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A COMPARISON OF THE CONSUMER DECISION-MAKING
BEHAVIOR OF MARRIED AND COHABITING COUPLES

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Business Administration


by
Karen Prodigalidad Calpo
December 2004

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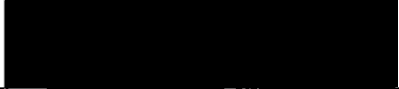
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ABSTRACT

The changing landscape of marriage, divorce, and relationships in the U.S. in the last forty years has given rise to more nontraditional types of unions. More open-minded attitudes towards such formations has increased the acceptance and number of people who enter cohabiting relationships today. As perspectives on what constitutes unions change, so do perspectives on how traditional and nontraditional couples make various decisions. Some of these changes could be traced to the rapid rise of women in the workplace during the latter half of the last century.

This article compares the consumer decision-making behavior between married and cohabiting couples. This is a replication of an earlier study done with a format that follows Davis and Rigaux (1974). Twenty-four different product groups were observed between fifty-three married and forty cohabiting couples. Three decision phases were also studied across both couples. The results were then compared to those of eighteen years ago. Men and women of married couples were found to make purchasing decisions separately, while men and women of cohabiting couples made most of theirs together. This greatly differs from the previous study done nearly twenty years ago. This study

reflects the changing attitudes of partners in both types of couples.

ACKNOWLEDGMENTS

I want to thank everyone for his or her support and contribution to my study. Thank you, Mom, for your patient guidance and passing out surveys for me. Thank you, Dad, for giving me suggestions when I needed it. I would also like to thank my sister for helping me find participants for my study. Dr. Razzouk, thank you for showing me that I should not give up on myself, no matter what. Thank you, Dr. St. James, for your patience and for proofing my work along with Dr. Razzouk. Clark, thank you for spending long hours inputting data from my surveys into SPSS and proofreading my work for grammar and spelling errors.

DEDICATION

This is dedicated to my family and friends, upon whose shoulders I stood. This is also dedicated to those who are on the lifelong quest for self-knowledge and understanding. May they never go away empty-handed.

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CHAPTER ONE

INTRODUCTION

The seeds for the study of marriage in America started with the birth of American sociology around the end of the American Civil War in 1865. According to Small (1916), scholars of this period began to realize that the societal structure of America had grown to be much more complicated than it was in their country's infancy. The political and cultural unrest that led to the culmination of the American Civil War proved to them that laws and constitutions were not enough to ensure human welfare (Small, 1916, p. 725).

Early works on marriage and the family during the period of 1895 to 1914 looked at changes in the family since the industrial revolution and its effect on families. Some of the concerns of scholars were over poverty, bad housing, child labor, and exploitation of women workers (Komarovsky & Waller, 1945, p. 443). Traditional values for marriage, such as monogamy and chastity before marriage, were still upheld by scholars of the time, but new attitudes towards marriage were developing. The idea of the right to individual happiness in marriage was mentioned for the first time. Even divorce

was looked at as permissible in cases of adultery (where infidelity violated the happiness and stability of marriage). The concept of happiness in marriage was to later have influence on the study of decision-making roles of both married and unmarried couples.

A newfound curiosity for the inner dynamics of married couples and their families began to surface in the 1920's and continued well into the 1930's. Researchers began to look into the behaviors, relationships, and feelings of men, women, and children within the institutions of marriage and the family (Nye, 1988, p. 305).

Marriage was no longer a requirement for men and women, but a choice, more so in the late 1930's. This allowed both men and women "to chose and define the roles they were to play in marriage and the family" (Nye, 1988, p. 306). These changes came about in the 1930's, during a time when America was recovering from the Great Depression. America was becoming an "urban nation" where jobs no longer required great physical strength and could be performed by both men and women (Nye, 1988, p. 306). Conveniences, such as canned goods, bakeries, restaurants, and household appliances reduced men's and women's need to marry. Both men and women could earn a salary and "obtain

a full range of services without marrying" (Nye, 1988, p. 306).

The 1930's and 1940's witnessed scholars of marriage and families focusing on marital happiness. Works of these times explored the factors that contributed to marital happiness or divorce. Titles of works such as *The Family: from Institution to Companionship* by Burgess and Locke (1945) concentrated on the idea of choice in marriage and the family.

The 1950's were a prosperous time for America since it had just emerged from World War II. Couples that had delayed marriage and starting a family during the war were now getting married and having children. This created a large population boom that lasted from the 1950's to the early 1960's. According to Wolgast (1958), marketers took advantage of this population boom and published a plethora of academic articles on consumer decision-making in the family. These early works on family consumer decision-making focused on whether the husband or wife made the purchasing decisions (Wolgast, 1958; Kenkel, 1959). Some articles also focused on what roles husbands and wives had in the decision-making process. Articles on consumer decision-making processes during this time continued to concentrate primarily on the husband and wife. These

articles were to later serve as a basis for the famous Davis and Rigaux (1974) study, which focused on the consumer decision-making processes of husbands and wives.

Most of the literature currently available on household consumer decision-making behavior focuses on the traditional family. Today, they are seen as married, dual-income couples with children. Occasionally today, as in the past, they are also seen as married, single-income couples (usually, with the father working) with children. Schaninger and Lee (2002) define these traditional family units as "full-nest households," which were the "single largest target for most supermarket and durable products before the 1970's." Even today, traditional families are potentially the largest consumers of packaged foods and non-alcoholic beverages. The reason behind marketers' fascination with traditional families is that these families account for nearly 35% of households in the U.S. "and have vast purchasing power" (Schaninger & Lee, 2002, p. 26). These families have "the highest average expenditures and ownership of most major appliances, houses, and many other durable goods" (Schnaninger, Danko, & Wilkes as cited in Schaninger & Lee, 2002, p. 26).

Although traditional families have been a focus of marketers in the past and today, a major sociological

trend happened in the 1960's and 1970's. Between the 1960's and the 1970's, America experienced a sharp increase in divorce rates (Ressler & Waters, 1999).

The 1970's were then followed by a sharp increase in cohabitation, a trend that had been occurring for over 25 years before then (Ressler & Waters, 1999). Bumpass and Sweet (1989) found that almost half of the U.S. population had been in a cohabiting relationship sometime in their lives by their early thirties (Bumpass & Sweet as cited in Ressler & Waters, 1999).

One hypothesis explains the increased rate of cohabitation in the 1970's after the previous increased rate of divorce in the 1960's. Waters and Ressler (1999) stated that the increase in "marital instability" makes the "informal characteristics of cohabitation" more appealing to those who went through a divorce. Cohabiting relationships require less commitment and can be more easily terminated than marriages, in other words. Waters and Ressler (1999) assert that these relationships "lack the overt legal ties of marriage" and are less costly to terminate. They also suggest that "higher divorce rates, and the marital instability they imply, may shift union formation behavior away from marriage and toward[s] cohabitation" (Ressler & Waters, 1999).

In a study done by Bumpass, Sweet, and Cherlin (1991), 51% of men and 56% of women below age 35 stated "couples can be sure to be compatible before marriage" as a reason to cohabit (Bumpass, Sweet, & Cherlin as cited in Ressler & Waters, 1999, p. 197). Ironically, sociological research over the years links cohabitation rates to divorce rates. Bumpass and Sweet (1989) found that rates of separating or divorcing couples within a ten-year period were much higher among those who cohabited before marriage than those who did not.

It could be assumed from Ressler and Water's (1999) statement that people who recently divorced do not want to be burdened by high financial and emotional costs if their future relationships were to end. It could also be said that those who never married and cohabited and those who cohabited for life also enjoy the "informal characteristics of cohabitation." All three groups may see cohabitation as a less costly relationship than marriage.

Regardless of whether cohabiters eventually marry or not (as single or divorced people), a distinct difference does exist between cohabiters and married people. Cohabitors "tend to embrace individualism, as well as ideals of personal autonomy and equity" when it comes to "each partner's contribution to the household" (Brines &

Joyner, 1999). The emphasis on equality for both partners in a cohabiting relationship is contrary to the emphasis on collectivism among married couples. Married couples, for example, are more likely to have joint banking accounts and joint ownership of homes than cohabiting couples (Brines & Joyner, 1999).

Another differing factor among married and cohabiting couples is that role specialization is more emphasized in marriage. Even though we live in a more "gender equal" time, the roles of men and women in marriage still follow traditional roles. Despite more women in the workplace today, women still hold "primary accountability for household tasks" while men still hold primary accountability as providers for the household (Commuri, Gentry, & Jun, 2003).

While studies exist that compare the different dynamics between cohabitation and marriage, few studies focus on comparing the consumer decision-making process of both types of unions. Most studies from the past through today concentrate on the consumer decision-making processes of married couples. Hardly any focus on the consumer decision-making processes of cohabiting couples. The number of cohabiting couples has increased since 1960 from 439,000 couples to 4.57 million couples today, and it

is believed that it will increase in the future as well (Gardyn, 2000, p. 58). This trend makes cohabiting couples a viable subject for study in consumer decision-making because they are a large, unstudied market for products and services.

One of a few recent studies to focus on the purchasing behavior of both cohabiting and married couples in the last two decades was Gaidis, Gaulden, Razzouk, and Schlacter (1986). The decisions both married and cohabitating couples made as a group were measured using categorizations developed by Herbst (as cited in Davis & Rigaux, 1974) and were defined as such: autonomic (equal number of decisions are made by both husband and wife), husband dominant, wife dominant, and syncratic (most decisions are made jointly by both husband and wife) (Corbett et al., 1986). In Gaidis et al. (1986), three levels of the decision-making process were also looked at: the perceived need for a product, the seeking of information for a product, and the final purchase decision.

The structure of the family in America has changed since the time of the Gaidis et al (1986) study. In families today, more negotiation between husbands and wives occurs in consumer decision-making (Clulow, as cited

in Belch & Willis, 2002, p. 112). The increased presence of dual-income families has also increased the influence women have on consumer decision-making. It has also "generated uncertainty about gender roles and responsibilities" (Clulow, as cited by Belch and Willis, 2002, p. 112). Belch and Willis (2002) found that wives gained more influence overall in every area of consumer decision-making since the 1980's.

Despite the presence of information on married couple decision-making since Davis and Rigaux (1974), very few articles like the Gaidis et al (1986) study focus on the consumer decision-making of cohabiting couples since that time. This study attempts to replicate the Gaidis et al. (1986) one in order to provide this missing information. The major research objective is to compare the consumer decision-making processes of married and cohabiting couples today to those of the time of the Gaidis et al. (1986) study. The main purpose of this study is to understand the factors between the changes and similarities of both couples from today and the past. The secondary purpose of this study is to compare the findings on the consumer decision-making of married couples to other similar studies today.

The results of this study are predicted to be different from those of Gaidis et al. (1986). Many factors contribute to this, most importantly among these is the ever changing role of women, as well as a move towards a more egalitarian method of consumer decision-making in the family. It is predicted that women in both types of relationships will have more of an equal influence in the decision-making process for the purchase of traditionally "male" products, such as automobiles, televisions, stereos, etc. It is also predicted that men in both types of couples will show more equal influence in the decision-making process for the purchase of traditionally "female" products, such as groceries, kitchenware, etc.

