remain the same.

Gross and Crandall ¹ in their text "Management in Theory and Practice" state this concept as follows:

"The authors consider home management to be a process for the use of human and material resources in the home -- the planning, the control of the plan in action whether carried out by self or others, and the evaluating of results preparatory to future planning ----- unless all three phases occur the managerial process is not complete."

Management as a process is based upon the recognition of the goals or satisfactions which a family desires from life and is the way in which a family attempts to attain these goals.

¹ Gross and Crandall - Home Management in Theory and Practice, F. S. Crofts & Co., Inc., New York. 1947 p. 5

Ruth Bonde ² in her text "Management in Daily Living" stresses this importance of family goals in the process of management. She says:

"Management for management's sake has very little meaning. It is effective in daily living only if it renders possible the accomplishment of the goals of the individual or family group. Effective management presupposes that goals have been established and that what we decide to do will tend to contribute to the fulfillment of these goals."

The tools which a family uses to attain its goals are the resources which are available to it. These resources are both human and material. They include not only money and other economic goods but also the knowledges, abilities and interests of all family members as well as their time and energy. The family through the process of management utilizes these resources to attain its goals.

Management exists in any situation in which there is a limited supply of a resource available. Ruth Bonde ³ states:

"We are all managers. Each day of our lives we are using human and material resources to achieve the goals which seem important to us. Some are better managers than others. The measure of satisfaction we receive depends upon our ability to use the available resources effectively."

²Ruth Bonde - Management in Daily Living. The MacMillan Co., New York. 1944. pp. 24-25

³Ibid. p. 2.

Gross and Crandall ⁴ say:

"When there is great abundance, planning for the use of resources is not apt to arise. It is man's effort to make a little 'go around' that occasions management. The resources in the home that are limited are classified as time, energy, money, materials, and the interests and abilities of family and group members."

Thus management becomes a series of decision making activities in which various choices must be weighed. This decision or choice making aspect of management was recognized by Margaret Reid ⁵ who wrote, in her book "Economics of Household Production."

"The act of formulating policies and directing the use of resources, in brief, the making of decisions is the substance of management."

Probably the most concise yet inclusive expression of the present day concept of home management is the one which the Home Management committee of the National Conference on Family Life ⁶ has recently formulated. The committee says:

"Home Management is a series of decision making activities constituting the process of using family resources to reach family goals. It is the major means by which families get what they want from the use of their resources throughout the family life cycle. Its threads are interwoven be-

⁴op. cit. p. 12.

⁵Margaret Reid. Economics of Household Production. John Wiley & Sons, Inc., New York. 1934. p. 77

⁶Unpublished report of the Home Management Committee of the National Conference on Family Life. 1948.

cause decisions for the use of resources are made whether the family is at work or at play."

Although relatively little research has been done in the area of home management, the fact that good management actually improves the quality of family living has been shown by Dorothy Dickins ⁷ of Mississippi. In a study of 936 homemakers, Dr. Dickins found that families with wives of above average managerial ability had more consumer goods, greater increase in net worth, better health, wider participation in education ^{al} clubs, and their children were less likely to be retarded in school than in the case of families with wives of average or below average managerial ability.

The importance of the planning part of the management process is illustrated in a study made by Jean Warren ⁸ at Cornell University. Dr. Warren found in her study "Use of Time in Its Relation to Home Management" that 34 percent of the homemakers with highest labor efficiency reported planning as a time saving device.

The Michigan Purnell study conducted by Dr. Irma Gross and Evelyn Zwemer ⁹ is the only over-all study of home management which has ever been attempted. Since it is the parent

⁷Dorothy Dickins - Effects of Good Household Management on Family Living. Mississippi State College Agricultural Experiment Station, State College, Mississippi. Bulletin 380. 1943.

⁸Warren, Jean - Use of Time in Its Relation to Home Management. Contribution from the Laboratories in Home Economics. Cornell University Agricultural Experiment Station, Ithaca, N.Y. Bulletin 734. 1940.

⁹Gross, Irma H. and Zwemer, Evelyn A. - Management in Michigan Homes. Michigan State College Agricultural Experiment Station, Section of Home Economics, East Lansing, Michigan Bulletin 196. 1944.

study upon which this investigation is based, the findings which relate to the present study will be discussed more fully in a later chapter. The Michigan Purnell study covered the entire field of managerial practices as found in 382 Michigan homes. The frequency of these practices in relation to money, materials, time and energy was investigated. From the information obtained a scoring device was constructed which may be used as a measure of achievement in home management. The scoring device used in this investigation of student managerial practices was based in part upon the score which was used to evaluate the managerial practices of the Michigan homemakers.

Esther Everett ¹⁰ took certain of the findings in regard to the record keeping practices of the Michigan homemakers for further study. In her Master's Thesis "A Critique of Family and Personal Account Keeping" written in 1945 she found that home economics training seemed to influence the kind of financial records kept, those wives with more home economics training tending to keep more formal records than those with less or no such training.

As student marriages are a recent phenomenon it is not surprising to learn that very little research has been carried on concerning them. A 1945-1946 study made by Paul Trump ¹¹ at the University of Wisconsin regarding the

¹⁰ Everett, Esther - A Critique of Family and Personal Account Keeping. Unpublished Master's thesis. Michigan State College. 1945.

¹¹ Svend Riemer. Married Veterans are Good Students. Marriage and Family Living, Vol. IX, No. 1. Feb. 1947. pp. 11-12.

grade points of married and non-married veterans showed that the married veteran received better grades than the single veteran, and that the presence of children tended to further increase his academic success.

A study of the economic status of college students at time of marriage was conducted in 1946 by Hazel Cushing¹² at the State College of Washington. It showed that typically the couples had married between the ages of 21-24, had received a combined income of over \$150 per month at time of marriage, owned no real estate, had meager household possessions, less than \$1000 in savings, expected no financial aid from parents, and usually owned some life insurance. Long courtships seemed to be linked with low incomes and small savings. Amounts of savings were greater as income increased, and both income and savings were highest with professional or special education.

A survey made in 1945-1947 by the Veterans Administration¹³ at Duke University found that after marriage students received higher grades in 71 percent of cases, no change in grades in 25 percent of cases and 4 percent received lower grades. The average monthly income of Duke married veterans was \$181.93 with 59 percent of the wives working outside the home. Sixty-six percent of the couples were childless.

¹²Cushing, Hazel M. Economic Status of College Students at Time of Marriage. The Agricultural Experiment Station, Institute of Agricultural Sciences, The State College of Washington, Pullman, Washington. Mimeograph Circular No. 46.

¹³Editors - Newsweek Magazine, Vol. XXX, No. 1. July 7, 1947 Weekly Publications, Inc., 350 Dennison Ave., Dayton, Ohio. p. 88.

Lois Pratt ¹⁴ in 1948, in reporting the findings of the Michigan State College study for her Master's thesis "Student Marriages at Michigan State College" compared the composition of the Michigan student group with that at Duke and found them to be similar in respect to monthly incomes, and numbers of children in the home.

These studies seem to be the only investigations of student marriages with information available at the present time, although Rosemary Tharpe of Iowa State University is conducting a sociological study of the married veterans attending that institution.

This review of literature has been presented to explain the modern concept of home management with the philosophy underlying it, to report research in home management which bears a relationship to this study and to call attention to studies which have been made of married student families.

¹⁴Pratt, Lois. Student Marriages at Michigan State College. Unpublished master's thesis, Michigan State College. 1948.

CHAPTER III

MATERIALS AND METHODS USED

The data used in this study were obtained in conjunction with a study of the problems involved in college marriages which was conducted at Michigan State College in 1946-1947. Each couple included in the sample received two copies of an 8 page questionnaire which they were asked to answer independently. A single additional sheet regarding home management practices was inserted in the wife's copy. This sheet was removed and returned to the Home Management Department for analysis when the questionnaire was returned.

As stated previously the home management section of the questionnaire was based on the Michigan Purnell study of factors influencing home management practices. Since it occupied only a small portion of the total study it was necessarily much briefer than the original Purnell schedule had been. It contained questions regarding practices in the use of money, time and energy, with emphasis on the planning phase of the managerial process.

In 1946-1947, when the Michigan State College study of married students was conducted, the total married student enrollment at the college was about 2500 couples. * Thirteen hundred thirty eight couples received questionnaires. These couples were contacted in three ways. Home calls were made

*Exact figures not available.

on 250 of the 360 couples living in the college trailer camp. Another 309 couples received questionnaires which were distributed in Effective Living classes, while 779 couples received their copies through the mail. Completed questionnaires were returned by 37 percent of the couples contacted.

Following are some of the characteristics of the sample. Thirty-three percent* of the couples lived in the college trailer camp located about a mile from the campus. Here they shared toilet, laundry and recreational facilities. Five percent lived in privately operated trailer camps, 12 percent in private houses, 30 percent in apartments, and 11 percent in single rooms near the college, while 7 percent lived with parents and 2 percent lived out of town. Of the husbands, 96.5 percent were veterans but only 6.3 percent of the wives had been in the service. All of the husbands and 10.7 percent of the wives were attending college at the time of the study but only six of the wives attending college were veterans. Sixty-three percent of the wives had had some college training and 30 percent were college graduates. The median length of time married fell between 18 and 23 months, while the median age at marriage was 20.9 years for the wife and 22.2 years for the husband. The \$90 government subsistence checks formed the basis of the family income in 96.5 percent of cases. This was supplemented in 44.1 percent of the cases by the wife's working outside the home.

*A disproportionately large numbers of the couples included in the sample were living in the trailer camp. They formed 33 percent of the sample whereas in actuality they were less than 15 percent of the total number of married students in attendance at the college.

Of the working wives 83.6 percent held full time jobs. The median income of the families was \$190 per month. Twenty-nine and six tenths percent of the couples had children but only 5.0 percent had as many as two children.

Four hundred ninety six wives filled in the home management questionnaire. Twelve questionnaires were discarded because they were incomplete. This left a sample of 484 cases to be analyzed.

The 484 cases were grouped according to the types of home economics training the wife might have received. Thirty two combinations were found. They were put into five general classifications as follows:

Group I	None.....	95 cases
Group II	High School Only.....	203 cases
Group III	College (with or without any other types of home economics training).....	110 cases
Group IV	High School and Informal...	51 cases
Group V	Informal Only.....	26 cases

Total of all groups-484 cases

In this classification scheme home economics training received through 4-H clubs, extension classes, or night school work was classified as informal.

The data were then tabulated according to the above classifications. The frequencies with which certain practices occurred were ascertained for the entire sample. Certain of these were then compared with some of the findings of the

Purnell study. Next the five classifications were studied in their relationship to one another. Standard statistical procedures were used to test for significant differences between percentages. A "t" score of 2.0 was considered significant and 2.6 as highly significant. As a final method of comparison a score card was developed for the entire questionnaire and applied to each case in the sample in order to obtain a total home management score. The mean and standard deviation of the entire distribution were computed as well as the percentages lying within 1 and 2 standard deviations of the mean. A histogram was constructed to show the conformity of the total distribution to the normal curve. Finally the means and standard deviations of the scores in each of the five groups were computed and compared for possible significant differences.

