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Scales for measuring attitudes toward participation in decisions about uses of family income

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SCALES FOR MEASURING ATTITUDES
TOWARD PARTICIPATION IN DECISIONS ABOUT USES
OF FAMILY INCOME

by

Gladys Winifred Babcock

A Dissertation Submitted to the
Graduate Faculty in Partial Fulfillment of
The Requirements for the Degree of
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Approved:

Signature was redacted for privacy.

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Iowa State College
Ames, Iowa
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INTRODUCTION

Location of Authority in American Families

Some of the most important decisions that families make to attain the kind of life they want for themselves are those for use of their financial resources. In some families the decisions are made by the husband, a practice due in part to his responsibility in the past for the safety of the family; in part to the tendency for men to insure themselves authority by marrying mates of less education, younger and less qualified to make decisions; and in part to the fact that he supports the family financially. In other families the location of authority for decisions concerning uses of income is in the hands of the wife, due in part to the recognition of the equality of women, in part to her dominant personality as compared with that of her husband and in part to the fact that she has time to give to the task. Decisions in both of these types of homes may be made in an autocratic manner; the husband or the wife has control of the family purse; they have the power to "dole out" the money or withhold it; and be generous or penurious as they choose. Opinions, suggestions and ideas, Force\(^1\) believes, are not welcomed by the head of the house and family members are expected to accept the decision of either the husband or wife without question. The dominant member is relatively

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inflexible and has little or no understanding of the feelings of the other members of the family.

In democratic homes each individual has a voice in making decisions affecting the family. Each member, according to his maturity and ability, shares in family privileges and accompanying responsibilities. Each member is free to make suggestions or to recommend action and is willing to listen to others. Decisions, Burgess and Locke¹ believe, are reached through discussion and the children's participation increases with their advancing age.

Attitudes about control of the purse strings depend much upon the family backgrounds represented in the marriage. If both husband and wife come from families in which the father had control of the purse, both would be accustomed to control by the husband. If, however, one spouse comes from a family in which the mother had control of the money and the other from a family where the father controlled the purse, the two might have difficulty in determining the manner in which to make decisions about family income.²

It is Peterson's³ conviction that two people who are


²Judson Landis and Mary Landis. Personal adjustment marriage and family living. 2nd ed. Prentice Hall, New York.

profoundly dedicated to their marriage and are honest with each other emotionally and intellectually and have achieved the capacity for intelligent discussion can agree on a plan for making decisions regarding income. He suggests that a young couple will discover the need to work out some type of structure of power, that is, whether the husband or wife will be dominant or whether they will work together on a basis of equality.

With children added to the family, the process of making decisions becomes much more complicated but, unless children are permitted to participate, they cannot be expected to learn how to make wise decisions. Gruenberg\(^1\) believes that children should be helped to understand what the issues are, what values must be weighed in coming to a decision and what the alternative choices might be. Many families consult children and adolescents before making decisions concerning them. Some have organized family councils with a special time designated for meeting and conducting business in a rather formal manner. Beasley believes that informality is the keynote to successful councils and suggests that those persons concerned be called together when the need arises rather than at any specific time in a designated place. Whether the decision is made


in a formalized group setting or a less formal one, it is Haiman's\(^1\) opinion that the decisions which are a synthesis of a group's own effort elicit more solid and enduring support than a decision made by one person.

Two studies concerned with what persons make decisions in the family were those by Wittler\(^2\) and Mainquist\(^3\). Of the 152 families studied by Wittler\(^4\) one-third reported that decisions for spending money were made by father, mother and children over six years of age. About half (48.7 per cent) of them reported that these decisions were made by father and mother, 3.3 per cent reported that they were made by father alone and 1.3 per cent that they were made by mother alone. The data for this study were collected by questionnaires from a group of families in Marshall County, Iowa, the names of the families being secured from the Production and Marketing Association Office, an office possessing the names of all families in that county. Four hundred questionnaires were sent to a random sample of these families but only 38 per cent of these, or 155, were returned. Three were rejected, making a total of 152


\(^{4}\)Wittler, op. cit., p. 42.
available for this study.

When a random sample of 320 ninth, tenth, eleventh and twelfth grade boys and girls in a Des Moines high school responded to a questionnaire administered by Mainquist\(^1\), the responses to questions concerning decisions about friends, money, persons to date, hours and where to go on dates showed that the pupils believed parents made more decisions about hours and money than they did about friends, persons to date and where to go on dates. The girls reported that their parents made more decisions on these two items than did the girls themselves, whereas the boys reported their parents equalled the number of decisions they made about money. On all other items the boys indicated that they made more decisions than did the parents.

A freedom score was calculated for each pupil to determine the amount of freedom permitted when making decisions about the five items. This score was obtained by assigning a value of 0 to a decision made by parents, a value of 1 when compromise or argument was reported and a value of 2 when the adolescent was reported to have made the decision. When the data were analyzed, it was found that the boys reported more freedom to make decisions than did the girls. Analysis also showed that freedom to make decisions about each of the five items did not increase from one grade level to another.

Further analysis revealed that when the source of

\(^1\)Mainquist, op. cit., pp. 49-53.
spending money was a regular allowance, boys and girls reported less freedom to make decisions about spending money than when it was obtained from working outside the home, the difference being highly significant. The difference was greater for the girls than for the boys. Those having both brothers and sisters reported less freedom to make decisions than those who had brothers only or sisters only.

Decision making and its relation to adjustment in marriage was considered by Burgess and Wallin\(^1\) in an investigation in which they interviewed 124 couples concerning their satisfactions and dissatisfactions with their marriage. The participants had been married three to five years following participation in research by these investigators on engagement involving 1,000 couples. They lived in Chicago, were from the middle socio-economic class and one member at least had had one year of college education. In discussing the information gathered, Burgess and Wallin\(^2\) incorporated findings from other research and beliefs of other investigators. They concluded that decision making in young families generally involves the husband and wife and that when action is taken by one person only, discussion usually has taken place with the person involved in the decision. The lead in making decisions is determined by a number of factors, among these


\(^2\) Burgess and Wallin, Ibid., pp. 457-463.
being the area in which the decision is being made and whether it is regarded as more appropriate for the husband than the wife, special competence of one or the other, the greater interest displayed in the matter, the relative tendency of one or the other to dominate in the relationship and the nature of their dependence upon each other.

Another conclusion which they drew was that arguments concerning every decision are the order of the day in some families, one member of the family being skillful in arguing and the others less able and consequently being at a disadvantage. Discussions in which emotions are involved often end in a quarrel or some other display of temper or they end in disappointment and resentment. Extraneous matters are brought up which tend to increase the difficulty of settling the issue.

On the other hand some discussions result in the sympathetic understanding of the husband or the wife and in issues frequently being viewed by both of them from the other's standpoint. In general couples see the advantage of rational discussion over emotional reactions and quarreling. This occurs in families where the husband is dominant as well as in those families where both husband and wife make the decisions.

Factors related to the placement of authority in the family have been studied by Locke,¹ Burgess and Cottrell² and


In the first two investigations both divorced and happily married men and women participated whereas in the latter only married couples participated. Locke collected his data through interviews with the couples. The data in the Burgess and Cottrell study were collected by questionnaire only as were those secured by Terman. The handling of finances was only a small part of each of these studies, a large number of other problems related to adjustments in marriage being investigated.

A random sample of 929 individuals was chosen by Locke from a list of divorced persons on file in a county courthouse in midwestern Indiana but other divorced persons whose names were suggested by those on the list were included as well as happily married persons known to the investigator or his research assistants. To be included a couple must have secured its divorce in the county or must have lived there at the time of the interview. The judgment of whether a couple was happily married rested with the person who suggested the name of the couple. The divorced group consisted of 201 husbands and their wives and 123 individuals, either husbands or wives. The group of happily married persons consisted of 200 husbands and their wives plus four cases where only one spouse agreed to participate.

To the question concerning agreement in handling of finances, 1 50 per cent of the happily married men reported that they always agreed with their mate on the handling of finances, 40 per cent reported they almost always agreed, 8 per cent that they occasionally disagreed, and 2 per cent frequently, almost always or always disagreed. The percentage of responses of divorced men in the same categories was 25, 25, 21 and 29 respectively. The difference between the way happily married and divorced men answered this question was found to be significant by a chi square of 81.4, one chance in 100 that the difference could be due to chance.

To the same question 45 per cent of the happily married women reported that they always agreed with their husbands, 41 per cent reported that they almost always agreed, 13 per cent that they occasionally disagreed and 1 per cent that they frequently, almost always and always disagreed with their husbands. Twenty-eight per cent of the divorced women indicated that they always agreed with their husbands, 15 per cent reported they occasionally disagreed and 35 per cent reported they frequently, almost always and always disagreed with their husbands. The difference between the way happily married and divorced women responded to this question was found to be significant by a chi square of 84.3, one chance in 100 that the difference could be due to chance. These chi squares, Locke concluded, showed that happily married men and women

had much greater agreement with their mates than did divorced on the handling of money, however, since the group Locke investigated was not a random sample, this generalization can only apply to the group he studied.

Five hundred and twenty-six couples, 126 of whom were divorced or separated, participated in the Burges -Cottrell study.\(^1\) These were selected from 1,300 individuals who responded to questionnaires distributed by students in the colleges and universities in Illinois and by other persons interested in the study who distributed them to friends and acquaintances. Non-relief clients from a few social agencies also participated. In addition, 250 questionnaires were placed in mail boxes of apartment houses where it was known young couples lived but only 5 per cent of them were returned. A mailing list of persons whose names had appeared in newspaper reports as having received a divorce was also used, slightly less than 5 per cent of these being returned. The criterion used for selecting the questionnaires from 526 couples used in the study from the 1,300 received were: 1) the couples had to be residents of Illinois, thus insuring similarity of the couples with respect to the divorce laws under which they lived; and 2) they must have been married one year and not more than six years at the time of responding to the questionnaire. This restriction was made in order to

\(^1\)Burgess and Cottrell, op. cit., pp. 16-22.
insure a reasonable homogeneity as to length of time married.

The majority of the couples had been married two to four years and, of those who indicated amount of education, approximately 60 per cent had attended college, 10 per cent had had some high school training and 5 per cent had completed only grade school. Nearly one-half the men and three-fifths of the women were Protestants. The participants were asked to rate their marriage as "very unhappy," "unhappy," "average," "happy" or "very happy." Ratings were secured from either husband or wife. The usefulness of these ratings was supported by the fact that there was close agreement between 1) these ratings and independent ratings of husbands and wives of their marriages of both husband and wife of 250 couples; 2) independent ratings of the marriage of 272 persons by a member of the couple and by one outsider; 3) a judge's rating of the case histories of 34 of the marriages.

In addition to rating the happiness of their marriage, the couples were asked to respond to a series of questions which required them to make an additional evaluation of their marriage. It was assumed that one important indication of adjustment in marriage is essential agreement between husband and wife upon critical issues in their relationship such as the handling of finances, dealing with in-laws, choice of friends and demonstration of affection. Other factors were studied which were assumed to be associated with marital adjustment such as common interests and activities, frequency
of overt demonstrations of affection and mutual confidences, number of complaints about their marriage and feelings of being miserable, irritable and lacking in self confidence.

On the issues being studied couples were asked to testify to agreement or disagreement, the extent of agreement or disagreement being shown by responding in terms of "always agree", almost always agree, agree, occasionally disagree, frequently disagree and almost always disagree. In respect to the issue, handling finances, a coefficient of contingency of .504 and a tetrachoric coefficient of .69 were obtained between degree of agreement on handling finances and estimates of marital happiness as given by the couples. Burgess and Cottrell\(^1\) considered these figures evidence of marked correlation between agreement on handling of finances and marital happiness.

Seven hundred and ninety-two couples who had been married 1 to 27 years, the average length of time being 11.4 years, participated in Terman's study.\(^2\) The majority of the couples were from urban areas in southern and central California and from the middle socio-economic class. Seven-tenths of the men and three-fourths of the women had had one or more years of college. The couples were reached through family

\(^1\)Burgess and Cottrell, Predicting success or failure in marriage. pp. 50-51.

\(^2\)Terman, op. cit., pp. 40-47.
relations conferences, counseling agencies, parent-teacher associations, social clubs, women's clubs and church groups.

Couples met in groups and, after the purpose of the study had been explained, each couple selected a large envelope which contained smaller envelopes, one marked for the husband and one for the wife in which were enclosed the questionnaires. Each member responded to the questionnaire on separate sides of the room, placed their questionnaire in the smaller envelope, then placed the envelopes into the larger envelope. Thus neither knew how the other had responded.

Couples were assured anonymity by having no record made of their names as having participated; they did not sign the questionnaire; and, with the exception of 15 couples, no outsider rated their marital happiness. Fifteen of the couples who were clients of the Institute on Family Relations were known to the research staff and their questionnaires were observed.

A happiness score was based on data from items selected from a section of the questionnaire dealing with present marriage, the items selected being those which the investigator considered reflected a happiness factor: the ability to agree, their expression of satisfaction with the mate and marriage, general estimates of their marital happiness and the enumeration of complaints and frictions. Intercorrelations were obtained between reactions of husbands and wives to the items and those with low correlation values were eliminated. Since
the investigator believed that the weights of items depended upon their respective standard deviations in the total test population and these in turn were in part a function of the size of the scoring unit, standard deviations for each of these items were obtained and a score given the item on the basis of the size of its standard deviation. A summation of these weights produced the happiness score.

Certain differences in the backgrounds and personality were studied and found to be related to the marital happiness scores. It was observed that as the mean happiness score decreased there was an increasing amount of disagreement over the handling of family finances.\(^1\) This was shown in relation to the husbands' mean happiness score as follows: in the always agree category the score was 75.7; almost always agree, 68.8; occasionally disagree, 60.7; frequently disagree, 51.5; and almost always or always disagree, 28.5. It was also true in relation to the wife's mean happiness score as follows: in the always agree category the score was 77.0; almost always agree, 69.4; occasionally disagree, 61.3; frequently disagree, 44.7; and almost always or always disagree, 40.6.

Whether serious difficulties were caused by certain conditions existing in the relationships between men and women

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\(^1\) Terman. Psychological factors in marital happiness. p. 73.
was also investigated by Locke.¹ One condition being studied was the mate's attempt to control the spending of the other mate's money and a second concerned difficulties over money. To the first condition, controlling the mate's spending money, 26.8 per cent of the divorced men and 21.1 per cent of the divorced women responded that this caused difficulty in their relationships with their mates, whereas, only 9.0 per cent of the happily married women and 7.2 per cent of the happily married men said that it caused difficulty. A critical ratio of 3.5 of the differences between married and divorced men was shown on this issue. Likewise, a critical ratio of 3.2 was shown of the differences between married and divorced women. To the second condition, difficulties over money, 34.1 per cent of the divorced men and 38.1 per cent of the divorced women responded that this was true of their relationship with their spouses, whereas, 14.4 per cent of the happily married men and 19.2 per cent of the happily married women responded that it was true of their relationship. A critical ratio of 3.5 was obtained of the differences between married and divorced men and a critical ratio of 3.4 was obtained between the differences of married and divorced women on this issue.

To the question on whether decisions were made in what they consider to be a democratic manner, 62.3 per cent of the married men and 35.9 per cent of the divorced men in

¹Locke, Predicting adjustment in marriage. pp. 75-77.
Locke's study reported that they made decisions democratically. A critical ratio of 3.2 was obtained between the differences in these percentages. To the same item, 66.9 percent of the married women and 36.3 percent of the divorced women reported agreement, a critical ratio of 4.7 being obtained. The conclusion drawn by Locke was that there was a positive association between marital adjustment and "democratic" relationships in making decisions about money.

Teenage adjustment and its relationship to parental authority was the subject of a study by Landis and Stone in which approximately one-third of the high school seniors, 4,310 pupils in the state of Washington participated. Data were collected by sending questionnaires to about one-half of the high schools in the state of Washington. The types of families to which these pupils belonged were determined on the basis of the adolescents' conception of the amount of freedom allowed in the family in six situations. These had been developed into a scale by use of the scalogram technique and concerned the number of evenings away from home, criticism of parents on where the adolescent goes on dates, feeling of adolescent toward the amount of money received from parents, whether reasons are given when adolescent is required

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1Locke, Ibid., pp. 262-267.

to do something, whether family problems are discussed with adolescent and parent's respect for adolescent's judgment. Data for these six items were secured from responses from 80 questions and 250 problems. Two of the items are pertinent here: 1) having no regular allowance and 2) not having much spending money. The families of the adolescents were classified into three types: 1) democratic, when parents administered family matters in a democratic way; 2) intermediate, when some matters seemed to be administered in a democratic way and others administered in an authoritarian manner; and 3) authoritarian, when parents were domineering and authoritarian in most matters of parent-child relationships covered by the scale questions.

Though the number of teenagers checking as a problem that they had no regular allowance was not large, there were more among those living in authoritarian families than families classified as intermediate or democratic. The percentage of boys listing this as a problem who were living in democratic families was 5.7; in intermediate families, 8.2 and in authoritarian families, 16.9. The percentage of girls having no regular allowance as a problem in democratic families was 8.6, in intermediate families, 12.6 and in authoritarian families, 21.2.

The problem of not having much spending money was also of concern to this group of teenagers. The percentage of boys indicating that this was a problem was 6.8 for those in
democratic families, 7.9 in intermediate families and 11.4 in authoritarian families, though the percentages from each type of family were small, the critical ratio between the differences in democratic and authoritarian families was 2.68 which indicates the difference is significant.

The percentage of girls who reported not having much spending money as a problem was 4.7 among those living in democratic families, 7.1 for those living in intermediate families and 15.0 for those living in authoritarian families. As with the boys, the percentages in themselves are small but a critical ratio of 5.66 obtained between the differences in democratic homes and in authoritarian homes, indicates the differences are not due to chance.

Need for Devices to Determine Attitude Concerning Decision Making in Families

An accepted goal of curricula in home and family life education is helping high school, college and adult groups learn how to participate in making decisions concerning uses of family income. Before teaching these groups, teachers need to know what abilities their students have and what attitudes are held toward the person or persons who make the decisions in their family and to know what their attitudes are toward decisions made autocratically as compared with those made democratically. If teachers could secure this
information it could serve as a basis for the selection of learning experiences. Following instruction if they could determine changes in abilities and attitudes as a result of instruction they would have an estimate of the effectiveness of their teaching.

A survey of the literature indicates there has been little systematic attempt to develop instruments which might be used for these purposes. Those developed by Price\(^1\) would be useful in measuring ability to make decisions.

The need for developing evaluation devices which would determine attitude toward persons who make decisions concerning family income led the investigator to select as a study the construction of scales for measuring attitude toward family members who decide on uses of income.

**Definition of Terms Used in This Study**

The terms which needed to be defined because they are basic to this study are attitude, scale, family and income, democratic behavior and autocratic behavior.

The term "attitude" was defined by Thurstone, one of the early experts in attitude measurement, as "the sum total of man's inclinations and feelings, prejudices or bias, preconceived notions, ideas, fears, threats and convictions

about any specific topic." Another early worker in the field of attitudes, Allport, stated that, "An attitude is a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related." More recently Young referred to an attitude as "essentially a form of anticipatory response, a beginning of action which is not necessarily completed."

Several features of these definitions should be noted. First, all definitions refer to an attitude as a state of readiness to react, a predisposition to react and an anticipatory response. One of these definitions refers to attitudes as action tendencies and, as such, are characterized by directionality, one emphasizes the emotions involved in an attitude and another of these three definitions emphasizes that the tendency to react comes from experience with the stimulus.

A fourth aspect not included in the above definitions but considered important by some authorities is the factor of habit involved in the person's manner of reaction. The

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Dictionary of education defines an attitude as a "state of mental and emotional readiness to react to situations, persons or things in a manner in harmony with a habitual pattern of response previously conditioned to or associated with these stimuli."\(^1\) Krech and Crutchfield stated this similarly: "More specifically an attitude is an enduring organization of motivational, emotional, perceptual, and cognitive processes with respect to some aspect of the individual's world."\(^2\) Jahoda, et al. refer to it as a "more or less enduring predisposition to respond effectively toward a specified entity."\(^3\) This implies a more or less permanent aspect to these tendencies to react.

The definition of attitude which was used in the present study is consistent with the definition of these authors. An attitude is a mental and emotional readiness to react to situations, persons or things in a manner that is in harmony with previous experience.

In writing about scales, many authors do not define this term; they speak instead of the techniques used in scaling, the operations involved in each technique and cite examples of


the various techniques which have been used in measuring attitudes.

Murphy and Likert reported on "groups of questions which clung together statistically in clusters, since they deal with similar issues."¹ These were referred to later in the study as scales. According to Lorge, "the concept of a scale rests fundamentally on the ability to recognize some property or attribute, and to order objects with relation to sensed differences in this property."² This concept of an attribute being represented on a continuum was also given in the Dictionary of education as follows:

An attitude scale is an attitude-measuring instrument, the units of which have been experimentally determined and equated; designed to obtain a quantitative evaluation of an attitude, to be distinguished from an attitude questionnaire in which there is no such rational equality of units.³

The ability of a scale to assign an individual a position on the continuum is emphasized by Krech and Crutchfield, who stated:

Scales differ markedly in type and in method of construction, but in every case their objective is identical - to assign an individual a numerical value.

position along a scale that extends from one extreme of approval or acceptance to the other extreme of disapproval or rejection. The relative scale positions occupied by various individuals may be taken, therefore, as indicative of the relative favorableness of their opinions and attitudes.¹

Like Lorge, Krech and Crutchfield, and the Dictionary of education, McNemar recognized differences in the amount of the attribute involved which would lead to different positions along the continuum for specific individuals.²

Guilford³ embraced the concepts of other investigators in regard to the scale being a continuum on which differences in a property could be located. He specified, however, two differences, namely, that the continuum must be linear and that the property must be some abstracted property. By continuum he meant that there are an infinite number of positions which could be occupied on the scale; by linear he meant that there are only two directions in which one can move and they are opposites, that is toward one pole or another; and by abstracted property he referred to the aspect in which objects of a class differ and by which the objects are singled out for observation.

For the purposes of this study the investigator defined a scale as an evaluation device which distributes individuals

¹Krech and Crutchfield, op. cit., pp. 210-211.
along a linear continuum representing differences in the trait or characteristic being measured.

The term "income" as used in this study refers to money income rather than to real income which Nickell\(^1\) defined as "the flow of goods and services used or available at any given period of time", or to psychic income, "that flow of satisfaction that arises out of our every day experiences, derived largely from the use of money and real income and making for psychic and physical well being."\(^2\) Money income, according to Donaldson,\(^3\) is "the purchasing power in dollars and cents that goes into the family treasury in a given period of time." Waite and Cassidy\(^4\) defined it as salaries or earnings of the working members, the earnings from property, gifts, etc.; in short, all sums, from whatever source, that become available during the period. Income as defined in the 1950 Census is

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\text{the sum of money received, less losses from the following sources: wages or salary; net income (or loss) from the operation of a farm, ranch, business or profession; net income (or loss) from}
\]

\(^2\)Ibid., p. 245.
rents or receipts from roomers or boarders; royalties; interest, dividends and periodic income from estates and trust funds; pensions; veterans' payments; armed-forces allotments for dependents, and other governmental payments or assistance, and other income such as contributions for support from persons who are not members of the household, alimony and periodic receipts from insurance policies and annuities. The figures represent the amount of income received by families and unrelated individuals before deductions for personal income taxes, social security, bond purchases, union dues, etc. 1

It is to be noted that gifts and payments from insurance policies were not included in the census definition as they were in the definition by Donaldson, Waite and Cassidy. These two sources of money, however, were considered important to this study because decisions must be made regarding them. Income was defined as the net monetary earnings of the working members of the family, net receipts from property, gifts and all other sums of money which become available to the family during a period of time.

The term "family" was defined by Hansen and Cohen 2 as a group of two or more persons related to each other and living together. 3 This relationship of persons and the fact that they live together was stressed in the definition in the Dictionary of education, 4 in Webster's Dictionary and in

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the 1950 census\textsuperscript{1} with one exception, namely, that the latter mentioned specifically adopted persons.

Since the scales developed in this study were planned for use with high school, college and adult lay groups, a simple definition seemed desirable. A family, therefore, was defined as a group of persons living together and consisting of father, mother, adolescents and young children.

To define democratic behavior one must first consider the term democracy, a word derived from two words meaning "people rule." Democracy is defined in the Dictionary of education\textsuperscript{2} as a way of life stressing the individual worth and the integrity of the human personality in which individuals conduct social relationships with mutual respect, tolerance and fair play. The Columbia Encyclopedia\textsuperscript{3} refers to it as a government in which people share in directing activities as well as participate in the rewards. In addition to these ideas the Encyclopedia Brittanica\textsuperscript{4} refers to democracy as a method of discussion of open-minded critical inquiry and frequently of compromise. Beasley\textsuperscript{5} emphasizes the worth, dignity

\textsuperscript{1}U. S. Census Bureau, op. cit., p. 43.
\textsuperscript{4}Democracy. Encyclopedia Brittanica. 7:83-188. 1956.
and creative capacity of every human being and the belief in the value of creative participation and cooperation of all individuals within a group. Democratic behavior in making decisions is characterized for the purpose of this study as participation and cooperation of family members according to their capacity; recognition of the worth and dignity of each member; and willingness of each member to accept the results of the decision.

Autocratic behavior should be defined in terms of what is meant by the term autocrat. The Oxford English dictionary defines an autocrat as one who is self-sustained or independent and has controlling authority or influence. Webster's new international dictionary refers to an autocrat as having absolute power, self derived and undisputed. The same concept is contained in Funk and Wagnall's new standard dictionary. Autocratic behavior in making decisions is considered in this study to be control by the authority of one member without reference to capacity and implies a lack of recognition of the worth and dignity of the individual.

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CONSTRUCTION OF SCALES FOR MEASURING ATTITUDE

The literature concerning the construction of scales for measuring attitude describes techniques used in the collection of items, the tentative selection of items for analysis and the methods used in the final selection of items for use in scales.

Collection of Items and Tentative Selection for Analysis

Items for attitude scales have been collected from various sources. When Likert develops scales he gathers declarations of opinion from materials such as questionnaires, newspapers, magazines, addresses and pamphlets in addition to preparing some statements himself.\(^1\) Rundquist and Sletto stated that a study of the various scales already published had been of assistance in securing items for their scales.\(^2\) This procedure was also utilized by Murphy and Likert in developing scales concerning public opinion.\(^3\) The idea of asking persons to write out their opinions was employed by Thurstone

\(^1\) Rensis Likert. A technique for the measurement of attitudes. Archives of Psychology. 22, No. 140:12. 1932.


and Chave\(^1\) in the development of a scale. Obtaining statements by asking individuals to write about the psychological object was also used by Edwards\(^2\) and Lorie and Roberts.\(^3\) Kellar, who developed a scale for measuring attitude toward any homemaking activity, under Remmer's supervision, asked high school pupils to write short papers about the things they liked and also about the things they did not like to do at home.\(^4\)

When a supply of ideas for stimuli has been collected these are stated in the form of questions or statements depending upon the form desired in the scale. Thurstone and Chave\(^5\) suggested editing them so that they are as brief as possible, stated in the present tense, contain one thought rather than two or more which would tend to make them ambiguous and are stated so that they could be endorsed or rejected to reflect the attitude of the respondent. Likert\(^6\) considered

\(^1\)L. L. Thurstone and E. J. Chave. The measurement of attitude. The University of Chicago. 1929. p. 22.
\(^4\)Beatrix Kellar, The construction and validation of a scale for measuring attitude toward any homemaking activity. Purdue University. The Division of Educational Reference Studies in Higher Education. 35, No. 4:47. 1964.
\(^5\)Thurstone and Chave, op. cit., pp. 22-23.
\(^6\)Likert, op. cit., pp. 44-46.
it essential that the stimuli be expressions of desired behavior rather than statements of fact, since two people with decidedly different attitudes might agree to a statement of fact. In addition he suggested that each proposition be stated in a clear, concise, straight-forward manner and be free of double negatives or other wording which would make it confusing and that each stimuli be so worded that the modal reaction to it would be approximately in the middle of the possible responses. The recommendations by Wang\textsuperscript{1} were (1) that a statement be debatable in that it represents an opinion that has no general acceptance; (2) that it must not be susceptible to more than one interpretation and, therefore, should contain no word or phrase which could be constructed to mean different things to different individuals; that words such as "only" and "merely" be avoided and that the active rather than the passive voice be employed.

When selecting from a collection of edited stimuli the ones which are desired for the experimental scales, Thurstone and Chave\textsuperscript{2} recommended the use of those applicable to a very restricted range of endorsers as well as those which are likely to be endorsed by a large number of subjects at either end of the scale. They advise choosing those which represent


\textsuperscript{2}L. L. Thurstone and L. J. Chave. The measurement of attitude. p. 22.
the entire range of attitudes on the continuum giving special attention to the selection of neutral stimuli since, if these are not included, the scale will break in two parts. Elimination of those which contain words not common to the vocabularies of the group for whom the scale is being developed was recommended by Edwards.¹

Before submitting these stimuli for analysis by experimental groups preliminary evaluation of stimuli by having several individuals respond to them as they would if they had favorable attitudes toward the object under consideration was recommended by Edwards.² The same individuals are then asked to respond to the stimuli as they would if they had unfavorable attitudes. If they gave similar responses when they assumed different attitudes, then such stimuli are not likely to be of value in an attitude scale. Rundquist and Sletto³ submitted their scales pertaining to Morale, Inferiority, Family, Law, Economics, Child Welfare and Education to a small group of graduate students in psychology, child welfare and sociology and, on the basis of their suggestions, removed the confusing stimuli and those which all accepted.

When this preliminary evaluation has been completed and changes made on the basis of it, the stimuli are submitted for

³Rundquist and Sletto, op. cit., p. 17.
analysis to determine which ones should be eliminated, which ones should be retained as items and the manner in which they should be arranged in scales.

