

DECISION-MAKING INFLUENCE OF HUSBANDS AND WIVES WITHIN OLDER FAMILY
DYADS: A STUDY OF THE DECISION TO PURCHASE VACATION TRAVEL

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Abstract

This paper reports the findings of an investigation of the decision-making influence exerted within family dyads by husbands and wives over sixty-five years of age. Each phase of decision-making -- problem recognition, search for information, and final decision-making -- was studied with regard to the decision to purchase vacation travel. The data reveal purchasing role structures and variations in these structures of family dyads as a function of educational levels and employment statuses of dyad members.

Introduction

Contemporary marketing literature is giving increasing attention to the population over sixty-five years of age. This concern is well supported, for example, by the dramatic growth in numbers of older Americans (from three million persons at the turn of the present century, to nearly 25 million now), by the increased share of the population represented by older Americans (from four percent in 1900, to approximately eleven percent now), and by their holding of consequential purchasing power (per capita income in households with heads aged 65 and over is higher than that in households with heads aged under 25, 25 through 34, or 35 through 44) (The Conference Board, 1974).

The "over-65" population has been investigated primarily in terms of its demographic characteristics. Little is known, however, about the nature of intra-family decision-making among members of this group. Even though evidence is available indicating what they purchase, research of the decision-making process within this group is limited (Tongren, 1977). Consequently, as noted by Phillips and Sternthal (1977): "Seldom are elderly consumers distinguished from other adults, unless a product or service is being targeted exclusively at older individuals. This relative neglect of the aged segment not only characterizes marketing strategists' behavior, but also typifies the orientation of persons responsible for regulating marketing activity and those researching consumer behavior."

Indeed, while there are numerous investigations of family-dyad decision-making, few empirical studies deal substantially with the decision process within the older household. More typically, multiple age categories are considered in composite studies of influence, with generalizations made to various age categories, where possible. For example, some studies have found that joint decision-making influences decrease as age increases (Wolgast, 1958), while others suggest that joint decision-making increases with age (Green and Cunningham, 1975). Empirical research which focuses primarily on decision-making influences among the "over-65" population, such as the work by Tongren (1976), Klippel and Sweeney (1974), and Schiffman (1971), is more the exception than the rule.

Existing empirical studies of family decision-making influences can be faulted on other bases, as well. Many are restricted to discussion of the final state of decision-making only. Frequently, responses are

obtained from the wife only, rather than from both spouses. Also, family characteristics which develop from pervasive social changes, and which introduce variations in decision-making roles of family dyads, require more direct attention. Finally, the degree of role consensus existing within family dyads may be exaggerated by the existing literature.

Objectives of the Study

The purpose of this study is to investigate the influences of husbands and wives over sixty-five years of age in each of three phases of decision-making to purchase, or not purchase, vacation travel. The data collected for the study are intended to determine whether the husband, the wife, or both husband and wife jointly have dominant influences in each phase of the decision process. The three phases of decision-making, as delineated in the study, are problem recognition, search for information, and final decision making. Vacation travel was selected because it represents a significant portion of expenditures for recreation by the elderly population (U. S. Department of Labor) and is an acceptable use of leisure by older persons (Friedsam and Martin 1973).

The research is structured on the premise that roles played by the husband and wife when considering the purchase of vacation travel are played as a function of three independent variables: education, employment status, and economic well-being. First, an attempt is made to determine degrees of influences within family dyads (husband-wife couples) for each of the three phases of decision-making as a function of the independent variables. This will reveal the purchasing role structures of these family dyads when considering the purchase of vacation travel. Then, variations in purchasing role structures across the three phases of decision-making, as a function of the independent variables, will be ascertained. More precisely, the study is a descriptive study, using primary data and designed to measure purchasing role structures of a group of selected respondents. The study augments efforts of business and governmental decision makers by providing an indepth descriptive analysis of a unique, selected group and providing information from which marketing strategies and public policies for this group may be developed.

Methodology

The population for this study consisted of 87 family dyads (174 persons) residing in the tri-county area of Duval, Clay, and Nassau counties in Florida. These 87 dyads represented 90.6 percent of all qualified dyads which held membership in local chapters of the American Association of Retired Persons. Eleven of the thirteen area chapters participated in the data collection effort. One chapter was in the process of disbanding, and another did not participate on the grounds that it had no husbands in the chapter.