CHAPTER IV

FINDINGS

The purpose of this study was to investigate the managerial practices of married students at Michigan State College. The findings will be presented in four ways.

1. The frequencies of practices in the use of money, time and energy will be reported.

2. Comparisons will be made between certain of these practices and some of the practices of a group of 382 Michigan homemakers studied in 1939-1941.

3. The possible influence of various types of home economics training will be presented by comparisons of likenesses and differences in practices among five groups. These groups have been classified according to the home economics training the wife may have received.

4. The total managerial practices among the five groups will be compared by the use of a score which was developed from the questionnaire used in the study.

Practices in the Use of Money

In the handling of money home economists stress the importance of planning ahead of time the way the money is to be used rather than insisting upon elaborate records kept after it has already been spent. The records are considered important only as they are an aid to effective planning. Their function is to give a picture of the expenditures which will make demands upon the family's income.

Since management arises when resources are scarce and since the money resource of these student couples was limited, the study attempted to gain some information regarding their financial planning practices.

It was found that 84.1 percent of the 484 student families in the sample made plans for the use of current income. (See Table 1.) These plans were only partial in 75.3 percent of the cases and 64.8 percent of them were unwritten.

The husbands and wives usually made the plans together. Only 13.2 percent reported that either husband or wife did the planning alone.

While 58.7 percent of the couples felt that their planning was moderately successful, 36.2 percent felt that their plans were completely successful, and only 5.1 percent felt that their plans were used with little success.

Of the planning group 51.5 percent had used their plans less than six months and only 23.0 percent had used them longer than a year. It should be borne in mind that most of these young people had been married but a short time thus limiting the length of time in which plans could have been used.

Seventy two couples had tried financial plans and given them up. Many explanations were given for this. Sixteen wives said that unexpected expenses were constantly disrupting the plan. Another 16 felt that since the income was so limited the money automatically went where it was most needed

TABLE I
FINANCIAL PLANNING

	Number of Cases	Percent
Existence of Plans		
Have plan	407	84.1
No Plan	77	15.9
Completeness		
Partial	298	75.3
Complete	98	24.7
Form		
Unwritten	256	64.8
Written	139	35.2
By whom made		
Husband	25	6.2
Wife	28	7.0
Both	348	86.8
Success		
Complete	142	36.2
Moderate	230	58.7
Little	20	5.1
Period used		
1-6 months	204	51.5
7-12 months	101	25.5
Longer	91	23.0

and no plan was necessary. Twelve of the wives said they couldn't plan because the income was received irregularly, especially the government subsistence checks which were often slow in arriving. Eleven said that because of inadequate records or lack of knowledge as to how to plan, the budgets did not work, while seven felt that the labor involved was not justified by the results. Five wives said that the rising price level made it hard to plan expenditures in advance while three reported that the plan had proven to be a source of disagreement so they had discontinued its use. Two wives gave no reasons for giving up their financial plans.

Records of one or more kinds were kept by 77.9 percent of the couples. (See Table 2) Over half - 57.4 percent - kept formal record books or card files. Slightly less than half - 47.2 percent - kept cancelled checks as a form of record, and 20.7 percent reported the keeping of other casual records such as receipted bills.

When the 407 couples who made financial plans were checked as to their record keeping practices, it was found that 74.2 percent of them kept records, while the 77 couples without plans kept records in only 55.8 percent of cases. Statistical analysis showed this difference to be highly significant with a "t" score of 3.1.

No significant difference appeared in the types of records kept by either the planning or the non-planning group.

Although their median income was only \$190 per month it was found that 49.9 percent of the couples made some savings. (See Table 3) Of the 50.1 percent who made no

TABLE 2
RECORD KEEPING AND FORM

	Number	Percent
Records kept		
Yes	364	77.9
No	103	22.1
Form if kept		
Record book or file	208	57.4
Cancelled checks	171	47.2
Other	75	20.7

TABLE 3
SAVINGS

	Number	Percent
Do you save?		
Yes	234	49.9
No	235	50.1
Do you break even?		
Yes	152	65.2
No	81	34.8*

*This is based on the 235 cases who did not save. These 81 cases are 17.3 percent of the entire group.

savings, 65.2 percent said they could break even although in some cases it was necessary to draw on past savings. Of the entire group 17.3 percent were unable to make their incomes suffice and were receiving help from parents or were borrowing.

The couples reported having definite plans for the future in 95.2 percent of the cases. (See Table 4) Plans for home ownership had been made by 83.8 percent. Plans for having a family were indicated by 79.4 percent. Since 29.6 percent of these couples had at least one child and 5.0 percent had two children this response was undoubtedly influenced by the immediate presence or absence of children in the family. Definite plans for education of family members had been made by 51.4 percent of the couples. Since at least one member of every family was already in college it was apparently taken for granted by the 48.6 percent who failed to check this item that only graduate education or education of children was meant. Financial advancement was checked by 33.5 percent, vacation plans by 24.7 percent, retirement by 14.7 percent, and other plans by 6.6 percent. These other plans were for the buying of a car in 21 cases, while 8 mentioned the furnishing or improving of a home, and five had planned for the pursuit of hobbies.

It was most common to have the plans made several years in advance for 46.0 percent reported that their plans covered a longer period than five years in the future, while 38.4 percent reported plans made for 2 to 5 years ahead. Of the entire group who possessed plans for the future, 15.6 percent had made plans for only 6 months to 1 year in advance.

TABLE 4
PLANNING FOR THE FUTURE

	Number	Percent
Plans made		
Yes	458	95.2
No	23	4.8
Purposes of plans*		
Home ownership	383	83.8
Having a family	363	79.4
Education	235	51.4
Financial advancement	153	33.5
Vacation	114	24.7
Retirement	67	14.7
Other	30	6.6
Period plans cover		
More than 5 years	188	46.0
2-5 years	157	38.4
1 year	26	6.3
6-11 months	38	9.3
Planning before marriage		
Yes	254	57.9
No	185	42.1

*The couples were free to check as many as were applicable.
Some checked as many as 5 of the items.

Derinite financial plans had been made prior to marriage by 57.9 percent of the couples.

Practices in the Use of Time

Time plans of one sort or another were made by 61.2 percent of the wives. (See Table 5.) In 57.0 of the cases these were mental plans only. Of the wives who made time plans 33.7 percent occasionally wrote them out but only 26 wives reported the writing of time plans as a usual procedure.

In considering the 286 wives who made time plans, only 18.9 percent made them for all tasks. The rest of the group - 81.1 percent - used time plans for certain tasks only. The task most frequently planned was in connection with meal preparation with 77.2 percent reporting such planning while 75.9 percent reported planning in connection with laundry work. Planning for house care was indicated by 65.5 percent and time for dishwashing was planned by 54.3 percent. Food purchasing at regular intervals was planned by 49.1 percent. Time plans in connection with care of children were reported by 58 wives. This represents 40.8 percent of couples with children.

Time plans had been used in 45.0 percent of the cases from 1 to 6 months, although 33.7 percent of the group had used them more than a year. Here again it should be borne in mind that the couples had been married but a short time thus limiting the length of time in which plans could have been used.

TABLE 5
TIME PLANNING

	Number	Percent
Possession of Plan		
Yes	286	61.2
No	181	38.8
Form		
Mental only	159	57.0
Occasionally written	94	33.7
Usually written	26	9.3
Scope		
Partial	232	81.1
Complete	54	18.9
Tasks Planned ⁽¹⁾		
All	54	18.9
Meal preparation	179	77.2
Laundry	176	75.9
House care	152	65.5
Dish washing	126	54.3
Food purchasing	114	49.1
Child care	58	25.0*
Mending	28	11.6
Other shopping	25	10.8
Miscellaneous	17	7.3
Period Used		
1-6 months	120	45.0
7-12 months	57	21.3
Over 1 year	90	33.7

(1) Any tasks for which plans were made could be checked.

*This figure represents 40.8% of couples with children.

In meal planning 60.3 percent of the 282 wives who answered this question planned meals about a day in advance, and 24.8 percent planned for two to three days ahead. A very few - 5.0 percent - planned meals for a longer period. (See Table 6.)

In order to measure the workability of the plans a question regarding the degree of work accomplishment was included in the questionnaire. (See Table 7.) Of the 286 wives who answered the question, 48.6 percent reported that they finished "nearly all" of their house work, 44.8 percent said that they finished the "majority" of their tasks, while only 6.6 percent said that they usually failed to finish their work because so many unplanned tasks arose. Since the degree of differentiation between the meanings of the terms "nearly all" and "majority" had not been explained in the questionnaire these responses were combined making a total of 93.4 percent of the wives who had finished nearly all or a majority of their household tasks as contrasted with only 6.6 percent who seldom finished them.

Apparently planned recreation was not found feasible by many of the couples, for with college classes, jobs, and extra assignments filling up their time, recreation was more easily fitted in as the occasion arose. (See Table 8.) Slightly over half of the wives - 54.3 percent - said that they made fairly regular plans for recreation with their husbands once or twice a week. Only 39.6 percent planned

TABLE 6
MEAL PLANNING

	Number	Percent
Meal Planning		
Just before meal	28	9.9
About a day ahead	170	60.3
2-3 days ahead	70	24.8
Longer	14	5.0

TABLE 7
WORK ACCOMPLISHMENT

	Number	Percent
Work Accomplishment		
Nearly all	139	48.6
Majority	128	44.8
Only part	19	6.6

TABLE 8

PLANS FOR RECREATION

	Number	Percent
With Husband		
Yes	246	54.3
No	207	45.7
With Others		
Yes	163	39.6
No	249	60.4
By Self		
Yes	89	22.3
No	310	77.7
Guests at Meals		
Yes	207	50.6
No	202	49.4
Parties		
Yes	103	27.2
No	276	72.8

recreation with friends and this not oftener than once a week while 22.3 percent planned recreation alone. As one wife wrote "We get plenty of recreation but it isn't planned. It depends on the demands of the moment."

Entertaining guests at meals once a week or less was planned by 50.6 percent of the group while 27.2 percent planned to have occasional parties. The crowded living quarters were mentioned by several as a reason for not doing more entertaining and others said they lacked both money and time.

Practices in the Use of Energy

In order to conserve their energy 80.6 percent of the 484 wives planned to get from 7 to 9 hours sleep at night. (See Table 9) However, 16.1 percent of them reported less than 7 hours nightly sleep while 3.3 percent of them regularly received over 9 hours of rest.