Selection of Items for Use in Scales

Methods which are used in selecting stimuli for use as items in a scale differ markedly but the objective of each method is to assign an individual a numerical position along an attitude continuum that extends from one extreme of approval or acceptance to the other extreme of disapproval or rejection.¹ The positions obtained by individuals are indicative of the relative favorableness or unfavorableness of their opinions and attitudes. Three criteria were suggested by Krech and Crutchfield² for determining which items should be included in the scale: the items must first bear some diagnostic relationship to the attitude or opinion for which measurement is sought, that is, they must serve some discriminative function so that people of different belief or attitude complexion would respond to them in systematically different ways; they must also differentiate sharply among people who fall at different points along the dimension being measured; and they must be sufficiently numerous that random and

¹Krech and Crutchfield. Theory and problems of social psychology. p. 213.
²Ibid. pp. 312-314.
accidental imperfections in the items and in the measuring instrument are cancelled out.

The number of steps or gradations on a scale which are required were considered by McNemar to be dependent upon the fineness with which one wished to measure individuals. Other things being equal, he believed that one could assume that the finer the possible gradations, the more reliable the instrument, but that if satisfactory reliability were obtained with 50 possible scores or positions, there was no reason to seek greater discriminability.\(^1\)

Several techniques for selecting stimuli for use as items in a scale have been used by experts in the field of attitude measurement namely, the method of paired comparisons, successive intervals, equal-appearing intervals, summated ratings, scalogram analysis, scale discrimination technique and unfolding technique.

**Method of paired comparisons**

The method of paired comparisons is based on the law of comparative judgment which assumes that for a given stimulus there is associated a most frequently aroused or modal discriminable process. This process Thurstone\(^2\) has described as what goes on when a discrimination or response involves a

\(^1\) McNemar, op. cit., p. 299.

judgment of some attribute. He made the assumption that the
distribution of discriminai processes aroused by a stimulus
is normal about the modal discriminai process. This dis-
tribution is described in terms of two parameters, namely,
the means and the standard deviation. The mean, median and
mode of any normal distribution have exactly the same scale
value, therefore, the modal discriminai process associated
with a stimulus will also be the same as the mean of the dis-
tribution. The mean or median discriminai process associated
with a stimulus is taken as the scale value of the stimulus.
The standard deviation of the distribution of discriminai
processes Thurstone referred to as the discriminai dispersion
of the discriminai processes for a stimulus.

In this procedure a small number of stimuli is ordinarily
used since it is necessary to combine each stimuli in all
possible pairs, the number of pairs being equal to n(n-1)/2.
To obtain the scale value for each stimulus these pairs of
stimuli are presented experimentally to a group of subjects
with directions to select one of each pair. A frequency
count is made of the number of times one stimulus is pre-
ferred over every other stimulus and this is then converted
into proportions. These values or proportions for each
stimulus are summed, the sum forming the basis for arrangement
of stimuli in a matrix and the stimuli are arranged from
smallest to largest on the basis of these sums. These values
or proportions are expressed as unit normal deviates, which
are summed for each stimulus and the means are then deter-
mined. These means are the scale values of the stimuli. If
any of the means is a negative figure, a number sufficient to
bring the mean to a positive figure is added to all means so
that the scale values are positive numbers.¹

Having obtained the scale values for the stimuli, an
internal consistency test may be applied which consists of
determining how well these scale values derived empirically
agree with those to be expected in terms of the derived scale
values. The scale distance between stimuli is obtained by
arranging the scale values for the stimuli, from lowest to
highest in terms of size of scale value and beginning with
the lowest scale value, subtracting it from the next highest
scale value and progressing along to each succeeding scale
value until all scale distances are determined. Since scale
distances correspond to normal deviates, theoretical propor-
tions are secured from the normal deviates and these are then
summed for each stimulus and compared with the empirical pro-
portions. The sum of the discrepancies between the empirical
proportions and the theoretical proportions is divided by the
number of proportions to obtain the absolute average discrep-
ancy.² Hevner³ considers an absolute average discrepancy of

³Kate Hevner. An empirical study of three psychological
.024 for 20 stimuli to be satisfactory and Saffir\(^1\) considers .031 for 25 stimuli satisfactory.

The arranging of items, the planning of instructions and the developing of the method of scoring are next steps. A scale is constructed by arranging the set of stimuli in a random order. The instructions to subjects are to indicate their agreement or disagreement with each stimulus.\(^2\) Usually the score is obtained by finding the median of the scale values of the stimuli with which the subject has agreed. If a subject has agreed to stimuli with scale values of 2.4, 2.9, and 3.3, his score would be 2.9, the median or middle-scale value of the three statements. If he has agreed with four stimuli with scale values 2.2, 2.4, 2.8, and 3.3, his score would be taken as the midpoint of the interval between the two middle-scale values, that is, 2.6.

One variation of this method has been suggested; the subject is asked first to respond to all stimuli and then to check the one which best expresses the way he feels about the psychological object. The scale value of this single stimulus would be taken as the score of the subject. Edwards stated that this score based on a single response would not be as reliable as a score based on the median method of


scoring and suggested that, if a variation were desired, it would be better to have a subject check the three best stimuli that expressed his feelings and use the median scale value taken of these three stimuli as his score.

Another procedure followed by Edwards when he developed a scale concerning attitude toward a psychological object involved obtaining scale values for a set of statements and selecting nine statements whose scale values were fairly equally spaced along the psychological continuum. Each of the nine statements was then paired with another statement to give 36 pairs. In each pair one statement had a higher or more favorable scale value. These statements with higher scale values were designated as A and those with the lower scale values were designated as B. The scales were administered with directions to choose the A or B which best expressed the subject's attitude, a score being obtained by counting the number of times the A statement was chosen. Kuder-Richardson estimates of reliability were obtained from two samples of 175 and 174 students. For the first sample, the reliability coefficient was .87 and for the second, .88. These reliability coefficients are comparable to those usually reported for attitude scales scored by the median.

The method of paired comparisons has the advantage of being relatively free from response sets and relatively hard

1Allan Edwards, Ibid., p. 49.
to falsify since each stimulus demands a response. The weaknesses of the method are that it is time consuming to construct the scale and it does not measure what each person believes about each stimulus; it measures relative preferences only.¹ Partly because of the amount of work involved and partly because of the inherent nature of the method, the range of attitudes which can be investigated is limited. For these reasons this method is rarely used in present day construction of attitude scales.²

Method of successive intervals

When the method of successive intervals is used for determining the scale values for stimuli, a number of stimuli are presented experimentally to a group of judges who are directed to sort them in a manner similar to the one used in the method of equal-appearing intervals, that is, the judges are asked to think of all items as being on a continuum and assume the responsibility for indicating the position each stimulus holds. One extreme category is usually described as "highly unfavorable" and the other as "highly favorable", the middle category being described as neutral. If, after the sorting has been completed, it seems desirable, descriptive phrases are used to anchor other intervals. A frequency


²Jahoda, Deutsch, and Cook, op. cit. 190-191.
distribution is obtained for each stimulus, the distributions observed and the stimuli with large standard deviations removed, since those stimuli are presumed to be ambiguous. Cumulative frequencies are then obtained and these are expressed in cumulative proportions. The assumption is made that the cumulative proportion distributions are normal for each stimulus when they are projected on the unknown psychological continuum. The cumulative proportion distributions expressed in terms of normal deviates correspond to the boundaries of successive intervals. By taking the differences between the successive intervals the width of the interval is estimated. Following this, the assumption is made that the best estimate of the width of the various successive intervals is the arithmetic mean of the interval widths that have been obtained for each stimulus. The means are determined, cumulated and expressed on the continuum upon which all stimuli are to be scaled.

Since the scale value of an item is the median of the cumulative proportion distribution, the median is estimated. The following formula is used:

\[ S_1 = L + \frac{50 - \frac{p_b}{p}}{w} \]

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where $S_i$ = the scale value of the $i$th stimulus

$L$ = the lower limit of the interval on the psychological continuum in which the median falls

$\sum_{pb}$ = the sum of the proportions below the interval in which the median falls

$pw$ = the proportion within the interval in which the median falls

$wj$ = the width of the interval on the psychological continuum

When the scale values have been obtained, an internal consistency test is made by using these scale values and the cumulative interval widths to obtain the theoretical cumulative proportions which are used to obtain the upper limits of the successive intervals and these are then used to determine the cumulative distributions. The average error in reproducing the empirical data from a limited number of parameters is .02. It was Edward's opinion that .02 is typical of the values reported for the average error obtained when the method of successive intervals is used to scale stimuli.

Usually scale values are determined for many more items than will be used in the final scale. Thurstone and Chave adopted a criterion of irrelevance which included administering the scale to an experimental group and then determining the popularity of each item and comparing it with the scale value of the item. They believed that items with scale values near the given item should be very popular, whereas

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1 Edwards, Ibid. p. 129.
the items far removed on the scale should have low popularity. If the popularities are independent of the scale values, then some factor other than the attitude being measured is determining the responses to the item. Items giving indications of irrelevance, they believed, should be discarded.¹

When these items have been discarded there may still be more items than are needed for a final scale. A set of items with scale values which would permit them to be evenly placed along the continuum is usually chosen. If enough items are available, parallel forms of the scale can be produced by using items with matched scale values.

When a set of items has been selected for a scale, a rule for obtaining a score for each respondent must be adopted. The usual procedure is to give each person a score which is the median of the scale values of the items which he endorses. The mean scale could be used but it is believed that the median is less sensitive to the particular set of values in the scale.²

In an evaluation of the method of successive intervals, Guilford stated that:

The experimental operations for obtaining judgments in successive categories are so simple and economical from the standpoint of both investigator and observer

¹Thurstone and Chave. The measurement of attitude. pp. 46-47.
²Green, op. cit., p. 350.
that from this point of view the method has everything in its favor. The interval scaling procedures involve considerable effort, but no route to the achievement of interval-scale psychological measurements is an easy one. If interval-scale values are wanted, therefore, the approach through this method has much to recommend it. The dependence upon normality of distribution is a critical condition, but since the assumption of normality can be checked experimentally there is little risk involved.¹

It is the opinion of Edwards that the method of successive intervals can be applied to any number of stimuli since only n judgments for n stimuli are required from each subject in contrast with n(n-1)/2 judgments in the paired comparison method. Yet the scale values obtained are shown to be linearly related to those obtained by the method of paired comparisons.²

Method of equal-appearing intervals

The method of equal-appearing intervals developed by Thurstone and his associates is an attempt to construct a "rational" scale based on psychologically defined units. The first step suggested by Thurstone and Chave in their monograph³ is to collect a large number of statements concerning the attitude to be studied. The principal criteria used in


³Thurstone and Chave. The measurement of attitude, pp. 22-28.
collecting them is to select those referring directly to the issue being studied, being sure that they are as brief as possible, represent the entire continuum and are stated so that acceptance or rejection of them will indicate the respondent's attitude about the scale. These are submitted to a group of judges whose task it is to sort the statements into a number of piles on the basis of the attitude contained in the statements. Eleven cards are given to the judges, one card being designated as the card to represent the most favorable attitude toward the subject, another to represent the most unfavorable attitude and a third card described as the neutral card on which statements neither favorable or unfavorable attitude are to be placed. The remaining eight cards are not designated but are left to the judges to place in what they considered equal-appearing intervals between the others.

When the sorting is done by the judges the results are tabulated and the scale value determined graphically. The eleven positions on the attitude continuum are placed on the base line and the accumulative positions of rating by judges shown on the vertical axis. The percentage of judges rating each item at each position is plotted on this graph. A line is then drawn between each of these positions. The point at which this line crosses the 50 per cent level becomes the scale value of the item. The Q value, a measure of the ambiguity of the statement, is determined by locating the two
quartile points of the curve and then obtaining the scale values at each of these points. The distance between these two points becomes the measure of ambiguity of the statement.\(^1\)

Thurstone and Chave have suggested that if a statement is very ambiguous, readers will place it over a wide range on the scale and the Q value will be correspondingly high. If the statement is concise and uniform in its meaning to its readers, they will place it in approximately the same position on the scale and the Q value will be correspondingly small.

When selecting statements for the final scale those with scale values, which would permit them to be relatively equally spaced along the continuum and have small Q values, are chosen. A typical scale developed by this method has about 20 statements. When this scale is submitted to subjects for checking, the individual's total score is the arithmetic mean or median of the scale values of the statements agreed with.

If the subject has agreed to an odd number of statements the median method of scoring is used and the score is the scale value of the middle statement when the scale values are arranged in rank order.\(^2\) This score has an absolute interpretation in terms of the psychological continuum of scale values of the statements making use of the scale. If the score falls in the middle section of the psychological continuum, it can

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\(^1\)Thurstone and Chave. Ibid., pp. 36-37.

be described as neutral; if it falls at the favorable end of
the scale it can be described as favorable and if it falls on
the unfavorable it can be described as unfavorable. This
interpretation of an attitude can be made independently of
the distribution of scores for a particular group of subjects.

It is customary among those working with the method of
equal-appearing intervals to construct two comparable forms
by selecting an equal number of statements for each scale with
similar scale values and Q values. Reliability coefficients
typically reported for the correlation of these two forms
are about .85.¹

A number of questions have arisen concerning the ability
of judges to classify statements independently of their own
attitudes. Thurstone and Chave² believed that this sorting
or judging of the statements could be done equally well by
those judges who had favorable attitudes and those who had
unfavorable attitudes toward the subject. Several studies
have been concerned with the possible effect of the judge's
personal attitude on his rating of items. Hinkley³ reported
a study made in which he used three groups of judges, two
white and one negro, whom he had some reason to believe

¹Ibid., p. 94.
²Thurstone and Chave. The measurement of attitude.
pp. 22-58.
³E. D. Hinkley. The influence of individual opinion on
differed in their attitudes toward the Negro. Scale values were determined separately for each group. Hinkley found that the correlation of scale values obtained from the judgments of the two white groups was .98. Correlations between the scale values determined on the basis of judgments of the whites holding unfavorable attitudes and the judgments of the Negro group was .93. Since the same ordering of statements was obtained by the three groups, Hinkley concluded that the scale values of the statements were independent of the attitudes of the judging group.

Beyle studied candidates for political office using some judges who were supporters of the candidates and others who were non-supporters and reported results similar to those of Hinkley.\(^1\) He found that the coefficient of correlation between the scale values obtained from the two groups with opposed attitudes was .99.

In a study concerning attitude toward war in which three groups were used; one strongly opposed to war, another moderately opposed and a third classified as neutral; Ferguson found that the correlations between scale values obtained for the three groups were above .98 and concluded that scale values determined by judges sorting the statements were independent of the opinion held by the judges.\(^2\) A similar

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\(^1\)H. C. Beyle. A scale for the measurement of attitude toward candidates for elective governmental office. American Political Science Review. 26:527-544. 1932.

study was reported by Pintner and Forlano\(^1\) on patriotism. A group of judges responded to the patriotism scale and immediately made judgments of the degree of favorableness and unfavorableness of the statements. On the basis of the scores the judges were divided into three groups, 27 per cent with scores representing the most favorable attitude, 27 per cent representing the least favorable attitude and the middle 47 per cent. The rank ordering of the statements was determined separately for each group and the rank orders of each group correlated. All correlations were above .98. The conclusion drawn was that the judges were able to classify statements independently of their own attitude regarding the candidates.

Eyseneck and Crown\(^2\) administered an anti-Semitism scale to a large group of persons and on the basis of their scores they asked a smaller group of the most and the least anti-Semitic to judge a number of statements relating to anti-Semitism. Scale values were obtained for the statements based upon the judgments of each group. The correlation between the two sets of scale values was .98. That the judges' attitude did not influence his judging was the conclusion drawn by Eysenek and Crown. In an appraisal of opinion and attitude methodology,


McNemar\(^1\) stated in regard to this technique that all attempts to disprove Thurstone's working assumption that the determined scale values will be independent of the attitude of the sorters toward the given issue have been futile.

An equally important consideration in the sorting procedure is the elimination of careless or indifferent judges. Thurstone and Chave\(^2\) used the criterion of eliminating individuals who placed 30 or more of the 130 statements in one of the 11 piles. It was the opinion of Hovland and Sherif that the use of this criterion may, at the same time, have restricted the range by eliminating those judges who had the most extreme attitudes. They introduced a number of checks in the process of obtaining judgments and reached the conclusion that the subjects who placed a large number of statements in a single category were not being careless. They did suggest, however, that perhaps judges with extreme positions lack the ability to discriminate between items at the opposite extremes and hence place them in the same category.\(^3\)

The number of judges necessary to sort statements for this procedure has concerned some investigators. Thurstone and Chave\(^4\) used 300 persons to sort the 130 statements in

\(^1\)McNemar. Opinion-attitude methodology. p. 301.
\(^2\)Thurstone and Chave, op. cit., p. 35.
\(^4\)Thurstone and Chave. The measurement of attitude. p. 44.
their scale. Scale values and Q values were obtained and a mean discrepancy of .074 scale units set as a limit when selecting 45 statements for the two forms of the scale which they constructed. When these were administered and scored a coefficient of correlation was obtained of .88 and an estimated reliability of .92 determined by means of the Spearman Brown formula.

Edwards and Kenney\textsuperscript{1} used the original set of Thurstone and Chaves 150 statements and 70 persons in the sorting procedure developing two forms of the scale by the equal-appearing interval method. The same 70 persons responded to the statements as subjects and two forms were developed by the summated rating method. A correlation of .77 was obtained between scale values from one form of the summated rating method and one form of the equal-appearing interval method. The scale values of the second form of each method were correlated and a coefficient of correlation of .92 obtained. Edwards and Kenny believed the latter correlation was sufficient to establish that scales could be constructed by either method.

Uhrbrock\textsuperscript{2} used two groups of 50 judges to sort statements for a scale and the scale values were compared with


those obtained by a graduate student who had also used two groups of 50 judges each in sorting the same set of statements. The scale values obtained by the first two groups were correlated and a coefficient of .99 obtained. The scale values obtained by one group of Uhrbrock's judges was compared with those obtained by one group in the graduate student's study, the coefficient of correlation being \( .984 \pm .001 \). The scale values obtained by the second group of 50 judges used in Uhrbrock's study was correlated with those of the second set of judges used in the graduate study, the coefficient of correlation being \( .986 \pm .001 \). Uhrbrock concluded that fifty judges were a sufficient number for determining scale values.

Nystrom\(^1\) had 50 persons sort statements, constructed parallel forms and administered them to 600 students, correlated the two forms and secured a correlation of .92 with a probable error of .012. He concluded, as did the other investigators, that a relatively small number of judges could be used for judging statements.

The claim that higher reliability would result if the mean score instead of the median were used in scoring was investigated by Lorge\(^2\) in which he collected responses from


individuals on alternate forms of 15 scales and scored the scales in four different ways. The scores were: a median score, the median scale value endorsed by the respondent; 2) the mean score, an arithmetic mean of all scale values endorsed by the respondent; 3) median cross-score, the median of the scale value assigned to the statements with which the respondent has disagreed; and 4) the mean cross score, the arithmetic mean of the scale values with which the respondent has disagreed. Coefficients of correlation between the alternate forms of all scales were determined. In order to generalize with regard to the effectiveness of the methods of scoring it was assumed that the 15 different coefficients of correlation for any one method was a separate sample of such a correlation for a universe having a reliability, \( \rho \). Because such coefficients of correlation are not distributed normally, Fisher's transformation, \( Z_R = 0.5 \left[ \log_e (1+R) - \log_e (1-R) \right] \), of the coefficient of correlation, \( Z_R \) was computed. The variance of the arithmetic mean of a set of values for \( Z_R \) is \( \frac{1}{n(N-3)} \) where \( n \) is the number of coefficients of correlations that have been averaged. This procedure resulted in these average values of \( Z_R \) for each method of scoring.

Median check - 1.1894 \( \pm 0.0253 \)
Mean check - 1.0897 \( \pm 0.0253 \)
Median cross - 0.8382 \( \pm 0.0253 \)
Mean cross - 0.8054 \( \pm 0.0253 \)
Lorge concluded that the median of values for indorsed statements were the most reliable of the four scoring methods and that either indorsement score, mean check or median check, were more reliable than either rejection score, mean cross, or median cross.

Objections, which have been raised concerning the amount of time needed to construct a scale by the equal-appearing interval method, have led to suggestions for simplifying the procedure. Seashore and Hevner asked one group to sort statements into 9 piles and another group to rate on a nine-point scale which was printed on the left-hand margin for each item. The rating method saved from 50 per cent to 87 per cent of time and subjects found it easier and more pleasant than did those who sorted statements. In addition, there seemed to be no great difference in the medians or Q values. Medians obtained in the rating method were generally 0.2 of a step below the medians obtained in the sorting method and the two values were somewhat larger than those for the sorting method since the mean of the deviations was + .103. These differences were considered by the authors to be negligible.

Another study consisted of comparing the scale values from the Thurstone-Peterson war scale with scale values obtained by using the Seashore and Hevner method of assigning

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scale values and a method suggested by Ballin and Farnsworth.\(^1\) This method consisted of asking judges to indicate the position for a statement by placing the letter corresponding to the statement at a position on an 11 inch line. Computations were made by measuring the distance between one end of the scale and the position on which each judge placed the statement. A frequency count was then made of ratings of all judges in each group for each statement and medians or scale values obtained for each statement. These scale values obtained for each group were compared with the scale values published by Thurstone and Peterson and those published by Seashore and Hevner. Since minute differences were observed among the scale values and rank difference correlations were all over .99 the conclusion was drawn that the graphic rating method is feasible for judging statements for attitude scales and provides a simple and convenient method of determining scale values. A recommendation made to further simplify the method was to use a 22 centimeter line rather than the 11 inch line used in this study since it would permit dividing by two the measurements in centimeters to secure scale values.

These studies have suggested simplifications to the method for the purpose of decreasing time and effort involved in using the equal-appearing interval technique. Remmers,

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however, has suggested a different type of modification, namely that of using one scale to measure a large group of objects, for example, homemaking activities. The essential difference between Remmer's generalized scales and those originally suggested by Thurstone and his associates lies in the assumption underlying each scale. Another difference between these two is that Remmer's uses a method of scoring which reduces the labor involved. Instead of arranging items in random order of scale values, the items are arranged in descending order of scale values of the items and the score is obtained by taking the mid-point of the scale values indorsed.¹

Sigerfoos² experimented with using different methods of scoring generalized attitude scales, one method being the arrangement of items in ascending order of scale values; a second, the arrangement of items in descending order and a third, the arrangement of items in random order. Means and medians were obtained for each method and little difference found. He concluded that obtaining the median when items are arranged in descending order of scale values was the most efficient way of scoring.


Validity for the generalized scale has been determined by Dunlap and Kroll\(^1\) by use of the Peterson-Thurstone war attitude scale and the Kelly-Remmers generalized attitude scale for any institution. Coefficients between parallel forms were reported to be .58 which indicated that the two tests have something in common but do not measure the same thing. In the evaluation of opinion-attitude methodology McNemar\(^2\) stated that the fact that dozens of reliability coefficients reported tend to have a median value of about .70 with values frequently ranging below .50 and as high as .80 and ranging down to .07 would indicate that the generalized scales had items in them that did not serve to measure a large class of attitudes.

**Method of summated ratings**

This method proposed by Likert\(^3\) and used extensively in the development of attitude scales consists of assembling a large number of statements considered to be relevant to the attitude being measured and submitting them to a group of persons about 100 in number who react to the statements on the basis of three, four or five degrees of agreement.

When scoring is done weights from one to three or five

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\(^3\) Likert. A technique for the measurement of attitudes. pp. 11-55.
are assigned to the degrees of agreement, the highest score being given to the statement representing the most favorable end of the continuum. Each individual's score is computed by summing his responses to the various items. This method was compared by Likert with one in which sigma scoring weights for the possible responses were determined by converting the proportion of times each response into a corresponding sigma value on the base line of the unit normal curve. The correlation of .99 between scores obtained by using the two methods led to the conclusion that it was justifiable to use the simpler method.

The final selection of items depends upon the criterion of internal consistency, that is, each item is correlated with the total score. This is done by securing a frequency of the responses to each item from responses in the upper and lower quartile and then determining the difference between the mean score for each item.\(^1\) Persons who use this method determine the size of the scale difference value which they desire in the scale. It was Likert's\(^2\) opinion that one should select the most differentiating statements for the final form or forms of attitude scale and a sufficient number to obtain the desired reliability. If through this selection statements concerning a particular aspect of the attitude being measured

\(^1\)Wert, op. cit., p. 339.

\(^2\)Likert. Technique for the measurement of attitudes. p. 51.
are eliminated then obviously the final scale could only measure the attitude continuum represented by the remaining statements.

Scales developed by this method of summated ratings are usually made up of as many statements reflecting an unfavorable attitude as statements reflecting a favorable attitude. The reason for this is stated by Likert:

To avoid any space error or any tendency to a stereotyped response it seems desirable to have the different statements so worded that about one-half of them have one end of the attitude continuum corresponding to the left or upper part of the reaction alternatives and the other half have the same end of the attitude continuum corresponding to the right or lower part of the reaction alternatives. 1

This opinion is also held by Remmers 2 who considers having both kinds of statements represented in the final scale an advantage because they minimize possible response sets of subjects that might be generated if only favorable or unfavorable statements were included in the scale. Rundquist and Sletto used this concept when in order to obtain an equal number of positive and negative statements they rejected three items with acceptable scale value differences because they were stated negatively. 3

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1Likert, Ibid., p. 46.
3Rundquist and Sletto, op. cit., p. 16.
The total score obtained by this method is the summation of responses to the items in the scale. It was the opinion of Jahoda et al. that the total score provides the basis for only a rough ordering of people on the characteristic being measured. Otherwise they considered it to have little meaning since many patterns of response to the various items may produce the same score.\(^1\)

In general, the interpretation of an attitude score obtained from a summated rating scale cannot be made independently of the distribution of scores of a particular group of persons. If a person obtains a score of zero on a scale having 25 items his score can be interpreted as meaning an unfavorable attitude; likewise, if a person obtains a score of 25 his score can be interpreted as meaning a favorable attitude. The interpretation of scores falling between zero and 25 are more difficult to interpret. This is because there is no absolute zero in the summated rating scale as in the equal-appearing interval scale. This is a handicap if it is desired to assign a subject, on the basis of this score, to a group having favorable attitudes or unfavorable attitudes. If, however, it is desired to compare mean change in attitude as a result of introducing some experimental variable, such as a motion picture, it can be done without knowledge of an absolute zero. Likewise, if a correlation between scores on the

attitude scale and other scales is desired it can be obtained from scores derived from scales developed by the summated rating method.¹

The method of summated ratings is considered by Jahoda, et al., to provide more precise information about the individual's attitude on the issue covered by a single item than does the method of equal-appearing intervals.² This characteristic is considered by Krech and Crutchfield³ to be an advantage since it means that the summated rating scale can serve a dual function, that is, it provides a total score on the attitude dimension being measured and an individual's attitude about an item in the scale.

One advantage that Likert⁴ claimed the summated rating method has is that it avoids the difficulties encountered when using a judging group to construct a scale, that is, the difficulty of judges to sort statements independently of the attitude they hold. Studies by Beyle, Hinckley, Ferguson, Pintner and Fortner, Hovland and Sherif, and Eysenck and Crown mentioned earlier in the discussion of the equal-appearing interval technique are evidence that judges do sort statements independently of their attitudes toward the issue

²Jahoda, Deutsch and Cook, op. cit., p. 196.
⁴Likert, op. cit., p. 24.
involved in the statements.

Claims made by psychologists that the need for many judges is largely responsible for the greater amount of labor involved when using the equal-appearing interval technique have been challenged by Bird\textsuperscript{1} who refers to the number of subjects used in the summated rating method and the amount of labor entailed in analyzing their responses to obtain a set of items for the final scale. It is his opinion that claims of more or less labor seems to have been made without a full understanding of the processes involved. Edwards and Kenny\textsuperscript{2} disagree with Bird since they have constructed scales by both methods and concluded that scales developed by the equal-appearing interval technique required twice as much time as scales developed by the summated rating method.

Murphy and Likert\textsuperscript{3} found reliability coefficients for their International Scale of 24 items developed by the summated rating technique to range from .81 to .90, coefficients from their Imperialism Scale of 12 items to range from .80 to .92; and coefficients from the Negro scale of 14 statements to range from .79 to .91. All coefficients are based on split-half correlations. Rundquist and Sletto\textsuperscript{4} reported coefficients ranging

\textsuperscript{3}Murphy and Likert, op. cit., p. 48.  
\textsuperscript{4}Rundquist and Sletto. Personality in the depression. p. 110.}
from .78 to .88 for several summated rating scales made up of 22 statements each. Hall\textsuperscript{1} reported coefficients for his scale of 10 statements measuring attitude toward religion to range from .91 to .93; for his scale of 7 statements measuring attitude toward employers the coefficient to range from .77 to .87; and his morale scale of 5 statements to range from .69 to .84. These reliabilities compare favorably with those obtained with the equal-appearing interval technique which are reported to be between .70 and .90 with typical values in the low .80's based upon form versus form method.\textsuperscript{2} The reliability obtained by Thurstone and Chave\textsuperscript{3} for their scale, attitude toward the church was .94 based on the split-half method. It is evident that there is considerable range in reliability coefficients by either the equal-appearing interval technique or the summated rating technique.

Remmers\textsuperscript{4} has developed general attitude scales which can be applied to any one of a class of objects. This is done by inserting in the appropriate place the name of the particular subject toward which the attitude is measured, an example of this being Kellar's\textsuperscript{5} scale measuring attitude on any

\textsuperscript{1}O. M. Hall. Attitudes toward unemployment. Archives of Psychology. 23, No. 165:58-60. 1934.

\textsuperscript{2}McNemar, op. cit., p. 30.

\textsuperscript{3}Thurstone and Chave, op. cit., p. 66.