The original hypothesis predicted a more egalitarian strategy of decision-making for both married and cohabiting couples. It was supposed the increased role of women in the workforce would encourage this shift to egalitarianism. Ironically, the effect of women in the workforce seemed to have a totally different effect on the product decision-making of married couples. A move towards more autonomic decision-making for these couples was found, compared to those from the Gaidis et al. (1986) study.

CHAPTER TWO

LITERATURE REVIEW

Studies on Decision-Making before Davis and Rigaux

Studies done on the consumer decision-making of households in the past focused mainly on married couples. This topic was popular during the economic boom of America in the 1950's, as well as later in the 1970's-1980's given the Davis and Rigaux study (1974). The concentration was on "whether the husband, wife, or both made the final purchase decision" (Commuri & Gentry, 2000, p. 8). These studies attempted to answer the question of "who" made the final purchase decision. Strottdbeck (1951) found that when spouses made decisions together, the one who spoke the most had the most influence in a decision. He based this finding on earlier studies on group decision-making, where a strong relationship existed between the person who made the final decision and the time they spent talking.

Sharp and Mott (1956) elaborated on Strottdbeck's study by considering consumer decision-making among spouses in urban Detroit. Their study focused on interviews with wives on consumer decision-making. They found that not one or the other spouse dominated in a decision to purchase a particular product or service.

Wives were also asked their attitude towards working outside the home and what influence their husbands had. It was found that husbands and wives had joint influence on wives' labor force participation if both were in high-income versus low-income households (Sharp & Mott, 1956, p. 124). High household income was also related to joint consumer decision-making among husbands and wives.

Wolgast (1958) later extended Sharp and Mott's (1956) findings by including the husband's input in consumer decision-making. Again, the question of "who" made the purchasing decision (husband or wife) was emphasized. She also found that neither husband nor wife dominated in consumer decision-making. She did find, however, that buying plans were demarcated along traditional gender lines. Husbands, for example, were the primary planners for automobiles while wives were primary planners for durable household goods. According to Wolgast (1958), this division of responsibility becomes more pronounced with age and length of time that the couple has been married.

Davis and Rigaux Study of 1974

Earlier studies on household consumer decision-making were criticized for emphasizing on "who" made decisions rather than "how" decisions were made. Davis pointed out

"the oversimplification of decision roles" that these studies employed (Davis as cited by Commuri & Gentry, 2000, p. 8). The famous study by Davis and Rigaux (1974) was conducted in order to address this specific problem inherent in decision role studies at this time. It expanded on the study of decision-making processes by looking at how husbands and wives made purchasing decisions together rather than as individuals.

Davis and Rigaux (1974, p. 51) also looked at "marital roles at different phases of the decision-making process." Both felt that research on group problem solving and decision-making, done earlier by researchers such as Strodtbeck (1951), could not be applied to consumer decision-making in the family. This is because work in this area was based on small groups that were observed for only a short span of time. Even the findings of economists during this time could not be adequately applied to this topic. According to Davis and Rigaux (1951), economists had not found how each spouse influenced the consumer decision-making of a household. They felt that spouses played a pivotal role in the different decision stages of a household's purchasing plan.

The three levels of decision-making processes used by Davis and Rigaux (1974), as mentioned before, were

"perceived need for a product", "information search for a product", and "final purchase decision". They were also one of the first researchers to use Herbst's categorization of decision-making behavior for husbands and wives (autonomic, husband dominant, wife dominant, and syncratic). The purpose of their study was to note how each spouse's role varied through each level of the decision-making process (Davis & Rigaux, 1974, p. 52).

It was found that a move towards role specialization for husband and wives occurred between the need recognition stage and the information search stage. This supports Wolgast's (1958) earlier finding of role specialization in husbands and wives purchasing plans. According to Davis and Rigaux (1974), a spouse with more knowledge and/or interest in a particular product or service may have more influence at the information search stage. Availability of either spouse at the time of information search also plays a part. Spouses made final purchase decisions jointly (decisions were "syncratic" in nature). Davis and Rigaux (1974, p. 59) suggested that this might be due to the participants' desire to seem to be in agreement as husband and wife before the researchers. They also suggested that both spouses might

reach an agreement as a way of preventing a bad decision that either may not be satisfied with.

The Dynamics of Consumer Decision-Making
Behavior for Married and Cohabiting
Couples 1970s to Present

Later studies took into account the changes occurring in the dynamics of family, marriage, and relationships using the same framework developed by Davis and Rigaux (1974). Researchers in the 1970's to the 1980's conducted a good amount of research on decision roles and shifts in role responsibilities (Gentry, Commuri, & Jun, 2003, p. 4). Also, knowledge on cohabitation and its various topics (including consumer decision-making) became more prominent in the late 1980's (Smock, 2000). Cohabitation also became an important subject of study in family consumer decision-making because of this. The newfound interest in decision roles and role responsibilities was also due to women's greater prominence in the workforce around this time. Women first appeared in great numbers in the workplace during World War II, temporarily replacing their male counterparts who were fighting the war. A greater societal acceptance of women in the workplace was not seen until the 1970's and 1980's.

Granbois and Rosen (1983) found that sex role attitude and education affected the decision-making behavior of wives and husbands. They found that wives tended to make the final decision in financial matters if both husband and wife were traditional in their views, and their education levels were low (Granbois & Rosen, 1983). According to them, role specialized decision making increased with years married and family income level. This supports present and earlier findings that the number of years married affects the amount of role specialization between husbands and wives in decision-making (Wolgast, 1958; Oppenheimer, 1997).

In consumer decision-making research, traditional couples, specifically married couples, role specialize in their decision-making. In contrast, nontraditional couples such as cohabiters make decisions jointly. McConocha, Tully, and Walther (1993), as in the study done by Rosen and Granbois (1974), found that women made most of the money management decisions among married couples. Also, men in these couples usually made the financing decisions. McConocha et al (1993) found that cohabiters, unlike married couples, tended to hold individual accounts and make household money management decisions jointly. The tenuous nature of these relationships made joint decisions

necessary to reduce perceived risks in managing assets and liabilities (McConocha et al., 1993). Since both men and women in cohabiting relationships held separate accounts, joint decision-making was also necessary since money is coming from two separate sources of income instead of a common one.

Sociological articles state that role specialization in marriage results from the pairing of people with complementary skills. Traditionally, this role specialization has been seen as men focusing on market work and women on home production (Light, 2004). This same type of specialization can also be seen in the consumer decision-making behavior of married couples. Davis and Rigaux (1974) and Belch et al. (1985) found wives to be dominant during the problem recognition and information search stage for "traditional" female products (household furnishings, appliances, breakfast cereals etc.). Husbands were found to be more dominant in the information search stage for products such as automobiles and television sets.

Though role specialization has been a trend in the consumer decision-making of married couples in the past, this trend is starting to change. Married couples are becoming more like cohabiting couples in the sense that

more joint decisions are being made. Belch and Willis (2002) reported that household purchasing decisions for items such as automobiles, televisions, and financial planning are moving from being primarily male-dominated decisions to joint decisions. Household decision-making areas that were once dominated by one gender were also becoming more influenced by the opposite gender. For instance, Zinn (1992) found that of 80% of men purchased 25% of household groceries, while women were taking a larger part in the purchase of insurance, automobiles, and financial services (Zinn as cited by Belch et al., 2002).

Though the ways men and women make household purchases in married and cohabiting couples are more similar today, both couples still differ in certain ways. For instance, Smock (2000) did not consider cohabitation as something similar to marriage but as something that is an alternative to being single. If looking at homeownership, only 33% of single and cohabiting men own homes versus 80% of married men. The planning of the purchase of homes takes great monetary resources and planning. The temporary nature of cohabitation makes it more impractical for these couples to purchase something permanent like a home. This of course, does not consider

those who cohabit for life and have qualities more in common with married couples (Smock, 2000).

The Family Life Cycle and Alternative Household Consumption Behavior

Marketers have used and still make use of Family Life Cycle models to explain the consumption behavior of households. These models operate on the premise that the consumer decisions people make are affected by certain stages they have reached in life. Though these models are used primarily to explain the consumer decision-making behavior of traditional households, they can also be used to explain nontraditional households.

The Family Life Cycle model most used, even in consumer behavior books, is Wells and Gubar (1966) (Schaninger and Lee, 2002). Schaninger and Lee (2002) believed that the reason that the Wells and Gubar (1966) model works is because it demonstrates couples' consumer behavior as children age and leave the household. Wells and Gubar (1966) defined different consumption stages as the traditional young newlywed, full nest, empty nest, and solitary survivor stages (Schaninger & Lee, 1993).

The Wells-Gubar (1966) model has been criticized for not concentrating enough on other households besides traditional ones. It did not take into account the decline

of the average family size, delayed first marriages, the increase of divorce, lifetime bachelors, and childless families. Both the Murphy-Staples (1979) and Gilly-Enis (1982) models were created to take into account the different consumption habits of nontraditional families. For instance, Murphy and Staples (1979) showed that the pattern of consumption for divorced families with children were similar to single parents (Schaninger & Lee, 1990). Both were found not to be heavy patrons of restaurants and consumers of alcohol, but heavy consumers of convenience and junk food.

Murphy and Staples (1979) and Gilly and Enis (1982) also gave interesting insight into the consumption behavior of childless couples. Both showed that childless couples defer ownership of homes and related durable consumer products (Schaninger & Lee, 1993). These couples spent most of their discretionary income on secondary vehicles and durable products associated with their lifestyle.

One of the most notable exceptions from both the Wells-Gubar and Murphy-Staples models was the classification of cohabiting couples by Gilly and Enis (1982). They defined a cohabiting man and woman as a married couple (Gilly & Enis, 1982). Cohabitors are more

similar to single people in terms of consumption patterns due to the more individualistic nature of their relationships. The only similarities that exist are non-consumption related between married couples and cohabitators who eventually plan to marry. Both show similarities in several areas of relationship quality (Smock, 2000).

The presence of stepfamilies is a topic of interest in cohabitation. Though most women in the U.S. do not give birth in cohabiting relationships, an estimated 40% of children will live in a cohabiting household sometime in their childhood (Bumpass & Lu, as cited by Smock, 2000). An estimated 13% of children that claimed to live in single parent families actually lived with cohabiting parents (Smock, 2000). Given the transient nature of cohabiting couples, such relationships with stepchildren are assumed to be more similar to single parent households rather than married couple households in terms of consumption.

CHAPTER THREE

METHODOLOGY

Data Gathering

Data was gathered from 40 cohabiting couples and 53 married couples in the state of California. Data was collected through the use of a convenience sample. Self-selection bias is the limitation of this method of data collection. In the interest of time and convenience, this method was the most appropriate to use for this given situation. Several advertisements were posted on the Internet through craigslist.org, soliciting the participation of married and unmarried couples in this study. Couples were instructed to e-mail their marital status and snail mail addresses to the main researcher if interested in participating. Associates of the main researcher were also solicited for help in the search for participants for this study. These associates found participants in different cities in both Northern and Southern California.