Occasional tiredness during the day was reported by 58.1 percent and regular tiredness by 27.5 percent of the wives. In 62.2 percent of the cases where regular tiredness occurred it was during the afternoon. Various reasons were given by the wives to explain regular tiredness. Forty of them blamed overwork from jobs outside the home or the demands of small children within the home. Fifteen attributed it to pregnancy, 14 to lack of sleep at night, while 10 gave poor health as the reason. One woman said she was bored, a second that she hated housework and couldn't seem

TABLE 9

HOURS OF SLEEP AND TIREDNESS

	Number	Percent
Hours Sleep at Night		
Less than 7 hours	77	16.1
7-9 hours	387	80.6
Over 9 hours	16	3.3
Tiredness During Day		
Regularly	130	27.5
Occasionally	274	58.1
Seldom	68	14.4
Time of Regular Tiredness		
Morning	5	4.5
Noon	10	9.0
Afternoon	69	62.2
Evening	19	17.1
After meals	1	.9
All of the time	9	8.1

to get it done, while a third complained that her husband played the radio and read late at night so that she didn't get enough sleep and was tired all the time. The remainder of the 130 wives who were regularly tired had no explanations as to why they felt this way.

Help with the housework was received by 81.3 percent of the wives. (See Table 10) This was obtained from the husband in 94.9 percent of the cases. Paid help was used by only 4.3 percent of the families, and 5.9 percent received help about the house from relatives.

The amount of help received varied considerably. Seven and three tenths percent of the wives received help with all household tasks. One wife wrote "Since I work full time and my husband goes to school full time we both share in all of the housework."

The task with which it was most common for wives to receive help was in meal clean-up. Here 65.5 percent of the wives reported help. In house care 58.5 percent received help, 27.7 percent were assisted with laundry, 26.6 percent with miscellaneous chores, and 23.2 percent with meal preparation. Only 14.6 percent received help with shopping and 26 wives received help in caring for children. This figure represents 16.1 percent of the couples with children.

Comparison of the Student Group With 382 Homemakers Studied in the Purnell Research

It was decided to compare the managerial practices of

TABLE 10

HELP RECEIVED WITH HOUSEWORK

	Number	Percent
Help Received		
Yes	375	81.3
No	86	18.7
From Whom		
Husband	353	94.9
Relatives	23	5.9
Children	1	0.3
Paid help	16	4.3
Tasks With Which Helped		
All	26	7.3
Meal clean-up	234	65.5
House care	210	58.5
Laundry	99	27.7
Miscellaneous	95	26.6
Meal preparation	83	23.2
Shopping	53	14.6
Child care	26	7.3*

*This figure represents 16.1 percent of the couples who had children.

the Michigan State College student group with those reported by 382 Michigan homemakers who were dissimilar in many respects in order to determine whether or not they also differed in the way they managed their use of money, time and energy.

The Purnell homemakers were a group of Michigan women living on farms or in villages, which had been studied in 1939-1941. They represented different economic levels, the families were of different sizes and varying ages, and the family income was earned in a variety of ways - through farming, by conducting of businesses, or by working for salary or wage. All the wives had been married at least a year. Therefore, their home management practices were well established. Wives gainfully employed were excluded from the study. Only 14.6 percent of the couples were childless. Formal education beyond high school had been received by 26.3 percent while only 9.0 percent were college graduates. Home economics training had been received by 67.0 percent of the women either in schools or through 4-H clubs or extension classes.

The Michigan State College student group was quite different from the Purnell group. The immediate life of the students was centered about the college and its activities. In all but a very few cases housing was temporary, with 38 percent of the couples living in trailers, 30 percent in apartments, 11 percent in single rooms, and 7 percent with parents. These temporary makeshift conditions did not exist

among the Purnell group. The student incomes were fairly similar, the base usually being the \$90 government subsistence checks since 96.5 percent of the husbands in this post-war group were veterans. The families were in their early years of marriage and home management practices were in the process of being established. The couples were childless in 70.4 percent of the cases. In every family the husband was attending college and 10.7 percent of the wives were also college students. Another 44.1 percent of the wives were gainfully employed. Of the wives who were not attending college, 63.0 percent had received some formal education beyond high school and 30.0 percent were college graduates. Home economics training in one form or another had been received by 90.5 percent of the wives in the study.*

Comparison of Student Couples with Purnell Homemakers in the Use of Money

The students reported possession of financial plans in 84.1 percent of the cases. (See Table 11) Of the Purnell group only 24.3 percent reported such plans. This difference is highly statistically significant.

*It should be pointed out that the responses received from the Purnell homemakers were obtained through interviews and thus represented 100 percent response whereas those received from the student group were from returned questionnaires and represented only 37 percent of the group contacted. A possibility of bias towards planning and systematic home management should be admitted as regarding the couples who were "questionnaire minded."

TABLE 11

COMPARISON OF STUDENT COUPLES WITH PURNELL HOMEMAKERS IN
FINANCIAL PLANNING

	Student Couples		Purnell Homemakers	
	Number	Percent	Number	Percent
Possession of financial plans				
Have plan	407	84.1	93	24.3
No plan	77	15.9	289	75.7
Form of plan				
Written	139	35.2	41	44.0
Unwritten	256	64.8	52	56.0
Scope				
Partial	298	75.3	85	91.4
Complete	98	24.7	8	8.6
Joint planning				
Yes	348	86.8	68	73.1
No	53	13.2	25	26.9
Plans for the future				
Yes	458	95.2	381	99.7
No	23	4.8	1	0.3
Length of time planned ahead				
Less than 1 year	64	15.6	242	63.5
2-5 years	157	38.4	56	14.7
Longer	188	46.0	83	21.8
Plans made before marriage				
Yes	254	57.9	16	4.8
No	185	42.1	366	95.2

When the form of the plans used by the 407 student couples was compared with that of the 93 Purnell families who planned it appeared that the Purnell families were more inclined to possess written plans - 44.0 percent - as compared with 35.2 percent of student families. This difference was not large enough to be significant. However, a larger proportion of the students - 24.7 percent reported complete plans as compared with only 8.6 percent in the Purnell group. Statistical analysis shows this difference to be highly significant.

In the younger student group 86.8 percent made their plans together whereas in the Purnell group 73.1 percent made joint plans. Here again is a difference which is highly significant.

Of the student group 95.2 percent had plans for the future while all but one of the Purnell families had made plans ahead. Since the Purnell families represented a longer established group this difference might be expected. It is not statistically significant.

In comparing the length of time for which plans were made in advance there was a marked difference between the two groups. Only 15.6 percent of the student couples made plans for less than a year in advance whereas 63.5 percent of the Purnell families planned less than a year ahead. Student couples who made plans for 2 to 5 years ahead represented 38.4 percent of the group as compared to 14.7 percent of Purnell families making plans this far in advance.

Furthermore 46.0 percent of the students who planned in advance said that their plans covered a longer period than 5 years while only 21.8 percent of the Purnell families had made long time plans. All these percentage differences are highly significant statistically.

Another interesting and highly significant difference between the two groups is the fact that 57.9 percent of the student couples reported making financial plans prior to marriage whereas only 4.8 percent of the Purnell families had made such pre-marriage plans.

In comparing the record keeping practices of the two groups it appeared that 77.9 percent of the student families kept financial records as compared with 55.8 percent* of the Purnell families. (See Table 12) This again is a highly significant difference. However, the proportions keeping formal records were similar in both groups for 57.4 percent of the students and 55.1 percent of the Purnell families reported the keeping of formal types of records. Sixty seven and nine tenths percent of the record keeping student families also kept casual types of records. When compared with the 44.9 percent who were casual record keepers in the Purnell group there is again a highly significant difference.

Thus it would appear from the above comparisons that the two groups differed in their financial management in

*This figure is based on the 198 record keeping families reported by Esther Everett in her unpublished Master's thesis "A Critique of Family and Personal Account Keeping."

TABLE 12

COMPARISON OF STUDENT COUPLES WITH PURNELL HOMEMAKERS
IN RECORD KEEPING

	Student Couples		Purnell Homemakers	
	Number	Percent	Number	Percent
Records kept				
Yes	364	77.9	198	51.8
No	103	22.1	184	48.2
Types kept				
Formal	208	57.4	109	55.1
Casual	246	67.9	89	44.9

the possession, and completeness of their plans as well as in the joint making of these plans, the length of time plans for the future covered, and the practice of making plans prior to marriage. They also differed in the proportions who kept records. They were similar only in the form of plans used, in the possession of plans for the future and in the proportions of formal records kept by those couples who kept records.

Comparison of Student Couples With Purnell Homemakers in the Use of Time

Among student families the use of time schedules was less prevalent than among the Purnell homemakers for only 61.2 percent of the wives in the student group reported the making of time plans as compared with 91.4 percent of the Purnell wives. (See Table 13) This is a highly significant difference.

Mental rather than written plans were reported by 90.7 percent of the student couples and by 94.0 percent of the Purnell homemakers. Likewise 81.1 percent of the student group and 93.1 percent of the Purnell group described their plans as partial rather than complete. However, the proportion of the wives in the student group who used complete plans - 18.9 percent - when compared with the 6.9 percent of the Purnell homemakers using complete plans showed a highly significant difference.

Two hundred eighty two student wives gave information

TABLE 13

COMPARISON OF STUDENT COUPLES WITH PURNELL HOMEMAKERS
IN USE OF TIME

	Student Couples		Purnell Homemakers	
	Number	Percent	Number	Percent
Plans made				
Yes	286	61.2	349	91.4
No	181	38.8	33	8.6
Form				
Written	26	9.3		6.0
Unwritten	253	90.7		94.0
Scope				
Partial	232	81.1	325	93.1
Complete	54	18.9	24	6.9
Meal planning				
Just before meal	28	9.9	99	25.9
About a day ahead	170	60.3	173	45.3
2-3 ahead	70	24.8	95	24.9
Larger	14	5.0	15	3.9
Work accomplishment				
Nearly all	139	48.6	137	35.8
Majority	128	44.8	171	44.8
Only part	19	6.6	74	19.4
Recreation planned				
With husband or family	246	54.3	226	59.1

as to when meals were planned. Of these 9.9 percent reported no advance planning. Compared to the 35.9 percent of the Purnell homemakers who did no planning until the meal was to be prepared there is a highly significant difference. Another difference of high significance appeared between the 60.3 percent of student wives who planned meals about a day ahead as contrasted to the 45.3 percent of Purnell homemakers who planned daily. Nearly the same proportion in both groups - 24.8 percent and 24.9 percent - planned more than 1 and less than 3 days ahead, and little difference was noted in the proportions who planned meals still further in advance - 5.0 percent and 3.9 percent.