\textsuperscript{4}Remmers, op. cit., pp. 167-171.

\textsuperscript{5}Kellar, op. cit., pp. 47-50.
homemaking activity. In some cases the reliabilities of the
general attitude scales have been as high as those made on the
basis of scales designed to measure a single object. In some
cases, however, the reliabilities have been below acceptable
levels. The reason for this is that it is difficult to select
a set of statements which will apply with equal meaning to a
large variety of objects.\(^1\)

Scalogram analysis

This method, proposed by Guttman, tests the hypothesis
that a universe of qualitative data is a scale for a given
population. The universe of content which consists of all the
attributes having a common content and are of interest to the
investigator is said to be scalable for the population if it
is possible to rank persons from high to low in such a fashion
that a person's response to each item can be predicted by his
total score.\(^2\)

Guttman states that a universe may form a scale for one
population of individuals but not for another and a universe
may be scalable at one time but not be scalable at another.
If a universe is scalable for one population but not for
another two populations cannot be compared by use of the same

\(^1\)Krech and Crutchfield, op. cit., p. 217.

\(^2\)Louis Guttman. The Cornell technique for scale and
intensity analysis. Educational and Psychological Measure-
scale. Likewise, the universe which is scalable at one time cannot be compared with the universe which is scalable later. Scales based on one population cannot be transferred to the study of some population without first testing to see if the items will scale for the new population.

When developing experimental scales by this method, Guttman first collects items that represent the universe of attributes in which he is interested. In doing this he suggests that whether or not a given item has the proper content remains a matter of intuitive judgment. He then chooses from those collected the items that are homogeneous in content, represent all other items which could be used and are large enough in number to provide a desired amount of differentiation. Thus if differentiation into 10 groups is desired, items should be chosen which will yield 10 types.

The more items included in a scale, the greater is the

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assurance that the entire universe of which these items are a sample is scalable. If the items are dichotomous or dichotomized during the scale analysis, Guttman considers it desirable to use 10 items as a pre-test to determine whether or not a universe is scalable. If a scale is obtained with these items he suggests using fewer items in a larger study.\(^1\) To each of these items which have been tentatively chosen he attaches a series of possible response categories, either a dichotomous "yes" or "no" or three, four or five levels of agreement. The more categories used the greater is the assurance that the universe can be scaled. A score is assigned to each possible response, the high score being given to the more favorable response. From this point the procedure may differ since there are several techniques of scalogram analysis which may be used such as the Cornell technique, Scalogram Board technique and tabulation of responses technique.

The Cornell technique involves constructing a table with one column for each response category for each stimuli and one row for each subject. Then starting with the subject who has the highest score the responses of each person are recorded and the frequencies totaled. Guttman's criterion for scalability is that given the total score the responses for each subject to the items may be predicted.\(^2\) When this is

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\(^1\)Guttman. The basis for scalogram analysis. pp. 79-80.

\(^2\)Guttman. The Cornell technique for scale and intensity analysis. p. 256.
possible there is perfect reproducibility.\textsuperscript{1} When responses cannot be perfectly reproduced, Guttman suggested "cutting points" at places where the most common response shifts from one response category to another. Each response which prevents perfect reproducibility from being obtained is corrected as error. With overlapping in different categories some choice as to location of cutting point is possible, one choice being to locate the cutting point so as to minimize error.\textsuperscript{2} Since it is true that the reproducibility of an item can never be less than the frequency in the modal category another choice is that no category have more error than non-error.\textsuperscript{3} A total of the errors is secured for each scale and a percentage of reproducibility determined. This percentage is called a coefficient of reproducibility. A group of statements is considered sufficiently scalable if there is 90 percent reproducibility.\textsuperscript{4} If this criterion is not met the data are considered by Guttman to produce a quasi scale, which implies that, although the universe cannot be considered a scale in the sense that a single response pattern is associated with a given rank-order position, there is a dominant

\textsuperscript{1}Edwards, Techniques for attitude scale construction, p. 181.

\textsuperscript{2}Guttman, The Cornell technique for scale and intensity analysis, p. 258.

\textsuperscript{3}Guttman, Ibid., p. 261.

\textsuperscript{4}Guttman, Ibid., p. 250.
variable determining the response of the individual. The response pattern shows a scattering of response for which cutting points cannot be established. If a scale is required Guttman rejects part of the data, that is, he may eliminate individuals and conclude that for the particular population the items form a scale.¹

The Scalogram Board technique involves the construction of two boards consisting of movable strips with holes which represent possible responses. In determining ability of a group of items balls representing individual's responses are put into one board to arrange the individuals in rank order. The second board is used to arrange the response categories in rank order. The removable slats of the first board permit the shifting of individuals, at the same time holding the order of response categories constant, while the removable slats of the second board permit the shifting of categories while allowing the rank order of individuals to remain constant. In order to combine individuals and categories it is necessary to superimpose the two boards so that their slats run at right angles to each other. The total number of errors is secured and the coefficient of reproducibility is determined in the same manner as that in the Cornell technique. This visual analysis permits one to determine quite easily just how

closely the arrangement of individuals from most to least "favorable" conforms to the desired parallelogram picture.¹

The Scalogram Board method is an easily used system, especially if the sample is confined to 100 cases or less, but it is less rigorous than such techniques as equal-appearing intervals, since manipulations of the data are based largely on inspection. The method has the further difficulty that the Scalogram Board is somewhat expensive to construct.²

In addition to the rank order of individuals on the attitude scale obtained by either the scalogram analysis technique or the scalogram board method, it is possible to determine the intensity with which an attitude is held. It is assumed that persons on both ends of the scale feel more strongly than people in the middle of the scale. This can be shown by plotting rank order scores on the horizontal axis from highest to lowest and the intensity scores on the vertical axis. A U or J shaped function exists. The shape of the curve around the indifference or neutral area indicates whether the population is sharply divided on the issue being measured. A broad base on the curve indicates a more equal number of persons holding neutral, favorable and unfavorable attitudes


than does a sharp curve which indicates considerable difference in the numbers in each group.¹

The tabulation technique used by Goodenough² and Edwards³ is based on a comparison between predicted scores and actual scores. In this method stimuli are chosen and response categories assigned which will achieve the ideal scale, one in which a score can be predicted from any one of an individual's responses. The assumption is made that the response category for each item is reasonably correct.⁴ The items are administered to a group of subjects and a frequency count made of their responses. These responses are compared with those predicted for the ideal scale, deviations are noted and percentage of error between deviations and perfect score are determined. This percentage is subtracted from 1 to give the coefficient of reproducibility.

This technique is considered by Goodenough to be more rigorous than the Scalogram Board technique and can be used for any size sample. Its limitation is that, for practical use, the relative rank order of categories for each item must


be assumed in advance, which is not necessary with the Scalogram Board technique.\(^1\) Edwards compared the coefficient of reproducibility obtained from a study in which he used both the tabulation technique and the Cornell technique and found a difference of .05 which he considered too small to be of any importance in the choice of technique.\(^2\)

Critics of scalogram analysis have stressed several inadequacies. One of these is the lack of a clear meaning of the basic concept universe of content. Having defined it, it is the opinion of investigators\(^3\) that Guttman fails to show the manner in which he collects items which represent it.\(^4\) All items seem to be rewording of the same content. A second criticism is the lack of clear cut procedures for selecting items from a universe of content for inclusion in a scale. Since the sampling is not known it is considered by Remmers to be improper to infer that the items selected represent the universe of content.\(^5\) A third criticism concerns the criteria for determining whether a set of items is scalable. It is Guilford's opinion that the procedures involved lack rigourous

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\(^1\)Goodenough, Ibid., p. 180.

\(^2\)Edwards, op. cit., p. 188.

\(^3\)Jahoda, Deutsch and Cook, Research methods in social relations. Part I: Basic processes. p. 200.

\(^4\)Guilford, op. cit., p. 461.

\(^5\)Remmers, Introduction to opinion and attitude measurement. p. 128.
rules for combining response categories and for counting errors when determining reproducibility. He also believes that since reproducibility is related to response popularity, it cannot fail to be high when responses pile up in one category.\(^1\) Guttman has claimed that it is very simple to combine categories but this is contrary to the difficulties reported by Clark and Kreidt.\(^2\) A fourth criticism of the procedure concerns the awkwardness of a large number of terms. This necessarily restricts the use of scalogram analysis to a small number of items.

**Scale-discrimination technique**

On the assumption that a combination of methods could be used for selecting stimuli for scale analysis, Edwards and Kilpatrick\(^3\) studied the scalability of stimuli selected by the equal-appearing interval technique and the summated rating method for use in the development of the scale discrimination technique. Three studies were made by using statements selected by the equal-appearing technique. In one of these studies the reactions of persons were used from two scales which had been developed earlier, the Peterson scale measuring

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\(^1\)Guilford. Psychometric methods. p. 461.


attitudes toward Capital Punishment and the Thurstone scale measuring Attitude toward Communism. The response "disagree" was given a score of one, "?" a score of 2 and "agree" a score of 3 for statements at the favorable end of the continuum. Reverse weights were assigned the statements representing the unfavorable end of the continuum. When scores were obtained the twelve statements with scale values outside the neutral section were tested for scalability by scalogram analysis. The coefficient of reproducibility was .86 for the "Capital Punishment" scale and .91 for the "Communism" scale.

In the second study Edwards and Kilpatrick in order of their scale values selected every second statement including the neutral ones in the "Capital Punishment" scale and rescored the responses using the same weights. When the statements were tested for scalability by scalogram analysis, the neutral statements failed to show any relationship to the rank order scores and cutting points could not be established for them. When these statements were eliminated and the responses rescored and tested for scalability by scalogram analysis, the coefficient of reproducibility was .91. The conclusion drawn from these studies was that neutral items cause overlapping between the responses of those with high and those with low rank-order scores on items and that responses are not reproducible from the rank-order scores.¹

Edwards and Kilpatrick have emphasized that the reproducibility of a single statement can never be less than the frequency present in the modal category. The minimum coefficient of reproducibility for a set of statements, designated as the minimum marginal reproducibility, can be determined by finding the frequency of responses in each category of response, determining the proportion in the modal category for each statement, summing the proportions and dividing by the number of statements.

On the basis of preliminary findings, the equal-appearing interval statements were tested with a new and larger sample of persons and the coefficient of reproducibility was found. For the "Capital Punishment" scale this was .88 and for the "Communism" scale it was .92. The range of the modal frequencies, however, for the "Capital Punishment" scale, which consisted of dichotomous statements, was .65 to .93 with a mean value of .82. The range for statements from the "Communism" scale was from .81 to .95 with a mean of .89. The conclusion drawn from this study was that the coefficients of reproducibility do not represent any great increase over the minimum values set by the modal frequencies.

Since the items selected by use of the summated rating technique are those items representing opposite ends of the continuum, it was believed by Edwards that there should be a minimum of overlapping between the responses of the high and low groups during scalogram analysis. Twelve of the most
discriminating statements from a summated rating scale, "Attitude toward Labor Unions", were rescored and the data recorded in a table for scalogram analysis. The obtained coefficient of reproducibility was .86 and the range of the modal categories was from .50 to .91 with a mean value of .65. The obtained coefficient of reproducibility, .86, represented a substantial increase over the lower limit of .65, the minimum marginal reproducibility of the set of statements.¹ On a second test the responses of eight of the most discriminating items from a summated rating scale, "Attitude toward Radio", were rescored and data recorded for scalogram analysis using two categories of response. The obtained coefficient of reproducibility was .90 and the range of modal categories was from .68 to .95 with a mean of .81. For purposes of comparison eight of the least discriminating statements were selected for scalability. It proved impossible to draw meaningful cutting points, therefore, it was impossible to derive a scale from this set of statements.²

On the bases of these studies Edwards and Kilpatrick¹ developed the scale-discrimination technique which involves collecting a large number of statements from books and essays and asking individuals their opinions in brief written

¹Edwards and Kilpatrick, Technique for construction of attitude scales. p. 113.

statements. These are then edited and statements eliminated which are liable to be endorsed by individuals with opposed attitudes; are factual or could be interpreted as such; are obviously irrelevant to the issue under consideration; appear likely to be indorsed by every one or by no one; seem to be subject to varying interpretations for any reason; or contain a word or words not common to vocabularies of the group for whom the scale is being developed. These statements are then given to a group of judges with instructions to judge the degree of favorableness of each statement in terms of 9 or 11 categories as is done in equal-appearing and successive interval techniques. Following this scale values and Q values are obtained. These are plotted in a table with scale values on the base line and the Q values on the vertical axis. The median of the Q values for all statements is found by drawing a horizontal line through the table at the median Q value.\(^1\) All statements with Q values above this line are rejected and those below are retained. This step results in eliminating 50 per cent of the statements. The remaining statements are are then prepared in a summated rating scale and administered to a group of 200 or 300 subjects. Responses are scored by assigning weights to the response categories, the largest weight being given to the response category that indicates the most favorable attitude. Edwards and Kilpatrick select the

\(^1\)Edwards, Techniques for attitude scale construction. pp. 201-217.
top and bottom 27 per cent of the subjects in terms of total scores and obtain a frequency count for each item for the two groups. Each statement is dichotomized at this stage of the procedure rather than waiting as Guttman did until the scalogram technique showed the need for doing so. A table of frequencies for the response categories is developed for each statement. A line is drawn between the response categories which minimizes the number of subjects in the low group above the line and the number of subjects in the high group below the line. The response categories above the line are given the same weight used likewise below the line. When statement is dichotomized the phi coefficient is obtained and used to represent the discriminating power of the statement. The statements for the final scale are chosen by plotting in a table the scale values derived by the equal-appearing interval method on the horizontal axis and the phi coefficient on the vertical axis. The 9 or 11 intervals on the continuum are divided into half-scale intervals and statements are selected with the highest phi coefficients within these intervals. The selected statements are then developed into two forms of a scale and administered to a group of subjects who are instructed to indicate their agreement or disagreement with each statement in terms of six response categories. Scores on the scales are obtained by using the dichotomized response categories with weights of 0 or 1. These statements are submitted to scalogram analysis and coefficients of
reproducibility are determined. In one scale developed by Edwards and Kilpatrick, a science scale, the coefficients of reproducibility of the two forms were .875 and .872. The range of the modal response categories for the statements in Form A was .51 to .82, with a mean value of .57. For Form B, the range of the modal response categories was from .52 to .67, with a mean value of .57.

Edwards and Kilpatrick believed that the scale-discrimination technique provides an objective basis for the selection of a set of items and that, though the method may not always yield a scale with an acceptable coefficient of reproducibility, it offers greater assurance of scalability than any intuitive technique such as that used by Guttman.¹

Unfolding technique

The unfolding technique was developed by Coombs to determine the order for items in a scale and the relative size of the intervals between them. In this method Coombs proposed the concept of the J scale or joint scale on which both stimuli and individuals have positions on the continuum on the basis of three assumptions:

1. that each stimulus has one and only one scale position for all individuals;

2. that each individual has only one scale position for each

stimulus; and

3. that the degree to which a stimulus represents in individual's scale position is dependent upon the relation—of the position of that stimulus on the continuum and the position of the individual.¹

The first step of the procedure described is that of having respondents to rank a small number of stimuli in order of preference agreement, each stimulus being assigned a symbol such as A, B, C, or D to avoid the cumbersomeness of using words and to facilitate the operations involved. The symbols in the order ranked by each individual make up what Coombs calls an I scale. This I scale can be understood if one imagines that the scale is hinged at the location of the respondent on the I scale and folded so that the two sides are superimposed on each other on the I scale.

When all respondents have ranked the statements there are as many I scales as individuals. The number of different rank orders is equal to 1 plus twice the number of stimuli. These I scales are arranged in a parallelogram and, since the systematic arrangement of these is assumed to be dependent upon the order of stimuli in the J scale, the I scales are observed for the purpose of recovering the J scale or obtaining the position of each symbol on the J scale.

Because every complete set of I scales has two scales which are identical except in reverse order, these two are immediately defined as the ordinal relations of the stimuli on the J scale. The midpoints of the I scales are then determined. The order and identity of the midpoints of the first I scale are assumed to be the first two symbols of the I scale. It is unnecessary to determine the midpoint of the last I scale since this I scale is in the reverse order of the first. The midpoint of the second I scale is identified as being the two symbols which have changed positions from those held in the arrangement of the first I scale. This is also true of each succeeding I scale in the parallelogram. The midpoints are plotted on a continuum. The J scale is derived from these midpoints, the first midpoint giving the order of the first two symbols and the symbol in the second midpoint which is different from these two, being second in order and so on. The information concerning the distance between these symbols is also gained from the midpoints. The midpoints can be located on the J scale in order of their selection from the J scales. All metric magnitudes are arbitrary except that the distance between the stimuli making up the first midpoint is greater than the distance between the stimuli making up the last midpoint. Thus the stimuli are ordered on the J scale and some information is gained concerning the distance

1Coombs, Ibid., p. 148.
between stimuli.\(^1\)

In evaluating this technique Guilford stated that it is too early to say whether the method will have sufficient advantages, unique to itself, to win general support and use. Because it does not aspire to interval-scale values, it would need compensating advantages to ensure it an acceptable status among scaling methods.\(^2\) Green believed that additional information such as asking the respondent to indicate which stimulus was more "pro" or "con" than his position would help in the unfolding process.\(^3\)

\(^1\)Coombs, Ibid., p. 150.
\(^2\)Guilford. Psychometric methods. op. cit., p. 246.
\(^3\)Green. Attitude measurement. op. cit., p. 359.
DEVELOPMENT OF THE SCALES FOR MEASURING ATTITUDE TOWARD DECISION MAKING IN FAMILIES

Characteristics Desired in Scales

The purpose of this study was to develop scales to be used by high school, college and adult groups in determining their attitudes concerning which family members should decide on uses of income. Four characteristics desired in these scales are validity, reliability, objectivity and ease of administration. During the development of the devices procedures were followed which would contribute to the attainment of each of these characteristics.

Validity, since it indicates the degree to which an evaluation device is capable of measuring what it is purported to measure and is, therefore, the most important characteristic of an instrument, was considered first. While all four types of validity are important namely, predictive, concurrent, construct and content, only the last type was considered feasible to consider for these scales because of the advantage of permitting the respondents to remain anonymous. To establish the other three types of validity each of which calls for an outside criterion and for correlation of the scores with those from another criterion, it is necessary to identify the respondents. The investigator believed that anonymity was needed to minimize the tendency of the subjects to indicate attitudes which they thought they should have
rather than those they actually held. Methods of attaining content validity were utilized during the development of the scales and are described under these headings: "Collection of Items for Experimental Scales", "Choice of Items for Experimental Scales" and "Selection of Items for Final Forms of Scales."

The second characteristic desired in the scales is reliability. Since the techniques used in the construction of an instrument affect reliability those employed in the development of these scales were selected with a view to obtaining an instrument which was reliable. This consisted of collecting a large number of items, homogenous in content, from groups similar to the groups for whom the scales were developed; stating the items in terms likely to be understood by those groups; selecting from these items those representative of the universe of items; arranging them in a form familiar to the groups or likely to be easily understood by them; and providing several options in indicating their response to the items. Likewise, techniques employed in the administration of the devices were selected on the basis of their contribution to reliability and included administering the scales experimentally to groups similar to those for whom the devices were being developed, giving the groups specific directions for responding and providing conditions which permitted relative freedom from distractions. The application of these techniques is described under "Collection of Items for
Although statistical evidence of reliability can be obtained in three ways it seemed desirable to select one. Internal consistency determined by the split-half method was the one chosen from the three because it permitted anonymity of respondents, which was believed to be essential if true attitude were to be revealed. No attempt was made to determine the coefficient of equivalence because that method requires two forms and the identity of respondents. In addition, there is great likelihood that the respondent's attitudes may change as a result of having responded to one form. The coefficient of stability of scores was not determined because of the danger of attitudes having changed in the period of time between administrations of the scales or respondents having recalled their answers in the first form. The method used for determining statistical reliability is described under "Reliability of Scales."

The procedure which was followed to obtain a key that would permit objective scoring of the responses is described in "Choice of Form for Experimental Scales" and "Choice of Key for Scoring." A coefficient of objectivity was not determined because it was believed that opportunity for personal judgment in scoring was not a problem. Consideration was also given to the length of the devices so that they could be administered in time periods which are customarily available for the high
school, college and adult groups. This is described under "Selection of Items for Final Form of Scales."

Collection of Items for Experimental Scales

Because content validity was considered the most feasible type of validity to consider for the instruments proposed in this study and because it depends upon the items themselves which compose the instrument, considerable time was spent in collecting items. Literature and reports of research were searched in the area of family relationships, home management, psychology and sociology for items concerning decision making in the family. To the items collected in this way were added those gathered from conferences with specialists in those areas. Informal conversations with 35 lay adults, both men and women, were one means of securing additional ideas. Other items were added which were suggested by the investigator's own experience in teaching and association with others in personal living. Statements were also collected from 53 boys and girls in three high school homemaking classes, 44 freshman students in two sections of a college orientation course for girls planning to major in home economics, 56 college seniors in two sections of a home management course and 45 freshman and sophomore college students in a family relationships course.

A number of methods were employed in gathering items from the high school and college groups. Some were asked to write answers to direct questions or to write on assigned topics;
whereas others were asked to respond to projective type questions or write on topics in which they could project their feelings about the topic. To orient the high school and college students' questions and topics were worked out with the assistance of the teachers in charge of the classes. Teachers also supervised the collection of items because it was assumed that they had better rapport with the students than a stranger going into the classroom. Throughout the collection of items there was an attempt to encourage persons to state their real feelings about decisions concerning money rather than those which they might believe were socially approved.

Teachers of one class at the high school level and another at the college level were given directions\(^1\) to aid in securing answers from their classes to questions. The students were given suggestions\(^2\) of ways people made decisions and then were asked to answer these questions:

1. Who usually decided how money was spent in your family or, if you prefer, in a friend's family whom you know well?
2. Do you feel that the person or persons who usually made the decisions should have made them?
3. Who do you think should make the decisions regarding how money is spent in your family after you marry?

\(^1\) See Appendix A for directions to the teacher in securing answers to questions.
\(^2\) See Appendix A for suggestions for answering questions about decisions.
Two groups, one at high school and one at college level, wrote on the topic, "Feelings of children toward the way decisions were made regarding the spending of money in their family." Two high school groups and one college group responded by writing down words or phrases which came to their minds when the following phrases were given: "Making family decisions" and "Deciding how money is spent." A college class was asked to write on the topic, "Feelings of children concerning who in the family made decisions regarding the spending of money." In addition, papers written by students in a family relationships class on the "Interaction of Family Matters" were placed at the disposal of the investigator.

When the papers were collected all parts offering possibilities for items were marked for further consideration. On the question "Who usually decided how money was spent in your family, or if you prefer, in a friend's family whom you know well?" the responses, "Mother", "Father" and "Mother and Father" were given on most of the papers. Others referred to a number of additional persons in the family making the decision. Although the question "Do you feel that the person

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1See Appendix A for directions for teachers of high school and college classes.
2See Appendix A for directions for securing word association responses.
3See Appendix A for a copy of the directions for teachers to read to college class.
or persons who usually made the decisions should have made them?" frequently elicited the answer "Yes," it was often qualified by phrases such as, "but I wasn't old enough to help", "because they are the ones who earned the money", "but, when we became concerned, we were brought into the discussion" and "because they have had the most experience". In the papers written on the topic "Feelings of children toward who in the family made decisions regarding the spending of money", the response, "Parents" was given most often. Other responses were: "Father", "Mother", "Mother and Father", "Mother handled all major decisions" and I can never remember disagreements about how money was spent".

The question, "Who do you think should make the decision regarding how money is spent in your family after you marry?" most frequently brought the response, "my husband and me". Other answers were: "I think we should decide together", "It should be a 50-50 proposition" and "As the children grow older they will help". "Family council" or "All family members discussing it" were mentioned most often in the papers written on "Feelings of children toward ways decisions were made regarding the spending of money in their family". Additional ways were: "If the children are old enough, they should be consulted", "When we bought our television set we were all consulted on the prices, model and make" and "In my family they don't consult us children at all but I think they should."
From the papers written by high school students in response to the words, "Making family decisions", nine of the responses given first concerned persons and three concerned the method of making decisions. Sixteen college students gave a person as their first answer and persons were mentioned most often in the total number of responses. In response to the phrase, "Deciding how money is spent", the following answer by high-school students appeared most frequently: "fighting over who gets what", "acting on impulse", "dividing it among members". College students gave the response "budget" most often, but these also appeared: "group decision", "mature attitude needed", "all members cooperate", "allowance" and "checking account".

In papers which were written by students in a college family relationships course the following comments about decisions were typical: "Mother takes the responsibility for most financial decisions", "Both parents shared in the decisions", "Mother considered my opinions and depended on me in decisions", "Our home is basically democratic; we work out family finances together", "Dad had a tendency to be secretive about the handling of money", "I never quite learned to make up my mind without asking mother about the decision" and "Since Mother helps to earn the money she has a very definite part in the decisions regarding it."

The method of securing items from adults was to approach them and, after talking about general things, bring into the
conversation the subject of making decisions about money. These responses were given most frequently: "Decisions concerning money earned should be made by the one who earned it"; "Father made most of the decisions"; "Mother was consulted" and "Children should be brought into the decision when old enough". Responses made less frequently were "Father influences the decision even though he doesn't necessarily make it"; "Those who do mature thinking should make the decision" and "All members should share in making financial decisions".

Choice of Items for Experimental Scales

After the collection of suggestions for items was completed the next step was to choose those which were appropriate for the scales. There were three types of suggestions represented, namely, 1) specific decisions regarding money, 2) members of the family or household who might make these decisions and 3) ways in which members might operate in making decisions. Lists of these suggestions were made with notations concerning the frequency of their occurrence and, in some cases, a memorandum of ways of stating items as they occurred to the investigator.

The decisions regarding money fell into the following groups:

1. Sources of income for living expenditures
2. Purchase of durable goods
3. Savings and investments

4. Handling of money

The list of members included all who are usually considered a part of a family, parents and children, and other persons who might be living in the household either relatives or non-relatives. The ways in which members operated in making decisions were numerous and included such procedures as consulting another member, making the decision without consulting anyone and giving thought to what others in the family might want without necessarily consulting those persons.

In the selection of suggestions for items for the experimental scales it was decided to include only those members ordinarily considered as making up a family namely, father, mother, adolescents and children. This eliminated relatives and non-relatives who might be living with the family and avoided the possibility of considering members rarely involved in making the decisions of most families. Only those decisions about uses of income from sources which the investigator believed are common to most families were included. Thus, decisions concerning the use of income from stocks and bonds were eliminated. Those ways of making decisions which probably are used in many families more or less regularly were selected for inclusion.

Using the pool of suggestions for items the investigator compiled items concerning 19 financial decisions, 15 persons or groups of persons who might make the decisions and 17
procedures by which a decision could be made. These formed the basis for the experimental scales.

Choice of Method of Analyzing Items for Selection for Final Form of Scales

When selecting from the items in the experimental scales those which would function best in measuring the attitudes of individual persons or groups, the type of scoring procedure desired needed to be considered since the method used in eliminating items determines the scoring procedure when practical use is made of the scale. It was desired that when the items retained for the scales were administered to a group, the score obtained would indicate a respondent's position in relation to his group and also provide information concerning the intensity of the respondent's feeling toward a specific item. The method needed to be suitable to use with a large number of items. The following scaling procedures were considered: method of paired comparison, method of successive intervals, method of equal appearing intervals, summated ratings, scalogram analysis, scale discrimination technique and unfolding technique.

Three methods, namely the method of paired comparisons, the method of successive intervals and the method of equal-appearing intervals, were rejected because they are suitable for a small number of items only. They also do not provide a measure of intensity of feeling toward the specific items.
representing the attitude being measured, the score obtained in each of these methods being either the median or mean of the scale values of the items which the respondent has accepted.

Scalogram analysis provides a total score for each respondent as well as his intensity of feeling about specific items but the method is awkward to use when a large number of items is involved. It is useful as a means of determining whether items form a scale for a specific group of persons rather than as a method of constructing scales to be used for measuring the attitudes of other groups. Scales based on one population would need to be tested for scalability with any new population. For these reasons scalogram analysis was not used in the present study.

The scale discrimination technique meets the specifications required for scales developed in the present study but, since scalogram analysis is used as a step in the elimination of items during the process of constructing scales by use of the scale discrimination technique, the method was considered unacceptable for use with the large numbers of items needed in the present study. The scores derived from this method, however, would permit comparisons with scores derived from other scales.

Although items can be ordered in relation to the responses of a group by use of the unfolding technique, no weight is assigned to the orders which would produce a score.
Furthermore, the items would need to be ordered for each new population, therefore, this method was not selected for use in the present study.

The method of summated ratings provides a total score on the attitude dimension being measured and a measure of intensity toward an item in the scale. Since the elimination of items is on the basis of internal consistency the method of summated ratings can be adapted to relatively large numbers of items. The scores derived from administration of scales constructed by the summated rating method can be correlated with those derived from other scales from which scores are derived and mean change can be determined when a variable is used between two administrations of the scale. For these reasons this method was selected for use in the construction of scales in the present study.

Choice of Form for Experimental Scales

The form to be used needed to be one which made it possible to present to the respondent the financial decisions, the family members who might make these decisions and, where necessary, the methods in which they might operate in making the decisions. Two possibilities suggested themselves, one being that of using statements regarding each specific decision and involving the family members who might make the decision as well as the way in which he might function. Examples of this were:
1. Father should make decisions concerning purchase of durable goods.

2. Father should consult mother concerning the purchase of durable goods.

3. All members of the family should make decisions concerning the purchase of durable goods.

This was rejected because it necessitated such lengthy statements that the time for administering the scales would be a problem and a large number of statements was necessary to assure that all members who might assist in making the decision and all of the methods were included.