Two surveys were mailed to each participating heterosexual married and cohabiting couple, along with a self-addressed stamped envelope and a cover letter with instructions. The questionnaires were color-coded for

male/female (cohabiting couples) and husband/wife (married couples). The male and husband questionnaires were colored blue while the female and wife questionnaires were colored yellow. The cover letter instructed all couples to fill out their individual surveys without consulting their partners.

The structure of the study was similar to the one used by Davis and Rigaux (1974) in exploring the consumer decision-making processes of married couples. Twenty-four household products were presented to participants in two two-way tables and one four-way table. The tables asked for the nature of acquisition for a product, the condition of a product, and where the product was acquired. Likert scale-type questions for twenty-six products (forms of savings and savings objectives were added) were used to measure the amount of relative influence of men and women in all couples for the three decision process stages (need recognition, information search, and final acquisition). For each of the twenty-six items in each of the three decision stages, the participant had to indicate who in the household (male/female partner) had the major influence (male = 1, joint = 3, and female = 5).

Data Analysis

The data in the first table of the survey was analyzed for frequency of the "nature of acquisition," "condition," and, "where acquired" categories for each product. This information was used to determine whether married and cohabiting couples rented or purchased a product, what condition the product was in, and where they bought a product. The differences and similarities in purchasing behavior between both types of couples were observed.

The Likert scale items were analyzed along two dimensions: where a couple was on the relative influence scale and proportion of all couples who indicated some degree of shared responsibility in all three decision-making stages. The answers couples gave for these questions were converted from a scale of 1-3 to a scale of 1-5. This is consistent with what Gaidis et al. did, since it was believed that the five-point scale was more discriminating (Gaidis et al., 1986).

The scores of each married and cohabiting couple on the Likert scales were calculated by computing their average. Next, the proportion of couples that agreed on shared responsibility was calculated. This was done by finding couples within the married and cohabiting groups

whose partners both marked a value of 2, 3, or 4 for each of the Likert scale questions.

CHAPTER FOUR

RESULTS AND DISCUSSION

Demographic Information of Married and Cohabiting Sample

The largest age group for the fifty-three married couples was forty years and above, accounting for 43.5% of this sample. No respondent was 18 and under among the married couples, and the average age was 31-35 years old.

The largest age group for forty cohabiting couples was the 19-25 category, which accounted for 37.5% of respondents in this group. The average age is 26-30 years old for males and females of this group. Like the married couples group, none of the respondents were 18 years or under. Cohabitation begins at a young age. One of the most recent estimates on cohabitation by Bumpass and Sweet (1989) shows that about half of Americans have cohabited before their early 30's (Ressler & Waters, 1999).

Out of 52 married couples, a majority had no children at home (53.8% of females and 60.3% of males, respectively). Most cohabiting couples (65% for men and women) did not have children. The great number of married couples without children at home can mostly be traced to families in the empty nest stage, and not necessarily to childless couples. Women that choose to remain childless

are projected to be 22% of women born in 1962 (Heaton & Jacobson, 2004).

The difference between the number of children between men and women among married couples is most likely due to remarriage and the formation of stepfamilies. This difference is also magnified by biological considerations (an influential factor for women). Age has an important impact on whether women have children or not since women can only reproduce between the time of menarche and menopause (Heaton & Jacobson, 2004). This may explain the great gap between the lower percentages of married women versus married men who have children at home. Women may have them earlier than men since age is a greater factor determining when they have kids. In the situation of remarriage and stepfamilies, men may be more likely to bring children under 18 from a previous marriage into a new family.

Most men and women in married couples each reported an income of \$100,000 and above. Most cohabiting men reported their income to be \$100,000 and above. The income of cohabiting women was largely and equally in the \$25,000-\$39,999 and \$100,000 and above ranges. Average income for married couples was \$85,000 for men and women.

Cohabiting men and women showed different mean incomes, with women close to \$59,000 and men \$47,000. The mean for estimated household contribution for married males was 61%, and married females was 56%. The mean for cohabiting males was 66% and cohabiting females 55%.

A majority of the 53 married couples have lived together for more than 5 years, while a majority of the 40 cohabiting couples have lived together for 1 to 2 years.

Most males of married couples had some college education and/or a college degree as their highest educational attainment. Married females mostly had college degrees. Males and females of cohabiting couples both have some college education. The lower education attainment of cohabiting couples compared to married couples may be due to the age of the majority of the sample, which fall, in the 19-25 age range.

Cohabiting relationships, as mentioned before, are normally tenuous in nature. The average duration of a cohabiting relationship is 1.3 years (Ressler & Waters, 1999). Brines and Joyner (1999) found cohabiting relationships to be based on egalitarianism while finding marriage to be collectivist in nature, where both husband and wife pool together complementary resources (in terms of skills and/or income). According to them, cohabiting

relationships are three times more likely to terminate than marriages when inequality exists between the incomes of both men and women. Brines and Joyner (1999) found this to be especially true for couples whose women earn more than men.

Women in cohabiting couples reported higher income than their male counterparts. Women who have higher incomes versus their male counterparts have a higher chance of dissolution compared to wives who earn more in a married couple (Brines and Joyner, 1999). Marriages where wives earn twice as much as their husbands have only a 1.26 times more chance to divorce compared to traditional marriages [where the husband is the primary breadwinner, and the wife is the primary homemaker] (Brines & Joyner, 1999).

Characteristics of Products Purchased by Married and Cohabiting Couples

Table 1 and Table 2 display the nature of acquisition for twenty-four household products among fifty-three married couples and forty cohabiting couples, respectively. Tables 3 and 4 show the results for the condition of products bought by the same married and cohabiting couple sample. Finally, Tables 5 and 6 show

where cohabiting and married couples purchased household products.

Both married couples and cohabiting couples differed greatly in the purchase of homes or apartments, as well as motor vehicles. Homeownership was shown to be greater among married couple, versus cohabiting couples. Married couples were shown to purchase their home/apartment more often than cohabiting couples. 78% of both married men and women purchased their home/apartment versus 70% of cohabiting men and 68% of cohabiting women who rent or lease their home/apartment. Surprisingly, a majority of married and cohabiting couples purchased homes or apartments used (66% for married men, 68% for married women, 92% for cohabiting men, and 88% for cohabiting women).

A large number of respondents for both married and cohabiting couples answered "other" for where they purchased their places of residence. 46% of married men whose response fell under the "other" category made their purchase through a real estate agency. About 22% of married women who answered "other" fell under the generic "other" category, while 13% was listed under real estate agency and another 13% listed "self". About 43% of cohabiting men and 39% of cohabiting women stated they

themselves purchased their home/apartment. About 27% of women in the "other" category purchased their residence from a real estate agent.

The larger number of married couples who purchased homes/apartments versus cohabiting couples is not surprising. As was mentioned, homeownership is greater among married couples than it is cohabiting couples, whose lifestyle more closely models single people. Cohabiting women seem to show evidence of greater homeownership than their male counterparts.

Brines and Joyner (1999) find that women in cohabiting unions are more likely to have higher incomes than their male partners. The results of this study support this finding since cohabiting women earn on average about \$55,000 versus cohabiting men who earn an average income of \$49,000.

A majority of married and cohabiting couples purchase their motor vehicles jointly, but most cohabiters purchased their vehicles used while married couples purchased them new. 60% and 67% of married men and women, respectively, purchased their vehicles new. 67% and 68% of cohabiting men and women, respectively, purchased their vehicles used. The tendency for cohabiters to purchase used vehicles may lie in their age and income. Cohabiters

in this sample are young compared to married people (age range of 19-25 versus an age range of 40 and over).

The last products of significance between married and cohabiting couples were insurance and other insurance. 48% and 58% respectively of married men and married women stated "other" as where they purchased life insurance. For other insurance for the same group, it was 51% for men and 47% for women. Insurance for married men in the "other" category came from employment benefits (12%) and agencies (18%) while other insurance in this same category came from agencies (19%) and retail store and internet (23%). Married women showed the same trend for life insurance (15% from agencies, 12% employment benefits) as well as other insurance (24% for agencies, 16% for retail store and internet).

Cohabiting men and women mostly labeled "other" for where they acquire all types of insurance. Both acquired 50% of their life insurance from employment benefits. 37% of cohabiting men purchased other insurance from agencies while for cohabiting women it was 52%.

Unlike married couples, cohabiting men and women show a greater tendency to rely on employment benefits rather than agents for their insurance. This again may have to do with the young age of the cohabiting sample versus the

married sample, especially in the area of life insurance. People who are in their late teens or twenties may not need to rely as heavily on life insurance as people in their forties and above.

In terms of investment vehicles, married couples tended to have jointly held accounts while cohabiting couples tended to have individually held accounts. Also, married people tended to have a greater variety of investment vehicles than cohabiting couples. A majority of married males reported having joint checking accounts, joint savings accounts, and jointly held real estate (64%, 60%, and 70%, respectively). Married women reported the same (61% for joint checking accounts, 53% for joint savings accounts, and 72% for jointly held real estate). Male cohabiters only held their own checking and savings accounts (61% and 50%, respectively). Their female counterparts were also similar in that they held their own checking and savings accounts (65% and 68%, respectively).

That married couples have more in terms of investment vehicles is not too surprising. The sample shows married couples possessing more in terms of income than cohabiters. That cohabiters have individually held investment vehicles versus joint investment vehicles supports the previous research about the focus of

individualism in cohabitation (McConocha et al, 1993; Smock, 2000; Ressler & Waters, 1999). Brines and Joyner (1999) also state that cohabiters are less likely to pool their resources into a joint account as married couples do.

Mean Relative Influence and Proportion of
Agreement on Shared Responsibility among
Married and Cohabiting Couples

Table 9 shows the mean relative influence of the forty cohabiting and fifty-three married couples in the sample for twenty-six products in each of the three decision phases. A mean value from 1 to 1.99 indicates male dominance, 2 to 3.99 indicates autonomic activity, and 4 to 5 indicates female dominance. Table 10 reveals the proportions of agreement on shared responsibility among both married and cohabiting couples for twenty-six products across three decision phases. Proportions that exceed .50 are seen as syncratic decision-making. Proportions under .50 are seen as autonomic, male-dominated, or female-dominated decision-making. Examining the mean values of Table 9 against Table 10 can be used to determine what kind of decision-making strategy is used in these cases.

Table 11 presents the t-test for the significant difference among mean relative influence of married and cohabiting couples. Two significant differences ($\alpha = .10$) between the samples of both couples were found in the problem recognition phase for Internet access, and other household furnishings. Three significant differences were found in the search phase for cosmetics and toiletries, other household furnishings, and gardening tools. Finally, only one significant difference was found in the decision phase for other household furnishings. Of all the products listed, other household furnishings displayed significant mean differences for all three phases.

Table 12 tested for significant differences in patterns of influence between married and cohabiting couples in twenty-six products and three decision phases. The problem recognition phase contained two significant chi-square values. Married couples tended to be more synchratic than cohabiting couples in their decision to purchase forms of savings in this phase, but more autonomic when purchasing alcoholic beverages. In the search phase, significant chi-square values were found for alcoholic beverages, cosmetics and toiletries, gardening tools, and kitchenware. Cohabiting couples were found to be more synchratic in their decision-making for these

products at this phase than married couples (though not to as great a degree for cosmetics and toiletries). The last decision phase showed that married couples were more autonomic than cohabiting couples when making the final decision to purchase forms of savings.