When the work accomplishment of the two groups was compared, the 286 student wives who replied to the question reported nearly all work finished in 48.6 percent of cases, the majority of tasks finished in 44.8 percent of cases and only 6.6 percent of the wives said the daily house work was not usually finished. In the Purnell group only 35.8 percent of the homemakers reported nearly all work completed. The same proportion as in the student group - 44.8 percent - reported the majority of work finished but 19.4 percent of them reported usual failure to finish household tasks. When compared statistically there is a highly significant difference between the two groups in regard to those who nearly always finished their work and the proportion who seldom finished it.

Slightly more of the Purnell women planned family recreation - 59.1 percent - than student couples planned recreation together - 54.3 percent.

It would appear from this comparison that the two groups differed in their use of time plans, the completeness of the plans, and in the proportion who planned meals daily or did no advance planning. In work accomplishment they differed in the proportions who finished nearly all tasks and those who seldom finished them. They were similar in their use of unwritten plans as well as in the proportions who planned meals more than two days in advance. The proportions who finished a majority of their tasks and who planned family recreation were similar.

Comparison of Student Couples with Purnell Homemakers in the Use of Energy

In their use of energy the proportions in each group who were seldom tired were similar - 14.4 percent and 12.8 percent. (See Table 14)

However, the practices of the two groups were highly different statistically in regard to the husbands help with the housework for in the 375 student families in which the wives received help the husband assisted in 353 cases thus providing 94.9 percent of the help supplied. In the Purnell group on the other hand, only 26.2 percent of the husbands helped with the housework.

In both groups meal clean-up was the task in which help

TABLE 14
COMPARISON OF STUDENT COUPLES WITH PURNELL HOME MAKERS
IN USE OF ENERGY

	Student Couples		Purnell Homemakers	
	Number	Percent	Number	Percent
Tiredness				
Seldom	68	14.4	49	12.8
Help with housework				
Husband	353	94.9	100	26.2*
Paid	16	4.3	114	29.8

*This figure does not include husbands help with child care.

was most likely to be received. The husbands supplied this help in the student families whereas in the Purnell group the older children assisted with the dish washing.

The use of paid help was utilized by only 4.3 percent of the student families. In the longer established Purnell homes 29.8 percent of the families used some paid help. This is a highly significant difference.

It would appear from the above comparisons that in the use of energy the two groups differed in the proportions who received help from their husbands and in those who used paid help. They were similar in the proportions who were seldom tired.

Comparison of Student Managerial Practices According to the Home Economics Training of the Wife.

Since variations in certain practices in the use of money, time and energy had appeared, it was decided to select one specific factor, namely the type of home economics training the wife may have received and investigate its influence upon the management of the 484 Michigan State College student couples. In order to carry out this part of the study the sample was divided into five classifications according to possible types of home economics training. Wives who had received no home economics training outside of their own or parents home were grouped together. There were 95 such cases. Two hundred two wives who had received all of their home

economics training in high school were classed together as a second group. One hundred ten wives who had taken home economics work in college, regardless of actual amounts or other home economics work, were put into a third group. The fourth group included 51 cases in which the wives had had high school home economics training plus some informal training received in 4-H clubs, extension classes or night school. The reason for separating these 51 cases from the 202 cases who had had only high school home economics training was because it was felt that these 51 cases showed an evidence of special interest in home economics which might affect the responses of the total high school group if the two were combined. The same reasoning was followed in the formation of the fifth group from the 26 wives who had had no formal home economics training in school but who had shown interest in home economics by participating in 4-H clubs, extension classes or night school work.

It should be pointed out that since no attempt was made to measure the specific amounts of each type of home economics training received, any conclusions drawn from these findings must necessarily be very general in character.

Percentage frequencies for all five groups were computed in each of the three areas, use of money, use of time, and use of energy, for each of the practices reported upon in the questionnaire. These frequencies were then compared to ascertain any differences in practice which might appear

among the groups. It was found by consulting Hadley Cantril's ¹⁵ graphs which show the percentage differences necessary for significance with varying sizes of samples that with the two largest groups used in this study a difference of at least 13 percent was necessary in order for the difference to be significant. For it to be highly significant, this difference must be at least 16 percent. When the smaller groups were being compared these percentage differences would necessarily need to be greater. (See Table 15.)

Differences in the Use of Money According to the Home Economics Training of the Wife

In the possession of financial plans, in the joint making of plans by husband and wife, in the form and completeness of the plans, and in their successful use, there were no significant statistical differences among the five groups. (See Tables 16, 17, 18, and 19) There seemed to be a slight relationship between formal home economics training and the use of a written plan. This is shown in Table 18, with the high school group showing greater use of written plans than the group with no home economics training, while the college trained group showed a still larger proportion using written plans. Likewise the college trained wives seemed to use their plans with a greater degree of success than any of the other groups, 40.9 percent reporting successful planning and

¹⁵Cantril, Hadley. Gauging Public Opinion. Princeton, 1944 pp. 297-301.

TABLE 15
PERCENTAGE DIFFERENCES NECESSARY
FOR SIGNIFICANCE*

Sizes of samples		Percentage Differences	
N ₁	N ₂	Significant Difference	Highly Significant Difference
50	50	21	25
50	100	18	22
50	200	16.5	20
100	100	15.	18
100	200	13	16

*Significant differences computed from Hadley Cantril's graphs showing percentage differences necessary for significance.

TABLE 16*

EXISTENCE OF FINANCIAL PLANS

	Have plan		No plan	
	Number	Percent	Number	Percent
None (95)	80	84.2	15	15.8
High school only (202)	169	83.7	33	16.6
College (110)	93	84.5	17	15.5
High school and informal (51)	42	82.4	9	17.6
Informal only (26)	23	88.5	3	11.5
All groups (484)	407	84.1	77	15.9

*In Tables 16 through 40 - the following classifications according to home economics training are used:

None - No home economics training.

High school only - Home economics training received only through high school.

College - Home economics training in college with or without all other types.

High school and informal - High school home economics training plus 4-H clubs, extension classes or night school work.

Informal only - Home economics training received only through 4-H clubs, extension classes or night school work.

TABLE 17
WHO MAKES FINANCIAL PLAN

	Husband		Wife		Both	
	Number	Percent	Number	Percent	Number	Percent
None (80)	5	6.25	9	11.25	66	82.5
High school only (165)	12	7.3	9	5.4	144	84.5
College (93)	6	6.5	6	6.5	81	87.0
High school and informal (42)	1	2.4	1	2.4	40	95.2
Informal (21)	1	4.7	3	14.3	17	81.0
All groups (401)	25	6.2	28	7.0	348	86.8

TABLE 18
FORM OF FINANCIAL PLAN

	Written		Unwritten	
	Number	Percent	Number	Percent
None (77)	24	31.2	53	68.8
High school only (167)	61	36.5	106	63.5
College (91)	37	40.7	54	59.3
High school and informal (39)	10	25.6	29	74.4
Informal only (21)	7	33.3	14	66.7
All groups (395)	139	35.2	256	64.8

TABLE 19
COMPLETENESS OF FINANCIAL PLAN

	Partial		Complete	
	Number	Percent	Number	Percent
None (77)	58	74.3	19	25.7
High school only (165)	125	75.8	40	24.2
College (92)	69	75.0	23	25.0
High school and informal (40)	28	70.0	12	30.0
Informal only (22)	18	81.8	4	18.2
All groups (396)	298	75.3	98	24.7

only 3.2 percent reporting little success. (See Table 20)

Since the period over which plans had been used depended on the length of time married, and since saving or breaking even depended on the amount of income, no comparisons were made among the groups as to these points.

In the keeping of records a significant difference appeared between the college trained group who kept records in 88.0 percent of cases as compared with the group with no home economics training who kept records in only 74.4 percent of cases. (See Table 21) Likewise the difference between these two groups was highly significant when the types of records kept were compared, the college trained group tending to keep more cancelled checks and other casual types of records to supplement their formal accounts. (See Table 22)

Plans for the future had been made by 95.2 percent of all the couples but there seemed to be a slight tendency for possession of future plans to increase with formal home economics training although the differences which appeared were not statistically significant. (See Table 23)

There also was a slightly greater proportion - 61.5 percent - of the college trained group who had made financial plans prior to marriage. Here again the difference was not significant statistically. (See Table 24)

No significant differences appeared in the length of time which the plans for the future covered, the tendency being for longer planning in all groups. (See Table 25)

TABLE 20
SUCCESS OF FINANCIAL PLAN

	Successful		Moderate Success		Little Success	
	Number	Percent	Number	Percent	Number	Percent
None (75)	29	38.6	43	57.4	3	4.0
High school only (160)	54	33.8	95	59.4	11	6.8
College (93)	38	40.9	52	55.9	3	3.2
High school and Informal (41)	12	29.3	26	63.4	3	7.3
Informal only (23)	9	39.1	14	60.9	0	0.0
All groups (392)	142	36.2	230	58.7	20	5.1

TABLE 21
KEEPING OF FINANCIAL RECORDS

	Yes		No	
	Number	Percent	Number	Percent
None (90)	67	74.4	23	25.6
High school only (194)	145	74.7	49	25.1
College (108)	95	88.0	13	12.0
High school and informal (49)	37	75.5	12	24.5
Informal only (26)	20	76.9	6	23.1
All groups (467)	364	77.9	103	22.1

TABLE 22

FORM OF FINANCIAL RECORDS KEPT

	Record Book or Card File		Cancelled Checks		Other	
	Number	Percent	Number	Percent	Number	Percent
None (67)	38	56.7	28	41.7	9	13.3
High school only (144)	83	57.2	63	43.4	38	26.2
College (95)	57	60.0	53	55.8	13	37.0
High school and informal (36)	20	55.6	16	44.4	8	22.2
Informal only (20)	10	50.0	11	55.0	7	35.0
All groups (362)	208	57.4	171	47.2	75	20.7

TABLE 23
PLANS FOR THE FUTURE

	Yes		No	
	Number	Percent	Number	Percent
None (94)	88	93.6	6	6.4
High school only (201)	190	94.5	11	5.5
College (109)	106	97.2	3	2.8
High school and Informal (51)	50	98.0	1	2.0
Informal only (26)	24	92.3	2	7.7
All groups (481)	458	95.2	23	4.8

TABLE 24

PLANS MADE BEFORE MARRIAGE

	Yes		No	
	Number	Percent	Number	Percent
None (83)	49	59.0	34	41.0
High school only (182)	101	55.5	81	44.5
College (104)	64	61.5	40	38.5
High school and Informal (46)	27	58.7	19	41.3
Informal only (24)	13	54.2	11	45.8
All groups (439)	254	57.9	185	42.1

TABLE 25

PERIOD FUTURE FINANCIAL PLANS COVERED

	6-11 months		1 year		2-5 years		Longer	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
None (79)	6	7.6	6	7.6	29	36.7	38	48.1
High school only (165)	18	10.9	10	6.1	66	40.0	71	43.0
College (97)	11	11.3	8	8.3	32	33.0	46	47.4
High school and informal (45)	2	4.4	2	4.4	18	40.0	23	52.2
Informal only (23)	1	4.3	--	--	12	52.2	10	43.5
All groups (409)	38	9.3	26	6.3	157	38.4	188	46.0

In the purposes for which future financial plans had been made certain significant differences appeared. That these differences should be attributed to home economics training would be doubtful since many and varied factors would necessarily influence the future plans of these young couples. (See Table 26) The particular plans which seemed to show great differences were those for having a family, plans for financial advancement, and educational plans. Plans for having a family by the group with only high school home economics training showed a highly significant difference, 73.2 percent possessing such plans when compared with the 91.8 percent of the high school group who had also had informal types of home economics training. This latter group of wives with both high school and informal training also showed a highly significant difference in plans for financial advancement, when the 49.0 percent who had made such plans were compared with the 26.1 percent of the group with no home economics training and the 32.1 percent of those with high school home economics training only. In plans for education the college trained wives with 63.1 percent planning for educational advancement showed a highly significant difference when compared with the 45.8 percent in the high school group and a significant difference when compared with the 44.9 percent of the group with both high school and informal training who had made such plans.