The other possibility was the use of questions. Questions were stated concerning the type of decisions related to: 1) the sources of income which should be used for living expenditures, 2) the purchase of durable goods, 3) the use of savings and investments and 4) the methods of handling money in the family. In Scale I were put 10 questions dealing with income from various sources such as rent, gifts, profits, interest, veteran's payments, insurance payments and money from outsiders living in the home. Five questions referring to buying durable goods were put in Scale II; questions concerning three problems related to the use of savings and investments were put in Scale III; and in Scale IV were put 10 questions referring to methods of handling money; such as, systems of distributing money, separate cash funds, checking accounts
and allowances.

Following each question were listed the family member or members who might make the decision and in a few instances the method used in making the decision.

In addition to obtaining a reaction to the member or members making decisions the investigator wished to secure a measurement of intensity of feeling toward each. Suchman\(^1\) believed that one form for determining how strongly a respondent feels about an item is simply to ask the question and supply answer categories of "very strongly", "fairly strongly" and "not so strongly" to each item for his use in indicating his feeling. This method corresponds to securing a judgment of a "whole" by asking for judgments of different "parts" of a "whole". Other investigators have used similar means to secure a measurement of intensity of feeling. In this study the respondents were directed to do two things: 1) to read the question referring to the decision and 2) to indicate how strongly the respondent agreed to the member or group making the decision. An example of this follows:

1. If father is the only earner in the family, who should decide how much of what he earns should be considered a

part of the fund for living expenditures?

a. All members of the family regardless of age.........................SA A U D SD

b. Father after consulting mother........SA A U D SD

When the scales were completed they were submitted to five graduate students majoring in home management, child development and family relationships for judgment regarding
1) whether they thought the meaning of the items would be understood by the groups for whom the scales were developed;
2) whether the decision itself would be of concern to these groups and 3) whether the list of family members and the ways they might function were complete.

The graduate students believed that the meaning of the items would be clear to the groups for whom the scales were developed but they suggested the addition of some questions regarding uses of money and a few combinations of family members. The recommendations of the graduate students were incorporated in the scales and these were submitted to four specialists in the areas of home management and family relationships, for judgment on the same factors used by the graduate students. These specialists gave ideas for a few additional questions and some improvement in the questions and offered suggestions for deleting decisions and adding members who might make decisions regarding money.

There was a list of 19 members of the family or groups of members which the investigator believed might participate in
all decisions. In addition there were other persons who were necessary for some decisions. To avoid a response set which might occur by having certain members always appearing first, the basic list of 19 was numbered and then selected by random numbers for a position in the list. Those members of the family necessary to specific questions were scattered among these.

After the scales were revised they contained a total of 29 questions: Scale I, 14 questions dealing with sources of income; Scale II, four questions pertaining to the purchase of durable goods; Scale III, three questions concerning savings and investments; and Scale IV, eight questions on handling of money.\(^1\)

The directions cautioned the respondent to keep in mind that, where "family" was mentioned, it referred to a group consisting of father, mother, adolescents and young children. He was directed to react to each item on an intensity of feeling scale; strongly agree, agree, undecided, disagree and strongly disagree.

**Choice of Key for Scoring Items**

The scores received from responding to the scales were intended to be an indication of how autocratic the respondent was in making decisions about use of income. The key for

\(^1\)See Appendix B for copy of directions for responding to scales and experimental scales I, II, III and IV.
scoring was determined by judges\(^1\) who were specialists in the fields of home management, child development, family relations and sociology. They were contacted by a letter\(^2\) in which their cooperation was solicited and later were sent a copy of the experimental instruments. They were requested\(^3\) to use the definition of autocratic behavior given in the directions in judging whether the items were less or more autocratic and to indicate their judgments as follows: if less autocratic they were to circle the letter L; and if more autocratic they were to circle the letter R.

These judgments were tabulated\(^4\) and where judges were evenly divided the investigator decided whether the item should be considered less or more autocratic. For each item which the majority of judges considered less autocratic a value of five was assigned to strongly agree, four to agree, three to undecided, two to disagree and one to strongly disagree. The same values were assigned those items which the judges considered more autocratic except that five was assigned to strongly disagree, four to disagree, three to undecided, two to agree and one to strongly agree.

\(^1\)See Appendix C for names of judges.

\(^2\)See Appendix C for letters to judges.

\(^3\)See Appendix C for cover letter and directions to judges.

\(^4\)See Appendix D for judgment of autocratic behavior implied in items.
Selection of Items for Final Form of Scales

The procedure chosen to make the final selection of items involving family members and the function they serve in making a decision was to administer the scales to groups similar to those for whom they were being developed, analyze the responses and select the items to be retained on the basis of scale values. When administrating the devices a record of time used in responding to the scales was made for the purpose of determining the number of items to which high school pupils, college students and adults could respond in definite periods of time. In addition data were secured from the respondents which indicated need for revision of the questions concerning decisions about uses of income; of the family members and the number of levels in the intensity scale.

Since the scales were planned for high school youth, college students and adults, arrangements were made for administering the scales to similar groups. The assistance of the curriculum director of the Austin (Texas) Public Schools was secured in selecting pupils who would be representative of the high school body in that city. He suggested four schools representing various socio-economic levels which included two high schools and one junior high school attended only by white pupils and one high school attended by Negroes. The principals of these schools made provision for administering the devices to groups of boys and girls from freshman
through senior level in study halls, advisory rooms and home economics classes.

The chairman of the department of Home Economics of the University of Texas gave permission to use seven classes of men and women at freshman, sophomore, junior and senior levels. The investigator contacted teachers of classes in homemaking for adults and leaders of other adult groups in Iowa, Minnesota and Texas which included a Parent Teacher Association group, Home Demonstration Clubs, residents of a Young Women's Christian Association hall, alumna chapter of a sorority and three classes of graduate students in home economics. In addition a number of men and women were asked to cooperate individually among them being teachers, store clerks, housewives, salesmen, farmers, a certified public accountant, a baker, a dental technician, a banker and a policeman.

The scales were administered to the high school pupils by teachers regularly in charge of the group or class and the investigator assisted by a college senior doing student teaching in home economics; to the college students by the investigator; to the adults assembled in groups by their leader; and to the adults not a part of a group by the investigator. The numbers responding to each of the scales in the three groups were as follows:

<table>
<thead>
<tr>
<th>Scale</th>
<th>High school</th>
<th>College</th>
<th>Adult</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>118</td>
<td>111</td>
<td>107</td>
</tr>
<tr>
<td>II</td>
<td>120</td>
<td>106</td>
<td>111</td>
</tr>
<tr>
<td>III</td>
<td>109</td>
<td>104</td>
<td>118</td>
</tr>
<tr>
<td>IV</td>
<td>125</td>
<td>107</td>
<td>107</td>
</tr>
</tbody>
</table>
Table 1. High school pupils, college students and adults responding to one or more scale

<table>
<thead>
<tr>
<th>Scale</th>
<th>High school</th>
<th>College</th>
<th>Adult</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>F</td>
<td>Total</td>
</tr>
<tr>
<td>I</td>
<td>26</td>
<td>77</td>
<td>103</td>
</tr>
<tr>
<td>II</td>
<td>47</td>
<td>62</td>
<td>109</td>
</tr>
<tr>
<td>III</td>
<td>32</td>
<td>71</td>
<td>104</td>
</tr>
<tr>
<td>IV</td>
<td>18</td>
<td>103</td>
<td>121</td>
</tr>
</tbody>
</table>

The responses to each scale which were incomplete were eliminated. The number remaining in each group who responded to the scales is shown in Table 1.

To facilitate analysis of data the responses to each scale were numbered and a sub-sample of 100 for each of the three groups drawn using a table of random numbers.

To determine the scale value for each item the responses of the 300 subjects were scored using the key described under "Choice of Key for Scoring". Following this responses to each item were analyzed using those 25 respondents who obtained the highest scores and the 25 who obtained the lowest scores of each scale, a proportion commonly used by experts in the field of measurement for determining the relationship of the item to the total score. Tabulations of the frequency of responses for each position on the intensity of feeling scale were made for the upper 25; the number of responses at each position on
the scale was multiplied by the assigned value; a sum was obtained; and the total divided by the number of responses to secure a mean score for each item. The same procedure was followed for the lowest 25. The difference between the means of the two groups was then determined to obtain the scale value for each item.¹

For purposes of determining the number of items to be retained in each scale, a record of time was kept during the administration of the devices to the groups of high school pupils, college students and adults. In rooms provided with a wall clock each respondent determined the time used; in other rooms the teacher regularly in charge, the leader of the group or the investigator informed the respondent of the amount of time used and the respondent recorded it on his paper. In each group a number of persons responded to all of the scales; in the adult sub-sample, 10; college, 12; and high school, 10. The total time recorded by those in each sub-sample was determined, that for the adult group ranged from 59 to 114 minutes; for the college group from 35 to 90; and for high school from 47 to 97. In each group, however, the time used by one subject was much greater than that used by most of the others, hence it was decided to ignore the extreme cases and to consider the longest period of time used by anyone in the remaining group as the length of time needed by that group for

¹See Appendix E for scale value differences.
responding to the four experimental scales. In the case of adults this was 97 minutes; college, 61; and high school, 77.

Since most class periods in high school and college are 50 or 55 minutes long, 50 minutes was selected as an appropriate length of time for the administration of the devices, and it was assumed that this would be the length of time in which adults might maintain interest in responding to them. In determining the approximate number of items to which each group could respond in the 50 minute time period, the mean number of items per minute was obtained. The approximate number of items to be retained for the high school group was found to be 386; for college, 488 and adult, 304.

To reduce the scales for the high school pupils to the desired length, it was decided to remove 7 items from each question having 19 to 22 items; 8 from those having 23 to 24 items; and 9 from those having 28 items. In the scales for the college group the plan was to remove 3 items from questions having 19 items; 4 from those having 23 to 24; and 6 from those having 28 items. In the scales for the adult group it was planned to remove 10 items from questions having 19 to 22 items, 11 from questions having 23 to 24 items and 12 from questions having 28 items.

Those items were removed by beginning with those with the lowest scale value and continuing until a number equal to or close to the predetermined number remained. The selection of the last items to be included in some of the scales was
made difficult by the fact that more than one item had the same value. If retaining all of the items with the same scale value extended the scale considerably beyond the predetermined number, none of these was retained. On the other hand, if removing all items with the same scale value reduced the number of items below the predetermined number, none was removed. During this process it was discovered that one item should not have been included because it involved persons outside the family: number 18 in question 13 of Scale 1, "the person paying for the relative or other person living with the family", consequently this item was removed. When the elimination of items was completed the scales for high school contained 384 items; for college, 488 and for adults, 299.

As one means of improving the scales the investigator asked the respondents following the administration of the devices to criticize them using the following questions as framework:

1. Were the directions clear?
2. What comments do you have about the combinations of people?
3. What comments do you have about the questions themselves?

Notes were taken while the groups talked. Those adults who
were not a part of a group wrote their comments or discussed them with the investigator individually. These replies were used in making recommendations for revisions of the scales.

Since the scales can be used individually, the approximate time needed for administering them separately was determined. This was done by estimating the number of items per minute and dividing the number of items in each scale by that number. The approximate number of minutes needed by high school, college and adult groups is as follows: Scale I, 25; Scale II, 7; Scale III, 5; and Scale IV, 13.

Reliability of Scales

Procedures which were likely to contribute to reliability were utilized in the construction and administration of the devices and are described in "Collection of Items for Experimental Scales", "Choice of Items for Experimental Scales" and "Selection of Items for Final Form of Scales". After the items possessing low scale values had been eliminated from the experimental scales, statistical reliability was determined by dividing each scale into two scales considering the odd-numbered items as one sub-scale and the even-numbered items, another; scoring the responses of the 100 high school pupils, college students and adults; determining the coefficient of correlation between the two sub-scales for each group by using the Pearson product-moment method for scores; and estimating the coefficients of internal
consistency of scales twice as long as either of the sub-
scales by using the Spearman-Brown formula. These coeffi-
cients are shown in Table 2.

Thorndike\(^1\) reports that in 1927 Kelly set up minimum
standards for correlations of reliability for several pur-
poses making the assumption that for a test to be useful it
must permit discriminations of a difference as small as 0.26
times the standard deviation of a group with chances of five
to one being correct. He arrived at the following minimum
correlations:

a) To evaluate level of group accomplishment... .50
b) To evaluate differences in level of group
accomplishment in two or more performances.. .90
c) To evaluate level of individual accom-
plishment........................................... .94
d) To evaluate differences in level of
individual accomplishment in two or
more performances.............................. .98

If one accepts these correlations as minimum, all scales in
this study can be used for evaluating the level of accom-
plishment for groups; all with the exception of Scale III
for high school groups and II for adult groups can be used

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Table 2. Correlations between sub-scales and coefficients of internal consistency of scales for high school, college and adult groups

<table>
<thead>
<tr>
<th>Groups</th>
<th>Scales</th>
<th>Correlations between sub-scales</th>
<th>Coefficients of internal consistency</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school</td>
<td>I</td>
<td>.9499</td>
<td>.9743</td>
</tr>
<tr>
<td></td>
<td>II</td>
<td>.8837</td>
<td>.9383</td>
</tr>
<tr>
<td></td>
<td>III</td>
<td>.7724</td>
<td>.8716</td>
</tr>
<tr>
<td></td>
<td>IV</td>
<td>.8285</td>
<td>.9046</td>
</tr>
<tr>
<td>College</td>
<td>I</td>
<td>.9223</td>
<td>.9596</td>
</tr>
<tr>
<td></td>
<td>II</td>
<td>.8759</td>
<td>.9358</td>
</tr>
<tr>
<td></td>
<td>III</td>
<td>.8767</td>
<td>.9343</td>
</tr>
<tr>
<td></td>
<td>IV</td>
<td>.9745</td>
<td>.9871</td>
</tr>
<tr>
<td>Adult</td>
<td>I</td>
<td>.9352</td>
<td>.9665</td>
</tr>
<tr>
<td></td>
<td>II</td>
<td>.7839</td>
<td>.8789</td>
</tr>
<tr>
<td></td>
<td>III</td>
<td>.8473</td>
<td>.9173</td>
</tr>
<tr>
<td></td>
<td>IV</td>
<td>.8785</td>
<td>.9353</td>
</tr>
</tbody>
</table>

for measuring differences in level of group accomplishment in two or more performances; and all scales can be used for evaluating the level of individual accomplishment except III and IV for high school pupils, III for college students and II and III for adults. Scale I for high school pupils and Scale IV for college students can be used for evaluating the level of individual accomplishment in two or more performances.

Guilford\(^1\) in 1936 stated that while no hard and fast

rules could apply .50 was accepted as minimum for group measurement. .90 or .94 was accepted for individual measurement. If one accepts the recommendation of .90 as minimum for measuring individual accomplishment, all scales with the exception of Scale III for high school pupils and II for adults could be used. Likewise, if one accepts the recommendation of .94 for individual measurement, the following scales can be used; Scales I and II for high school pupils; Scales I, II, III and IV for college students and Scales I and IV for adults. More recently, however, Guilford sets no standard but emphasizes that persons are frequently faced with the choice of using the available tests regardless of their reliability or not using any tests. He believes that for some purposes, even a test of low reliability adds enough to prediction to justify its use, particularly when used in a battery with other tests.

A wide range of reliability coefficients for scales constructed by the summated rating technique have been reported in the literature: .77 to .87 for a scale of five statements, .78 to .88 for a scale of 22 statements and .79 to .91 for a scale of 14 statements. The size of the reliability coefficients in the present study compare favorably with these but the number of items in each scale is larger.

RECOMMENDATIONS FOR REVISIONS OF SCALES

As one means of improving the scales the investigator kept a record of questions asked about the directions and terms used and the comments made during the administration of the scales. When the groups and individuals had completed their responses, their suggestions were solicited for changes which might be made in the scales so that they would be more easily understood by future respondents. As a framework for the discussion they were asked whether the directions were clear, whether they had any comments about the questions in the scales and whether they thought of other persons in the family who might make the decisions.

The length of the scales was criticized by high school pupils, college students and adults. They were told that the plan was to eliminate items depending on the manner in which they responded.

In answer to the question concerning clarity of directions all groups stated that they were easy to understand. The investigator, however, had observed during the administration of the devices that six high school pupils and four adults had begun to select only one response for each question. This suggested a need for greater emphasis in the directions that they should react to each individual or group listed. Therefore, it is recommended that the words "for each individual or group" be underlined.
When the questions used in the scales were evaluated ideas were obtained from all groups. College students and adults suggested that in Scale I the phrase "of living expenditures" be substituted for "this fund" in all questions. Since this would make clearer what fund is being referred to, it is recommended that this change be made.

College students and adults also recommended that the words "taxes and savings" be deleted from the definition of living expenditures suggested for use in Scale I. Since taxes and savings are included in Scale III, they should be eliminated from Scale I.

The idea was expressed by an adult group that Questions 10 through 14 should be combined because they refer to sources of income other than salary and hence respondents should feel the same way about the decisions. When an analysis was made of the items retained in Questions 10 and 11 in the final form of the scale for each group, it showed that different items remained in each scale. Questions 12, 13 and 14 contain items which 10 and 11 do not have and, therefore, the five questions should not be combined.

Three groups of college students and two groups of adults recommended that a specific amount of income be given in the belief that families with high income have greater opportunity to permit members to make decisions about uses of income whereas families with low income can not be as democratic since all money is needed. It is the contention of the
investigator that the amount of money available in the family does not determine which members shall make the decisions regarding it, therefore, it is not recommended that the size of the income be stated.

The suggestion to specify a particular durable good in Scale II was made by all groups. This idea had been considered at the time of the development of the scales but had been rejected because the investigator believed that the same principles operated in making a decision about any durable good and this idea was also held by groups who responded to the devices during their development. If scales for measuring attitudes toward specific goods are desired, questions could be developed which referred to specific goods and scale values determined for the items by submitting the scales to groups of high school pupils, college students and adults, eliminating those items with low scale value and estimating the reliability of the scales by the split-half method as was done in this study.

Regarding the lists of members of the family who might make a decision, the suggestion was made by several high school pupils and a few adults that the order of lists of members be the same following each question and that any additional members needed for a particular question be placed at the end of the list. This was in contrast to that by several high school pupils and college students, "Keep them mixed up. You give more thought to them." Since the order
of the items had been reached by the use of random numbers in an attempt to force the respondent to think of each item in terms of each question, no change in order of items is recommended.

Six high school pupils had asked during the administration of the devices what the word "adolescent" meant, and when the investigator explained the meaning of the word they said, "Oh, you mean teen-ager!" During the evaluation of the devices two groups of high school pupils suggested this substitution. Two groups of college students and one group of adults also stated that this change would improve the scale. Since the two terms mean essentially the same thing, it is recommended that this change be made in the scales for all groups.

The suggestion was made by two groups of high school pupils and one group of college students that the item "father and mother according to what they think the rest of the family would want" be changed to "father and mother according to what they think is best for the family". Since these items have different meanings, it is not recommended that they be changed but they might be added to the scales. One group of college students believed that the item "young children" should be added to Question 6 of Scale IV: Who should decide whether young children (below 12 years of age) in the family should have an allowance for personal use with an understanding of what kinds of things it is to cover such as recreation, school, supplies, clothes, etc? It is recommended that these
additions be made to the scales and administered to small groups of high school pupils, college students and adults to determine their scale values. If the scale values are higher than those in the final form, the items should be added to the scales.

Several college students suggested that the words "who help make decisions" be omitted from such items as "Father after consulting members who help make decisions according to their maturity". Since this change appears to make the item less clear, no recommendation concerning changing this item is made.

These recommendations have been incorporated in the final form of the scales.¹

¹See Appendices for final form of scales for high school pupils, college students and adults.
SUMMARY

This research involved constructing instruments for measuring attitudes toward which family members should make decisions concerning uses of income. The instruments were planned for use with high school, college and adult groups before instruction to determine curricula needs and following instruction to determine effectiveness of teaching.

Tentative forms of the scales were developed from a pool of suggestions obtained from literature, specialists, high school and college students and adults and consisted of questions concerning uses of income, the family members who might make these decisions and, in a few instances, the method used in making decisions. These were submitted to five graduate students and four specialists in home management, child development, family relations and sociology for judgment regarding clarity of items, completeness of questions, family members and methods used in making decisions. To secure a measurement of intensity of feeling, answer categories consisted of strongly agree, agree, undecided, disagree and strongly disagree.

The experimental scales were submitted to more than 100 high school pupils, college students and adults, those for the former being administered in four schools attended by white and Negro pupils and representing various socio-economic levels in one city. Those for college students were administered in one university. The adults were from such groups as
Parent-Teachers, home demonstration clubs, sorority alumnae, classes of graduate students and several individuals.

A key was determined by 10 judges who were specialists in home management, child development, family relationships and sociology. They were given a definition of autocratic behavior to use in determining the extent of this behavior implied in each item. When the judgments were evenly divided, the investigator acted as a judge to decide the degree of autocracy. For those items considered less autocratic the values of 5, 4, 3, 2 and 1 were assigned to the answer categories, 5 being given to strongly agree. The same values in reverse order were assigned those considered more autocratic.

Samples of 100 responses from the three groups were drawn at random and scored. Frequencies of responses were tabulated for each position on the intensity scale for the 25 respondents obtaining the highest and 25 lowest scores. The number of responses at each position on the scale was multiplied by the assigned value to obtain mean scores which were used to determine scale value differences for each item for each group. The items with low scale values were eliminated, the number retained being sufficient to insure that they could be administered in 50 minutes. Suggestions for revision collected at the time of administering the experimental scales were incorporated.

In the final form one scale consists of 14 questions concerning sources of income used for living expenditures;
one scale of 4 questions concerning the purchase of durable goods; one of 3 concerned with savings and investments; and one of 8 concerning handling of money. Each question is followed by 19 or more items consisting of family members and, in a few instances, the method used.

Reliability for each final scale was determined by the split-half method. The coefficients of internal consistency found for scales twice as long were for Scales I, II, III and IV .9743, .9383, .8717 and .9046 for the high school respectively; .9596, .9358, .9343 and .9871 for the college group; and .9665, .8799, .9175 and .9353 for the adults.
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The author is indebted to Mr. T. J. Baker, Curriculum Director of Austin (Texas) Public Schools; Professor Lucy Rathbone, Chairman of Home Economics, The University of Texas; Mrs. Ina Mae Perry, Homemaking Teacher of Lexington, Texas; Miss Rose Erzman, County Demonstration Agent, Austin, Texas; Mrs. Maureen McNall, Supervisor of Homemaking, Waco, Texas; and Professors Mary Stewart Lyle and Merlene Nelson of Iowa State College for making it possible to administer the experimental instruments.

It is a special pleasure to express appreciation to Professor Hester Chadderdon for her kindly criticism and stimulating direction of this research.
APPENDIX A. MATERIALS GIVEN TO TEACHERS

Directions for Teacher in Securing Answers to Questions

Suggestions for Answering Questions About Decisions

Directions for Teachers of High School and College Classes

Directions for Securing Word Association Responses

Directions for Teachers to Read to College Class
APPENDIX A. MATERIALS GIVEN TO TEACHERS

Directions for Teacher in Securing Answers to Questions

For the groups who are given the attached sheet, I would suggest that the teacher say the following:

In thinking over some of the things that families face, one is the matter of making decisions about the money they have. It would be helpful for me in teaching to know how students really feel about making these decisions. Sometimes when teachers ask us how we feel about something we are inclined to think to ourselves, "What does teacher want me to say?" But this time I want you to say what you think and how you actually feel about this subject.

On this paper are some things which might help you to get in the mood for writing. Read it over carefully and then answer the questions on the sheet. Do not sign your name to these papers.
Suggestions for Answering Questions About Decisions

While you were growing up you no doubt were aware of your family making decisions regarding the way money was spent. Some decisions involved your entire family and others involved just one or a few of you.

It may have been the policy for everyone to make his own decisions regarding his portion of the money or one person, perhaps your father who earned it, said how it should be spent. In some cases maybe you just flipped a coin or your parents may have discussed the matter with all family members; they may have consulted a relative like your grandmother, uncle or aunt or some outsider such as a lawyer, minister or friend and then made the decision; or you may have tried to make the decision in terms of the teachings of the Bible.

Will you please answer the following questions:

1. Who usually decided how money was spent in your family or, if you prefer, in a friend's family whom you know well?

2. Do you feel that the person or persons who usually made the decisions should have made them?

3. Who do you think should make the decisions regarding how money is spent in your family after you marry?
Directions for Teachers of High School and College Classes

Read to class:

A friend of mine is interested in knowing how families make decisions regarding the spending of money in the family. It would be helpful for her to know how students really feel about the way these decisions are made.

Sometimes when teachers ask students what they think and how they feel about something they are inclined to think to themselves, "What does she want me to say?" But this time I want you to say what you actually think and feel about the subject. You may use your family or any other family whom you know well.

No grade will be given but it will be most helpful if you will do your best work. Do not put your name on the paper. On the paper which I am distributing to you is the statement of the topic, "Feelings of children toward the way decisions were made regarding spending of money in their family." Write just as much as you wish but try to write at least a page.
Directions for Securing Word Association Responses

For giving the word association test I would like teachers to say the following to her group:

Most of you, when you were children, played a game called, "Bird, Beast, Fish or Fowl". You remember that it is the one where some one steps up to you and says, "Bird" and then counts from 1 to 10. While the person is counting, you are supposed to give the name of a bird. They do the same thing with the words, beast and fowl going around to each person and trying to catch some one who can't name what they've been asked before they have counted to 10.

Today I'm going to ask you to do something similar except that I'm going to ask you to write down the first four things that come to your mind when I say a few words.

(Teacher passes one sheet of paper to each student). Do not put your name on the paper. You will notice that there is a number 1 and a number 2. You are to write down under number 1 the first four things that come to your mind when I say the first words and under number 2 the things that come to your mind when I say the next words. Write them down in a list. Be sure to write the first things that come to your mind.

The first words are, "Making Family Decisions".

(Teacher please wait until every student has finished and then say what follows below).

The second group of words are, "Deciding How Money Is Spent".
Directions for Teacher to Read to College Class

For the group who is writing on a given topic I would like the teacher to say the following:

In thinking over some of the problems that families face, one is the matter of making decisions regarding the money which the family has. The Home Economics Division would like to know how you feel about who in the family made the decisions regarding the spending of money in your family or, if you prefer, a family you know. Write down just as much as you wish but they would like one full page at least. The topic which is at the top of the page is, "Feelings of children concerning who in the family made decisions regarding the spending of money".

Say what you think; don't say what you think people want you to say. You are not to put your names on your papers but it would be wise to do your best work.
Directions for Responding to Scales
Scale I
Scale II
Scale III
Scale IV
APPENDIX B. EXPERIMENTAL SCALES

Directions for Responding to Scales

What members of the family should make decisions concerning money?

Most people have some very definite ideas about whom they think should make decisions in the family concerning money. Here is an opportunity for you to state your opinion.

On the following pages are questions concerning decisions which many families must make. "Family" here consists of mother, father, adolescents and young children. Following each question is a list of individual members or groups of members in the family who may make these decisions. You are asked to indicate how you feel toward each of them. You are to do this by reading each question over carefully and considering each individual or group listed. Then you are to draw a circle around one of the following for each individual or group listed:

SA(Strongly agree) - if you are heartily in favor of that family member or group making the decision
A(Agree) - if you are in favor of that family member or group making the decision but do not feel strongly about it
U(Undecided) - if you are not sure whether you think that family member or group should make the decision
D(Disagree) - if you are not in favor of that family member or group making the decision but do not feel strongly about it
SD(Strongly disagree) - if you are absolutely against that family member or group making the decision
For example: if you were heartily in favor of aunts, uncles and cousins making the decision, you would mark the following item in this way:

1. Aunts, uncles and cousins . . . . SA A U D SD

The code to these responses is given on each page in the upper right-hand corner. Remember there is no right or wrong answer. You have a right to any opinion you hold, so please answer just as you feel.
Who Should Decide What Money Should Be Considered A Part of the Fund for Living Expenditures?

In this scale "fund for living expenditures" refers to money spent for such things as food, housing, household operation, clothing, taxes and savings.

1. If father is the only earner in the family, who should decide how much of what he earns should be considered a part of the fund to be used for living expenditures?

   1. All members of the family regardless of age
   2. Father, mother and members who help make decisions according to their maturity
   3. Father after consulting each member of the family
   4. Mother after consulting members of the family who help make decisions according to their maturity
   5. Father and mother who make the decision according to what they think the rest of the family would want
   6. Father and mother after consulting members who help make decisions according to their maturity
   7. Father who makes the decision according to what he thinks mother would want
   8. Father after consulting members of the family who help make decisions according to their maturity
   9. Mother who makes the decision according to what she thinks the rest of the family would want
   10. Mother who makes the decision according to what she thinks father would want
   11. Father and mother
   12. Mother after consulting each member of the family
   13. Father who makes the decision according to what he thinks the rest of the family would want
   14. Father, mother and adolescents (above 12 years of age)
   15. Mother after consulting father
   16. Father and mother after consulting each member of the family
   17. Father alone
   18. Mother alone
   19. Father after consulting mother
2. When mother is the only earner in the family, who should decide how much of what she earns should be used for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want
2. Father who makes the decision according to what he thinks the rest of the family would want
3. Father after consulting each member of the family
4. Father and mother after consulting members who help make decisions according to their maturity
5. Mother alone
6. Father after consulting mother
7. Father after consulting members who help make decisions according to their maturity
8. Father, mother and adolescents (above 12 years of age)
9. Mother after consulting father
10. Father, mother and members who help make decisions according to their maturity
11. Father who makes the decision according to what he thinks mother would want
12. Father and mother who make the decision according to what they think the rest of the family would want
13. Mother after consulting members who help make decisions according to their maturity
14. Mother who makes the decision according to what she thinks father would want
15. Father and mother
16. Father and mother after consulting each member of the family
17. Mother after consulting each member of the family
18. Father alone
19. All members of the family regardless of age
### Question
When both father and mother earn money, who should decide how much of what father earns should be used for living expenditures?