Patterns of Influence among Married and Cohabiting Couples

Tables 13A and 13B show a greater tendency towards autonomic decision-making among married couples and more syncratic decision-making among cohabiting couples. This finding is directly opposite of Gaidis et al. (1986). Female influence across all decision stages for both married and cohabiting couples is small, while male influence is non-existent for both couples across all decision phases.

According to Tables 13A and 13B the decision-making strategy that married people tend to adopt is autonomic through all three stages, with slightly more syncratic behavior in the final decision phases. Female dominance was present only for female partner's clothes (Clothes ((Hers))), as shown in Exhibits 1, 2, and 3 for all decision phases. Other insurance showed the greatest shift between all three phases for married couples. Couples are syncratic in their recognition of need for it, and then

autonomic in the information search phase. This may have to do with the husband and wife determining their individual needs in terms of insurance. It then returns to syncratic activity as both make the final decision to purchase.

Cohabiting couples differ in the sense that the problem recognition and search phases tend to be both autonomic and syncratic in nature, with decision-making strategy leaning slightly to the syncratic side. The final decision phase for these couples is characterized by a strong syncratic decision-making strategy. Just as with the married couples of the sample, the only female dominant product was female partner's clothes (see Exhibit 4, 5, and 6). The one product that showed the greatest change through the phases was "forms of saving."

Exhibits 4 and 5 show cohabiting couples as autonomic in their problem recognition and search phases for this product, but highly syncratic in the final decision phase. As was mentioned, a majority of cohabiting couples hold individual accounts, mostly regular checking and savings. The syncratic activity demonstrated for this product in the final decision phase supports past research on cohabiters' emphasis on equality in the household. This

extends to equality in deciding the amount of money each should save.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

The results for this study greatly differ from those of the previous study done by Gaidis et al. (1986). Married people in this study show a greater tendency towards autonomic decision-making while cohabiting couples are slightly more syncretic in their decision-making. This change in decision-making strategies of both couples from the Gaidis et al. (1986) study to this present one may have to do with changing gender roles for men and women.

The stronger presence of women in the workforce today than twenty years ago may give way to more autonomic decision-making strategies for married couples. What may influence this is the lack of traditional role specialization in marriage as compared to the past. Today, women are no longer seen as just the primary homemakers and men as just the primary breadwinners. When it comes to decision-making for particular products, it becomes necessary to take an "either-or" strategy in purchasing products.

The autonomic strategy adopted by married couples may be out of convenience since males and females of married couples reported equally high incomes and are both in the

workforce. Husband and wives may not have time to convene to make a decision on which product to buy so they may leave it up to either spouse to go through the three phases of decision-making.

A move towards more syncratic behavior for cohabiting couples in the problem recognition, search, and final decision phases may be due to their focus on equality in their relationships.

Marketers, when attempting to reach married couples today, may want to attempt the advertising and media strategy that Davis and Rigaux (1974) for couples adopting an autonomic strategy. Media and advertising should focus their communications efforts on two audiences rather than one since either the husband or wife of a married couple may be making the decision.

The communication strategy used should focus on the joint nature of both processes since cohabiters showed a propensity towards syncratic strategies in all three phases. Advertising and media strategy should be focused on how single people of the opposite sex decide on the purchase of products together since cohabiters are more like single people in their lifestyle behavior. A slightly strong trend towards autonomic decision-making in was also shown in the problem recognition and search phases.

Marketers must also use the same strategies for autonomic decision-making in these phases as was suggested for married couples.

Predominant male or female influences were lacking in most product categories except for one category, "female partner's clothes." Among married couples, this was primarily female-dominated. Marketers should continue to appeal to women in these couples for all three search phases.

Female dominance was also found in this same category among cohabiters, but only in the problem recognition phase. The search and final decision phases were syncratic in nature. It may be wise to continue to appeal to women in this group and communicate to them the need or desire for particular apparel. Media strategies can then focus on the joint decision-making between male and female cohabiters in the search for information on female partners' clothes and the final decision to purchase them.

The original hypothesis stated that more egalitarian decision-making strategies would be evident among married and cohabiting couples. It was also suggested that women's greater presence in the workforce compared to twenty years ago during the time of the Gaidis et al. (1986) study would influence this. Ironically, women's presence in the

workforce had an effect on married couples' product decision-making, but not towards egalitarianism. Instead, a trend towards autonomic decision-making was seen.

Cohabitors, unlike married couples, developed a more syncratic strategy for product decision-making compared to the Gaidis et al. (1986) study. This move towards syncratic behavior may be due to their greater propensity towards equality than their predecessors in the previous study. Cohabitors are 8% of the number of married couples in the United States [which is estimated to be approximately 60.7 million] (U.S. Census Bureau, 2000). Marketers may want to consider if they are a viable market, especially for companies whose customer base is made mostly of more common-type households. Cohabitors may also be good for companies looking into smaller, untapped segments of the population.

APPENDIX A

SURVEY

This survey is being conducted by Karen Calpo, a student in the Department of Marketing of California State University, San Bernardino, as part of her requirements for an MBA. The supervising faculty member is Dr. Nabil Razzouk

The purpose of the survey is to better understand the decision making processes of spouses and significant others in the household. I would appreciate it if you take the 20 minutes necessary to complete this questionnaire. You may choose not to answer any question. In no way can your identity be associated with your answers.

Instructions: For each of the questions below, please answer according to the directions provided. Surveys are yellow for women and blue for men. Each spouse and/or significant other **MUST fill out his/her survey without consulting one another**. Answers are confidential. If a question does not apply to your living standard, please ignore it.

1. Indicate which of the products listed below have been acquired since you have been living together. Please also indicate the nature of the acquired product, its condition, and where it was acquired.

Product	Nature of Acquisition		Condition		Where Acquired			
	Rent/ Lease	Purchase	New	Used	Retail Store	Wholesale (Costco, Sam's Club, etc.)	Internet	Other (Specify)
Home/Apartment								
Motor vehicle(s) (Car, SUV, etc.)								
Living Room Furniture								
Household Appliances (Excluding TV)								
Other Household Furnishings (Drapes, Rugs, Etc.)								
Housing Upkeep (Repairs, Home Improvement)								
Kitchenware								
TV, Stereo, CD Player, DVD Player								
Computer (Desktop and/or notebook) and parts								
Gardening Tools								
Male Partner's Clothes								
Female Partner's Clothes								

Product		Rent/ Lease	Purchase	New	Used	Retail Store	Wholesale (Costco, Sam's Club, etc.)	Internet	Other (Specify)
Child(ren)'s Clothes									
Child(ren)'s Toys									
Food & Non-Alcoholic Beverages									
Alcoholic Beverages									
Cosmetics & Toiletries									
Non-Prescription Drugs and First Aid Items									
Household Cleaning Products									
Life Insurance									
Other Insurance (Auto, Home, Etc.)									
Internet Access									
Video Games									
Concerts, Movies, Theatre, & Entertainment									

2. Indicate which of the following alternatives best characterizes your checking account status.

- ☐ I have no checking account
☐ I have an individual checking account
☐ My partner and I have a joint checking account

3. Which of the following alternatives best characterizes your savings status

- ☐ I have no savings account
☐ I have an individual savings account
☐ My partner and I have a joint savings account

4. Indicate which of the following alternatives best describes your investment status

	Have None	Individually Held	Jointly Held
Bonds			
Stocks			
Mutual Funds			
Real Estate			
Other (Specify)			

5. Who within **your** household **recognizes a need** for the following products? Place an X at the point on the scale which indicates relative male/female influence when a need for a product or service is recognized.

	Male Alone 1.0	1.5	Male & Female Jointly 2.0	2.5	Female Alone 3.0
Life Insurance					
Concerts, Movies, Theatre and Entertainment					
Internet Access					
Housing (Rent or Purchase Price)					
Forms of Saving (Stocks, Bonds, Savings Account)					
Other Insurance (Car, Home)					
Savings Objectives (How Much, When)					
Housing Upkeep (Repairs, Home Improvement)					
Food, Non-Alcoholic Beverages					
Alcoholic Beverages					
Cosmetics and Toiletries					
Non-Prescription Drugs and First Aid Items					
Living Room Furniture					
Computers (desktop and/or notebook and parts)					
Household Appliances (Exclude TV)					
TV, Stereo, CD Player, DVD Player					
Other Household Furnishings (Rugs, Drapes)					
Female Partner's Clothes					
Child(ren)'s Clothes					
Gardening Tools					
Male Partner's Clothes					
Household Cleaning Products					
Kitchenware					
Child(ren)'s Toys					
Video Games					
Motor vehicle(s) (Car, SUV, etc.)					

6. Who within **your** household **searches for information** on the following products? Place an X at the point on the scale which indicates relative male/female influence in your information search.

	Male Alone		Male & Female Jointly		Femal e Alone
	1.0	1.5	2.0	2.5	3.0
Life Insurance					
Concerts, Movies, Theatre and Entertainment					
Internet Access					
Housing (Rent or Purchase Price)					
Forms of Saving (Stocks, Bonds, Savings Account)					
Other Insurance (Car, Home)					
Savings Objectives (How Much, When)					
Housing Upkeep (Repairs, Home Improvement)					
Food, Non-Alcoholic Beverages					
Alcoholic Beverages					
Cosmetics and Toiletries					
Non-Prescription Drugs and First Aid Items					
Living Room Furniture					
Computers (desktop and/or notebook and parts)					
Household Appliances (Exclude TV)					
TV, Stereo, CD Player, DVD Player					
Other Household Furnishings (Rugs, Drapes)					
Female Partner's Clothes					
Child(ren)'s Clothes					
Gardening Tools					
Male Partner's Clothes					
Household Cleaning Products					
Kitchenware					
Child(ren)'s Toys					
Video Games					
Motor vehicle(s) (Car, SUV, etc.)					

7. Who within **your** household **makes the final acquisition decision** for the following products? Place an X at the point on the actual purchase of each product or service.

	Male Alone		Male & Female Jointly		Female Alone
	1.0	1.5	2.0	2.5	3.0
Life Insurance					
Concerts, Movies, Theatre and Entertainment					
Internet Access					
Housing (Rent or Purchase Price)					
Forms of Saving (Stocks, Bonds, Savings Account)					
Other Insurance (Car, Home)					
Savings Objectives (How Much, When)					
Housing Upkeep (Repairs, Home Improvement)					
Food, Non-Alcoholic Beverages					
Alcoholic Beverages					
Cosmetics and Toiletries					
Non-Prescription Drugs and First Aid Items					
Living Room Furniture					
Computers (desktop and/or notebook and parts)					
Household Appliances (Exclude TV)					
TV, Stereo, CD Player, DVD Player					
Other Household Furnishings (Rugs, Drapes)					
Female Partner's Clothes					
Child(ren)'s Clothes					
Gardening Tools					
Male Partner's Clothes					
Household Cleaning Products					
Kitchenware					
Child(ren)'s Toys					
Video Games					
Motor vehicle(s) (Car, SUV, etc.)					