TABLE 26

PURPOSES OF FUTURE FINANCIAL PLANS

	Having a Family		Education		Home Ownership		Financial Advancement		Retirement		Vacation		Other	
	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent
None (88)	73	83.0	49	55.7	69	78.4	23	26.1	13	14.8	24	27.3	11	12.5
High school only (190)	139	73.2	87	45.8	166	87.4	61	32.1	28	14.7	48	25.3	7	3.7
College (106)	84	79.2	67	63.1	87	82.1	36	34.0	14	13.2	28	27.4	9	8.5
High school and in-formal (49)	45	91.8	21	44.9	41	83.7	24	49.0	8	16.3	9	18.4	2	4.1
Informal only (24)	22	91.7	11	45.8	20	83.3	9	37.5	4	16.7	5	20.8	1	4.2
All groups (457)	363	79.4	235	51.4	383	83.8	153	33.5	67	14.7	114	24.7	30	6.6

It would appear that in the use of money the only significant differences existing among the five groups were in the keeping of records, the type of records kept, and in the purposes for which financial plans for the future had been made. In other aspects of financial management the five groups appeared to be similar.

Differences in the Use of Time According to the Home Economics Training of the Wife

In the management of time there seemed to be a tendency for the use of time plans to increase as formal home economics training increased (See Table 27), but for the use of complete plans to decrease. (See Table 28) However, the differences were too small to be statistically significant. The only significant difference which appeared in time planning was in the absence of written plans. (See Table 29) Here the 47.8 percent of the college trained wives who reported use of mental plans only was significantly lower than the 63.4 percent of the high school trained group who relied entirely upon mental plans.

Since the period in which time plans could have been used was dependent on the length of time the couples had been married no comparisons were made as to this aspect of time management.

In the ranking of kinds of tasks for which plans were made, when only part of the work was planned, no significant

TABLE 27
EXISTENCE OF TIME PLANS

	Yes		No	
	Number	Percent	Number	Percent
None (90)	52	57.8	38	42.2
High school only (196)	114	58.2	82	41.8
College (105)	71	67.6	34	32.4
High school and informal (51)	32	62.7	19	37.3
Informal only (25)	17	68.0	8	32.0
All groups (467)	286	61.2	181	38.8

TABLE 28
COMPLETENESS OF TIME PLANS

	Yes		No	
	Number	Percent	Number	Percent
None (52)	12	23.1	40	76.9
High school only (114)	25	21.9	89	78.1
College (71)	11	15.5	60	84.5
High school and informal (32)	4	12.5	28	87.5
Informal only (17)	2	11.8	15	88.2
All groups (286)	54	18.9	232	81.1

TABLE 29
USE OF WRITTEN TIME PLANS

	Usually		Occasionally		Never	
	Number	Percent	Number	Percent	Number	Percent
None (49)	5	10.2	17	34.7	27	55.1
High school only (112)	10	8.9	31	27.7	71	63.4
College (69)	9	13.1	27	39.1	33	47.8
High school and informal (32)	1	3.1	13	40.6	18	56.3
Informal only (17)	1	5.9	6	35.3	10	58.8
All groups (279)	26	9.3	94	33.7	159	57.0

differences appeared. (See Table 30) The group which had had only informal training seemed to show rather large percentage differences when compared with the other groups in the planning of food buying and dish washing but since the sample consisted of only 15 cases it was felt to be too small to warrant statistical analysis.

No great differences appeared among the five groups in the times when meals were planned or in work accomplishment. (See Tables 31 and 32)

Neither were there great differences in the proportions of wives who planned recreation with their husbands, with others, or by themselves. (See Table 33) The college trained group showed a slight tendency to do more entertaining of guests at meals and at parties than the other four groups but the difference was not significant statistically.

Thus in the use of time the only statistical difference which appeared among groups was in the use of mental rather than written plans.

Differences in the Use of Energy According to the Home Economics Training of the Wife

In the management of energy a few significant differences appeared among the groups.

In the amount of sleep obtained at night there was a significant statistical difference between the group with no home economics training and the group with informal training only, the former having 10.6 percent of cases who received

TABLE 30

TIME PLANNING FOR CERTAIN TASKS

	House		Food		Other		Meal		Dish		Mend-		Other	
	Laundry	Care	Buying	Shopping	Prep.	washing	ing	Num-	Per-	Num-	Per-	Num-	Per-	Num-
	Num-	Per-	Num-	Per-	Num-	Per-	Num-	Per-	Num-	Per-	Num-	Per-	Num-	Per-
	ber	cent	ber	cent	ber	cent	ber	cent	ber	cent	ber	cent	ber	cent
None (40)	26	65.0	23	57.5	20	50.0	2	5.0	32	80.0	20	50.0	3	7.5
High school only (89)	71	79.8	61	68.5	39	43.8	8	9.0	64	71.9	51	57.9	13	14.6
College (60)	43	71.7	38	63.3	28	46.7	9	15.0	49	81.7	30	50.0	8	13.3
High school and in-formal (28)	24	85.7	20	71.4	15	53.6	4	14.3	22	78.6	14	50.0	4	14.3
Informal only (15)	12	80.0	10	66.7	12	80.0	2	13.5	12	80.0	11	73.3	--	--
All groups (232)	176	75.9	152	65.5	114	49.1	25	10.8	179	77.2	126	54.3	28	11.6
													17	7.3

TABLE 31
MEAL PLANNING

	Just Before Meal		About a day ahead		2-3 days ahead		Longer	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
None (51)	5	9.8	29	56.9	16	31.4	1	1.9
High school only (112)	15	13.4	76	67.9	19	17.0	2	1.7
College (70)	4	5.7	35	50.0	24	34.3	7	10.0
High school and informal (32)	2	6.2	22	68.8	6	18.8	2	6.2
Informal only (17)	2	11.8	8	47.0	5	29.4	2	11.8
All groups (282)	28	9.9	170	60.3	70	24.8	14	5.0

TABLE 32

WORK ACCOMPLISHMENT

	Nearly All		Majority		Only Part	
	Number	Percent	Number	Percent	Number	Percent
None (52)	22	42.3	23	44.2	7	13.5
High school only (114)	57	50.0	51	44.7	6	5.3
College (71)	35	49.3	31	43.7	5	7.0
High school and informal (32)	17	53.1	14	43.8	1	3.1
Informal only (17)	8	47.1	9	52.9	---	---
All groups (286)	139	48.6	128	44.8	19	6.6

TABLE 33

PLANS FOR RECREATION AND ENTERTAINING

	With Husband		With Others		By Self		Guests at Meals		Parties	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
None	45	51.1	31	39.7	18	24.0	35	47.9	21	32.3
High school only	107	56.0	68	39.8	39	23.8	83	48.3	34	21.7
College	55	52.9	45	45.0	18	18.0	53	54.6	31	33.7
High school and informal	24	54.5	13	31.7	10	26.3	23	53.5	11	27.5
Informal only	15	57.7	6	27.3	4	18.2	13	54.2	6	24.0
All groups	246	54.3	163	39.6	89	22.3	207	50.6	103	27.2

less than 7 hours of sleep per night as compared with 30.8 percent in the latter group who were getting inadequate amounts of sleep. Here again many factors could conceivably enter into the picture. Since the group which had had only informal training consisted of 8 cases it was felt to be too small to warrant any conclusions as to the differences shown. (See Table 34)

In the reporting of regular tiredness a significant difference appeared between the high school trained wives and the college trained group, the latter reporting regular tiredness in a higher proportion of cases - 36.4 percent - than in the former - 22.3 percent. (See Table 35) Here again many factors such as state of health, demands of jobs outside the home, or responsibilities connected with care of small children within the home would undoubtedly influence the response to this question. A highly significant difference also appeared when the 45.8 percent of the college trained wives who reported only occasional tiredness was compared with the 63.0 percent of the high school trained group who reported only occasional fatigue. Likewise the college trained group showed a significant difference in this response when compared with the 62.0 percent of the wives with no home economics training who were occasionally tired.

A significant difference appeared between the two groups which had had informal home economics training as to the amount of help received with the housework - 77.6 percent and 96.0

TABLE 34

HOURS OF SLEEP AT NIGHT

	Less than 7 hours		7-9 hours		Over 9 hours	
	Number	Percent	Number	Percent	Number	Percent
None (94)	10	10.6	83	88.3	1	1.1
High school only (201)	30	14.9	164	81.6	7	3.5
College (109)	20	18.3	84	77.1	5	4.6
High school and informal (50)	9	18.0	38	76.0	3	6.0
Informal only (26)	8	30.8	18	69.2	---	---
All groups (480)	77	16.1	387	80.6	16	3.3

TABLE 35

TIREDNESS DURING DAY

	Regularly		Occasionally		Seldom	
	Number	Percent	Number	Percent	Number	Percent
None (92)	24	26.1	57	62.0	11	11.9
High school help (197)	44	22.3	124	63.0	29	14.7
College (107)	39	36.4	49	45.8	19	17.8
High school and informal (50)	14	28.0	31	62.0	5	10.0
Informal only (26)	9	34.6	13	50.0	4	15.4
All groups (472)	130	27.5	274	58.1	68	14.4

percent - but the two groups were too small to warrant conclusions being drawn. (See Table 36)

There was also a slightly larger proportion of the wives with college home economics training who received some help with the house work than was received by the other wives. (See Table 36) A larger proportion of wives in the groups which had had home economics training of the various types received help from the husband than was received by the non-home economics trained women, with the college trained wives receiving husbands help in the largest proportion of cases. (See Table 37) However, the differences were not large enough to be statistically significant.