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4. When both father and mother earn money, who should decide how much of what mother earns should be used for living expenditures?

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5. When adolescents (above 12 years of age) earn any money, who should decide how much, if any, they should contribute to this fund?

1. The adolescent who earns the money
2. Mother who makes the decision according to what she thinks the rest of the family would want
3. Mother who makes the decision according to what she thinks father would want
4. Father after consulting members who help make decisions according to their maturity
5. The adolescent after consulting father and mother
6. Father and mother who make the decision according to what they think the rest of the family would want
7. Father and mother after consulting members who help make decisions according to their maturity
8. Mother after consulting father
9. Mother after consulting each member of the family
10. Father after consulting mother
11. Father after consulting mother
12. All members of the family regardless of age
13. Father after consulting mother
14. Mother alone
15. Father, mother and adolescents (above 12 years of age)
16. Father and mother after consulting each member of the family
17. Father, mother and members who help make decisions according to their maturity
18. The adolescent after consulting mother
19. Father alone
20. Mother after consulting members who help make decisions according to their maturity
21. Father who makes the decision according to what he thinks the rest of the family would want
22. Father after consulting each member of the family
23. The adolescent after consulting father
24. The adolescent who makes the decision according to what he thinks the rest of the family would want
6. When young children (under 12 years of age) earn any money, who should decide how much, if any, of what they earn, should be considered a part of this fund?

1. Father and mother after consulting each member of the family

2. Father alone

3. Father after consulting mother

4. Father, mother and members who help make decisions according to their maturity

5. Father after consulting each member of the family

6. Mother after consulting each member of the family

7. Mother after consulting father

8. Father and mother after consulting members who help make decisions according to their maturity

9. Mother who makes the decision according to what she thinks the rest of the family would want

10. Father, mother and adolescents (above 12 years of age)

11. The young children who earn it

12. The young children after consulting father and mother

13. All members of the family regardless of age

14. Father after consulting members who help make decisions according to their maturity

15. The young children after consulting mother

16. Father and mother

17. Father who makes the decision according to what he thinks mother would want

18. Mother after consulting members who help make decisions according to their maturity

19. Mother alone

20. Mother who makes the decision according to what she thinks father would want

21. Father who makes the decision according to what he thinks the rest of the family would want

22. Father and mother who make the decision according to what they think the rest of the family would want

23. The young children after consulting father

24. The young children who make the decision according to what they think the rest of the family would want
7. If the family owns property from which they secure rent (in addition to their regular income), who should decide what share of the proceeds should be considered a part of this fund?

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<td>5.</td>
<td>Father, mother and members who help make decisions according to their maturity</td>
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<td>6.</td>
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<td>7.</td>
<td>Mother alone</td>
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<td>8.</td>
<td>Father and mother who make decisions according to what they think the rest of the family would want</td>
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<td>9.</td>
<td>Mother after consulting members who help make decisions according to their maturity</td>
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<td>10.</td>
<td>Father after consulting mother</td>
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<td>11.</td>
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<td>U</td>
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<tr>
<td>12.</td>
<td>Father, mother and adolescents (above 12 years of age)</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>13.</td>
<td>Mother who makes the decision according to what she thinks father would want</td>
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<td>U</td>
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<tr>
<td>14.</td>
<td>Mother after consulting each member of the family</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>15.</td>
<td>Father after consulting members who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>16.</td>
<td>Mother after consulting father</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>17.</td>
<td>Father and mother after consulting members who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>18.</td>
<td>Father alone</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>19.</td>
<td>Father who makes the decision according to what he thinks mother would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
</tbody>
</table>
8. Who should decide whether money gifts (above $5.00), which either of the parents receive, should be used for living expenditures?

1. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
2. Father and mother after consulting each member of the family. SA A U D SD
3. All members of the family regardless of age. SA A U D SD
4. The parent who receives the gift and the other parent. SA A U D SD
5. Mother after consulting members who help make decisions according to their maturity. SA A U D SD
6. Father after consulting mother. SA A U D SD
7. Father after consulting each member of the family. SA A U D SD
8. Mother who makes the decision according to what she thinks father would want. SA A U D SD
9. The parent who receives the gift who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
10. Father, mother and members who help make decisions according to their maturity. SA A U D SD
11. Father and mother who make the decision according to what they think the rest of the family would want. SA A U D SD
12. Mother after consulting father. SA A U D SD
13. Father, mother and adolescents (above 12 years of age). SA A U D SD
14. Mother after consulting each member of the family. SA A U D SD
15. The parent who receives the gift and members who help make decisions according to their maturity. SA A U D SD
16. Father after consulting members who help make decisions according to their maturity. SA A U D SD
17. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
18. The parent who receives the gift. SA A U D SD
19. Father alone. SA A U D SD
20. Mother alone. SA A U D SD
21. Mother who makes her decision according to what she thinks the rest of the family would want. SA A U D SD
22. Father who makes the decision according to what he thinks mother would want. SA A U D SD
23. Father and mother. SA A U D SD
9. Who should decide whether money gifts (above $5.00), which any of the children receive, should be used for living expenditures?

1. The child who receives the gift and the father... SA A U D SD
2. Father who makes the decision according to what he thinks the rest of the family would want... SA A U D SD
3. Father and mother after consulting each member of the family... SA A U D SD
4. Mother alone... SA A U D SD
5. Mother who makes the decision according to what she thinks the rest of the family would want... SA A U D SD
6. Mother after consulting each member of the family... SA A U D SD
7. Father, mother and adolescents (above 12 years of age)... SA A U D SD
8. The child receiving the gift after consulting members of the family who help make decisions according to their level of maturity... SA A U D SD
9. Father who makes the decision according to what he thinks mother would want... SA A U D SD
10. The child who receives the gift who makes the decision according to what he thinks the rest of the family would want... SA A U D SD
11. Father after consulting each member of the family... SA A U D SD
12. Mother after consulting father... SA A U D SD
13. Mother after consulting members who help make decisions according to their maturity... SA A U D SD
14. Father and mother... SA A U D SD
15. Father after consulting members who help make decisions according to their maturity... SA A U D SD
16. Father alone... SA A U D SD
17. The child who receives the gift and members who help make decisions according to their maturity... SA A U D SD
18. The child who receives the gift after consulting father and mother... SA A U D SD
19. The child who receives the gift after consulting each member of the family... SA A U D SD
20. Father and mother who make the decision according to what they think the rest of the family would want... SA A U D SD
21. Father, mother and members who help make decisions according to their maturity... SA A U D SD
22. Father and mother after consulting members who help make decisions according to their maturity... SA A U D SD
23. Mother who makes the decision according to what she thinks father would want... SA A U D SD
24. The child who receives the gift... SA A U D SD
25. The child who receives the gift and the parents... SA A U D SD
26. All members of the family regardless of age... SA A U D SD
27. The child who receives the gift and the mother... SA A U D SD
28. Father after consulting mother... SA A U D SD
10. **Who should decide whether profits from a farm or ranch (when these are in addition to a regular income) should be used for living expenditures?**

<table>
<thead>
<tr>
<th>Option</th>
<th>Code</th>
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<tbody>
<tr>
<td>1. Mother after consulting each member of the family</td>
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<tr>
<td>2. Father who makes the decision according to what he thinks the rest of the family would want</td>
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<tr>
<td>3. Father who makes the decision according to what he thinks mother would want</td>
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<tr>
<td>4. Father after consulting mother</td>
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<tr>
<td>5. Father and mother after consulting each member of the family</td>
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<tr>
<td>6. Father after consulting each member of the family</td>
<td>A</td>
</tr>
<tr>
<td>7. Mother who makes the decision according to what she thinks father would want</td>
<td>A</td>
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<tr>
<td>8. Mother alone</td>
<td>U</td>
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<tr>
<td>9. Mother after consulting members who help make decisions according to their maturity</td>
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<tr>
<td>10. Father and mother and adolescents (above 12 years of age)</td>
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<tr>
<td>11. Mother who makes the decision according to what she thinks the rest of the family would want</td>
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<tr>
<td>12. Father alone</td>
<td>D</td>
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<tr>
<td>13. Father and mother</td>
<td>D</td>
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<tr>
<td>14. All members of the family regardless of age</td>
<td>D</td>
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<tr>
<td>15. Father and mother after consulting members who help make decisions according to their maturity</td>
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<tr>
<td>16. Mother after consulting father</td>
<td>D</td>
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<tr>
<td>17. Father after consulting members who help make decisions according to their maturity</td>
<td>D</td>
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<tr>
<td>18. Father, mother and members who help make decisions according to their maturity</td>
<td>D</td>
</tr>
<tr>
<td>19. Father and mother who make the decision according to what they think the rest of the family would want</td>
<td>D</td>
</tr>
</tbody>
</table>
11. Who should decide whether money such as interest, dividends and income from estates and trust funds (which belong to the family) should be used for living expenditures?

1. Father who makes the decision according to what he thinks mother would want ........... SA A U D SD
2. Father after consulting each member of the family .................. SA A U D SD
3. All members of the family regardless of age ... SA A U D SD
4. Father, mother and adolescents (above 12 years of age) .................. SA A U D SD
5. Mother who makes the decision according to what she thinks the rest of the family would want .................. SA A U D SD
6. Father after consulting mother .................. SA A U D SD
7. Father after consulting members who help make decisions according to their maturity ........ SA A U D SD
8. Mother after consulting members who help make decisions according to their maturity ........ SA A U D SD
9. Father who makes the decision according to what he thinks the rest of the family would want .. SA A U D SD
10. Father and mother who make their decision according to what they think the rest of the family would want ........... SA A U D SD
11. Father alone .................. SA A U D SD
12. Mother after consulting each member of the family .................. SA A U D SD
13. Mother who makes her decision according to what she thinks father would want ........... SA A U D SD
14. Father and mother after consulting each member of the family .................. SA A U D SD
15. Father, mother and members who help make decisions according to their maturity ........ SA A U D SD
16. Mother alone .................. SA A U D SD
17. Mother after consulting father .................. SA A U D SD
18. Father and mother .................. SA A U D SD
19. Father and mother after consulting members who help make decisions according to maturity ... SA A U D SD
12. Who should decide whether veterans payments received by either of the parents should be used for living expenditures?

1. Father who makes his decision according to what he thinks mother would want ........... SA A U D SD
2. The person who receives the payment after consulting members who help make decisions according to their maturity .............. SA A U D SD
3. Mother who makes her decision according to what she thinks the rest of the family would want ... SA A U D SD
4. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
5. Mother after consulting each member of the family .................................. SA A U D SD
6. Father and mother ........................................ SA A U D SD
7. Mother after consulting members who help make decisions according to their maturity ........ SA A U D SD
8. Father after consulting members who help make decisions according to their maturity ........ SA A U D SD
9. Father and mother who make the decision according to what they think the rest of the family would want ........................................ SA A U D SD
10. Father after consulting each member of the family ....................................... SA A U D SD
11. The person who receives the payment ...................... SA A U D SD
12. Father after consulting mother ........................................ SA A U D SD
13. Father and mother after consulting each member of the family ....................... SA A U D SD
14. Mother who makes her decision according to what she thinks father would want ....... SA A U D SD
15. Mother alone ............................................. SA A U D SD
16. Father, mother and adolescents (above 12 years of age) ........................................ SA A U D SD
17. All members of the family regardless of age ........................................... SA A U D SD
18. Father alone ............................................ SA A U D SD
19. Father who makes his decision according to what he thinks the rest of the family would want ... SA A U D SD
20. Father, mother and members who help make decisions according to their maturity ........ SA A U D SD
21. Mother after consulting father ........................................ SA A U D SD
13. Who should decide whether money received for relatives or other people, who are not members of the family (young children; invalids, and old people) but live with them, should be used for living expenditures?

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<tbody>
<tr>
<td>1.</td>
<td>Father who makes the decision according to what he thinks mother would want</td>
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<td>2.</td>
<td>Father and mother after consulting members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
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<td>3.</td>
<td>Father after consulting members who help make decisions according to their maturity</td>
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<td>4.</td>
<td>All members of the family regardless of age</td>
<td>SA A U D SD</td>
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<td>5.</td>
<td>All persons who helped do the work required to keep the relative or other person who lives with the family</td>
<td>SA A U D SD</td>
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<td>Father and mother after consulting the relative or other person who lives with the family</td>
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<td>7.</td>
<td>Mother alone</td>
<td>SA A U D SD</td>
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<td>8.</td>
<td>Father, mother and adolescents (above 12 years of age)</td>
<td>SA A U D SD</td>
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<tr>
<td>9.</td>
<td>Father, mother and those who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
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<td>10.</td>
<td>Father and mother</td>
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<td>11.</td>
<td>Father alone</td>
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<td>13.</td>
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<td>14.</td>
<td>Mother who makes the decision according to what she thinks the rest of the family would want</td>
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<td>15.</td>
<td>Mother after consulting each member of the family</td>
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<td>16.</td>
<td>Mother who makes the decision according to what she thinks father would want</td>
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<td>17.</td>
<td>Father who makes the decision according to what he thinks the rest of the family would want</td>
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<td>18.</td>
<td>The person paying for the relative or other person who lives with the family</td>
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<td>19.</td>
<td>Mother after consulting members who help make decisions according to their maturity</td>
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<td>20.</td>
<td>Father and mother after consulting each member of the family</td>
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<td>21.</td>
<td>Father after consulting mother</td>
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<tr>
<td>22.</td>
<td>The relative or other person who lives with the family</td>
<td>SA A U D SD</td>
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</table>
14. Who should decide whether receipts or settlements from insurance policies received by any member of the family should be considered a part of this fund?

1. Father, mother and adolescents (above 12 years of age) .............. SA A U D SD
2. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
3. Father who makes the decision according to what he thinks the rest of the family would want ... SA A U D SD
4. Mother alone .................. SA A U D SD
5. Father after consulting each member of the family .................. SA A U D SD
6. Father who makes the decision according to what he thinks mother would want ............... SA A U D SD
7. Father after consulting members who help make decisions according to their maturity ........ SA A U D SD
8. Mother who makes the decision according to what she thinks the rest of the family would want ... SA A U D SD
9. Mother after consulting members who help make decisions according to their level of maturity . SA A U D SD
10. The one who receives the money .............. SA A U D SD
11. Father and mother who make the decision according to what they think the rest of the family would want .................. SA A U D SD
12. Mother who makes the decision according to what she thinks father would want ............... SA A U D SD
13. Father and the one who receives the money . . .............. SA A U D SD
14. All members of the family regardless of age .............. SA A U D SD
15. Father and mother . .................. SA A U D SD
16. Father, mother and members who help make decisions according to their maturity ........ SA A U D SD
17. Father, mother and the one who receives the money .............. SA A U D SD
18. Father alone .................. SA A U D SD
19. The one who receives the money after consulting with the rest of the family .............. SA A U D SD
20. Father after consulting mother .............. SA A U D SD
21. Mother after consulting each member of the family .............. SA A U D SD
22. Mother after consulting father .............. SA A U D SD
23. Father and mother after consulting each member of the family .............. SA A U D SD
24. Mother and the one who receives the money .............. SA A U D SD
Who Should Make Decisions Concerning the Purchase of Durable Goods?

By "durable goods" is meant those which last for several years such as motor cars, furniture and large appliances.

1. Who should make decisions regarding whether to buy one durable good or another (for example: refrigerator or TV)?

1. Father and mother who make decisions according to what they think the rest of the family would want... SA A U D SD
2. Father and mother... SA A U D SD
3. Mother after consulting father... SA A U D SD
4. Mother who makes the decision according to what she thinks the rest of the family would want... SA A U D SD
5. Father and mother after consulting each member of the family... SA A U D SD
6. Father, mother and adolescents (above 12 years of age)... SA A U D SD
7. Mother after consulting each member of the family... SA A U D SD
8. Mother who makes the decision according to what she thinks father would want... SA A U D SD
9. Father and mother after consulting members who help make decisions according to their maturity... SA A U D SD
10. All members of the family regardless of age... SA A U D SD
11. Father who makes the decision according to what he thinks the rest of the family would want... SA A U D SD
12. Mother alone... SA A U D SD
13. Father who makes the decision according to what he thinks mother would want... SA A U D SD
14. Father after consulting each member of the family... SA A U D SD
15. Father, mother and members who help make decisions according to their maturity... SA A U D SD
16. Father alone... SA A U D SD
17. Father after consulting mother... SA A U D SD
18. Father after consulting members who help make decisions according to their maturity... SA A U D SD
19. Mother after consulting members who help make decisions according to their maturity... SA A U D SD
2. Who should make the decision about what model, brand or size of durable good to buy?

1. Father after consulting mother.
2. Father after consulting members who help make decisions according to their maturity.
3. Father, mother and adolescents (above 12 years of age).
4. Father who makes his decision according to what he thinks the rest of the family would want.
5. Mother after consulting members who help make decisions according to their maturity.
6. Mother after consulting each member of the family.
7. Mother who makes her decision according to what she thinks father would want.
8. Mother who makes her decision according to what she thinks the rest of the family would want.
9. Father and mother who make their decision according to what they think the rest of the family would want.
10. Father who makes his decision according to what he thinks the mother would want.
11. Mother alone.
12. Father and mother after consulting each member of the family.
13. Father alone.
14. All members of the family regardless of age.
15. Father and mother after consulting members who help make decisions according to their maturity.
16. Mother after consulting father.
17. Father after consulting each member of the family.
18. Father and mother.
19. Father, mother and members who help make decisions according to their maturity.
3. Who should make the decisions concerning when to buy durable goods; that is, immediately, later this year, next year, or later?

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<tr>
<td>1.</td>
<td>Father and mother after consulting each member of the family</td>
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<td>A</td>
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<td>2.</td>
<td>Mother after consulting each member of the family</td>
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<td>3.</td>
<td>Father who makes his decision according to what he thinks mother would want</td>
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<td>4.</td>
<td>Father after consulting members who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>5.</td>
<td>Mother who makes her decision according to what she thinks father would like</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<td>6.</td>
<td>Father and mother after consulting members who help make decisions according to their maturity</td>
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<td>7.</td>
<td>Mother after consulting father</td>
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<td>Mother alone</td>
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<td>9.</td>
<td>Father after consulting each member of the family</td>
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<td>U</td>
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<tr>
<td>10.</td>
<td>Father, mother and adolescents (above 12 years)</td>
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<td>U</td>
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<td>11.</td>
<td>Mother who makes her decision according to what she thinks the rest of the family would want</td>
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<td>12.</td>
<td>Father alone</td>
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<td>13.</td>
<td>Father and mother</td>
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<tr>
<td>14.</td>
<td>Father and mother who make their decision according to what they think the rest of the family would want</td>
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<td>15.</td>
<td>All members of the family regardless of age</td>
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<td>A</td>
<td>U</td>
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<td>16.</td>
<td>Mother after consulting members who help make decisions according to their maturity</td>
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<tr>
<td>17.</td>
<td>Father who makes his decision according to what he thinks the rest of the family would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>18.</td>
<td>Father, mother and members who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>19.</td>
<td>Father after consulting mother</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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</table>
4. Who should make the decisions concerning how to pay for durable goods; that is, whether to buy by cash or credit?

1. Mother who makes her decision according to what she thinks the rest of the family would want... SA A U D SD
2. Father after consulting mother... SA A U D SD
3. Mother alone... SA A U D SD
4. Father after consulting members who help make decisions according to their maturity... SA A U D SD
5. Father after consulting each member of the family... SA A U D SD
6. Father and mother after consulting members who help make decisions according to their maturity... SA A U D SD
7. Father and mother after consulting each member of the family... SA A U D SD
8. Mother after consulting each member of the family... SA A U D SD
9. Father and mother who make their decisions according to what they think the rest of the family would want... SA A U D SD
10. Mother after consulting members who help make decisions according to their maturity... SA A U D SD
11. Father, mother and adolescents (above 12 years)... SA A U D SD
12. Father, mother and members who help make decisions according to their maturity... SA A U D SD
13. Father who makes his decision according to what he thinks mother would want... SA A U D SD
14. Father alone... SA A U D SD
15. All members of the family regardless of age... SA A U D SD
16. Father who makes his decision according to what he thinks the rest of the family would want... SA A U D SD
17. Mother who makes her decision according to what she thinks the rest of the family would want... SA A U D SD
18. Mother after consulting father... SA A U D SD
19. Father and mother... SA A U D SD
Who Should Make Decisions Concerning Investments and Savings

By "savings and investments" is meant money which the family can set aside in a more or less permanent fund for future use or to invest in a way which will earn money.

1. Who should make decisions concerning whether to save and invest?

1. Mother after consulting members who help make decisions according to their maturity

2. Mother who makes the decision according to what she thinks father would want

3. Mother and father after consulting members who help make decisions according to their maturity

4. Father, mother and members who help make decisions according to their maturity

5. Father, mother and adolescents (above 12 years of age)

6. Father after consulting mother

7. Father after consulting members who help make decisions according to their maturity

8. Father after consulting each member of the family

9. Mother after consulting father

10. Father who makes the decision according to what he thinks mother would want

11. Mother after consulting each member of the family

12. Mother who makes the decision according to what she thinks the rest of the family would want

13. Mother and father after consulting each member of the family

14. Father alone

15. Father and mother who make the decision according to what they think the rest of the family would want

16. Father and mother

17. All members of the family regardless of age

18. Father alone

19. Father who makes the decision according to what he thinks the rest of the family would want
2. Who should make the decisions concerning when to save and invest; that is, this year or next year?

1. Mother who makes the decision according to what she thinks the rest of the family would want ................. SA A U D SD
2. Father who makes the decision according to what he thinks mother would want ......................... SA A U D SD
3. Father alone ....................................... SA A U D SD
4. Father and mother .................................. SA A U D SD
5. Father, mother and members who help make decisions according to their maturity .................. SA A U D SD
6. Mother after consulting father ......................... SA A U D SD
7. Father after consulting each member of the family ................. SA A U D SD
8. Father and mother who make the decision according to what they think the rest of the family would want ......................... SA A U D SD
9. Mother alone ....................................... SA A U D SD
10. Mother after consulting members who help make decisions according to their maturity . SA A U D SD
11. Father who makes the decision according to what he thinks the rest of the family would want ... SA A U D SD
12. Mother and father after consulting each member of the family ......................... SA A U D SD
13. All members of the family regardless of age ...... SA A U D SD
14. Mother after consulting members who help make decisions according to their maturity .......... SA A U D SD
15. Father after consulting members who help make decisions according to their maturity .......... SA A U D SD
16. Mother who makes the decision according to what she thinks father would want ......................... SA A U D SD
17. Mother after consulting each member of the family ................................. SA A U D SD
18. Father after consulting mother ........................ SA A U D SD
19. Father, mother and adolescents (above 12 years of age) ......................... SA A U D SD
3. Who should make decisions about how to invest savings; that is, whether to put money into a savings account, buy government bonds, real estate or insurance?

1. Mother and father after consulting members who help make decisions according to their maturity. SA A U D SD
2. Father and mother and adolescents (above 12 years) SA A U D SD
3. Father and mother who make their decision according to what they think the rest of the family would want. SA A U D SD
4. Father and mother SA A U D SD
5. Father after consulting mother SA A U D SD
6. Father after consulting members who help make decisions according to their maturity. SA A U D SD
7. Mother alone. SA A U D SD
8. Mother and father after consulting each member of the family. SA A U D SD
9. Mother after consulting members who help make decisions according to their maturity. SA A U D SD
10. Mother after consulting each member of the family. SA A U D SD
11. Mother who makes her decision according to what she thinks father would want. SA A U D SD
12. Father alone.
13. Father, mother and members who help make decisions according to their maturity. SA A U D SD
14. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
15. Mother who makes the decision according to what she thinks the rest of the family would want. SA A U D SD
16. All members of the family regardless of age. SA A U D SD
17. Father who makes his decision according to what he thinks mother would want. SA A U D SD
18. Mother after consulting father. SA A U D SD
19. Father after consulting each member of the family. SA A U D SD
In this scale "handling of money" refers to the ways in which families distribute money so that expenses can be paid.

1. Each family uses some kind of system of distributing their money; that is, they may divide it among members who take responsibility for paying for some expenses or one person may "hold the family purse" and hand out money to others as they need it or family members may plan together how to spend it, etc.

Who should decide which system the family should follow?

1. All members of the family regardless of age ..... SA A U D SD
2. Father, mother and members who help make decisions according to their maturity ........ SA A U D SD
3. Father after consulting each member of the family ................. SA A U D SD
4. Mother after consulting members who help make decisions according to their maturity ........ SA A U D SD
5. Father and mother who make their decision according to what they think the rest of the family would want ................. SA A U D SD
6. Father and mother after consulting members who help make decisions according to their maturity .......... SA A U D SD
7. Father who makes his decision according to what he thinks mother would want ................. SA A U D SD
8. Father after consulting members of the family who help make decisions according to their maturity ................. SA A U D SD
9. Mother who makes her decision according to what she thinks the rest of the family would want SA A U D SD
10. Father and mother .................. SA A U D SD
11. Mother who makes her decision according to what she thinks father would want ................. SA A U D SD
12. Father after consulting each member of the family ................. SA A U D SD
13. Father who makes his decision according to what he thinks the rest of the family would want SA A U D SD
14. Father, mother and adolescents (above 12 years of age) ................. SA A U D SD
15. Mother after consulting father .................. SA A U D SD
16. Father and mother after consulting each member of the family ................. SA A U D SD
17. Father alone ................. SA A U D SD
18. Mother alone ................. SA A U D SD
19. Father after consulting mother ................. SA A U D SD
2. Who should decide whether mother should have a separate fund (checking account or cash) to be drawn upon as she sees fit?

1. Mother who makes her decision according to what she thinks the rest of the family would want
   SA A U D SD
2. Father who makes his decision according to what he thinks the rest of the family would want
   SA A U D SD
3. Father after consulting each member of the family
   SA A U D SD
4. Father and mother after consulting members who help make decisions according to their maturity
   SA A U D SD
5. Mother alone
   SA A U D SD
6. Father after consulting mother
   SA A U D SD
7. Father after consulting members who help make decisions according to their maturity
   SA A U D SD
8. Father, mother and adolescents (above 12 years of age)
   SA A U D SD
9. Mother after consulting father
   SA A U D SD
10. Father, mother and members who help make decisions according to their maturity
    SA A U D SD
11. Father who makes his decision according to what he thinks mother would want
    SA A U D SD
12. Father and mother who make their decision according to what they think the rest of the family would want
    SA A U D SD
13. Mother after consulting members who help make decisions according to their maturity
    SA A U D SD
14. Mother who makes her decision according to what she thinks father would want
    SA A U D SD
15. Father and mother
    SA A U D SD
16. Father and mother after consulting each member of the family
    SA A U D SD
17. Father after consulting each member of the family
    SA A U D SD
18. Father alone
    SA A U D SD
19. All members of the family regardless of age
    SA A U D SD
3. Who should decide whether father should have a separate fund (checking account or cash) to be drawn upon as he sees fit?

1. All members of the family .......... SA A U D SD
2. Mother who makes her decision according to what she thinks father would want .......... SA A U D SD
3. Father who makes his decision according to what he thinks mother would want .......... SA A U D SD
4. Mother alone ................. SA A U D SD
5. Father who makes his decision according to what he thinks the rest of the family would want ... SA A U D SD
6. Father after consulting each member of the family .......... SA A U D SD
7. Father, mother and adolescents (above 12 years of age) ............. SA A U D SD
8. Mother after consulting father .......... SA A U D SD
9. Father and mother after consulting members who help make decisions according to their maturity .......... SA A U D SD
10. Mother after consulting members who help make decisions according to their maturity .......... SA A U D SD
11. Father after consulting mother .......... SA A U D SD
12. Father and mother who make their decision according to what he thinks the rest of the family would want .......... SA A U D SD
13. Father after consulting members who help make decisions according to their maturity .......... SA A U D SD
14. Mother and father .......... SA A U D SD
15. Father after consulting each member of the family .......... SA A U D SD
16. Father alone .......... SA A U D SD
17. Father, mother and members who help make decisions according to their maturity .......... SA A U D SD
18. Mother who makes her decision according to what she thinks the rest of the family would want ... SA A U D SD
19. Mother and father after consulting each member of the family .......... SA A U D SD
4. Who should decide whether parents should have a joint checking account?

1. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
2. Father and mother after consulting each member of the family. SA A U D SD
3. All members of the family regardless of age. SA A U D SD
4. Father and mother. SA A U D SD
5. Mother after consulting members who help make decisions according to their maturity. SA A U D SD
6. Father after consulting mother. SA A U D SD
7. Mother after consulting father. SA A U D SD
8. Father who makes the decision according to what she thinks mother would want. SA A U D SD
9. Father who makes the decision according to what he thinks mother would want. SA A U D SD
10. Father, mother, and members who help make decisions according to their maturity. SA A U D SD
11. Father and mother who make the decision according to what they think the rest of the family would want. SA A U D SD
12. Father after consulting each member of the family. SA A U D SD
13. Father, mother, and adolescents (above 12 years of age). SA A U D SD
14. Mother after consulting each member of the family. SA A U D SD
15. Mother who makes her decision according to what she thinks the rest of the family would want. SA A U D SD
16. Father after consulting members who help make decisions according to their maturity. SA A U D SD
17. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
18. Mother alone. SA A U D SD
19. Father alone. SA A U D SD
5. Who should decide whether adolescents (above 12 years of age) in the family should have an allowance for personal use (with an understanding of what kinds of things it should cover such as, recreation, school supplies, clothes, etc.)?