8. Please provide the following information:

A. Your age

_____ 18 or under

_____ 19-25 years old

_____ 26-30 years old

_____ 31-35 years old

_____ 36-40 years old

_____ over 40 years old

B. Number of people residing in your home

Adults over 18 years old _____

Children under 18 years old _____

C. Estimated household yearly income

_____ under \$10,000

_____ \$10,000-\$24,999

_____ \$25,000-\$39,999

_____ \$40,000-\$54,999

_____ \$55,000-\$69,000

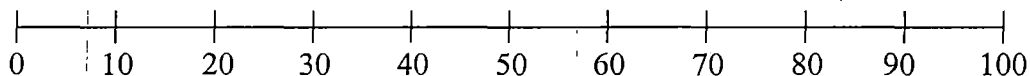
_____ \$70,000-\$84,999

_____ \$85,000-\$99,999

_____ \$100,000 and above

D. Estimate your contribution to the household expenses. Place an X at the point that best describes your portion of the household expenses.

Percentage



E. Which of the following characterizes your present educational level?

_____ less than high school

_____ high school degree

_____ some college

_____ college degree

_____ post graduate

F. What is your ethnicity?

_____ Caucasian

_____ Hispanic

_____ African-American

_____ Asian or Pacific Islander

_____ Other (Please specify) _____

G. How long have you and your partner been living together?

_____ less than 6 months

_____ 6 months to 1 year

_____ more than 5 years

_____ 1 to 2 years

_____ 3 to 5 years

Thank you for your participation!

APPENDIX B

TABLES

Table 1. Nature of Acquisition of Products Purchased by Married Couples

Product	Married Male			Married Female		
	Rent/ Lease	Purchased	Both	Rent/ Lease	Purchased	Both
Home/Apartment	.20	.78	.02	.18	.78	.07
Motor vehicle(s)	.04	.96	--	.02	.98	--
Living Room Furniture	--	1.00	--	.02	.98	--
Household Appliances	--	1.00	--	--	1.00	--
Other Household Furnishings	--	1.00	--	--	1.00	--
Housing Upkeep	--	1.00	--	--	1.00	--
Kitchenware	--	1.00	--	--	1.00	--
TV, Stereo, CD Player, DVD Player	--	1.00	--	--	1.00	--
Computers	--	1.00	--	--	1.00	--
Gardening Tools	--	1.00	--	--	1.00	--
Male Partner's Clothes	--	1.00	--	--	1.00	--
Female Partner's Clothes	--	1.00	--	--	1.00	--
Child(ren)'s Clothes	--	1.00	--	--	1.00	--
Child(ren)'s Toys	--	1.00	--	--	1.00	--
Food & Non-Alcoholic Beverages	--	1.00	--	--	1.00	--
Alcoholic Beverages	--	1.00	--	--	1.00	--
Cosmetics & Toiletries	--	1.00	--	--	1.00	--
Non-Prescription Drugs and First Aid Items	--	1.00	--	--	1.00	--
Household Cleaning Products	--	1.00	--	--	1.00	--
Life Insurance	--	1.00	--	--	1.00	--
Other Insurance	--	1.00	--	--	1.00	--
Internet Access	--	1.00	--	--	1.00	--
Video Games	.03	.97	--	.06	.91	.03
Concerts, Movies, Theatre, & Entertainment	--	1.00	--	.04	.96	--

Table 2. Nature of Acquisition of Products Purchased by Cohabiting Couples

Product	Cohabiting Male			Cohabiting Female		
	Rent/ Lease	Purchased	Both	Rent/ Lease	Purchased	Both
Home/Apartment	.70	.27	.03	.68	.32	--
Motor vehicle(s)	.07	.93	--	.07	.93	--
Living Room Furniture	.13	.87	--	.14	.86	--
Household Appliances	.07	.93	--	.06	.94	--
Other Household Furnishings	.10	.90	--	.06	.94	--
Housing Upkeep	.06	.94	--	--	1.00	--
Kitchenware	--	1.00	--	.97	--	.03
TV, Stereo, CD Player, DVD Player	--	1.00	--	--	1.00	--
Computers	--	1.00	--	--	1.00	--
Gardening Tools	--	1.00	--	--	1.00	--
Male Partner's Clothes	--	1.00	--	--	1.00	--
Female Partner's Clothes	--	1.00	--	--	1.00	--
Child(ren)'s Clothes	--	1.00	--	--	1.00	--
Child(ren)'s Toys	.07	.93	--	--	1.00	--
Food & Non-Alcoholic Beverages	--	1.00	--	--	1.00	--
Alcoholic Beverages	--	1.00	--	--	1.00	--
Cosmetics & Toiletries	--	1.00	--	--	1.00	--
Non-Prescription Drugs and First Aid Items	--	1.00	--	--	1.00	--
Household Cleaning Products	--	1.00	--	.03	.97	--
Life Insurance	--	1.00	--	--	1.00	--
Other Insurance	--	1.00	--	.04	.96	--
Internet Access	.12	.89	--	.04	.96	--
Video Games	.04	.91	.04	.09	.86	.05
Concerts, Movies, Theatre, & Entertainment	--	.97	.03	.03	.91	.06

Table 3. Condition of Product Purchased by Married Couples

Product	Married Male			Married Female		
	New	Used	Both	New	Used	Both
Home/Apartment	.34	.66	--	.32	.68	--
Motor vehicle(s)	.60	.30	.11	.67	.27	.06
Living Room Furniture	.88	.08	.04	.88	.10	.02
Household Appliances	.92	.06	.02	.94	.04	.02
Other Household Furnishings	.96	.04	--	.98	--	.02
Housing Upkeep	.95	.05	--	1.00	--	--
Kitchenware	.95	.02	.02	1.00	--	--
TV, Stereo, CD Player, DVD Player	.98	.02	--	.96	.04	--
Computers	.94	.02	.04	.96	.02	.02
Gardening Tools	.96	.05	--	.98	--	.02
Male Partner's Clothes	.93	.04	.02	.98	.02	--
Female Partner's Clothes	.98	--	.02	.96	--	.04
Child(ren)'s Clothes	1.00	--	--	.94	.03	.03
Child(ren)'s Toys	1.00	--	--	.93	.03	.03
Food & Non-Alcoholic Beverages	1.00	--	--	.98	--	.02
Alcoholic Beverages	1.00	--	--	.97	.03	--
Cosmetics & Toiletries	1.00	--	--	1.00	--	--
Non-Prescription Drugs and First Aid Items	1.00	--	--	1.00	--	--
Household Cleaning Products	1.00	--	--	.98	.02	--
Life Insurance	1.00	--	--	1.00	--	--
Other Insurance	1.00	--	--	1.00	--	--
Internet Access	1.00	--	--	1.00	--	--
Video Games	.86	.09	.06	.90	.10	--
Concerts, Movies, Theatre, & Entertainment	1.00	--	--	.98	.02	--

Table 4. Condition of Product Purchased by Cohabiting Couples

Product	Cohabiting Male			Cohabiting Female		
	New	Used	Both	New	Used	Both
Home/Apartment	.08	.92	--	.12	.88	--
Motor vehicle(s)	.30	.67	.03	.29	.68	.04
Living Room Furniture	.60	.32	.08	.59	.38	.03
Household Appliances	.73	.23	.03	.79	.09	.12
Other Household Furnishings	.84	.07	.10	.91	.03	.06
Housing Upkeep	.94	--	.06	.95	.05	--
Kitchenware	.86	.04	.11	.82	.12	.06
TV, Stereo, CD Player, DVD Player	.83	.10	.07	.79	.14	.07
Computers	.69	.25	.06	.81	.13	.07
Gardening Tools	.95	.05	--	.90	.11	--
Male Partner's Clothes	.87	.03	.10	.84	.09	.06
Female Partner's Clothes	.78	.09	.13	.78	.09	.13
Child(ren)'s Clothes	.69	.06	.25	.81	.06	.13
Child(ren)'s Toys	.88	.06	.06	.92	.08	--
Food & Non-Alcoholic Beverages	1.00	--	--	1.00	--	--
Alcoholic Beverages	1.00	--	--	1.00	--	--
Cosmetics & Toiletries	1.00	--	--	1.00	--	--
Non-Prescription Drugs and First Aid Items	1.00	--	--	1.00	--	--
Household Cleaning Products	.96	--	.04	1.00	--	--
Life Insurance	1.00	--	--	1.00	--	--
Other Insurance	1.00	--	--	1.00	--	--
Internet Access	1.00	--	--	1.00	--	--
Video Games	.64	.09	.27	.55	.18	.27
Concerts, Movies, Theatre, & Entertainment	.92	--	.08	.96	--	.04

Table 5. Where Products were Acquired by Married Couples

Product	Married Male				Married Female			
	Retail Store	Wholesale	Internet	Other	Retail Store	Wholesale	Internet	Other
Home/Apartment	.14	--	.07	.79	.26	--	.09	.65
Motor vehicle(s)	.38	--	.08	.54	.36	--	.10	.54
Living Room Furniture	.83	.10	--	.06	.88	.02	--	.10
Household Appliances	.78	.10	.02	.10	.79	.06	.02	.13
Other Household Furnishings	.86	.06	.04	.04	.88	.06	.02	.04
Housing Upkeep	.80	.07	--	.14	.77	.18	--	.06
Kitchenware	.80	.11	--	.09	.86	.04	.02	.08
TV, Stereo, CD Player, DVD Player	.88	.04	--	.08	.84	.08	.02	.06
Computers	.72	.02	.15	.11	.80	--	.15	.04
Gardening Tools	.84	.09	.02	.04	.88	.06	--	.06
Male Partner's Clothes	.85	.02	--	.13	.86	.02	.02	.10
Female Partner's Clothes	.90	.02	--	.08	.85	--	.02	.13
Child(ren)'s Clothes	.79	--	--	.21	.85	--	--	.15
Child(ren)'s Toys	.81	--	--	.19	.87	--	--	.13
Food & Non-Alcoholic Beverages	.50	.19	--	.31	.60	.08	--	.32
Alcoholic Beverages	.42	.29	--	.29	.63	.13	--	.25
Cosmetics & Toiletries	.75	.06	--	.19	.77	.04	--	.19
Non-Prescription Drugs and First Aid Items	.67	.19	--	.13	.75	.10	--	.16
Household Cleaning Products	.65	.14	--	.22	.74	.09	--	.17
Life Insurance	.42	--	.09	.48	.36	--	.06	.58
Other Insurance	.42	--	.07	.51	.42	.03	.08	.47
Internet Access	.32	--	.62	.06	.29	--	.66	.06
Video Games	.72	.06	.06	.17	.66	.06	.09	.19
Concerts, Movies, Theatre, & Entertainment	.49	.02	.30	.19	.55	.04	.26	.15