In the use of help with specific tasks the wives with no home economics training seemed to differ somewhat from the other groups. (See Table 38) A significant difference appeared between the 58.5 percent of this group who reported help with meal clean-up and the 77.8 percent of the wives with high school and informal training reporting help with dishes. A highly significant difference appeared when these wives with no home economics training were compared with the high school trained group in the help received with laundry for the non-trained wives reported help in only 15.9 percent of cases while the high school trained wives reported help in 34.8 percent of cases. Another significant difference appeared when the 7.7 percent of the non-home economics trained group who re-

TABLE 36

HELP RECEIVED WITH HOUSEWORK

	Yes		No	
	Number	Percent	Number	Percent
None (87)	68	78.2	19	21.8
High school only (193)	151	78.2	42	21.8
College (107)	94	87.9	13	12.1
High school and informal (49)	38	77.6	11	22.4
Informal only (25)	24	96.0	1	4.0
All groups (461)	375	81.3	86	18.7

TABLE 37

PERSONS HELPING WITH HOUSEWORK

	Husband		Relatives		Children		Paid Help	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
None (67)	61	91.0	6	8.9	---	---	2	3.0
High school only (149)	141	94.6	6	3.8	1	.7	10	6.7
College (94)	92	97.9	4	4.3	---	---	4	4.3
High school and informal (38)	36	94.7	4	10.5	---	---	---	---
Informal only (24)	23	95.8	2	8.3	---	---	---	---
All groups (372)	353	94.9	22	5.9	1	.3	16	4.3

TABLE 38

TASKS WITH WHICH HELP RECEIVED

	House Care			Meal Prep.			Meal Clean-up			Laundry			Shopping			Misc. Chores		
	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent
None (65)	7	10.8	38	58.5	18	27.7	38	58.5	27	41.5	5	7.7	15	23.1				
High school only (145)	11	7.6	78	53.8	30	20.7	92	63.4	23	15.9	15	10.3	38	26.2				
College (89)	5	5.6	57	64.0	20	22.5	63	70.8	31	34.8	22	24.7	26	29.2				
High school and in-formal (36)	1	2.8	23	63.9	10	27.8	28	77.8	10	27.8	7	19.4	14	38.9				
Informal only (22)	2	9.1	14	63.6	5	22.7	13	59.1	8	36.7	3	13.6	2	9.1				
All groups (357)	26	7.3	210	58.5	83	23.2	234	65.5	99	27.7	52	14.6	95	26.6				

ceived help with shopping was compared with the 24.7 percent of the college trained wives who received help with this duty. Thus the wives without home economics training seemed to receive significantly less help in the three tasks of meal clean-up, laundry and shopping than was received by some of the other wives. However, a larger proportion of these same wives - 10.8 percent received help with all tasks than was shown in any other group, although the difference was not statistically significant.

It would appear that in the management of energy some of the groups differed significantly in the amounts of sleep obtained at night and in the proportions reporting regular and occasional tiredness. Significant differences also appeared in the types of housework with which help was received.

Differences in Total Practices as Shown by the Use of a
Home Management Score ¹⁶

Since certain rather scattered but significant differences had appeared among the five groups of student families in their use of money, time and energy, it was decided to compare the total practices of the groups to ascertain, if possible, whether certain types of home economics training tended to

¹⁶Gross and Everett. Scoring of Home Management Practices. Research in Home Management, Section of Home Economics, Michigan State College Agricultural Experiment Station, East Lansing, Michigan. 1946.

influence management practices in general.

In order to make this comparison a scoring device was developed which was based on selected responses in the questionnaire. (See pages 76, 77, and 78) The scores assigned to the responses were purely arbitrary. A score of 1, 2, 3, or 4 was allotted for each practice, the higher scores being given for the managerial practices which are usually considered to be more desirable. When the length of time the couples had been married would influence the response to a great extent, no score was given. This occurred in the responses regarding the length of time financial and time plans had been used. Likewise since saving or breaking even would be strongly influenced by the amount of income available these responses were left unscored.

Successful use of financial plans and degree of work accomplishment were rated relatively higher than other items in the score because it was felt that these parts were the test of the workability of the plans.

Certain practices which are generally considered to be desirable in fostering good family relationships were also scored slightly higher. For example, if either husband or wife alone made the financial plans the score was 1, but if the plan was made together a score of 3 was given. Similarly if plans had been made together before marriage a score of 2 was earned, but if no plans had been made prior to marriage

<u>Use of Money</u>	<u>Score Given</u>	<u>Best Score Possible</u>
<u>Current Financial Plans</u>		
By		
Husband	1	
Wife	1	
Both	3	3
<u>Extent of Plans</u>		
Partial	1	
Complete	2	2
<u>Form of Plans</u>		
Written	2	
Unwritten	1	2
<u>Success of Plans</u>		
Successful	4	
Moderately successful	2	
Little success	1	4
<u>Keeping of Records</u>		
Records kept	1	
No records kept	0	1
<u>Form of Records</u>		
Record book	2	
Card file	2	
Cancelled checks	1	
Other	1	2
<u>Future Financial Plans</u>		
Having a family	1	
Education	1	
Home ownership	1	
Financial advancement	1	
Retirement	1	
Vacation	1	
Other	1	7

<u>Use of Money - continued</u>	<u>Score Given</u>	<u>Best Score Possible</u>
<u>Period Plans Covered</u>		
6 - 11 months	1	
1 year	1	
2 - 5 years	2	
Longer	3	3
<u>Pre-Marriage Plans</u>		
Yes	2	
No	0	2
<u>Use of Time</u>		
<u>Plans Used</u>		
Yes	1	
No	0	1
<u>Extent of Plans</u>		
All tasks	2	
Certain tasks only	1	2
<u>Writing of Plans</u>		
Usually	2	
Occasionally	1	
Never	0	2
<u>Time When Meals Planned</u>		
Just before meal	0	
About a day ahead	1	
2-3 days ahead	2	
Longer	3	3
<u>Work Accomplishment</u>		
Nearly all	4	
Majority	2	
Only part	0	4

<u>Use of Time - continued</u>	<u>Score Given</u>	<u>Best Score Possible</u>
<u>Recreation</u>		
With husband	2	
With others	1	
By self	1	4
<u>Entertaining</u>		
Guests at meals	1	
Parties	1	2
<u>Use of Energy</u>		
<u>Sleep at Night</u>		
Less than 7 hours	0	
7-9 hours	2	
Over 9 hours	1	2
<u>Feelings of Tiredness</u>		
Regularly	0	
Occasionally	1	
Seldom	2	2
<u>Help With Housework</u>		
By husband	2	
By others	0	2

no score was given. This same procedure was followed in the reporting of recreation planned with husbands which received a higher score than recreation planned by oneself or with others. In the use of help with the housework, help from the husband received a score of 2 while other help was given no score. The highest possible score for each questionnaire was 50 points.*

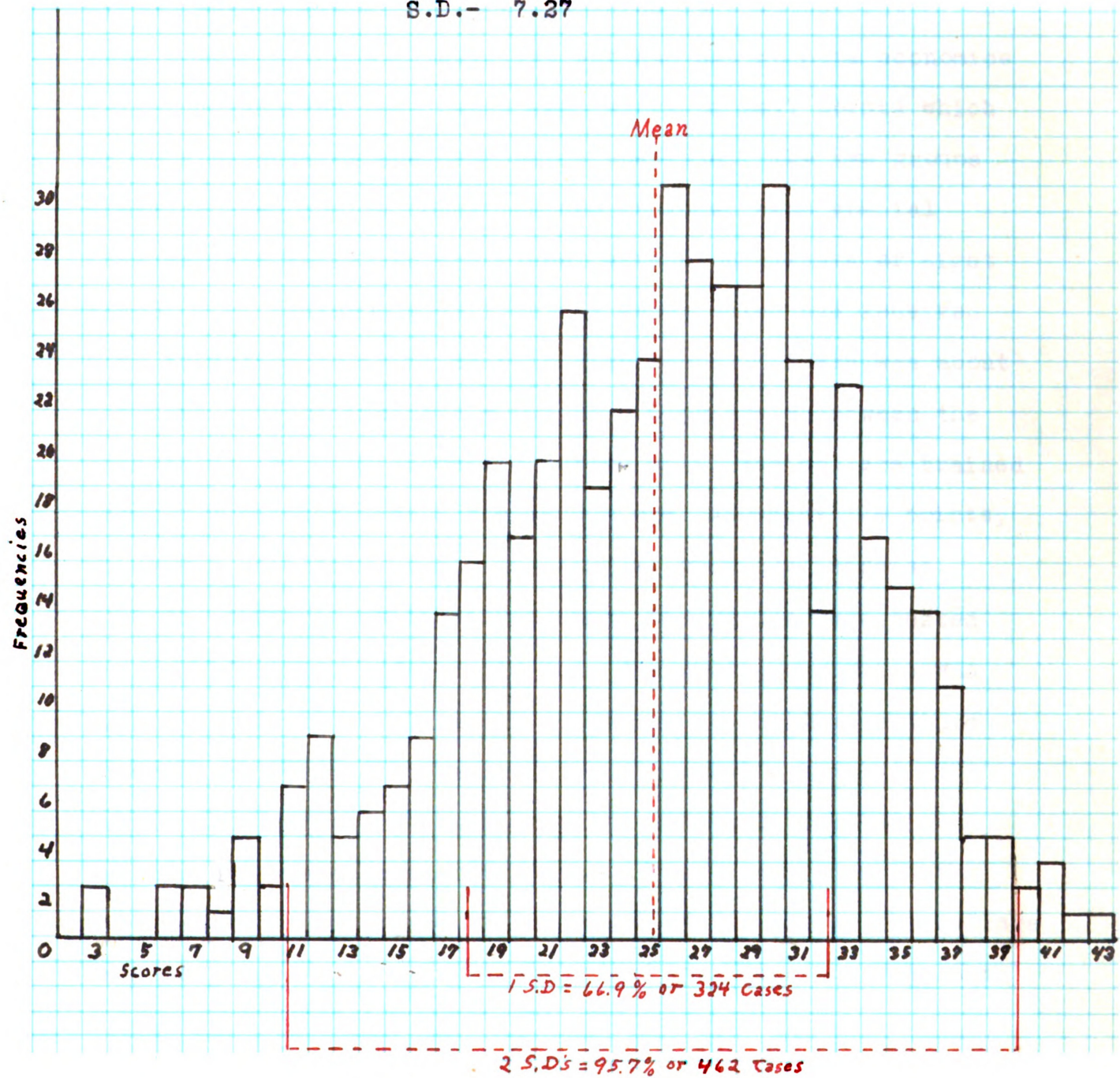
Each of the 484 questionnaires in the sample was scored and the mean and standard deviation for the entire group were calculated. In order to check the conformance of the distribution as shown by the scoring device with that which might be expected normally, the scores were plotted on a histogram. The percents of cases which lay within 1 and 2 standard deviations of the mean were calculated. With a mean of 25.7 points and a standard deviation of 7.27 points for the total distribution it was found that 324 cases or 66.9 percent lay within 1 standard deviation, and 462 cases or 95.7 percent lay within 2 standard deviations of the mean. Since in a normal curve approximately 68 percent of cases will fall within 1 standard deviation and 95 percent will fall within 2 standard deviations of the mean, it was felt that the distribution as shown by the scoring device used, compared favorably with that which might be expected normally. (See Figure 1)

*The arbitrary assignment of scores has been justified by Rundquist and Sletto in their study "Personality in the Depression."