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
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<th>A</th>
<th>U</th>
<th>D</th>
<th>SD</th>
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<tr>
<td>1.</td>
<td>Father and mother and members who help make decisions according to their maturity</td>
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<td>A</td>
<td>U</td>
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<td>SD</td>
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<td>A</td>
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<td>A</td>
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<td>SD</td>
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<tr>
<td>4.</td>
<td>Mother who makes the decision according to what she thinks father would want</td>
<td>SA</td>
<td>A</td>
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<td>SD</td>
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<tr>
<td>5.</td>
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<td>SA</td>
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<tr>
<td>6.</td>
<td>Father after consulting members who help make decisions according to their maturity</td>
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<td>U</td>
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<td>SD</td>
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<tr>
<td>9.</td>
<td>Father who makes the decision according to what he thinks mother would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>10.</td>
<td>Father, mother and adolescents (above 12 years of age)</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<td>SD</td>
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<tr>
<td>11.</td>
<td>Mother after consulting each member of the family</td>
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<td>A</td>
<td>U</td>
<td>D</td>
<td>SD</td>
</tr>
<tr>
<td>12.</td>
<td>Mother who makes the decision according to what she thinks the rest of the family would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
<td>SD</td>
</tr>
<tr>
<td>13.</td>
<td>Father and the adolescents (above 12 years of age)</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<td>SD</td>
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<tr>
<td>14.</td>
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<td>SA</td>
<td>A</td>
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<td>D</td>
<td>SD</td>
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<tr>
<td>15.</td>
<td>Father and mother after consulting each member of the family</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<td>SD</td>
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<tr>
<td>16.</td>
<td>Father who makes the decision according to what he thinks the rest of the family would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<td>SD</td>
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<tr>
<td>17.</td>
<td>All members of the family</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
<td>SD</td>
</tr>
<tr>
<td>18.</td>
<td>Father after consulting mother</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
<td>SD</td>
</tr>
<tr>
<td>19.</td>
<td>Mother after consulting members who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
<td>D</td>
<td>SD</td>
</tr>
<tr>
<td>20.</td>
<td>Father and mother</td>
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<td>A</td>
<td>U</td>
<td>D</td>
<td>SD</td>
</tr>
<tr>
<td>21.</td>
<td>Mother and the adolescents (above 12 years of age)</td>
<td>SA</td>
<td>A</td>
<td>U</td>
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<tr>
<td>22.</td>
<td>The adolescents (above 12 years of age)</td>
<td>SA</td>
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</tr>
</tbody>
</table>
6. Who should decide whether young children (below 12 years of age) in the family should have an allowance for personal use (with an understanding of what kinds of things it is to cover such as, recreation, school supplies, clothes, etc.)?

1. Mother after consulting each member of the family
2. Father and mother who make their decision according to what the rest of the family would want
3. Father who makes the decision according to what he thinks the rest of the family would want
4. Father, mother and members who help make decisions according to their maturity
5. Father who makes the decision according to what he thinks mother would want
6. Father after consulting mother
7. Mother after consulting father
8. Father and mother after consulting each member of the family
9. Father and mother after consulting members who help make decisions according to their maturity
10. Father after consulting each member of the family
11. All members of the family regardless of age
12. Mother alone
13. Father and mother
14. Mother after consulting members who help make decisions according to their maturity
15. Father after consulting members who help make decisions according to their maturity
16. Father, mother and adolescents (above 12 years of age)
17. Father alone
18. Father and young children (6-12 years of age)
19. Mother who makes the decision according to what she thinks the rest of the family would want
20. Mother and young children (6-12 years of age)
21. Father, mother and young children (6-12 years of age)
22. Mother who makes the decision according to what she thinks father would want
7. Who should decide whether father should have an allowance for personal use?

1. Father, mother and adolescents (above 12 years of age) ........................................ SA A U D SD
2. All members of the family regardless of age .................................................. SA A U D SD
3. Father after consulting mother ............................................................... SA A U D SD
4. Mother after consulting members who help make decisions according to their maturity ........ SA A U D SD
5. Mother after consulting father .................................................. SA A U D SD
6. Father, mother and members who help make decisions according to their maturity ........ SA A U D SD
7. Mother after consulting each member of the family ........................................ SA A U D SD
8. Father alone .................................................. SA A U D SD
9. Father after consulting each member of the family ........................................ SA A U D SD
10. Father and mother after consulting each member of the family .................. SA A U D SD
11. Father after consulting members who help make decisions according to their maturity ........ SA A U D SD
12. Father who makes the decision according to what he thinks mother would want ........ SA A U D SD
13. Father and mother after consulting members who help make decisions according to maturity .... SA A U D SD
14. Father and mother .................................................. SA A U D SD
15. Father and mother who make the decision according to what they think the rest of the family would want ........ SA A U D SD
16. Mother alone .................................................. SA A U D SD
17. Father who makes his decision according to what he thinks the rest of the family would want .... SA A U D SD
18. Mother who makes the decision according to what she thinks the rest of the family would want .... SA A U D SD
19. Mother who makes the decision according to what she thinks father would want ........ SA A U D SD
8. Who should decide whether mother should have an allowance for personal use?

1. Mother after consulting father
2. Father, mother and members who help make decisions according to their maturity .... SA A U D SD
3. Father who makes the decision according to what he thinks the rest of the family would want ... SA A U D SD
4. Father alone ........................................ SA A U D SD
5. All members of the family regardless of age .... SA A U D SD
6. Father, mother and adolescents (above 12 years of age) ............. SA A U D SD
7. Mother alone ........................................... SA A U D SD
8. Mother who makes the decision according to what she thinks father would want ........ SA A U D SD
9. Father and mother after consulting each member of the family .......... SA A U D SD
10. Father after consulting mother ................................ SA A U D SD
11. Father after consulting each member of the family . SA A U D SD
12. Father and mother who make the decision according to what they think the rest of the family would want ......................... SA A U D SD
13. Father after consulting members who help make decisions according to their maturity ...... SA A U D SD
14. Mother after consulting members who help make decisions according to their maturity ... SA A U D SD
15. Father and mother .................................. SA A U D SD
16. Mother after consulting each member of the family .......................... SA A U D SD
17. Father and mother after consulting members who help make decisions according to their maturity . SA A U D SD
18. Mother who makes the decision according to what she thinks the rest of the family would want ... SA A U D SD
19. Father who makes the decision according to what he thinks mother would want ........ SA A U D SD
APPENDIX C. MATERIALS FOR JUDGES

Names of Judges
Letter to Judges Soliciting Cooperation
Cover Letter to Judges
Directions to Judges
APPENDIX C. MATERIALS FOR JUDGES

Names of Judges

Miss Marie Budolfson, Home Management Department, Home Economics Division, Iowa State College, Ames, Iowa.

Dr. Kenneth L. Cannon, Department of Home Economics, The University of Nebraska, Lincoln, Nebraska.

Dr. William Dyer, Department of Economics and Sociology, Iowa State College, Ames, Iowa.

Dr. Cleo Fitzsimmons, Head of Home Management, School of Home Economics, Purdue University, Lafayette, Indiana.

Dr. David Fulcomer, Department of Economics and Sociology, Iowa State College, Ames, Iowa.

Mrs. Jean Hansen, Department of Child Development, Home Economics Division, Iowa State College, Ames, Iowa.

Dr. Glenn R. Hawkes, Head of Child Development Department, Home Economics Division, Iowa State College, Ames, Iowa.

Dr. Paulena Nickell, Dean, Lindenwood College, St. Charles, Missouri.

Miss Sallie Beth Moore, Head of Child Development Major, Home Economics Department, The University of Texas, Austin, Texas.

Miss Phyllis Richards, Child Development, Home Economics Department, The University of Texas, Austin, Texas.
Letter to Judges Soliciting Cooperation

503 West 25th Street
Austin 5, Texas
February 19, 1955

Dr. Kenneth Cannon
Department of Home Economics
The University of Nebraska
Lincoln, Nebraska

Dear Dr. Cannon:

I am working on a doctoral degree at Iowa State College under the direction of Dr. Hester Chadderdon. Other members on my committee are Dr. Margaret Liston, Home Management; Dr. Glenn Hawkes, Child Development; Dr. Mattie Pattison, Home Economics Education; Dr. James Wert, Vocational Education; and Dr. Martin Fritz, Psychology.

In attempting to develop an instrument to measure attitudes toward who should make decisions relating to family income, I need the judgment of fifteen specialists in the fields of family relationships, child development and home management concerning the items. It would take approximately an hour and a half to do this.

I would appreciate it greatly if you would help me by serving as one of the judges. I am enclosing a stamped, addressed envelope for your reply.

Yours truly,

Gladys Babcock

GB/bm
Cover Letter to Judges

503 West 25th Street
Austin, Texas
March 19, 1955

Mrs. Jean Hansen
Home Economics Division
Iowa State College
Ames, Iowa

Dear Mrs. Hansen:

I am very pleased that you will serve as one of the judges in the development of an instrument for measuring attitudes toward who should make decisions concerning family income.

The materials to be checked and directions for checking are enclosed. Also enclosed is an addressed envelope and stamps for their return.

I shall appreciate your returning them by April 6th, if you can.

Yours truly,

Gladys Babcock

GB/bm
Directions to Judges

As you know, decisions concerning family income may be made by different members of the family and with varying degrees of autocratic authority. I have listed individuals and groups of individuals who may make these decisions but I need help in judging these items according to the amount of autocratic authority implied in each item. When considering these, keep in mind that "family" here refers to a family consisting of mother, father, adolescents and young children who are living together.

Webster\(^1\) defines autocracy as "Independent or self-derived power; absolute supremacy". Using this definition and thinking of all the items under each question as being on a continuum running from least (or none) on the left to most autocratic authority on the right, decide where each item belongs. If you think it belongs on the left side, encircle the letter "L"; if on the right, encircle the letter "R". Do this for all four scales.

If any other major decision which families have to make occurs to you or you see the need for adding any other persons or combinations of persons, please indicate them wherever there is room.

APPENDIX D. JUDGMENT OF AUTOCRATIC BEHAVIOR
IMPLIED IN ITEMS
Table 3. Judgment of autocratic behavior implied in items

<table>
<thead>
<tr>
<th>Items</th>
<th>Page 1</th>
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<th>Page 3</th>
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APPENDIX E. SCALE VALUE DIFFERENCES
FOR HIGH SCHOOL PUPILS, COLLEGE STUDENTS AND ADULTS
Table 4. Scale value differences for high school pupils

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APPENDIX F. FINAL FORM OF SCALES FOR HIGH SCHOOL PUPILS

Directions for Responding to Scales

Scale I
Scale II
Scale III
Scale IV
APPENDIX F. FINAL FORM OF SCALES FOR HIGH SCHOOL PUPILS

Directions for Responding to Scales

Most people have some very definite ideas about whom they think should make decisions in the family concerning money. Here is an opportunity for you to state your opinions.

On the following pages are questions concerning decisions which many families must make. "Family" here consists of mother, father, teenagers and young children. Following each question is a list of individual members or groups of members in the family who may make these decisions. You are asked to indicate how you feel toward each of them. You are to do this by reading each question over carefully and considering each individual or group listed. Then you are to draw a circle around one of the following for each individual or group listed:

SA(Strongly agree) - if you are heartily in favor of that family member or group making the decision
A(Agree) - if you are in favor of that family member or group making the decision but do not feel strongly about it
U(Undecided) - if you are not sure whether you think that family member or group should make the decision
D(Disagree) - if you are not in favor of that family member or group making the decision but do not feel strongly about it
SD(Strongly disagree) - if you are absolutely against that family member or group making the decision

For example: if you were heartily in favor of aunts, uncles and cousins making the decision, you would mark the following item this way:
1. Aunts, uncles and cousins . . . . SA A U D SD

The code to these responses is given on each page in the upper right-hand corner.

Remember there is no right or wrong answer. You have a right to any opinion you hold, so please answer just as you feel.
Who Should Decide What Money Should Be Considered A Part of the Fund for Living Expenditures?

In this scale "fund for living expenditures" refers to money spent for such things as food, housing, household operation, clothing and taxes.

1. If father is the only earner in the family, who should decide how much of what he earns should be considered a part of the fund to be used for living expenditures?

*1. All members of the family regardless of age

*2. Father, mother and members who help make decisions according to their maturity

3. Father who makes the decision according to what he thinks mother would want

*4. Father after consulting members of the family who help make decisions according to their maturity

5. Mother who makes the decision according to what she thinks the rest of the family would want

6. Mother who makes the decision according to what she thinks father would want

*7. Father and mother

8. Father who makes the decision according to what he thinks the rest of the family would want

*9. Father, mother and teenagers

10. Mother after consulting father

*11. Father and mother after consulting each member of the family

12. Father after consulting mother

*Scored 5, 4, 3, 2 and 1.
2. When mother is the only earner in the family, who should decide how much of what she earns should be used for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want
   2. Father who makes the decision according to what he thinks the rest of the family would want
   * 3. Father and mother after consulting members who help make decisions according to their maturity
   4. Father after consulting mother
   * 5. Father, mother and teenagers
   * 6. Father, mother and members who help make decisions according to their maturity
   * 7. Father who makes the decision according to what he thinks mother would want
   8. Mother who makes the decision according to what she thinks father would want
   * 9. Father and mother
   * 10. Father and mother after consulting each member of the family
   11. Mother after consulting each member of the family
   * 12. All members of the family regardless of age

3. When both father and mother earn money, who should decide how much of what father earns should be used for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want
   2. Mother alone
   * 3. Father, mother and members who help make decisions according to their maturity
   4. Father and mother
   5. Mother who makes the decision according to what she thinks father would want
   6. Father and mother who make the decision according to what they think the rest of the family would want
7. Father alone 

8. Mother after consulting father

* 9. Father and mother after consulting members who help make decisions according to their maturity

10. Father who makes the decision according to what he thinks the rest of the family would want

11. Father who makes the decision according to what he thinks mother would want

* 12. Father, mother and teenagers

4. When both father and mother earn money, who should decide how much of what mother earns should be used for living expenditures?

* 1. All members of the family regardless of age

2. Mother who makes the decision according to what she thinks father would want

3. Father who makes the decision according to what he thinks mother would want

4. Mother alone

5. Father who makes the decision according to what he thinks the rest of the family would want

* 6. Mother after consulting father

* 7. Father and mother after consulting members who help make decisions according to their maturity

8. Father after consulting mother

9. Father alone

* 10. Father, mother and members who help make decisions according to their maturity

11. Mother who makes the decision according to what she thinks the rest of the family would want

* 12. Father and mother after consulting each member of the family

5. When teenagers earn any money, who should decide how much, if any, they should contribute to living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want.
2. Mother who makes the decision according to what she thinks father would want ........................ SA A U D SD

*3. The teenager after consulting father and mother ........................ SA A U D SD

4. Father and mother who make the decision according to what they think the rest of the family would want ... SA A U D SD

5. Mother after consulting father ........ SA A U D SD

6. Mother after consulting each member of the family .................. SA A U D SD

7. Father and mother ............. SA A U D SD

8. Father who makes the decision according to what he thinks mother would want ........................ SA A U D SD

9. Father after consulting mother ........ SA A U D SD

10. Mother alone ........................ SA A U D SD

*11. Father, mother and teenagers .... SA A U D SD

*12. Father, mother and members who help make decisions according to their maturity ........................ SA A U D SD

13. The teenager after consulting mother ........................ SA A U D SD

14. Father alone ........................ SA A U D SD

15. Mother after consulting members who help make decisions according to their maturity ........................ SA A U D SD

16. Father who makes the decision according to what he thinks the rest of the family would want ........................ SA A U D SD

6. When young children (under 12 years of age) earn any money, who should decide how much, if any, of what they earn, should be considered a part of the living expenditures?

1. Father alone ........................ SA A U D SD

2. Father after consulting mother ........................ SA A U D SD

*3. Father, mother and members who help make decisions according to their maturity ........................ SA A U D SD

4. Mother after consulting father ........ SA A U D SD

5. Mother who makes the decision according to what she thinks the rest of the family would want ........................ SA A U D SD

*6. The young children after consulting father and mother ........ SA A U D SD

7. All members of the family regardless of age ........................ SA A U D SD
8. Father after consulting members who help make decisions according to their maturity.
9. The young children after consulting mother.
10. Father and mother.
11. Father who makes the decision according to what he thinks mother would want.
12. Mother after consulting members who help make decisions according to their maturity.
13. Mother alone.
14. Mother who makes the decision according to what she thinks father would want.
15. Father and mother who make the decision according to what they think the rest of the family would want.
16. The young children after consulting father.

7. If the family owns property from which they secure rent (in addition to their regular income), who should decide what share of the proceeds should be considered a part of this fund for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want.
2. Father and mother after consulting each member of the family.
3. Father who makes the decision according to what he thinks the rest of the family would want.
4. Father, mother and members who help make decisions according to their maturity.
5. Mother alone.
6. Father after consulting mother.
7. Father, mother and teenagers.
8. Mother who makes the decision according to what she thinks father would want.
9. Mother after consulting father.
10. Father and mother after consulting members who help make decisions according to their maturity.
11. Father alone.
12. Father who makes the decision according to what he thinks mother would want

8. Who should decide whether money gifts (above $5.00), which either of the parents receive, should be used for living expenditures?

*1. Father and mother after consulting members who help make decisions according to their maturity

*2. Father and mother after consulting each member of the family

*3. All members of the family regardless of age

4. The parent who receives the gift and the other parent

5. Father after consulting mother

6. Mother who makes the decision according to what she thinks father would want

*7. Father, mother and members who help make decisions according to their maturity

8. Father and mother who make the decision according to what they think the rest of the family would want

9. Mother after consulting father

10. Mother after consulting each member of the family

*11. The parent who receives the gift and members who help make decisions according to their maturity

12. Father who makes the decision according to what he thinks the rest of the family would want

13. Mother who makes her decision according to what she thinks the rest of the family would want

14. Father who makes the decision according to what he thinks mother would want

*15. Father and mother
9. Who should decide whether money gifts (above $5.00), which any of the children receive, should be used for living expenditures?

1. The child who receives the gift and the father

2. Father who makes the decision according to what he thinks the rest of the family would want

3. Mother who makes the decision according to what she thinks the rest of the family would want

4. Mother after consulting each member of the family

*5. The child receiving the gift after consulting members of the family who help make decisions according to their level of maturity

6. Father who makes the decision according to what he thinks mother would want

7. Mother after consulting father

8. Mother after consulting members who help make decisions according to their maturity

9. Father and mother

10. Father after consulting members who help make decisions according to their maturity

*11. Father alone

*12. The child who receives the gift and members who help make decisions according to their maturity

13. Father and mother who make the decision according to what they think the rest of the family would want

14. Father, mother and members who help make decisions according to their maturity

15. Father and mother after consulting members who help make decisions according to their maturity

*16. The child who receives the gift and the parents

17. The child who receives the gift and the mother

18. Father after consulting mother
10. Who should decide whether profits from a farm or ranch (when these are in addition to a regular income) should be used for living expenditures?

1. Father who makes the decision according to what he thinks the rest of the family would want
2. Father who makes the decision according to what he thinks mother would want
3. Father after consulting mother
4. Father and mother after consulting each member of the family
5. Mother who makes the decision according to what she thinks father would want
6. Mother alone
7. Father and mother and teenagers
8. Mother who makes the decision according to what she thinks the rest of the family would want
9. Father alone
10. Father and mother after consulting members who help make decisions according to their maturity
11. Mother after consulting father
12. Father, mother and members who help make decisions according to their maturity

11. Who should decide whether money such as interest, dividends and income from estates and trust funds (which belong to the family) should be used for living expenditures?

1. Father who makes the decision according to what he thinks mother would want
2. Father, mother and teenagers
3. Mother who makes the decision according to what she thinks the rest of the family would want
4. Father after consulting mother
5. Father after consulting members who help make decisions according to their maturity
6. Father who makes the decision according to what he thinks the rest of the family would want
7. Father alone
8. Mother who makes her decision according to what she thinks father would want.
9. Father and mother after consulting each member of the family.
10. Father, mother and members who help make decisions according to their maturity.
11. Mother after consulting father.
12. Father and mother.

12. Who should decide whether veterans payments received by either of the parents should be used for living expenditures?

1. Father who makes his decision according to what he thinks mother would want.
2. Mother who makes her decision according to what she thinks the rest of the family would want.
3. Father and mother after consulting members who help make decisions according to their maturity.
4. Father and mother who make the decision according to what they think the rest of the family would want.
5. The person who receives the payment.
6. Father after consulting mother.
7. Father and mother after consulting each member of the family.
8. Mother who makes her decision according to what she thinks father would want.
9. Mother alone.
10. Father, mother and teenagers.
11. Father alone.
12. Father who makes his decision according to what he thinks the rest of the family would want.
13. Father, mother and members who help make decisions according to their maturity.
14. Mother after consulting father.
13. Who should decide whether money received for relatives or other people, who are not members of the family (young children, invalids, and old people) but live with them, should be used for living expenditures?

1. Father who makes the decision according to what he thinks mother would want ........... SA A U D SD

2. Father and mother after consulting members who help make decisions according to their maturity ....... SA A U D SD

3. All persons who helped do the work required to keep the relative or other person who lives with the family .......... SA A U D SD

*4. Father, mother and teenagers ........... SA A U D SD

*5. Father, mother and members who help make decisions according to their maturity ........... SA A U D SD

6. Father and mother ........... SA A U D SD

7. Father and mother who make the decision according to what they think the rest of the family would want ........... SA A U D SD

8. Mother who makes the decision according to what she thinks the rest of the family would want ........... SA A U D SD

9. Mother who makes the decision according to what she thinks father would want ........... SA A U D SD

10. Father who makes the decision according to what he thinks the rest of the family would want ........... SA A U D SD

*11. Father and mother after consulting each member of the family ........... SA A U D SD

12. Father after consulting mother ........... SA A U D SD

13. The relative or other person who lives with the family ........... SA A U D SD

14. Who should decide whether receipts or settlements from insurance policies received by any member of the family should be considered a part of this fund for living expenditures?

*1. Father and mother after consulting members who help make decisions according to their maturity ........... SA A U D SD
2. Father who makes the decision according to what he thinks the rest of the family would want ...
3. Mother alone ...
4. Father who makes the decision according to what he thinks mother would want ...
5. Mother who makes the decision according to what she thinks the rest of the family would want ...
6. Mother after consulting members who help make decisions according to their level of maturity ...
7. The one who receives the money ...
8. Father and mother who make the decision according to what they think the rest of the family would want ...
9. Mother who makes the decision according to what she thinks father would want ...
10. Father and the one who receives the money ...
11. Father and mother ...
12. Father alone ...
13. The one who receives the money after consulting with the rest of the family ...
14. Father after consulting mother ...
15. Mother after consulting father ...
16. Mother and the one who receives the money ...
Who Should Make Decisions Concerning the Purchase of Durable Goods?

By "durable goods" is meant those which last for several years such as motor cars, furniture, and large appliances.

1. Who should make decisions regarding whether to buy one durable good or another (for example: refrigerator or TV)?

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<td>Father, mother and teenagers</td>
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<td>Mother who makes the decision according to what she thinks father would want</td>
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<td>Father and mother after consulting members who help make decisions according to their maturity</td>
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<tr>
<td>Father who makes the decision according to what he thinks the rest of the family would want</td>
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<td>Mother alone</td>
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<td>Father who makes the decision according to what he thinks mother would want</td>
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<td>Father alone</td>
<td>SA A U D SD</td>
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<tr>
<td>Father after consulting members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
</tr>
<tr>
<td>Mother after consulting members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
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</tbody>
</table>

*Scored 5, 4, 3, 2 and 1.
2. Who should make the decision about what model, brand or size of durable good to buy?

*1. Father after consulting members who help make decisions according to their maturity

*2. Father, mother and teenagers

3. Father who makes his decision according to what he thinks the rest of the family would want

*4. Mother after consulting members who help make decisions according to their maturity

5. Mother who makes her decision according to what she thinks father would want

6. Mother who makes her decision according to what she thinks the rest of the family would want

7. Father who makes his decision according to what he thinks the mother would want

8. Mother alone

*9. Father and mother after consulting each member of the family

10. Father alone

*11. Father and mother after consulting members who help make decisions according to their maturity

*12. Father, mother and members who help make decisions according to their maturity

3. Who should make the decisions concerning when to buy durable goods; that is, immediately, later this year, next year, or later?

*1. Father and mother after consulting each member of the family

2. Father who makes his decision according to what he thinks mother would want

*3. Father after consulting members who help make decisions according to their maturity

4. Mother who makes her decision according to what she thinks father would like

*5. Father and mother after consulting members who help make decisions according to their maturity
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<td>7*</td>
<td>Father, mother and teenagers</td>
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<td>8</td>
<td>Mother who makes her decision according to what she thinks the rest of the family would want</td>
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<td>10*</td>
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<td>11</td>
<td>Father who makes his decision according to what he thinks the rest of the family would want</td>
<td>SA A U D SD</td>
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<tr>
<td>12*</td>
<td>Father, mother and members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
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4. Who should make the decisions concerning how to pay for durable goods; that is, whether to buy by cash or credit?

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<th>Number</th>
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<tbody>
<tr>
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<tr>
<td>2</td>
<td>Mother alone</td>
<td>SA A U D SD</td>
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<tr>
<td>3*</td>
<td>Father after consulting members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
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<tr>
<td>4*</td>
<td>Father after consulting each member of the family</td>
<td>SA A U D SD</td>
</tr>
<tr>
<td>5*</td>
<td>Father and mother after consulting members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
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<tr>
<td>6*</td>
<td>Father and mother after consulting each member of the family</td>
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<td>7*</td>
<td>Father, mother and teenagers</td>
<td>SA A U D SD</td>
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<tr>
<td>8*</td>
<td>Father, mother and members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
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<td>9</td>
<td>Father who makes his decision according to what he thinks mother would want</td>
<td>SA A U D SD</td>
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<td>10</td>
<td>Father alone</td>
<td>SA A U D SD</td>
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<td>11</td>
<td>Father who makes his decision according to what he thinks the rest of the family would want</td>
<td>SA A U D SD</td>
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<tr>
<td>12</td>
<td>Mother who makes her decision according to what she thinks the rest of the family would want</td>
<td>SA A U D SD</td>
</tr>
</tbody>
</table>
Who Should Make Decisions Concerning Investments and Savings

By "savings and investments" is meant money which the family can set aside in a more or less permanent fund for future use or to invest in a way which will earn money.

1. Who should make decisions concerning whether to save and invest?

*1. Mother after consulting members who help make decisions according to their maturity

2. Mother who makes the decision according to what she thinks father would want

*3. Mother and father after consulting members who help make decisions according to their maturity

*4. Father, mother and members who help make decisions according to their maturity

*5. Father after consulting mother

*6. Father after consulting members who help make decisions according to their maturity

*7. Father after consulting each member of the family

*8. Mother after consulting each member of the family

9. Mother who makes the decision according to what she thinks the rest of the family would want

*10. Mother and father after consulting each member of the family

*11. Father and mother who make the decision according to what they think the rest of the family would want

*12. All members of the family regardless of age

*Scored 5, 4, 3, 2 and 1.
2. Who should make the decisions concerning when to save and invest; that is, this year or next year?

1. Father alone ........................................... SA A U D SD
*2. Father, mother and members who help make decisions according to their maturity ........................................... SA A U D SD
*3. Father after consulting each member of the family ........................................... SA A U D SD
4. Mother alone ........................................... SA A U D SD
*5. Mother and father after consulting members who help make decisions according to their maturity ........................................... SA A U D SD
*6. Mother and father after consulting each member of the family ........................................... SA A U D SD
*7. All members of the family regardless of age ........................................... SA A U D SD
*8. Mother after consulting members who help make decisions according to their maturity ........................................... SA A U D SD
*9. Father after consulting members who help make decisions according to their maturity ........................................... SA A U D SD
10. Mother who makes the decision according to what she thinks father would want ........................................... SA A U D SD
*11. Mother after consulting each member of the family ........................................... SA A U D SD
*12. Father, mother and teenagers ........................................... SA A U D SD

3. Who should make decisions about how to invest savings; that is, whether to put money into a savings account, buy government bonds, real estate or insurance?

*1. Mother and father after consulting members who help make decisions according to their maturity ........................................... SA A U D SD
*2. Father and mother and teenagers ........................................... SA A U D SD
*3. Father after consulting mother ........................................... SA A U D SD
*4. Father after consulting members who help make decisions according to their maturity ........................................... SA A U D SD
5. Mother alone ........................................... SA A U D SD
*6. Mother and father after consulting each member of the family ........................................... SA A U D SD
*7. Mother after consulting members who help make decisions according to their maturity ........................................... SA A U D SD
*8. Mother after consulting each member of the family ........................................... SA A U D SD
9. Father alone ........................................... SA A U D SD
*10. Father, mother and members who help make decisions according to their maturity.

11. Father who makes the decision according to what he thinks the rest of the family would want.

*12. Father after consulting each member of the family.
In this scale "handling of money" refers to the ways in which families distribute money so that expenses can be paid.

1. Each family uses some kind of system of distributing their money; that is, they may divide it among members who take responsibility for paying for some expenses or one person may "hold the family purse" and hand out money to others as they need it or family members may plan together how to spend it, etc.

Who should decide which system the family should follow?

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<tr>
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<tbody>
<tr>
<td>1</td>
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<td>SA A U D SD</td>
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<tr>
<td>2</td>
<td>Father and mother who make their decision according to what they think the rest of the family would want.</td>
<td>SA A U D SD</td>
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<tr>
<td>3</td>
<td>Father and mother after consulting members who help make decisions according to their maturity</td>
<td>SA A U D SD</td>
</tr>
<tr>
<td>4</td>
<td>Father who makes his decision according to what he thinks mother would want</td>
<td>SA A U D SD</td>
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<td>5</td>
<td>Father and mother</td>
<td>SA A U D SD</td>
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<tr>
<td>6</td>
<td>Mother who makes her decision according to what she thinks father would want</td>
<td>SA A U D SD</td>
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<td>7</td>
<td>Father who makes his decision according to what he thinks the rest of the family would want.</td>
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<td>8</td>
<td>Father, mother and teenagers</td>
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<td>9</td>
<td>Mother after consulting father</td>
<td>SA A U D SD</td>
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<td>10</td>
<td>Father and mother after consulting each member of the family.</td>
<td>SA A U D SD</td>
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<td>11</td>
<td>Mother alone</td>
<td>SA A U D SD</td>
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<td>12</td>
<td>Father after consulting mother</td>
<td>SA A U D SD</td>
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</table>

*Scored 5, 4, 3, 2 and 1.
2. Who should decide whether mother should have a separate fund (checking account or cash) to be drawn upon as she sees fit?