Table 6. Where Products were Acquired by Cohabiting Couples

Product	Cohabiting Male				Cohabiting Female			
	Retail Store	Wholesale	Internet	Other	Retail Store	Wholesale	Internet	Other
Home/Apartment	.04	.04	.07	.86	--	.04	.08	.88
Motor vehicle(s)	.13	.04	.08	.75	.08	.04	.16	.72
Living Room Furniture	.52	.09	.09	.30	.57	.04	.11	.29
Household Appliances	.57	.14	--	.29	.52	.21	.06	.21
Other Household Furnishings	.76	.14	--	.10	.75	.09	--	.16
Housing Upkeep	.47	.41	--	.12	.33	.43	--	.24
Kitchenware	.59	.19	--	.22	.67	.12	--	.21
TV, Stereo, CD Player, DVD Player	.77	.15	--	.08	.63	.17	.03	.17
Computers	.56	.06	.19	.19	.66	.06	.16	.13
Gardening Tools	.68	.21	--	.11	.75	.25	--	--
Male Partner's Clothes	.81	.07	.03	.10	.82	.06	.03	.09
Female Partner's Clothes	.77	.07	.03	.13	.83	.03	--	.14
Child(ren)'s Clothes	.67	.07	--	.27	.75	--	--	.25
Child(ren)'s Toys	.69	.06	.06	.19	.77	.08	--	.15
Food & Non-Alcoholic Beverages	.58	.25	--	.17	.46	.21	--	.33
Alcoholic Beverages	.59	.24	--	.17	.58	.19	--	.23
Cosmetics & Toiletries	.66	.22	--	.13	.72	.10	--	.18
Non-Prescription Drugs and First Aid Items	.65	.32	--	.03	.76	.11	--	.13
Household Cleaning Products	.59	.34	--	.06	.58	.25	--	.17
Life Insurance	.13	--	.25	.63	--	--	.10	.90
Other Insurance	.19	.04	.30	.48	.04	.08	.24	.64
Internet Access	.16	.12	.68	.04	.04	.04	.85	.07
Video Games	.64	.05	.09	.23	.57	.05	.10	.29
Concerts, Movies, Theatre, & Entertainment	.44	.07	.26	.22	.41	.06	.31	.22

Table 7. Investments of Married Couples

Product	Married Male				Married Female			
	Have None	Individually Held	Jointly Held	Both	Have None	Individually Held	Jointly Held	Both
Checking Account	--	.24	.64	.12	.02	.22	.61	.16
Savings Account	.02	.24	.60	.14	.10	.14	.53	.24
Bonds	.61	.18	.21	--	.63	.17	.20	--
Stocks	.30	.30	.38	.02	.38	.26	.32	.04
Mutual Funds	.38	.28	.30	.04	.48	.24	.24	.05
Real Estate	.24	.04	.70	.02	.21	.06	.72	--
Other	.38	.31	.19	.13	.58	.25	.17	--

Table 8. Investments of Cohabiting Couples

Product	Cohabiting Male				Cohabiting Female			
	Have None	Individually Held	Jointly Held	Both	Have None	Individually Held	Jointly Held	Both
Checking Account	.05	.61	.29	.05	.10	.65	.15	.10
Savings Account	.16	.50	.32	.03	.10	.68	.18	.05
Bonds	.86	.14	--	--	.74	.26	--	--
Stocks	.55	.36	.06	.03	.56	.38	.06	--
Mutual Funds	.59	.34	.06	--	.66	.28	.06	--
Real Estate	.59	.24	.18	--	.63	.22	.16	--
Other	.78	.22	--	--	.56	.44	--	--

Table 9. Mean Relative Influence Among Married and Cohabiting Couples

Product	Married Couples			Cohabiting Couples		
	Problem Recognition	Search	Decision	Problem Recognition	Search	Decision
Life Insurance	2.97	2.88	2.92	3.09	3.16	2.94
Concerts, Movies, Theatre, & Entertainment	2.91	2.88	2.93	2.89	2.86	2.96
Internet Access	2.63	2.51	2.58	3.11	2.85	2.79
Housing	2.97	2.85	2.90	3.00	2.98	2.89
Forms of Saving	2.98	2.70	2.85	3.16	2.76	2.95
Other Insurance	2.90	2.76	2.80	2.94	2.88	2.73
Savings Objectives	3.12	3.05	3.00	3.14	3.17	3.20
Housing Upkeep	2.82	2.85	2.86	2.88	2.64	2.73
Food & Non-Alcoholic Beverages	3.07	3.13	3.08	3.16	3.23	3.09
Alcoholic Beverages	2.60	2.66	2.77	2.48	2.59	2.78
Cosmetics & Toiletries	3.75	3.70	3.62	3.71	4.07	3.64
Non-Prescription Drugs and First Aid Items	3.35	3.40	3.35	3.49	3.66	3.32
Living Room Furniture	3.23	3.24	3.04	3.19	3.25	3.10
Computers	2.65	2.52	2.69	2.64	2.50	2.68
Household Appliances	2.91	2.91	2.97	2.97	3.00	3.04
TV, Stereo, CD Player, DVD Player	2.52	2.39	2.65	2.52	2.47	2.70
Other Household Furnishings	3.33	3.29	3.30	3.61	3.77	3.62
Female Partner's Clothes	4.00	4.21	4.07	4.15	4.35	4.23
Child(ren)'s Clothes	3.60	3.78	3.67	3.79	3.73	3.57
Gardening Tools	2.60	2.57	2.57	2.84	3.01	2.60
Male Partner's Clothes	2.48	2.57	2.47	2.20	2.31	2.14
Household Cleaning Products	3.54	3.47	3.39	3.46	3.45	3.36
Kitchenware	3.48	3.41	3.52	3.49	3.53	3.49
Child(ren)'s Toys	3.38	3.40	3.34	3.38	3.49	3.37
Video Games	2.46	2.47	2.44	2.10	2.06	2.29
Motor vehicle(s)	2.78	2.59	2.78	2.73	2.44	2.60

Table 10. Proportion of Agreement on Shared Responsibility among Married and Cohabiting Couples

Product	Married Couples			Cohabiting Couples		
	Problem Recognition	Search	Decision	Problem Recognition	Search	Decision
Life Insurance	.40	.53	.68	.28	.35	.45
Concerts, Movies, Theatre, and Entertainment	.51	.51	.53	.58	.39	.59
Internet Access	.54	.49	.45	.71	.43	.46
Housing	.61	.58	.61	.61	.61	.64
Forms of Saving	.57	.50	.46	.30	.38	.69
Other Insurance	.51	.37	.48	.48	.53	.58
Savings Objectives	.53	.33	.55	.47	.47	.61
Housing Upkeep	.35	.43	.58	.43	.33	.44
Food, Non-Alcoholic Beverages	.47	.41	.46	.41	.49	.62
Alcoholic Beverages	.43	.28	.38	.69	.65	.56
Cosmetics and Toiletries	.38	.25	.45	.53	.46	.49
Non-Prescription Drugs and First Aid Items	.47	.41	.43	.54	.46	.50
Living Room Furniture	.48	.45	.50	.68	.59	.59
Computers	.46	.36	.44	.46	.46	.53
Household Appliances	.59	.52	.58	.56	.54	.57
TV, Stereo, CD Player, DVD Player	.43	.45	.52	.57	.46	.57
Other Household Furnishings	.43	.44	.54	.46	.62	.55
Female Partner's Clothes	.36	.48	.48	.38	.65	.59
Child(ren's) Clothes	.32	.45	.47	.43	.67	.36
Gardening Tools	.32	.33	.41	.45	.61	.48
Male Partner's Clothes	.30	.31	.44	.47	.48	.54
Household Cleaning Products	.38	.33	.37	.54	.55	.56
Kitchenware	.48	.31	.41	.46	.60	.54
Child(ren)'s Toys	.24	.43	.39	.50	.31	.39
Video Games	.38	.49	.38	.53	.52	.52
Motor Vehicle(s)	.51	.50	.70	.55	.61	.71

Table 11. T-Test for Significant Differences in Mean Relative Influence for Cohabiting and Married Couples

Product	Problem Recognition		Search		Decision	
	<i>t</i>	<i>Pr > t</i>	<i>t</i>	<i>Pr > t</i>	<i>t</i>	<i>Pr > t</i>
Life Insurance	-.491	.626	-.902	.373	-.091	.928
Concerts, Movies, Theatre, and Entertainment	.136	.892	.085	.932	-.165	.869
Internet Access	-3.252	.002	-1.514	.134	-1.145	.256
Housing	-.770	.444	-.658	.514	.080	.936
Forms of Saving	-1.181	.243	-.299	.766	-.634	.529
Other Insurance	-.319	.750	-.524	.603	.414	.681
Savings Objectives	-.162	.872	-.488	.628	-1.250	.219
Housing Upkeep	-.392	.697	1.270	.208	.888	.378
Food, Non-Alcoholic Beverages	-.594	.554	-.626	.533	-.038	.970
Alcoholic Beverages	.597	.553	.394	.695	-.048	.962
Cosmetics and Toiletries	.223	.824	-2.308	.024	-.133	.894
Non-Prescription Drugs and First Aid Items	-1.016	.313	-1.336	.187	.240	.811
Living Room Furniture	.291	.771	-.094	.926	-.567	.572
Computers	.054	.957	.092	.927	.035	.972
Household Appliances	-.670	.505	-.550	.584	-.548	.585
TV, Stereo, CD Player, DVD Player	-.031	.975	-.532	.596	-.340	.735
Other Household Furnishings	-2.097	.039	-3.270	.002	-2.237	.029
Female Partner's Clothes	-.850	.398	-.721	.473	-.957	.341
Child(ren's) Clothes	-.783	.438	.205	.838	.450	.655
Gardening Tools	-.914	.364	-1.636	.107	-.121	.904
Male Partner's Clothes	1.379	.172	1.163	.248	1.555	.124
Household Cleaning	.595	.553	.088	.930	.223	.824
Kitchenware	-.052	.959	-.678	.500	.171	.865
Child(ren)'s Toys	.027	.979	-.405	.688	-.127	.899
Video Games	1.586	.118	1.858	.068	.700	.487
Motor Vehicle(s)	.362	.718	.863	.391	1.070	.290

Table 12. Chi-Square Test for Significant Differences in Proportion of Shared Responsibility for Married and Cohabiting Couples

Product	Problem Recognition		Search		Decision	
	χ^2	$Pr > \chi^2$	χ^2	$Pr > \chi^2$	χ^2	$Pr > \chi^2$
Life Insurance	.735	.536	1.816	.272	2.747	.157
Concerts, Movies, Theatre, and Entertainment	.379	.647	1.242	.284	.301	.661
Internet Access	2.256	.170	.231	.648	.005	1.000
Housing	.001	1.000	.235	.658	.086	.825
Forms of Saving	5.325	.024	1.192	.356	4.078	.068
Other Insurance	.054	1.000	2.119	.173	.730	.505
Savings Objectives	.304	.647	1.387	.339	.298	.647
Housing Upkeep	.549	.496	.655	.478	1.613	.263
Food, Non-Alcoholic Beverages	.270	.658	.471	.506	2.223	.196
Alcoholic Beverages	4.903	.035	9.837	.002	2.458	.175
Cosmetics and Toiletries	1.713	.258	3.682	.092	.101	.827
Non-Prescription Drugs and First Aid Items	.441	.658	.173	.820	.376	.665
Living Room Furniture	3.146	.113	1.623	.258	.700	.501
Computers	.000	1.000	.810	.380	.623	.517
Household Appliances	.112	.825	.043	1.000	.006	1.000
TV, Stereo, CD Player, DVD Player	1.668	.269	.002	1.000	.229	.666
Other Household Furnishings	.054	.825	2.556	.125	.002	1.000
Female Partner's Clothes	.031	1.000	2.092	.171	.949	.375
Child(ren's) Clothes	.473	.519	1.874	.217	.519	.536
Gardening Tools	1.038	.401	4.093	.053	.234	.791
Male Partner's Clothes	2.184	.159	2.232	.153	.872	.385
Household Cleaning	2.071	.182	3.856	.064	2.863	.120
Kitchenware	.048	1.000	6.141	.018	1.489	.270
Child(ren)'s Toys	2.622	.146	.599	.513	.000	1.000
Video Games	1.466	.315	.067	1.000	1.174	.324
Motor Vehicle(s)	.102	.817	.983	.365	.009	1.000