FIGURE I

Histogram Showing Distribution of
Home Management Scores

N - 484
M - 25.7
S.D. - 7.27



The means and standard deviations of the scores in each of the five groups were calculated and compared. (See Table 39) It was found that in total home management scores the group with college home economics training ranked highest with a mean score of 27.5 points which is 55.0 percent of the best possible score. The wives who had had no home economics training received the lowest mean score of 24.7 points which is 49.4 percent of the best score possible. The two groups whose home economics education had included such special interest activities as 4-H clubs, extension classes or night school work ranked higher than the group which had received home economics training only in high school. There was about the same rate of increase - 0.4 to 0.6 points - between the mean scores of each successive group until the college trained group was reached. Here the mean score jumped by 1.4 points, which was more than double the largest previous increase.

The differences in scores among the groups were tested for significance. (See Table 40) The only group which was significantly higher in total score was the college trained group which, with a "t" score of 2.7, showed a highly significant difference when compared with the group which had had no home economics training. When compared with the high school trained group a "t" score of 2.5 showed the college trained group to be significantly higher. However, when the

TABLE 39

DIFFERENCES IN HOME MANAGEMENT SCORES
ACCORDING TO THE HOME ECONOMICS TRAINING OF THE WIFE

	Number Cases	Standard Deviation	Mean Score	Differences in Mean Score
College	110	6.95	27.5	
Informal	26	6.03	26.1	1.4
High school and Informal	51	6.59	25.7	.4
High school only	203	7.7	25.1	.6
None	95	7.68	24.7	.4
All groups	484	7.27	25.7	

TABLE 40

RANK ATTAINED AMONG GROUPS ACCORDING
TO "T" SCORE

Comparison between Group Group		"t" Score
College	None	2.72**
College	High school only	2.5*
College	High school and informal	1.6
College	Informal only	1.0
Informal only	None	.9
High school and in- formal	None	.8
Informal	High school only	.7
High school and in- formal	High school only	.5
High school only	None	.3
High school and in- formal	Informal only	.2

**Highly significant

*Significant

college trained group was compared with the two groups which had had 4-H club, extension or night school training, the "t" scores of 1.6 and 1.0 showed no significant differences. Likewise in comparisons made among the four low scoring groups no significant differences appeared.

When the Purnell homemakers had been scored through the use of a 300 point scoring device, ¹⁷ certain trends were indicated. Home management scores had appeared to be definitely linked with specific types of home economics training. Home economics training received in grades and high school had seemed to have no influence on the home management scores. Home economics training received through extension classes had shown a decided tendency to raise the total score. The few Purnell homemakers who had had college home economics training scored highest of all.

The findings in the present study coincide with the conclusions of the Purnell study that home economics training obtained through college or through special interest groups is linked with increase in total home management score.

¹⁷Gross, Irma H. Measuring Home Management. Michigan State College Agricultural Experiment Station. Section of Home Economics, East Lansing, Michigan. Circular Bulletin 211, 1948.

CHAPTER V

DISCUSSION AND CONCLUSIONS

In a study of the managerial practices of 484 students at Michigan State College three aspects of management were investigated. These were the use of money, use of time, and use of energy. In each of the three areas some of the managerial practices reported were similar for the entire group. However, certain variations in practices were indicated when the data were studied according to the different types of home economics training the wife may have received. In some instances contributing factors which were not measured might conceivably have caused the differences which appeared. In other cases it was felt that the influence of home economics training might be credited some what with these differences.

In the use of money the practices reported by the entire group were very similar regardless of home economics training or its absence. The majority of all couples possessed financial plans which had been made jointly. These plans were usually unwritten, only partial in scope and at least moderately successful. Thus, it would appear that home economics training is not as important in stimulating current financial planning as is the necessity for budgeting which occurs when the income is restricted.

The fact that many of the wives were busy with work outside the home, were attending college, or were caring for very young children might curtail the amount of time and

energy available for planning, thus partially explaining the tendency toward partial and unwritten financial plans. The irregularity of the government subsistence checks might also discourage complete and detailed planning.

When the 484 student couples were compared with the 382 Michigan homemakers studied in an earlier period, the student group was found to be much more inclined to possess financial plans. Since the findings of the Purnell study had shown that as years of formal education increased better home management practices resulted, the fact that the college study was made among couples with a higher level of educational attainment might also explain this increased use of financial plans.

The influence of marriage courses taught in this institution undoubtedly could somewhat explain the prevalence of joint planning which existed both before and after marriage, although planning together is likewise emphasized in college home economics classes. There seemed to be a tendency for joint planning to be more prevalent in the cases of wives with college home economics training but the proportion was not enough greater to be significant.

In the keeping of records, however, a significant difference appeared between the wives with college home economics training and those with no home economics training of any kind, the college home economics trained wives tending

to keep more of both formal and casual types of records. This tends to bear out in part the findings of Esther Everett in her study of the record keeping practices of the Michigan Purnell homemakers that formal records of spending became more frequent as home economics training increased. However, Miss Everett's findings indicated a decrease in casual record keeping with increase in years of home economics training. This did not seem to be true of the student group. Since college family economics courses give practical training in the keeping of records it might be expected that the wives who had received this training in college would put it into practice in their own homes.

Nearly all of the couples had plans for the future. The purposes for which plans had been made showed certain significant differences statistically among the groups. However, so many factors would undoubtedly influence the future plans of these young people that conclusions drawn from these differences could in no case be validly ascribed to the influence of home economics training.

In the use of time the college home economics trained wives showed a tendency to use more plans but less complete ones than in some of the other groups. Since the importance of time planning is stressed in college home economics classes this tendency to possess more plans might be expected. The trend for partial rather than complete time planning might

be explained by the fact that necessity for elaborate plans decreases as skill increases. Since the college trained wives had been taught many homemaking practices prior to marriage, certain skills had already been acquired. As the differences shown were not significant statistically this is purely conjecture. That the college trained wives realized the value of occasional written plans was shown in the significantly lower proportion of them who relied entirely on mental planning.

A tendency to plan meals further in advance was also characteristic of the college trained wives although the difference was not significant statistically. Since the advisability of all kinds of planning is emphasized in college home economics courses it might be assumed that the meal planning practices of the college trained wives reflected the training they had received.

There seemed to be a tendency for the college home economics trained wives to plan for more recreation with others but less by themselves. They also seemed to entertain guests more often at meals and at parties although the difference was not significant in any case. This tendency might be explained by the fact that since many young wives lack experience in cooking and in entertaining they are inclined to avoid displaying their inexperience to others. A wife with college home economics training on the other hand would presumably have acquired a certain amount of skill and

self confidence and would be able to entertain guests at meals or at parties with greater ease and less worry than other young wives.

In the management of energy the college home economics trained wives showed a significant difference when compared with other groups. They reported more regular and less occasional tiredness, but also had the greatest proportion of wives who were seldom tired. Obviously such factors as demands upon the wife's strength by work outside the home, the demands of small children in the home, or her state of health would have a great influence upon the fatigue which she might experience. Of course, there is a possibility that a woman who has had professional home economics training in college might feel the necessity for maintaining more rigid standards of housewifery than other wives and thus exert more energy in an effort to keep up these standards.

More of the wives with no home economics training seemed to receive help with all of their housekeeping duties than did the other wives. In certain specific tasks such as laundry, meal clean-up, and shopping they received significantly less help, however. It might be conjectured that the lack of home economics training and experience made the wives more dependent upon their husbands for assistance in operating a household. Since the husbands own interests and abilities would influence his choice of the duties which he assumed it would be difficult to draw any conclusions from the differences shown.

A comparison of the 484 student couples with 382 Michigan homemakers seemed to indicate that management practices will differ significantly when the compositions and general characteristics of the groups differ. In most of the practices in which comparison between the two groups was possible, highly significant differences were found. These differences could undoubtedly be ascribed to such factors as varying ages of the homemakers, different lengths of time married, differences in educational attainment and mental abilities, as well as differences in economic status and period of time studied.

When a general appraisal of management was made possible through the use of scoring devices the findings of the two studies tended to coincide. Both seemed to indicate that home economics training which is received through colleges or through special interest groups such as 4-H clubs, extension classes or night school work tends to improve management in general whereas home economics training received formally through the secondary schools does not seem to influence the management practices of the homemaker. This might indicate that the managerial aspects of homemaking could well be given more attention by homemaking departments in the public schools.

It should be borne in mind that any strong conclusions regarding the findings of this study cannot be justified. The questionnaire used was not complete enough to allow for more than a very general appraisal of managerial practices. The study might be classified as a purely exploratory investigation

of management as it exists in student families at Michigan State College. Its findings merely point out certain rather interesting possibilities in regard to the help which home economics training may give to our student families. It is to be hoped that others may find it advantageous to pursue this investigation further and in greater detail in the hope that the information obtained may be used to improve the managerial practices of our large numbers of young married students.

Since in the words of Elizabeth Hoyt ¹⁸ "One buys the quality of one's life with one's time, energy and money" any way in which our young families can be aided in obtaining the maximum satisfaction from their use of the limited resources available to them will be worth while.

It is felt that the fulfillment of family goals will become increasingly possible when families learn to recognize all of the resources which are available to them, and then learn to utilize these resources to the fullest extent through adequate planning, conscious control, and effective evaluation.

¹⁸Hoyt, Elizabeth. Consumption in Our Society. McGraw-Hill Book Co., Inc., New York. p. 390.

CHAPTER VI

SUMMARY

This study had as its purposes the collecting of information regarding managerial practices of student couples in the use of money, time and energy, the comparison of certain of these practices with those of a group of Michigan homemakers studied in 1939-1941, and the investigation of the possible influence which various types of home economics training might have upon these practices.

The data were obtained in 1946-1947 from 484 questionnaires which were distributed as part of a study of student marriages.

When the data were analyzed it was found that the following practices were used by over 75 percent of the couples in the study.

<u>Use of Money</u>	<u>Percent</u>
Financial plans used - - - - -	84.1
Plans only partial - - - - -	75.3
Plans made jointly - - - - -	86.8
Records kept - - - - -	77.9
Plans made for the future - - - - -	95.2
Plans for home ownership - - - - -	83.8
Plans for having a family - - - - -	79.4
<u>Use of Time</u>	
Partial time planning - - - - -	81.1
Plans for meal preparation - - - - -	77.2
Plans for laundry work - - - - -	75.9
<u>Use of Energy</u>	
7-9 hours sleep - - - - -	80.6
Use of help with housework - - - - -	81.3
Use of husbands help - - - - -	94.9

When the student group was compared with the Purnell homemakers studied in 1939-1941 the following highly significant percentage differences were found.