1. Mother who makes her decision according to what she thinks the rest of the family would want. SA A U D SD

*2. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD

3. Mother alone. SA A U D SD

4. Father after consulting mother. SA A U D SD

*5. Father, mother and teenagers. SA A U D SD

*6. Father, mother and members who help make decisions according to their maturity. SA A U D SD

7. Father who makes his decision according to what he thinks mother would want. SA A U D SD

*8. Mother after consulting members who help make decisions according to their maturity. SA A U D SD

9. Mother who makes her decision according to what she thinks father would want. SA A U D SD

*10. Father and mother after consulting each member of the family. SA A U D SD

11. Father alone. SA A U D SD

*12. All members of the family regardless of age. SA A U D SD

3. Who should decide whether father should have a separate fund (checking account or cash) to be drawn upon as he sees fit?

1. All members of the family. SA A U D SD

2. Father who makes his decision according to what he thinks mother would want. SA A U D SD

3. Father who makes his decision according to what he thinks the rest of the family would want. SA A U D SD

*4. Father after consulting each member of the family. SA A U D SD

*5. Father, mother and teenagers. SA A U D SD

*6. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD

7. Father after consulting mother. SA A U D SD

*8. Father after consulting members who help make decisions according to their maturity. SA A U D SD
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4. Who should decide whether parents should have a joint checking account?

*1. Father and mother after consulting members who help make decisions according to their maturity

*2. Father and mother after consulting each member of the family

*3. All members of the family regardless of age

*4. Mother after consulting father

*5. Mother who makes the decision according to what she thinks father would want

*6. Father who makes the decision according to what he thinks mother would want

*7. Father, mother and members who help make decisions according to their maturity

*8. Father and mother who make the decision according to what they think the rest of the family would want

*9. Father, mother and teenagers

*10. Father after consulting members who help make decisions according to their maturity

11. Father who makes the decision according to what he thinks the rest of the family would want

12. Mother alone

5. Who should decide whether teenagers in the family should have an allowance for personal use (with an understanding of what kinds of things it should cover such as recreation, school supplies, clothes, etc.)?

*1. Father and mother and members who help make decisions according to their maturity

2. Father and mother who make their decision according to what they think the rest of the family would want
3. Father and mother after consulting members who help make decisions according to their maturity.  
4. Mother who makes the decision according to what she thinks father would want.  
5. Father alone.  
6. Father after consulting members who help make decisions according to their maturity.  
7. Mother after consulting father.  
8. Father who makes the decision according to what he thinks mother would want.  
9. Father, mother and teenagers.  
10. Father and mother after consulting each member of the family.  
11. Father who makes the decision according to what he thinks the rest of the family would want.  
12. All members of the family.  
13. Father after consulting mother.  
14. Mother and the teenagers.  
15. The teenagers.

Who should decide whether young children (below 12 years of age) in the family should have an allowance for personal use (with an understanding of what kinds of things it is to cover such as, recreation, school supplies, clothes, etc.)?

1. Father who makes the decision according to what he thinks the rest of the family would want.  
2. Father, mother and members who help make decisions according to their maturity.  
3. Father who makes the decision according to what he thinks mother would want.  
4. Father after consulting mother.  
5. Mother after consulting father.  
6. Father and mother after consulting each member of the family.  
7. Father and mother after consulting members who help make decisions according to their maturity.  
8. All members of the family regardless of age.  
9. Mother alone.
*10. Father after consulting members who help make decisions according to their maturity

*11. Father, mother and teenagers

12. Father alone

13. Mother and young children (6-12 years of age)

*14. Father, mother and young children (6-12 years of age)

15. Mother who makes the decision according to what she thinks father would want

7. Who should decide whether father should have an allowance for personal use?

*1. Father, mother and teenagers

*2. All members of the family regardless of age

3. Mother after consulting father

*4. Father, mother and members who help make decisions according to their maturity

5. Father alone

*6. Father after consulting each member of the family

*7. Father and mother after consulting each member of the family

*8. Father after consulting members who help make decisions according to their maturity

9. Father who makes the decision according to what he thinks mother would want

*10. Father and mother after consulting members who help make decisions according to maturity

11. Mother alone

12. Mother who makes the decision according to what she thinks father would want

8. Who should decide whether mother should have an allowance for personal use?

1. Mother after consulting father

*2. Father, mother and members who help make decisions according to their maturity

3. Father alone

*4. Father, mother and teenagers
5. Mother alone
6. Mother who makes the decision according to what she thinks father would want
7. Father and mother after consulting each member of the family
8. Father after consulting each member of the family
9. Father after consulting members who help make decisions according to their maturity
10. Father and mother after consulting members who help make decisions according to their maturity
11. Mother who makes the decision according to what she thinks the rest of the family would want
12. Father who makes the decision according to what he thinks mother would want
APPENDIX G. FINAL FORM OF SCALES FOR COLLEGE STUDENTS

Directions for Responding to Scales

Scale I
Scale II
Scale III
Scale IV
APPENDIX G. FINAL FORM OF SCALE FOR COLLEGE STUDENTS

Directions for Responding to Scales

Most people have some very definite ideas about whom they think should make decisions in the family concerning money. Here is an opportunity for you to state your opinions.

On the following pages are questions concerning decisions which many families must make. "Family" here consists of mother, father, teenagers and young children. Following each question is a list of individual members or groups of members in the family who may make these decisions. You are asked to indicate how you feel toward each of them. You are to do this by reading each question over carefully and considering each individual or group listed. Then you are to draw a circle around one of the following for each individual or group listed:

SA (Strongly agree) – if you are heartily in favor of that family member or group making the decision

A (Agree) – if you are in favor of that family member or group making the decision but do not feel strongly about it

U (Undecided) – if you are not sure whether you think that family member or group should make the decision

D (Disagree) – if you are not in favor of that family member or group making the decision but do not feel strongly about it

SD (Strongly disagree) – if you are absolutely against that family member or group making the decision
For example: if you were heartily in favor of aunts, uncles and cousins making the decision, you would mark the following item in this way:

1. Aunts, uncles and cousins . . . . SA A U D SD

The code to these responses is given on each page in the upper right-hand corner.

Remember there is no right or wrong answer. You have a right to any opinion you hold, so please answer just as you feel.
Who Should Decide What Money Should Be Considered a Part of the Fund for Living Expenditures?

In this scale "fund for living expenditures" refers to money spent for such things as food, housing, household operation, clothing and taxes.

1. If father is the only earner in the family, who should decide how much of what he earns should be considered a part of the fund to be used for living expenditures?

   *1. All members of the family regardless of age ............... SA A U D SD
   *2. Father, mother and members who help make decisions according to their maturity ............... SA A U D SD
   *3. Father after consulting each member of the family .......... SA A U D SD
   *4. Mother after consulting members of the family who help make decisions according to their maturity .......... SA A U D SD
   *5. Father and mother after consulting members who help make decisions according to their maturity .......... SA A U D SD
   6. Father who makes the decision according to what he thinks mother would want ............... SA A U D SD
   *7. Father after consulting members of the family who help make decisions according to their maturity .......... SA A U D SD
   8. Mother who makes the decision according to what she thinks the rest of the family would want ............... SA A U D SD
   9. Mother who makes the decision according to what she thinks father would want ............... SA A U D SD
   *10. Mother after consulting each member of the family .......... SA A U D SD
   11. Father who makes the decision according to what he thinks the rest of the family would want ............... SA A U D SD

*Scored 5, 4, 3, 2 and 1.
2. When mother is the only earner in the family, who should decide how much of what she earns should be used for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want

2. Father who makes the decision according to what he thinks the rest of the family would want

3. Father after consulting each member of the family

4. Father and mother after consulting members who help make decisions according to their maturity

5. Mother alone

6. Father after consulting mother

7. Father after consulting members who help make decisions according to their maturity

8. Father, mother and teenagers

9. Father, mother and members who help make decisions according to their maturity

10. Father who makes the decision according to what he thinks mother would want

11. Mother after consulting members who help make decisions according to their maturity

12. Mother who makes the decision according to what she thinks father would want

13. Father and mother after consulting each member of the family

14. Mother after consulting each member of the family

15. Father alone

16. All members of the family regardless of age
3. When both father and mother earn money, who should decide how much of what father earns should be used for living expenditures?

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<td>Mother after consulting members who help make decisions according to their maturity</td>
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<td>Father after consulting mother</td>
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<td>Father, mother and members who help make decisions according to their maturity</td>
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<td>Father and mother</td>
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<td>7.</td>
<td>Mother who makes the decision according to what she thinks father would want</td>
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<td>8.</td>
<td>Father after consulting each member of the family</td>
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<td>Mother after consulting each member of the family</td>
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<td>10.</td>
<td>Father and mother after consulting each member of the family</td>
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<td>11.</td>
<td>Father and mother who make the decision according to what they think the rest of the family would want</td>
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<td>Father who makes the decision according to what he thinks mother would want</td>
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<td>16.</td>
<td>Father, mother and teenagers</td>
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4. When both father and mother earn money, who should decide how much of what mother earns should be used for living expenditures?

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<td>1.</td>
<td>All members of the family regardless of age</td>
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<td>2.</td>
<td>Mother who makes the decision according to what she thinks father would want</td>
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<tr>
<td>3.</td>
<td>Father who makes the decision according to what he thinks mother would want</td>
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</table>
4. Mother alone

5. Father who makes the decision according to what he thinks the rest of the family would want.

*6. Father after consulting each member of the family

*7. Father, mother and teenagers

*8. Mother after consulting father

*9. Father and mother after consulting members who help make decisions according to their maturity

*10. Mother after consulting members who help make decisions according to their maturity

11. Father after consulting mother

*12. Father and mother

*13. Mother after consulting each member of the family

*14. Father, mother and members who help make decisions according to their maturity

15. Mother who makes the decision according to what she thinks the rest of the family would want.

*16. Father and mother after consulting each member of the family

5. When teenagers earn any money, who should decide how much, if any, they should contribute to this fund for living expenditures?

1. The teenager who earns the money

2. Mother who makes the decision according to what she thinks the rest of the family would want.

3. Mother who makes the decision according to what she thinks father would want

*4. The teenager after consulting father and mother

5. Father and mother who make the decision according to what they think the rest of the family would want.

*6. Father and mother after consulting members who help make decisions according to their maturity

7. Mother after consulting father

8. Father and mother

9. Father who makes the decision according to what he thinks mother would want

*10. Mother after consulting members who help make decisions according to their maturity

11. Father after consulting mother

*12. Father and mother

*13. Mother after consulting each member of the family

*14. Father, mother and members who help make decisions according to their maturity

15. Mother who makes the decision according to what she thinks the rest of the family would want.

*16. Father and mother after consulting each member of the family
6. When young children (under 12 years of age) earn any money, who should decide how much, if any, of what they earn, should be considered a part of this fund for living expenditures?

1. Father alone

2. Father after consulting mother

*3. Father, mother and members who help make decisions according to their maturity

4. Mother after consulting father

5. Mother who makes the decision according to what she thinks the rest of the family would want

6. Father, mother and teenagers

7. The young children who earn it

*8. The young children after consulting father and mother

9. Father after consulting members who help make decisions according to their maturity

*10. The young children after consulting mother

11. Father and mother

12. Father who makes the decision according to what he thinks mother would want

13. Mother after consulting members who help make decisions according to their maturity

14. Mother alone

15. Mother who makes the decision according to what she thinks father would want
16. Father who makes the decision according to what he thinks the rest of the family would want. ..... SA A U D SD

17. Father and mother who make the decision according to what they think the rest of the family would want. ..... SA A U D SD

*18. The young children after consulting father. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .
16. Father who makes the decision according to what he thinks mother would want. SA A U D SD

8. Who should decide whether money gifts (above $5.00), which either of the parents receive, should be used for living expenditures?

*1. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
*2. Father and mother after consulting each member of the family. SA A U D SD
*3. All members of the family regardless of age. SA A U D SD
*4. The parent who receives the gift and the other parent. SA A U D SD
*5. Mother after consulting members who help make decisions according to their maturity. SA A U D SD
*6. Father after consulting mother. SA A U D SD
*7. Mother who makes the decision according to what she thinks father would want. SA A U D SD
*8. Father, mother and members who help make decisions according to their maturity. SA A U D SD
*9. Father, mother and teenagers. SA A U D SD
10. Mother after consulting each member of the family. SA A U D SD
*11. The parent who receives the gift and members who help make decisions according to their maturity. SA A U D SD
*12. Father after consulting members who help make decisions according to their maturity. SA A U D SD
13. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
14. The parent who receives the gift. SA A U D SD
15. Father alone. SA A U D SD
16. Mother alone. SA A U D SD
17. Father who makes the decision according to what he thinks mother would want. SA A U D SD
*18. Father and mother. SA A U D SD

9. Who should decide whether money gifts (above $5.00), which any of the children receive, should be used for living expenditures?

1. The child who receives the gift and the father. SA A U D SD
2. Father who makes the decision according to what he thinks the rest of the family would want.

3. Father and mother after consulting each member of the family.

4. Mother alone.

5. Mother who makes the decision according to what she thinks the rest of the family would want.

6. Mother after consulting each member of the family.

*7. The child receiving the gift after consulting members of the family who help make decisions according to their level of maturity.

8. Father who makes the decision according to what he thinks mother would want.

9. Father after consulting each member of the family.

10. Mother after consulting father.

11. Father after consulting members who help make decisions according to their maturity.

12. Father alone.

*13. The child who receives the gift and members who help make decisions according to their maturity.

*14. The child who receives the gift after consulting father and mother.

*15. The child who receives the gift after consulting each member of the family.

16. Father and mother who make the decision according to what they think the rest of the family would want.

17. Mother who makes the decision according to what she thinks father would want.

18. The child who receives the gift.

*19. The child who receives the gift and the parents.

*20. All members of the family regardless of age.

21. The child who receives the gift and the mother.

22. Father after consulting mother.
10. Who should decide whether profits from a farm or ranch (when these are in addition to a regular income) should be used for living expenditures?

*1. Mother after consulting each member of the family

2. Father who makes the decision according to what he thinks the rest of the family would want

3. Father who makes the decision according to what he thinks mother would want

4. Father after consulting mother

*5. Father and mother after consulting each member of the family

*6. Father after consulting each member of the family

7. Mother who makes the decision according to what she thinks father would want

8. Mother alone

*9. Mother after consulting members who help make decisions according to their maturity

*10. Father and mother and teenagers

11. Father alone

*12. All members of the family regardless of age

*13. Father and mother after consulting members who help make decisions according to their maturity

*14. Father after consulting members who help make decisions according to their maturity

*15. Father, mother and members who help make decisions according to their maturity

11. Who should decide whether money such as interest, dividends and income from estates and trust funds (which belong to the family) should be used for living expenditures?

1. Father who makes the decision according to what he thinks mother would want

*2. Father after consulting each member of the family

*3. All members of the family regardless of age

*4. Father, mother and teenagers
5. Mother who makes the decision according to what she thinks the rest of the family would want.

6. Father after consulting mother.

7. Father after consulting members who help make decisions according to their maturity.

8. Mother after consulting members who help make decisions according to their maturity.

9. Father who makes the decision according to what he thinks the rest of the family would want.

10. Father alone.

11. Mother who makes her decision according to what she thinks father would want.

12. Father and mother after consulting each member of the family.

13. Father, mother and members who help make decisions according to their maturity.

14. Mother alone.

15. Father and mother.

16. Father and mother after consulting members who help make decisions according to maturity.

12. Who should decide whether veterans payments received by either of the parents should be used for living expenditures?

1. Father who makes his decision according to what he thinks mother would want.

2. The person who receives the payment after consulting members who help make decisions according to their maturity.

3. Mother who makes her decision according to what she thinks the rest of the family would want.

4. Father and mother after consulting members who help make decisions according to their maturity.

5. Mother after consulting each member of the family.

6. Mother after consulting members who help make decisions according to their maturity.
7. Father after consulting members who help make decisions according to their maturity.

8. Father after consulting each member of the family.


10. Father and mother after consulting each member of the family.

11. Mother alone.

12. Father, mother and teenagers.

13. All members of the family regardless of age.

14. Father alone.

15. Father who makes his decision according to what he thinks the rest of the family would want.

16. Father, mother and members who help make decisions according to their maturity.

17. Mother after consulting father.

18. Who should decide whether money received for relatives or other people, who are not members of the family (young children, invalids, and old people) but live with them, should be used for living expenditures?

1. Father who makes the decision according to what he thinks mother would want.

2. Father and mother after consulting members who help make decisions according to their maturity.

3. Father after consulting members who help make decisions according to their maturity.

4. All members of the family regardless of age.

5. All persons who helped do the work required to keep the relative or other person who lives with the family.

6. Father and mother after consulting the relative or other person who lives with the family.

7. Mother alone.

8. Father, mother and teenagers.

9. Father, mother and members who help make decisions according to their maturity.

10. Father alone.

11. Father after consulting each member of the family.
*12. Mother after consulting each member of the family.

13. Mother who makes the decision according to what she thinks father would want.

14. Father who makes the decision according to what he thinks the rest of the family would want.

15. Mother after consulting members who help make decisions according to their maturity.

*16. Father and mother after consulting each member of the family.

17. Father after consulting mother.

14. Who should decide whether receipts or settlements from insurance policies by any member of the family should be considered a part of this fund for living expenditures?

*1. Father, mother and teenagers.

*2. Father and mother after consulting members who help make decisions according to their maturity.

3. Father who makes the decision according to what he thinks the rest of the family would want.

4. Mother alone.

5. Father who makes the decision according to what he thinks mother would want.

*6. Father after consulting members who help make decisions according to their maturity.

7. Mother who makes the decision according to what she thinks the rest of the family would want.

*8. Mother after consulting members who help make decisions according to their level of maturity.

9. Father and mother who make the decision according to what they think the rest of the family would want.

10. Mother who makes the decision according to what she thinks father would want.

11. Father and the one who receives the money.

*12. All members of the family regardless of age.

13. Father and mother.
14. Father, mother and members who help make decisions according to their maturity.

15. Father alone.

*16. The one who receives the money after consulting with the rest of the family.

17. Father after consulting mother.

*18. Mother after consulting each member of the family.

19. Mother after consulting father.

*20. Father and mother after consulting each member of the family.
Who Should Make Decisions Concerning the Purchase of Durable Goods?

By "durable goods" is meant those which last for several years such as motor cars, furniture and large appliances.

1. Who should make decisions regarding whether to buy one durable good or another (for example: refrigerator or TV)?

1. Father and mother

2. Mother after consulting father

3. Mother who makes the decision according to what she thinks the rest of the family would want

*4. Father and mother after consulting each member of the family

*5. Father, mother and teenagers

6. Mother after consulting each member of the family

7. Mother who makes the decision according to what she thinks father would want

*8. Father and mother after consulting members who help make decisions according to their maturity

*9. All members of the family regardless of age

10. Father who makes the decision according to what he thinks the rest of the family would want

11. Mother alone

12. Father who makes the decision according to what he thinks mother would want

*13. Father, mother and members who help make decisions according to their maturity

14. Father alone

15. Father after consulting mother

*16. Father after consulting members who help make decisions according to their maturity

*Scored 5, 4, 3, 2 and 1.
2. Who should make the decision about what model, brand or size of durable good to buy?

1. Father after consulting mother .................. SA A U D SD
*2. Father after consulting members who help make decisions according to their maturity .......... SA A U D SD
*3. Father, mother and teenagers ........................ SA A U D SD
4. Father who makes his decision according to what he thinks the rest of the family would want. .................. SA A U D SD
5. Mother who makes her decision according to what she thinks father would want .................. SA A U D SD
6. Mother who makes her decision according to what she thinks the rest of the family would want ........................ SA A U D SD
*7. Father and mother who make their decision according to what they think the rest of the family would want ............. SA A U D SD
8. Father who makes his decision according to what he thinks the mother would want .................. SA A U D SD
9. Mother alone ........................................... SA A U D SD
*10. Father and mother after consulting each member of the family .................................. SA A U D SD
11. Father alone ........................................... SA A U D SD
*12. All members of the family regardless of age .................................................. SA A U D SD
*13. Father and mother after consulting members who help make decisions according to their maturity ............. SA A U D SD
14. Mother after consulting father .................. SA A U D SD
*15. Father and mother ................................... SA A U D SD
*16. Father, mother and members who help make decisions according to their maturity ............. SA A U D SD

3. Who should make the decisions concerning when to buy durable goods; that is, immediately, later this year, next year, or later?

*1. Father and mother after consulting each member of the family .................................. SA A U D SD
*2. Mother after consulting each member of the family .................................................. SA A U D SD
3. Father who makes his decision according to what he thinks mother would want ............. SA A U D SD
*4. Father after consulting members who help make decisions according to their maturity ............. SA A U D SD
5. Mother who makes her decision according to what she thinks father would like ........................................... SA A U D SD

*6. Father and mother after consulting members who help make decisions according to their maturity .................. SA A U D SD

7. Mother alone ............................................ SA A U D SD

*8. Father after consulting each member of the family .......... SA A U D SD

*9. Father, mother and teenagers .......................... SA A U D SD

10. Mother who makes her decision according to what she thinks the rest of the family would want .................. SA A U D SD

11. Father alone ............................................ SA A U D SD

*12. Father and mother .................................... SA A U D SD

*13. All members of the family regardless of age ............... SA A U D SD

14. Father who makes his decision according to what he thinks the rest of the family would want .................. SA A U D SD

*15. Father, mother and members who help make decisions according to their maturity ................................ SA A U D SD

16. Father after consulting mother ........................ SA A U D SD

4. Who should make the decisions concerning how to pay for durable goods; that is, whether to buy by cash or credit?

1. Mother who makes her decision according to what she thinks the rest of the family would want .................. SA A U D SD

2. Mother alone ............................................ SA A U D SD

*3. Father after consulting members who help make decisions according to their maturity .................. SA A U D SD

*4. Father after consulting each member of the family ........ SA A U D SD

*5. Father and mother after consulting members who help make decisions according to their maturity .................. SA A U D SD

*6. Father and mother after consulting each member of the family .................. SA A U D SD

*7. Mother after consulting each member of the family ........ SA A U D SD

*8. Father and mother who make their decisions according to what they think the rest of the family would want .................. SA A U D SD

*9. Mother after consulting members who help make decisions according to their maturity ........................................... SA A U D SD

*10. Father, mother and teenagers .......................... SA A U D SD


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<td>Father who makes his decision according to what he thinks the rest of the family would want</td>
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<td>16.</td>
<td>Mother who makes her decision according to what she thinks the rest of the family would want</td>
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Who Should Make Decisions Concerning Investments and Savings

By "savings and investments" is meant money which the family can set aside in a more or less permanent fund for future use or to invest in a way which will earn money.

1. Who should make decisions concerning whether to save and invest?

   *1. Mother after consulting members who help make decisions according to their maturity

   2. Mother who makes the decision according to what she thinks father would want

   *3. Mother and father after consulting members who help make decisions according to their maturity

   *4. Father, mother and members who help make decisions according to their maturity

   *5. Father, mother and teenagers

   *6. Father after consulting members who help make decisions according to their maturity

   *7. Father after consulting each member of the family

   *8. Mother after consulting father

   *9. Mother after consulting each member of the family

   10. Mother who makes the decision according to what she thinks the rest of the family would want

   *11. Mother and father after consulting each member of the family

   12. Mother alone

   *13. Father and mother

   *14. All members of the family regardless of age

*Scored 5, 4, 3, 2 and 1.
2. Who should make the decisions concerning *when to save* and *invest*; that is, this year or next year?

1. Mother who makes the decision according to what she thinks the rest of the family would want. ........... SA A U D SD

2. Father who makes the decision according to what he thinks mother would want. ........... SA A U D SD

3. Father alone ........... SA A U D SD

4. Father, mother and members who help make decisions according to their maturity ........... SA A U D SD

5. Father after consulting each member of the family. ........... SA A U D SD

6. Father and mother who make the decision according to what they think the rest of the family would want. ........... SA A U D SD

7. Mother alone ........... SA A U D SD

8. Mother and father after consulting members who help make decisions according to their maturity. ........... SA A U D SD

9. Father who makes the decision according to what he thinks the rest of the family would want. ........... SA A U D SD

10. Mother and father after consulting each member of the family. ........... SA A U D SD

11. All members of the family regardless of age ........... SA A U D SD

12. Mother after consulting members who help make decisions according to their maturity ........... SA A U D SD

13. Father after consulting members who help make decisions according to their maturity ........... SA A U D SD

14. Mother after consulting each member of the family. ........... SA A U D SD

15. Father after consulting mother ........... SA A U D SD

16. Father, mother and teenagers ........... SA A U D SD

3. Who should make decisions about how to *invest savings*; that is, whether to put money into a savings account, buy government bonds, real estate or insurance?

1. Mother and father after consulting members who help make decisions according to their maturity. ........... SA A U D SD
*2. Father and mother and teenagers. ..

*3. Father and mother who make their decision according to what they think the rest of the family would want ...

*4. Father after consulting members who help make decisions according to their maturity ...

*5. Mother and father after consulting each member of the family ...

*6. Mother after consulting members who help make decisions according to their maturity ...

*7. Mother after consulting each member of the family ...

8. Mother who makes her decision according to what she thinks father would want ...

9. Father alone ...

*10. Father, mother and members who help make decisions according to their maturity ...

11. Father who makes the decision according to what he thinks the rest of the family would want ...

12. Mother who makes the decision according to what she thinks the rest of the family would want ...

*13. All members of the family regardless of age ...

14. Father who makes his decision according to what he thinks mother would want ...

*15. Mother after consulting father ...

*16. Father after consulting each member of the family ...
In this scale "handling of money" refers to the ways in which families distribute money so that expenses can be paid.

1. Each family uses some kind of system of distributing their money; that is, they may divide it among members who take responsibility for paying for some expenses or one person may "hold the family purse" and hand out money to others as they need it or family members may plan together how to spend it, etc.

Who should decide which system the family should follow?

*1. All members of the family regardless of age  SA A U D SD
*2. Father, mother and members who help make decisions according to their maturity  SA A U D SD
*3. Mother after consulting members who help make decisions according to their maturity  SA A U D SD
*4. Father and mother who make their decision according to what they think the rest of the family would want  SA A U D SD
*5. Father and mother after consulting members who help make decisions according to their maturity  SA A U D SD
*6. Father who makes his decision according to what he thinks mother would want  SA A U D SD
*7. Mother who makes her decision according to what she thinks the rest of the family would want  SA A U D SD
*8. Father and mother  SA A U D SD
*9. Mother who makes her decision according to what she thinks father would want  SA A U D SD
*10. Father who makes his decision according to what he thinks the rest of the family would want  SA A U D SD
*11. Father, mother and teenagers  SA A U D SD
12. Mother after consulting father  SA A U D SD

*Scored 5, 4, 3, 2 and 1.
*13. Father and mother after consulting each member of the family.

14. Father alone

15. Mother alone

16. Father after consulting mother

Who should decide whether mother should have a separate fund (checking account or cash) to be drawn upon as she sees fit?

1. Mother who makes her decision according to what she thinks the rest of the family would want.

2. Father who makes his decision according to what he thinks the rest of the family would want.

*3. Father after consulting each member of the family.

*4. Father and mother after consulting members who help make decisions according to their maturity.

5. Mother alone

6. Father after consulting mother

*7. Father after consulting members who help make decisions according to their maturity

*8. Father, mother and teenagers

9. Mother after consulting father

*10. Father, mother and members who help make decisions according to their maturity

11. Father who makes his decision according to what he thinks mother would want

*12. Father and mother who make their decision according to what they think the rest of the family would want.

*13. Father and mother after consulting each member of the family.

*14. Father after consulting each member of the family

15. Father alone

*16. All members of the family regardless of age

3. Who should decide whether father should have a separate fund (checking account or cash) to be drawn upon as he sees fit?

*1. All members of the family.
2. Mother who makes her decision according to what she thinks father would want.

3. Father who makes his decision according to what he thinks mother would want.

4. Mother alone.

5. Father who makes his decision according to what he thinks the rest of the family would want.

*6. Father after consulting each member of the family.

*7. Father, mother and teenagers.

*8. Father and mother after consulting members who help make decisions according to their maturity.


*10. Father and mother who make their decision according to what he thinks the rest of the family would want.

*11. Father after consulting members who help make decisions according to their maturity.

*12. Father after consulting each member of the family.

13. Father alone.

*14. Father, mother and members who help make decisions according to their maturity.

15. Mother who makes her decision according to what she thinks the rest of the family would want.

*16. Mother and father after consulting each member of the family.

4. Who should decide whether parents should have a joint checking account?

*1. Father and mother after consulting members who help make decisions according to their maturity.

*2. Father and mother after consulting each member of the family.

*3. All members of the family regardless of age.

4. Father after consulting mother.

5. Mother after consulting father.

6. Mother who makes the decision according to what she thinks father would want.
5. Who should decide whether teenagers in the family should have an allowance for personal use (with an understanding of what kinds of things it should cover such as, recreation, school supplies, clothes, etc.)?