Table 13A. Patterns of Influence among Married Couples

Pattern of Influence	Problem Recognition	Information Search	Decision	Average
Male Dominant	0	0	0	0
Autonomic	17	19	15	17
Syncratic	8	6	10	8
Female Dominant	1	1	1	1

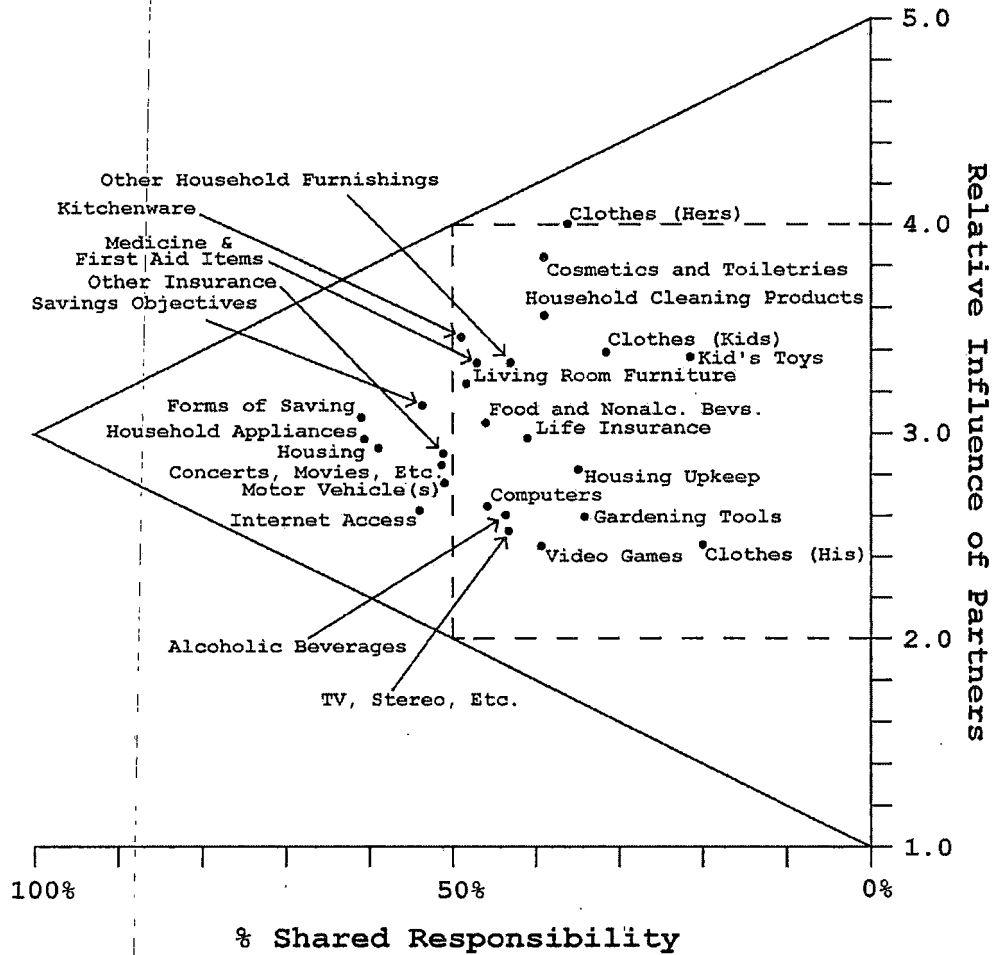
Table 13B. Patterns of Influence among Cohabiting Couples

Pattern of Influence	Problem Recognition	Information Search	Decision	Average
Male Dominant	0	0	0	0
Autonomic	12	12	7	10
Syncratic	13	13	19	15
Female Dominant	1	1	0	1