<u>Use of Money</u>	<u>Students</u> Percent	<u>Purnell</u> Percent
Financial plans used- - - - -	84.1	24.3
Complete planning - - - - -	24.7	8.6
Joint planning - - - - -	86.8	73.1
Plans for less than 1 year - - -	15.6	63.5
Plans 2-5 years ahead - - - - -	38.4	14.7
Plans over 5 years ahead - - - -	46.0	21.8
Planning before marriage - - - -	57.9	4.8
Practice of keeping financial records - all types - - - - -	77.9	55.8
Casual records kept - - - - -	67.9	44.9

Use of Time

Time planning - - - - -	61.2	91.4
Complete time planning - - - - -	18.9	6.9
No advance meal planning - - - -	9.9	25.9
Meals planned a day ahead - - - -	60.3	45.3
Nearly all work finished - - - - -	48.6	35.8
Work seldom finished - - - - -	6.6	19.4

Use of Energy

Use of husbands help - - - - -	94.9	26.2
Use of paid help - - - - -	4.3	29.8

In order to study the possible influence of home economics training on management the 484 cases were divided into five groups according to the home economics training of the wife. These were (1) None (2) High school only (3) College (4) High school and informal* (5) Informal only.

*Training received through 4-H clubs, extension classes or night school work.

Upon comparisons made among groups 1, 2, and 3 as described above the following percentages proved significantly different.

	<u>College</u>	<u>High school</u>	<u>None</u>
Keeping records - - - - -	88.0	---	74.4
Casual record keeping - - - -	55.8	---	41.7
Plans for education - - - - -	63.1	45.8	---
Use of mental time plans - -	47.8	63.4	---
Regular tiredness - - - - -	36.4	22.3	62.0
Help with laundry - - - - -	---	34.8	15.9
Help with shopping - - - - -	24.7	---	7.7

The total management practices of the five groups were evaluated by means of a 50 point score which had been devised from the questionnaire used in the study. When the scores were compared the college home economics trained wives scored highest. The difference in scores was highly significant when compared with the scores of the non-home economics trained wives and significant when compared with the high school trained women. The two groups which had had informal home economics training scored lower than the college group but higher than the groups without informal training.

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A P P E N D I X

TABLE I
SAVING OF MONEY

	Yes		No	
	Number	Percent	Number	Percent
None (92)	51	55.4	41	44.6
High school only (195)	93	47.7	102	52.3
College (107)	52	48.6	55	51.4
High school and informal (49)	24	49.0	25	51.0
Informal only (26)	14	53.8	12	46.2
All groups (469)	234	49.9	235	50.1

TABLE II
MAKING INCOME SUFFICE

	Yes		No	
	Number	Percent	Number	Percent
None (47)	33	70.2	14	29.8
High school only (114)	84	73.7	30	26.3
College (63)	38	60.3	25	39.7
High school and informal (25)	15	60.0	10	40.0
Informal only (14)	12	85.7	2	14.3
All groups (263)	182	65.2	81	34.8

TABLE III
PERIOD FINANCIAL PLANS HAD BEEN USED

	1-6 months		7-12 months		Longer	
	Number	Percent	Number	Percent	Number	Percent
None (75)	35	46.6	26	34.7	14	18.7
High school only (164)	87	53.0	35	21.4	42	25.6
College (93)	52	55.9	20	21.5	21	22.6
High school and informal (41)	19	46.3	14	34.2	8	19.5
Informal only (23)	11	47.8	6	26.1	6	26.1
All groups (396)	204	51.5	101	25.5	91	23.0

TABLE IV
PERIOD TIME PLANS HAD BEEN USED

	1-6 months		7-12 months		Over 1 year	
	Number	Percent	Number	Percent	Number	Percent
None (46)	20	43.5	17	36.9	9	19.6
High school only (110)	47	42.7	22	20.0	41	37.3
College (64)	29	45.3	11	17.2	24	37.5
High school and informal (31)	14	45.2	7	22.6	10	31.9
Informal only (16)	10	62.5	---	---	6	37.5
All groups (267)	120	45.0	57	21.3	90	33.7

TABLE V
PLANS FOR RECREATION WITH HUSBAND

	Yes		No	
	Number	Percent	Number	Percent
None (88)	45	51.1	43	48.9
High school only (191)	107	56.0	84	44.0
College (104)	55	52.9	49	47.1
High school and informal (44)	24	54.5	20	45.5
Informal only (26)	15	57.7	11	42.3
All groups (453)	246	54.3	207	45.7

TABLE VI
PLANS FOR RECREATION WITH OTHERS

	Yes		No	
	Number	Percent	Number	Percent
None (78)	31	39.7	47	60.3
High school only (171)	68	39.8	103	60.2
College (100)	45	45.0	55	55.0
High school and informal (41)	13	31.7	28	68.3
Informal only (22)	6	27.3	16	72.7
All groups (412)	163	39.6	249	60.4

TABLE VII
PLANS FOR RECREATION BY SELF

	Yes		No	
	Number	Percent	Number	Percent
None (75)	18	24.0	57	76.0
High school only (164)	39	23.8	125	76.2
College (100)	18	18.0	82	82.0
High school and informal	10	26.3	28	73.7
Informal only (22)	4	18.2	18	81.8
All groups (399)	89	22.3	310	77.7

TABLE VIII

PLANS FOR ENTERTAINING AT MEALS

	Yes		No	
	Number	Percent	Number	Percent
None (73)	35	47.9	38	52.1
High school only (172)	83	48.3	89	51.7
College (97)	53	54.6	44	45.4
High school and informal (43)	23	53.5	20	46.5
Informal only (24)	13	54.2	11	45.8
All groups (409)	207	50.6	202	49.4

TABLE IX
PLANS FOR ENTERTAINING AT PARTIES

	Yes		No	
	Number	Percent	Number	Percent
None (65)	21	32.3	44	67.7
High school only (157)	34	21.7	123	78.3
College (92)	31	33.7	61	66.3
High school and informal (40)	11	27.5	29	72.5
Informal only (25)	6	24.0	19	76.0
All groups (379)	103	27.2	276	72.8

is section on Home Management Practices is to be filled out by the Wife.)

HOME MANAGEMENT PRACTICES.

a. If you have a plan for spending money

(1) Who makes it? (Check one)

(a) Husband.....

(b) Wife.....

(c) Both.....

(2) Is it (Check one)

(a) Partial.....

(b) Complete.....

(3) Is it (Check one)

(a) Written.....

(b) Unwritten.....

(4) How long have you used such a plan?

(Check one)

(a) 1-6 months.....

(b) 7-12 months.....

(c) Longer.....

(5) Have you used the plan (Check one)

(a) Successfully.....

(b) With moderate success.....

(c) With little success.....

(6) If you once tried a plan and gave it up, why?

.....
.....

b. Are you able to save any money?

Yes..... No.....

c. If you do not save any money, do you break even?

Yes..... No.....

d. Do you keep any financial records?

Yes..... No.....

If yes, what is the form? (Check one)

(1) Record book or card file.....

(2) Cancelled checks.....

(3) Other.....

2. Do you have any financial plans for the future?

Yes..... No.....

a. If you have any definite plans for the future, what is their purpose? (More than one may be checked):

(1) Having a family.....

(2) Education of family members (Parents or children).....

(3) Home ownership

(4) Financial advancement (Example: buying a farm or a business).....

(5) Retirement.....

(6) Vacation.....

(7) Other (Specify what).....

b. For how long ahead is the longest plan made?

(Check one)

(1) 6-11 months.....

(2) One year.....

(3) 2-5 years.....

(4) Longer.....

c. Were any of these plans started before your marriage?

Yes..... No.....

3. a. Do you make time plans for running your household?

Yes..... No.....

b. If Yes,

(1) For what tasks?

(a) All? Yes..... No.....

(b) Certain tasks only (Check which)

1. Laundry.....

2. House care.....

3. Food purchasing.....

4. Other household shopping.....

5. Meal preparation.....

6. Dishwashing.....

7. Mending.....

8. Care of children.....

9. Other (Specify).....

(2) Are these plans written (Check one)

- (a) Usually.....
- (b) Occasionally.....
- (c) Never.....

(3) For how long have you used time plans

(Check one)

- (a) 1-6 months.....
- (b) 7-12 months.....
- (c) More than 1 year.....

(4) If you once tried time plans and have given them up, why?

.....
.....

(5) When do you plan meals (Check one)

- (a) Just before the meal.....
- (b) About a day ahead.....
- (c) 2-3 days ahead.....
- (d) For a longer period.....

(6) Do you customarily finish your work?

(Check one)

- (a) Nearly all of it.....
- (b) The majority of your tasks.....
- (c) Only part of regular work because many unplanned tasks arise.....

e. Do you set aside definite time for

(1) Recreation

(a) With your husband?

Yes..... No.....

Number times per week.....

(b) With others?

Yes..... No.....

Number times per week.....

(c) By yourself?

Yes..... No.....

Number times per week.....

(2) Entertaining

(a) Guests at meals at your home

Yes..... No.....

Number per week.....

(b) Parties

Yes..... No.....

Number per month.....

f. How much sleep at night do you get?

(Check one)

- (1) Less than 7 hours.....
- (2) 7-9 hours.....
- (3) Over 9 hours.....

4. a. Are you tired during the day? (Check one)

(1) Regularly.....

If so, at what time of day?.....

Can you explain this?.....

(2) Occasionally.....

(3) Seldom.....

b. Do you have help with your housework?

Yes..... No.....

(1) From (Check)

(a) Husband.....

(b) Other (Specify).....

(2) On what tasks? (List):

.....
.....

5. Have you had any home economics training? (Check as many kinds as you have had)

(a) High School.....

(b) College.....

(c) 4H.....

(d) Extension.....

(e) Other (Specify).....

Dec
Jan 27

ASSIGNED R. ROOM

Whitlock

AG 24 '51

NO 2-5-53

May 1 '56

May 22 '56

Oct 23 '56

Jun 14 '57

Feb 11 '58

Jul 17 '58

AUG 18 1958

Nov 24 '58

13 Jun 59

MAY 11 1960

AUG 22 1960

NOV 2 1960

~~APR 13 1961~~

~~MAY 8 1961~~
~~JUL 28 1961~~

~~NOV 9 1961~~

Ret
11/24

~~JUL 26 1962~~

~~JAN 9 1963~~

~~457 APR 25 63~~

~~2294 MAY 5 63~~

~~MAY 12 1963~~

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