*1. Father and mother and members who help make decisions according to their maturity

2. Father and mother who make their decision according to what they think the rest of the family would want

*3. Father and mother after consulting members who help make decisions according to their maturity

4. Mother who makes the decision according to what she thinks father would want

5. Father alone

6. Father after consulting members who help make decisions according to their maturity

7. Mother after consulting father

8. Father who makes the decision according to what he thinks mother would want

*9. Father, mother and teenagers
10. Mother who makes the decision according to what she thinks the rest of the family would want. ............... SA A U D SD
11. Mother alone. .................. SA A U D SD
*12. Father and mother after consulting each member of the family. ............... SA A U D SD
13. Father who makes the decision according to what he thinks the rest of the family would want. ............... SA A U D SD
*14. All members of the family. ............... SA A U D SD
15. Father after consulting mother. ............... SA A U D SD
16. Mother after consulting members who help make decisions according to their maturity. ............... SA A U D SD
17. Father and mother. ............... SA A U D SD
18. Mother and the teenagers. ............... SA A U D SD

6. Who should decide whether young children (below 12 years of age) in the family should have an allowance for personal use (with an understanding of what kinds of things it is to cover such as, recreation, school supplies, clothes, etc.)?

1. Father and mother who make their decision according to what the rest of the family would want. ............... SA A U D SD
2. Father who makes the decision according to what he thinks the rest of the family would want. ............... SA A U D SD
*3. Father, mother and members who help make decisions according to their maturity. ............... SA A U D SD
4. Father who makes the decision according to what he thinks mother would want. ............... SA A U D SD
5. Father after consulting mother. ............... SA A U D SD
6. Mother after consulting father. ............... SA A U D SD
*7. Father and mother after consulting each member of the family. ............... SA A U D SD
*8. Father and mother after consulting members who help make decisions according to their maturity. ............... SA A U D SD
9. Father after consulting each member of the family. ............... SA A U D SD
*10. All members of the family regardless of age. ............... SA A U D SD
11. Mother alone. ............... SA A U D SD
*12. Father, mother and teenagers. ............... SA A U D SD
13. Father alone. ............... SA A U D SD
14. Father and young children (6-12 years of age). ............... SA A U D SD
15. Mother who makes the decision according to what she thinks the rest of the family would want .................. SA A U D SD

16. Mother and young children (6-12 years of age) .................. SA A U D SD

*17. Father, mother and young children (6-12 years of age) .................. SA A U D SD

18. Mother who makes the decision according to what she thinks father would want .................. SA A U D SD

7. Who should decide whether father should have an allowance for personal use?

*1. Father, mother and teenagers .................. SA A U D SD

*2. All members of the family regardless of age .................. SA A U D SD

3. Mother after consulting father .................. SA A U D SD

*4. Father, mother and members who help make decisions according to their maturity .................. SA A U D SD

5. Mother after consulting each member of the family .................. SA A U D SD

6. Father alone .................. SA A U D SD

*7. Father after consulting each member of the family .................. SA A U D SD

*8. Father and mother after consulting each member of the family .................. SA A U D SD

*9. Father after consulting members who help make decisions according to their maturity .................. SA A U D SD

10. Father who makes the decision according to what he thinks mother would want .................. SA A U D SD

*11. Father and mother after consulting members who help make decisions according to maturity .................. SA A U D SD

12. Mother alone .................. SA A U D SD

13. Father who makes his decision according to what he thinks the rest of the family would want .................. SA A U D SD

14. Mother who makes the decision according to what she thinks the rest of the family would want .................. SA A U D SD

15. Mother who makes the decision according to what she thinks father would want .................. SA A U D SD

8. Who should decide whether mother should have an allowance for personal use?

1. Mother after consulting father .................. SA A U D SD
2. Father, mother and members who help make decisions according to their maturity.
3. Father who makes the decision according to what he thinks the rest of the family would want.
4. Father alone.
5. All members of the family regardless of age.
6. Father, mother and teenagers.
7. Mother alone.
8. Mother who makes the decision according to what she thinks father would want.
9. Father and mother after consulting each member of the family.
10. Father after consulting each member of the family.
11. Father after consulting members who help make decisions according to their maturity.
12. Mother after consulting members who help make decisions according to their maturity.
13. Mother after consulting each member of the family.
14. Father and mother after consulting members who help make decisions according to their maturity.
15. Father who makes the decision according to what he thinks mother would want.
APPENDIX H. FINAL FORM OF SCALES FOR ADULTS

Directions for Responding to Scales

Scale I
Scale II
Scale III
Scale IV
APPENDIX H. FINAL FORM OF SCALES FOR ADULTS

Directions for Responding to Scales

Most people have some very definite ideas about whom they think should make decisions in the family concerning money. Here is an opportunity for you to state your opinions.

On the following pages are questions concerning decisions which many families must make. "Family" here consists of mother, father, teenagers and young children. Following each question is a list of individual members or groups of members in the family who may make these decisions. You are asked to indicate how you feel toward each of them. You are to do this by reading each question over carefully and considering each individual or group listed. Then you are to draw a circle around one of the following for each individual or group listed:

SA(Strongly agree) - if you are heartily in favor of that family member or group making the decision

A(Agree) - if you are in favor of that family member or group making the decision but do not feel strongly about it

U(Undecided) - if you are not sure whether you think that family member or group should make the decision

D(Disagree) - if you are not in favor of that family member or group making the decision but do not feel strongly about it

SD(Strongly disagree) - if you are absolutely against that family member or group making the decision
For example: if you were heartily in favor of aunts, uncles and cousins making the decision, you would mark the following item in this way:

1. Aunts, uncles and cousins . . . . SA A U D SD

The code to these responses is given on each page in the upper right-hand corner.

Remember there is no right or wrong answer. You have a right to any opinion you hold, so please answer just as you feel.
Who Should Decide What Money Should Be Considered a Part of the Fund for Living Expenditures?

In this scale "fund for living expenditures" refers to money spent for such things as food, housing, household operation, clothing and taxes.

1. If father is the only earner in the family, who should decide how much of what he earns should be considered a part of the fund to be used for living expenditures?

*1. All members of the family regardless of age.

*2. Father, mother and members who help make decisions according to their maturity.

*3. Father and mother after consulting members who help make decisions according to their maturity.

4. Father who makes the decision according to what he thinks mother would want.

5. Mother who makes the decision according to what she thinks the rest of the family would want.

6. Father who makes the decision according to what he thinks the rest of the family would want.

*7. Father, mother and teenagers.

8. Mother alone.


2. When mother is the only earner in the family, who should decide how much of what she earns should be used for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want.

2. Father who makes the decision according to what he thinks the rest of the family would want.

*Scored 5, 4, 3, 2 and 1.
3. When both father and mother earn money, who should decide how much of what father earns should be used for living expenditures?

1. Father after consulting mother.
2. Mother alone.
3. Father, mother and members who help make decisions according to their maturity.
4. Mother who makes the decision according to what she thinks father would want.
5. Father and mother after consulting each member of the family.
6. Father after consulting father.
7. Father and mother after consulting members who help make decisions according to their maturity.
8. Father who makes the decision according to what he thinks mother would want.
9. Father, mother and teenagers.

4. When both father and mother earn money, who should decide how much of what mother earns should be used for living expenditures?

1. All members of the family regardless of age.
2. Mother who makes the decision according to what she thinks father would want.
3. Mother alone.
4. Father, mother and teenagers.
5. Mother after consulting father.
5. When teenagers earn any money, who should decide how much, if any, they should contribute to this fund for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want. SA A U D SD
2. Mother who makes the decision according to what she thinks father would want. SA A U D SD
3. Father and mother who make the decision according to what they think the rest of the family would want. SA A U D SD
4. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
5. Mother after consulting father. SA A U D SD
6. Father and mother. SA A U D SD
7. Father who makes the decision according to what he thinks mother would want. SA A U D SD
8. All members of the family regardless of age. SA A U D SD
9. Father after consulting mother. SA A U D SD
10. Mother alone. SA A U D SD
11. Father, mother and teenagers. SA A U D SD
12. Father, mother and members who help make decisions according to their maturity. SA A U D SD
13. Father alone. SA A U D SD
14. The teenager after consulting father. SA A U D SD

6. When young children (under 12 years of age) earn any money, who should decide how much, if any, of what they earn, should be considered a part of this fund for living expenditures?

1. Father alone. SA A U D SD
2. Father after consulting mother. SA A U D SD
7. If the family owns property from which they secure rent (in addition to their regular income), who should decide what share of the proceeds should be considered a part of this fund for living expenditures?

*1. All members of the family regardless of age ................. SA A U D SD

2. Father who makes the decision according to what he thinks the rest of the family would want ................. SA A U D SD

*3. Father, mother and members who help make decisions according to their maturity ..................... SA A U D SD

4. Father after consulting mother ......................... SA A U D SD

*5. Father, mother and teenagers ......................... SA A U D SD

*7. Father and mother after consulting members who help make decisions according to their maturity ..................... SA A U D SD

8. Father alone ......................... SA A U D SD

9. Father who makes the decision according to what he thinks mother would want ......................... SA A U D SD
8. Who should decide whether money gifts (above $5.00), which either of the parents receive, should be used for living expenditures?

1. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
2. Father and mother after consulting each member of the family. SA A U D SD
3. All members of the family regardless of age. SA A U D SD
4. Father after consulting mother. SA A U D SD
5. Mother who makes the decision according to what she thinks father would want. SA A U D SD
6. Father, mother and members who help make decisions according to their maturity. SA A U D SD
7. Mother after consulting father. SA A U D SD
8. The parent who receives the gift and members who help make decisions according to their maturity. SA A U D SD
9. The parent who receives the gift. SA A U D SD
10. Father alone. SA A U D SD
11. Mother alone. SA A U D SD
12. Mother who makes her decision according to what she thinks the rest of the family would want. SA A U D SD
13. Father who makes the decision according to what he thinks mother would want. SA A U D SD

9. Who should decide whether money gifts (above $5.00), which any of the children receive, should be used for living expenditures?

1. The child who receives the gift and the father. SA A U D SD
2. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
3. Mother alone. SA A U D SD
4. Mother who makes the decision according to what she thinks the rest of the family would want. SA A U D SD
5. The child receiving the gift after consulting members of the family who help make decisions according to their level of maturity. SA A U D SD
*6. Father who makes the decision according to what he thinks mother would want. SA A U D SD

7. Mother after consulting father. SA A U D SD

8. Father and mother. SA A U D SD

9. The child who receives the gift and members who help make decisions according to their maturity. SA A U D SD

*10. The child who receives the gift after consulting each member of the family. SA A U D SD

11. Mother who makes the decision according to what she thinks father would want. SA A U D SD

12. The child who receives the gift. SA A U D SD

*13. The child who receives the gift and the parents. SA A U D SD

*14. All members of the family regardless of age. SA A U D SD

15. The child who receives the gift and the mother. SA A U D SD

16. Father after consulting mother. SA A U D SD

10. Who should decide whether profits from a farm or ranch (when these are in addition to a regular income) should be used for living expenditures?

1. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD

2. Father who makes the decision according to what he thinks mother would want. SA A U D SD

3. Father after consulting mother. SA A U D SD

*4. Father and mother after consulting each member of the family. SA A U D SD

*5. Father and mother and teenagers. SA A U D SD

6. Father alone. SA A U D SD

*7. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD

8. Mother after consulting father. SA A U D SD

*9. Father, mother and members who help make decisions according to their maturity. SA A U D SD

11. Who should decide whether money such as interest, dividends and income from estates and trust funds (which belong to the family) should be used for living expenditures?

1. Father who makes the decision according to what he thinks mother would want. SA A U D SD
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<td>*2.</td>
<td>All members of the family regardless of age.</td>
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<td>*3.</td>
<td>Father, mother and teenagers.</td>
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<td>Father after consulting mother.</td>
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<td>Mother after consulting father.</td>
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<td>*9.</td>
<td>Father and mother after consulting members who help make decisions according to maturity.</td>
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12. **Who should decide whether veterans payments received by either of the parents should be used for living expenditures?**

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<td>1.</td>
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<td>*2.</td>
<td>The person who receives the payment after consulting members who help make decisions according to their maturity.</td>
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<td>*3.</td>
<td>Father and mother after consulting members who help make decisions according to their maturity.</td>
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<td>*4.</td>
<td>Father and mother.</td>
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<td>5.</td>
<td>Father after consulting mother.</td>
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<td>*6.</td>
<td>Father and mother after consulting each member of the family.</td>
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<td>Mother who makes her decision according to what she thinks father would want.</td>
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<td>*8.</td>
<td>Father, mother and teenagers.</td>
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<td>9.</td>
<td>All members of the family regardless of age.</td>
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<td>10.</td>
<td>Father who makes his decision according to what he thinks the rest of the family would want.</td>
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<td>*11.</td>
<td>Father, mother and members who help make decisions according to their maturity.</td>
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13. Who should decide whether money received for relatives or other people, who are not members of the family (young children, invalids, and old people) but live with them, should be used for living expenditures?

1. Father who makes the decision according to what he thinks mother would want .................. SA A U D SD

*2. Father and mother after consulting members who help make decisions according to their maturity ........ SA A U D SD

*3. All members of the family regardless of age ......................... SA A U D SD

4. Mother alone ................. SA A U D SD

*5. Father, mother and teenagers .... SA A U D SD

*6. Father, mother and members who help make decisions according to their maturity ....................... SA A U D SD

7. Father and mother ................. SA A U D SD

8. Mother who makes the decision according to what she thinks the rest of the family would want ................. SA A U D SD

9. Mother who makes the decision according to what she thinks father would want ................. SA A U D SD

10. Father who makes the decision according to what he thinks the rest of the family would want ................. SA A U D SD

11. Father after consulting mother ................. SA A U D SD

14. Who should decide whether receipts or settlements from insurance policies received by any member of the family should be considered a part of this fund for living expenditures?

*1. Father, mother and teenagers ................ SA A U D SD

*2. Father and mother after consulting members who help make decisions according to their maturity ........ SA A U D SD

3. Father who makes the decision according to what he thinks the rest of the family would want ................. SA A U D SD

4. Mother alone ................. SA A U D SD

5. Father who makes the decision according to what he thinks mother would want ................. SA A U D SD

6. Mother who makes the decision according to what she thinks the rest of the family would want ................. SA A U D SD

7. Mother who makes the decision according to what she thinks father would want ................. SA A U D SD
*8. All members of the family regardless of age...
9. Father and mother...
*10. Father, mother and members who help make decisions according to their maturity...
11. Father alone...
12. Mother after consulting father...
13. Mother and the one who receives the money...
Who Should Make Decisions Concerning the Purchase of Durable Goods?

By "durable goods" is meant those which last for several years such as motor cars, furniture and large appliances.

1. **Who should make decisions regarding whether to buy one durable good or another (for example: refrigerator or TV)?**

- **1.** Father and mother after consulting each member of the family. SA A U D SD
- **2.** Father, mother and teenagers SA A U D SD
- **3.** Mother who makes the decision according to what she thinks father would want. SA A U D SD
- **4.** Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
- **5.** All members of the family regardless of age. SA A U D SD
- **6.** Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
- **7.** Father, mother and members who help make decisions according to their maturity. SA A U D SD
- **8.** Father alone SA A U D SD
- **9.** Father after consulting mother SA A U D SD
- **10.** Mother after consulting members who help make decisions according to their maturity. SA A U D SD

2. **Who should make the decision about what model, brand or size of durable good to buy?**

- **1.** Father after consulting members who help make decisions according to their maturity. SA A U D SD
- **2.** Father, mother and teenagers SA A U D SD

*Scored 5, 4, 3, 2 and 1.*
3. Mother who makes her decision according to what she thinks father would want. .................. SA A U D SD
4. Mother alone .................................................. SA A U D SD
*5. Father and mother after consulting each member of the family. .................. SA A U D SD
6. Father alone .................................................. SA A U D SD
*7. Father and mother after consulting members who help make decisions according to their maturity. ........ SA A U D SD
*8. Father after consulting each member of the family. .................. SA A U D SD
*9. Father, mother and members who help make decisions according to their maturity .................. SA A U D SD

3. Who should make the decisions concerning when to buy durable goods; that is, immediately, later this year, next year, or later?

*1. Father and mother after consulting each member of the family. .................. SA A U D SD
2. Father who makes his decision according to what he thinks mother would want .................. SA A U D SD
*3. Father after consulting members who help make decisions according to their maturity ........ SA A U D SD
4. Mother who makes her decision according to what she thinks father would like .................. SA A U D SD
*5. Father and mother after consulting members who help make decisions according to their maturity. ........ SA A U D SD
*6. Father after consulting each member of the family. .................. SA A U D SD
*7. Father, mother and teenagers .................. SA A U D SD
8. Father alone .................................................. SA A U D SD
*9. Father, mother and members who help make decisions according to their maturity .................. SA A U D SD

4. Who should make the decisions concerning how to pay for durable goods; that is, whether to buy by cash or credit?

1. Mother alone .................................................. SA A U D SD
*2. Father after consulting members who help make decisions according to their maturity ........ SA A U D SD
*3. Father and mother after consulting members who help make decisions according to their maturity. ........ SA A U D SD
*4. Father and mother after consulting each member of the family. 
*5. Father and mother who make their decisions according to what they think the rest of the family would want. 
*6. Father, mother and teenagers. 
*7. Father, mother and members who help make decisions according to their maturity. 
8. Father who makes his decision according to what he thinks the rest of the family would want. 
9. Mother who makes her decision according to what she thinks the rest of the family would want.
Male____Female____ Scale III SA-Strongly agree
Group__________ A-Agree
U-Undecided D-Disagree
SD-Strongly disagree

Who Should Make Decisions Concerning Investments and Savings

By "savings and investments" is meant money which the family can set aside in a more or less permanent fund for future use or to invest in a way which will earn money.

1. Who should make decisions concerning whether to save and invest?
   *1. Mother after consulting members who help make decisions according to their maturity ................................................ SA A U D SD
   2. Mother who makes the decision according to what she thinks father would want .................................................. SA A U D SD
   *3. Mother and father after consulting members who help make decisions according to their maturity .................................. SA A U D SD
   *4. Father, mother and members who help make decisions according to their maturity .................................................. SA A U D SD
   *5. Father, mother and teenagers ........................................ SA A U D SD
   *6. Father after consulting members who help make decisions according to their maturity ................................................ SA A U D SD
   *7. Mother after consulting each member of the family .......................................................... SA A U D SD
   *8. Mother and father after consulting each member of the family .......................................................... SA A U D SD
   9. Father who makes the decision according to what he thinks the rest of the family would want ........................ SA A U D SD

2. Who should make the decisions concerning when to save and invest; that is, this year or next year?

   1. Father alone .......................................................... SA A U D SD
   *2. Father, mother and members who help make decisions according to their maturity .................................................. SA A U D SD

*Scored 5, 4, 3, 2 and 1.
3. Who should make decisions about how to invest savings; that is, whether to put money into a savings account, buy government bonds, real estate or insurance?

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<td>Mother and father after consulting members who help make decisions according to their maturity.</td>
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<td>Father and mother who make their decision according to what they think the rest of the family would want.</td>
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<td>Mother who makes her decision according to what she thinks father would want.</td>
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<td>8.</td>
<td>Father, mother and members who help make decisions according to their maturity.</td>
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<td>9.</td>
<td>Father who makes the decision according to what he thinks the rest of the family would want.</td>
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In this scale "handling of money" refers to the ways in which families distribute money so that expenses can be paid.

1. Each family uses some kind of system of distributing their money; that is, they may divide it among members who take responsibility for paying for some expenses or one person may "hold the family purse" and hand out money to others as they need it or family members may plan together how to spend it, etc.

Who should decide which system the family should follow?

| *1. Father, mother and members who help make decisions according to their maturity | SA A U D SD |
| *2. Father who makes his decision according to what he thinks mother would want | SA A U D SD |
| 3. Father and mother | SA A U D SD |
| 4. Father who makes his decision according to what he thinks the rest of the family would want | SA A U D SD |
| *5. Father, mother and teenagers | SA A U D SD |
| 6. Mother after consulting father | SA A U D SD |
| *7. Father and mother after consulting each member of the family | SA A U D SD |
| 8. Father alone | SA A U D SD |
| 9. Father after consulting mother | SA A U D SD |

2. Who should decide whether mother should have a separate fund (checking account or cash) to be drawn upon as she sees fit?

| 1. Mother who makes her decision according to what she thinks the rest of the family would want | SA A U D SD |
| 2. Father who makes his decision according to what he thinks the rest of the family would want | SA A U D SD |
| *3. Father and mother after consulting members who help make decisions according to their maturity | SA A U D SD |

*Scored 5, 4, 3, 2 and 1.*
4. Mother alone ............................................. SA A U D SD
5. Father after consulting mother .................... SA A U D SD
*6. Father, mother and teenagers ..................... SA A U D SD
*7. Father, mother and members who help make decisions according to their maturity ............................................. SA A U D SD
6. Father who makes his decision according to what he thinks mother would want ............................................. SA A U D SD
*9. Mother after consulting members who help make decisions according to their maturity ............................................. SA A U D SD
*10. Father and mother after consulting each member of the family ............................................. SA A U D SD

3. Who should decide whether father should have a separate fund (checking account or cash) to be drawn upon as he sees fit?

*1. Mother who makes her decision according to what she thinks father would want ............................................. SA A U D SD
2. Mother alone ............................................. SA A U D SD
*3. Father who makes his decision according to what he thinks the rest of the family would want ............................................. SA A U D SD
4. Father, mother and teenagers ..................... SA A U D SD
5. Father and mother after consulting members who help make decisions according to their maturity ............................................. SA A U D SD
*6. Father after consulting mother .................... SA A U D SD
7. Father alone ............................................. SA A U D SD
*8. Father, mother and members who help make decisions according to their maturity ............................................. SA A U D SD
*9. Mother and father after consulting each member of the family ............................................. SA A U D SD

4. Who should decide whether parents should have a joint checking account?

*1. Father and mother after consulting members who help make decisions according to their maturity ............................................. SA A U D SD
2. Father after consulting mother .................... SA A U D SD
3. Mother after consulting father ..................... SA A U D SD
4. Mother who makes the decision according to what she thinks father would want ............................................. SA A U D SD
5. Father who makes the decision according to what he thinks mother would want ............. SA A U D SD

*6. Father, mother and members who help make decisions according to their maturity ............. SA A U D SD

*7. Father and mother who make the decision according to what they think the rest of the family would want ............. SA A U D SD

*8. Father, mother and teenagers ............. SA A U D SD

9. Father who makes the decision according to what he thinks the rest of the family would want ............. SA A U D SD

10. Father alone ............. SA A U D SD

5. Who should decide whether teenagers in the family should have an allowance for personal use (with an understanding of what kinds of things it should cover such as, recreation, school supplies, clothes, etc.)?

*1. Father and mother and members who help make decisions according to their maturity ............. SA A U D SD

2. Father and mother who make their decision according to what they think the rest of the family would want ............. SA A U D SD

*3. Father and mother after consulting members who help make decisions according to their maturity ............. SA A U D SD

4. Mother who makes the decision according to what she thinks father would want ............. SA A U D SD

5. Father alone ............. SA A U D SD

6. Mother after consulting father ............. SA A U D SD

7. Father who makes the decision according to what he thinks mother would want ............. SA A U D SD

*8. Father, mother and teenagers ............. SA A U D SD

9. Father who makes the decision according to what he thinks the rest of the family would want ............. SA A U D SD

*10. All members of the family ............. SA A U D SD

11. Father after consulting mother ............. SA A U D SD

12. Father and mother ............. SA A U D SD
Who should decide whether young children (below 12 years of age) in the family should have an allowance for personal use (with an understanding of what kinds of things it is to cover such as, recreation, school supplies, clothes, etc.)?

1. Father and mother who make their decision according to what the rest of the family would want. SA A U D SD
2. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
3. Father, mother, and members who help make decisions according to their maturity. SA A U D SD
4. Father who makes the decision according to what he thinks mother would want. SA A U D SD
5. Father after consulting mother. SA A U D SD
6. Mother after consulting father. SA A U D SD
7. Father and mother after consulting each member of the family. SA A U D SD
8. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
9. All members of the family regardless of age. SA A U D SD
10. Father alone. SA A U D SD
11. Mother who makes the decision according to what she thinks the rest of the family would want. SA A U D SD
12. Mother who makes the decision according to what she thinks father would want. SA A U D SD

Who should decide whether father should have an allowance for personal use?

1. Father, mother and teenagers. SA A U D SD
2. Father after consulting mother. SA A U D SD
3. Mother after consulting father. SA A U D SD
4. Father, mother and members who help make decisions according to their maturity. SA A U D SD
5. Father alone. SA A U D SD
6. Father who makes the decision according to what he thinks mother would want. SA A U D SD
7. Father who makes his decision according to what he thinks the rest of the family would want. SA A U D SD
8. Mother who makes the decision according to what she thinks the rest of the family would want. ... ... ... ... ... ... ... SA A U D SD
9. Mother who makes the decision according to what she thinks father would want. ... ... ... ... ... ... ... SA A U D SD

8. Who should decide whether mother should have an allowance for personal use?

1. Mother after consulting father. ... ... SA A U D SD
*2. Father, mother and members who help make decisions according to their maturity. ... ... ... ... ... ... ... SA A U D SD
3. Father who makes the decision according to what he thinks the rest of the family would want. ... ... ... ... ... ... ... SA A U D SD
4. Father alone. ... ... ... ... ... ... ... SA A U D SD
*5. Father, mother teenagers. ... ... ... ... ... ... SA A U D SD
6. Mother alone. ... ... ... ... ... ... ... SA A U D SD
7. Mother who makes the decision according to what she thinks father would want. ... ... ... ... ... ... ... SA A U D SD
*8. Mother after consulting each member of the family. ... ... ... ... ... ... SA A U D SD
*9. Father and mother after consulting members who help make decisions according to their maturity. ... ... ... ... ... ... SA A U D SD
10. Father who makes the decision according to what he thinks mother would want. ... ... ... ... ... ... ... SA A U D SD
APPENDIX B. EXPERIMENTAL SCALES

Directions for Responding to Scales

What members of the family should make decisions concerning money?

Most people have some very definite ideas about whom they think should make decisions in the family concerning money. Here is an opportunity for you to state your opinion.

On the following pages are questions concerning decisions which many families must make. "Family" here consists of mother, father, adolescents and young children. Following each question is a list of individual members or groups of members in the family who may make these decisions. You are asked to indicate how you feel toward each of them. You are to do this by reading each question over carefully and considering each individual or group listed. Then you are to draw a circle around one of the following for each individual or group listed:

SA(Strongly agree) - if you are heartily in favor of that family member or group making the decision
A(Agree) - if you are in favor of that family member or group making the decision but do not feel strongly about it
U(Undecided) - if you are not sure whether you think that family member or group should make the decision
D(Disagree) - if you are not in favor of that family member or group making the decision but do not feel strongly about it
SD(Strongly disagree) - if you are absolutely against that family member or group making the decision
For example: if you were heartily in favor of aunts, uncles and cousins making the decision, you would mark the following item in this way:

1. Aunts, uncles and cousins . . . . . . SA A U D SD

The code to these responses is given on each page in the upper right-hand corner. Remember there is no right or wrong answer. You have a right to any opinion you hold, so please answer just as you feel.
Male____ Female____  Scale I  SA-Strongly agree
Class:  A-Agree
Fr.____ Jr.____  U-Undecided
Soph.____ Sr.____  D-Disagree
SD-Strongly disagree

Scale I

Who Should Decide What Money Should Be Considered a Part of the Fund for Living Expenditures?

In this scale "fund for living expenditures" refers to money spent for such things as food, housing, household operation, clothing, taxes and savings.

1. If father is the only earner in the family, who should decide how much of what he earns should be considered a part of the fund to be used for living expenditures?

<p>| | | | | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>All members of the family regardless of age</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>2.</td>
<td>Father, mother and members who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>3.</td>
<td>Father after consulting each member of the family</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>4.</td>
<td>Mother after consulting members of the family who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>5.</td>
<td>Father and mother who make the decision according to what they think the rest of the family would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>6.</td>
<td>Father and mother after consulting members who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>7.</td>
<td>Father who makes the decision according to what he thinks mother would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>8.</td>
<td>Father after consulting members of the family who help make decisions according to their maturity</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>9.</td>
<td>Mother who makes the decision according to what she thinks the rest of the family would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>10.</td>
<td>Mother who makes the decision according to what she thinks father would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>11.</td>
<td>Father and mother</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>12.</td>
<td>Mother after consulting each member of the family</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>13.</td>
<td>Father who makes the decision according to what he thinks the rest of the family would want</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>14.</td>
<td>Father, mother and adolescents (above 12 years of age)</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>15.</td>
<td>Mother after consulting father</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>16.</td>
<td>Father and mother after consulting each member of the family</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>17.</td>
<td>Father alone</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>18.</td>
<td>Mother alone</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
<tr>
<td>19.</td>
<td>Father after consulting mother</td>
<td>SA</td>
<td>A</td>
<td>U</td>
</tr>
</tbody>
</table>
3. When both father and mother earn money, who should decide how much of what father earns should be used for living expenditures?

1. Mother who makes the decision according to what she thinks the rest of the family would want. SA A U D SD
2. Mother after consulting members who help make decisions according to their maturity. SA A U D SD
3. Father after consulting mother. SA A U D SD
4. Mother alone. SA A U D SD
5. Father, mother and members who help make decisions according to their maturity. SA A U D SD
6. Father and mother. SA A U D SD
7. Father after consulting members who help make decisions according to their maturity. SA A U D SD
8. Mother who makes the decision according to what she thinks father would want. SA A U D SD
9. Father after consulting each member of the family. SA A U D SD
10. Mother after consulting each member of the family. SA A U D SD
11. Father and mother after consulting each member of the family. SA A U D SD
12. Father and mother who make the decision according to what they think the rest of the family would want. SA A U D SD
13. Father alone. SA A U D SD
14. Mother after consulting father. SA A U D SD
15. Father and mother after consulting members who help make decisions according to their maturity. SA A U D SD
16. All members of the family regardless of age. SA A U D SD
17. Father who makes the decision according to what he thinks the rest of the family would want. SA A U D SD
18. Father who makes the decision according to what he thinks mother would want. SA A U D SD
19. Father, mother and adolescents (above 12 years of age). SA A U D SD