APPENDIX C

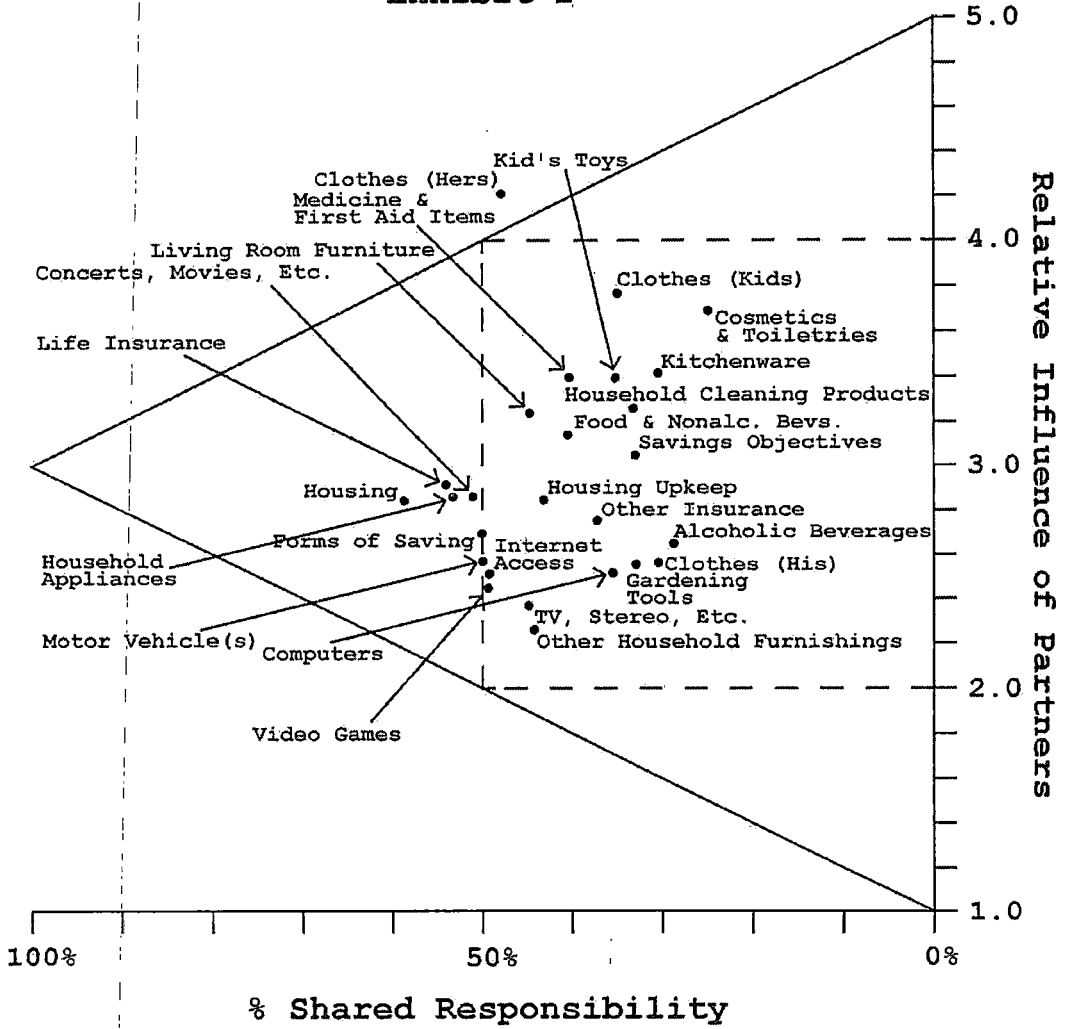
CHARTS

Exhibit 1



Problem Recognition Stage--
Married Couples

Exhibit 2



Search Stage--
Married Couples

Exhibit 3

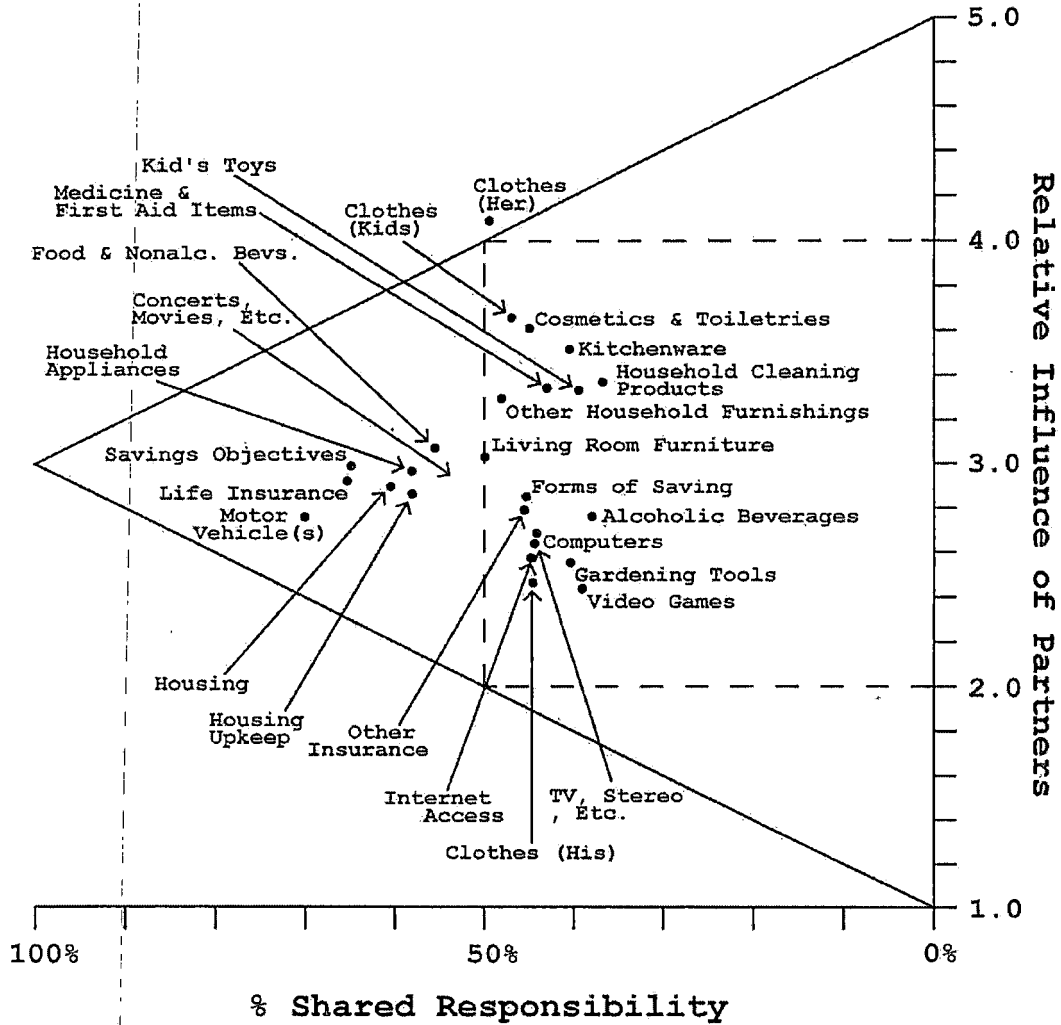
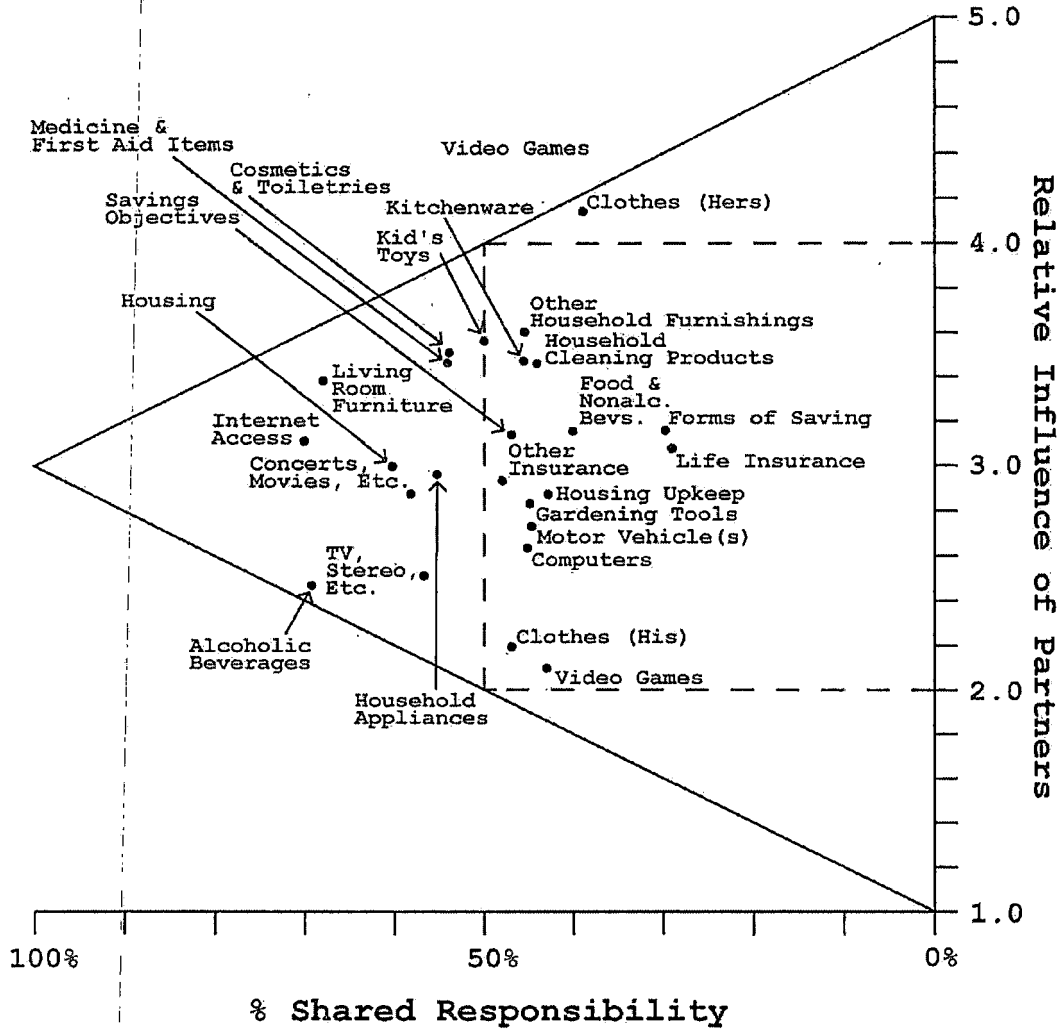
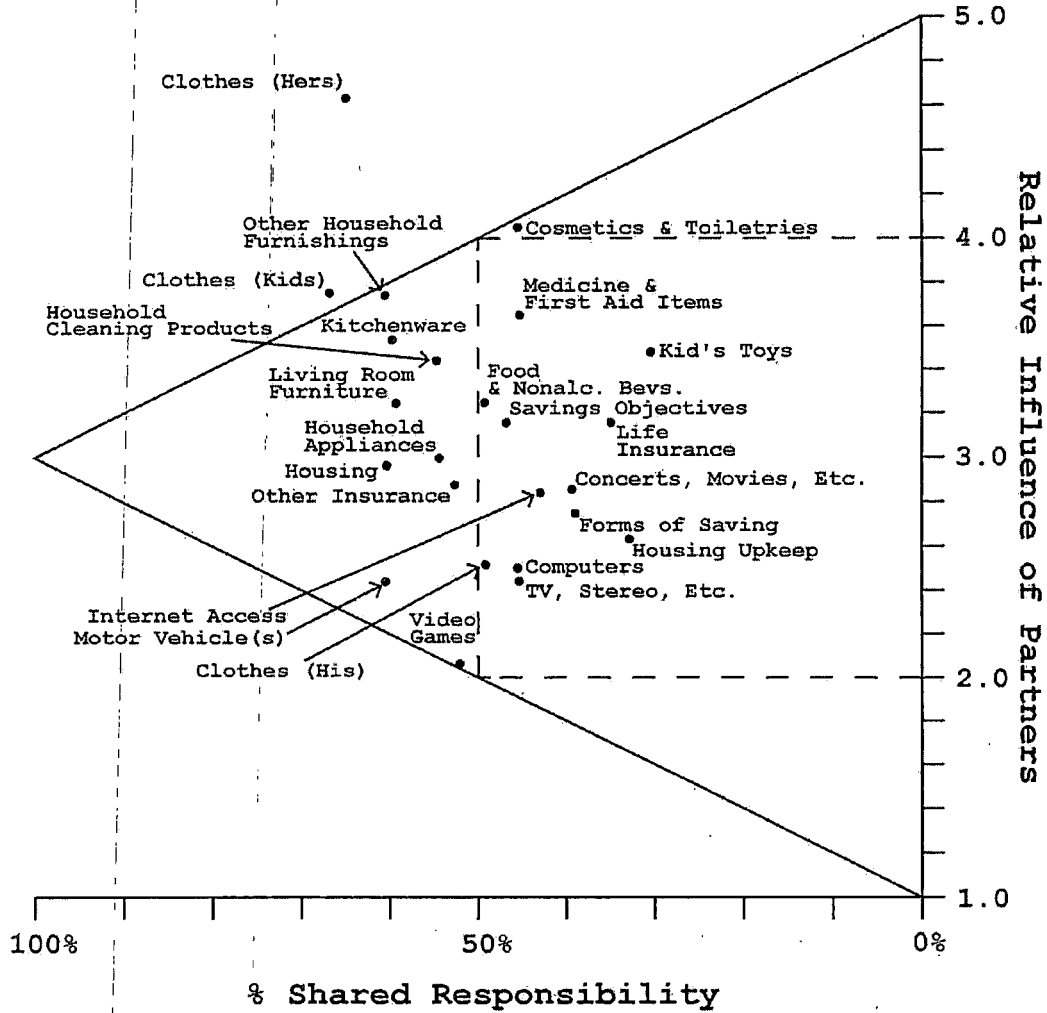


Exhibit 4



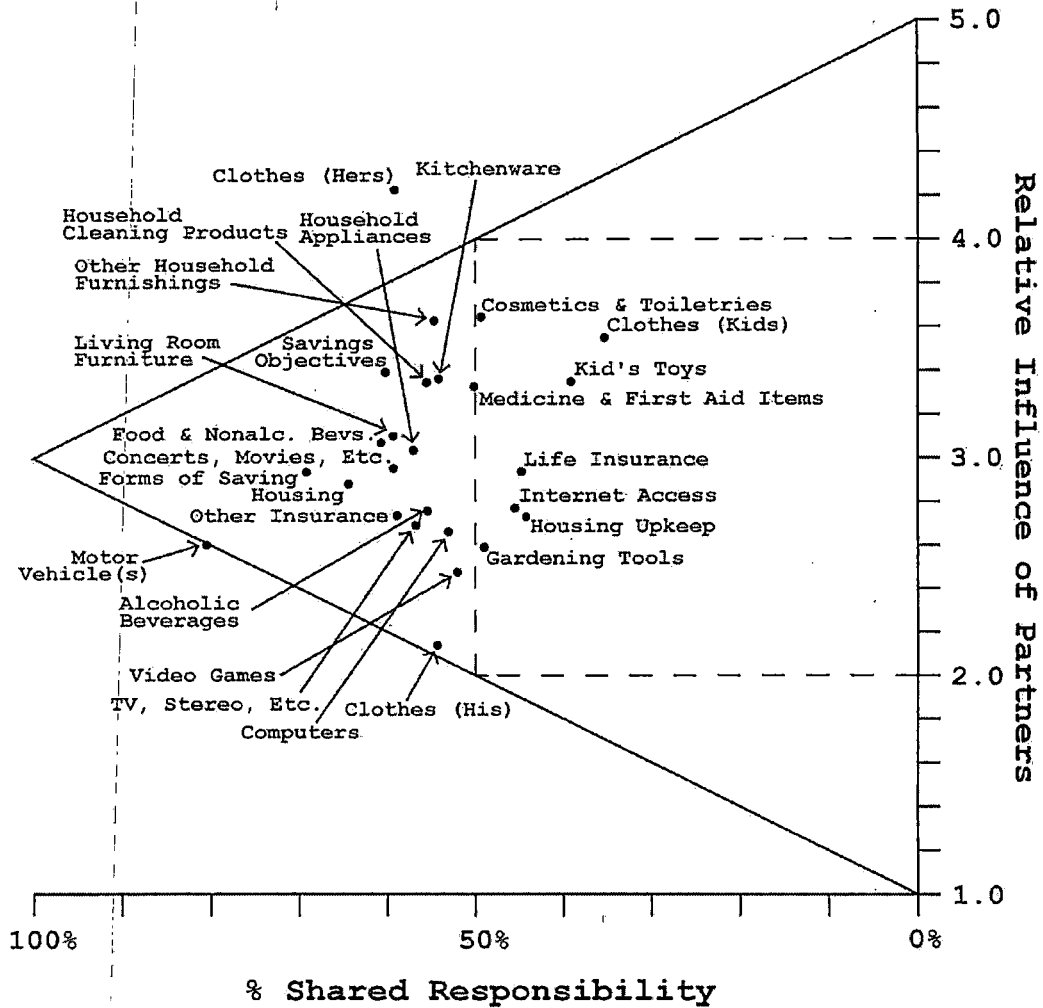
Problem Recognition Stage--
Cohabiting Couples

Exhibit 5



Search Stage--
Cohabiting Couples

Exhibit 6



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