Data were collected only from those husband-wife dyads which met all of the following selection criteria:
(1) both husband and wife must be 65 years of age, or

over; (2) they must live together in the absence of others; (3) they must have at least considered vacation travel within the past twelve months; and (4) they must consider themselves physically able to travel. For purposes of this study, vacation travel was defined as "pleasure travel" away from the town in which the home of the respondent is located, with at least one night spent away from home.

The three independent variables identified previously (education, employment status, and economic well-being) served as the basis for generating hypotheses for the study. Three categories of education (educational level of the husband is greater than, equal to, or less than the educational level of the wife) and four categories of employment status (husband retired/wife never worked; husband retired/wife stopped working before retirement; husband and wife both retired; and "all others") were established for purposes of analysis. Due to the large number of "cells" created by this arrangement, and given the anticipated skewness of the occupational status data of this aged population, it was recognized that some cells probably would remain unoccupied. Consequently, it would not be possible to test some of the proposed hypotheses. For economy of space, hypotheses are spelled out in the "Findings" section, and are not repeated here.

Data were collected through the use of duplicate, self-administered questionnaires given to both members of each family dyad. Respondents were asked to report comparative husband-wife influences related to specific actions and decisions, using a scale with five Likert-type alternatives (named below) plus "I don't recall." The pretest of the questionnaire indicated that the average completion time was 20 minutes for men and 22.9 minutes for women. Of the 87 responding dyads, 86 produced usable questionnaires.

Self- and spouse-reported influences were aggregated for each dyad at each level of education and for each employment status, using the following weights:

- 1 - Husband Decides
- 2 - Husband Dominant/Wife Involved
- 3 - Both Decide Equally
- 4 - Wife Dominant/Husband Involved
- 5 - Wife Decides

Aggregate responses then were averaged for each dyad. Hypotheses pertaining to educational level and employment status were supported if average responses of sixty percent or more of the family dyads in each of the levels of education and employment loaded in favor of the spouse perceived as dominant in the hypothesis being investigated. If the husband and wife were perceived as making the decision jointly, then sixty percent or more of the family dyads had to load in the "Both Decide Equally" category in order to support the hypothesis pertaining to joint decisions. The sixty percent subjective decision criterion was employed to distinguish husband or wife dominance in categories when dyads loaded equally among the role structure categories being investigated.

Findings

Hypotheses pertaining to educational levels and employment statuses were tested according to the criteria explained previously. The findings are summarized below. More detailed data are presented in [Tables 1 and 2](#).

Decision-Making and Education

1a-c: The greater the number of years of education completed by the husband in the family, the greater the perceived role of the husband as:

- Recognizer of the problem - not supported.
- Searcher for information - not supported.
- Decision maker - not supported.

2a-c: The greater the number of years of education completed by the wife in the family, the greater the perceived role of the wife as:

- Recognizer of the problem - supported.
- Searcher for information - supported.
- Decision maker - not supported.

3: If both husband and wife share a common educational status (i.e., both have college degrees, some college, high school degrees, some high school), problem recognition, search for information, and decision making will come jointly from both husband and wife:

- For problem recognition - not supported.
- For search for information - not supported.
- For final decision making - supported.

As hypothesized (2a-c) wives with educational levels greater than their respective husbands assumed greater decision-making roles than husbands in problem recognition and search. Final decision making for this group, however, was characterized by a tendency toward joint decision making. The diminution of the wife's decision-making authority in the final stage was unexpected and caused rejection of the hypothesis which stated that she would be perceived as final decision maker.

Hypotheses (1a-c) pertaining to the husband's role involvement, where his educational attainment exceeded that of his wife, were not supported. As such, the husband was not reported as being more dominant than his wife in any of the three phases of decision making.

Where dyad members shared a common educational status (3), problem recognition, search for information, and final decision making were hypothesized to be joint responsibilities. This proved true only in the final decision-making phase. The problem recognition and search phases were characterized by within-dyad dominance, with the wife more dominant than her husband in recognizing the idea of taking a vacation, and the husband more dominant than his wife in the search phases. The results indicate that role dominance, favoring the wife, existed across the three phases of decision making, by educational level.

Decision-Making and Employment Status

H ret./W never

4a-c: If the husband is retired, and the wife was never employed, the greater the perceived role of the husband as:

- Recognizer of the problem - not supported.
- Searcher for information - not supported.
- Decision maker - not supported.

W stop/H ret.

5a-c: If the husband is retired, and the wife stopped working before retirement age, the greater the perceived role of the husband as:

- Recognizer of the problem - not supported.
- Searcher for information - not supported.
- Decision maker - not supported.

TABLE 1

SUMMARY OF FAMILY ROLE STRUCTURE IN PROBLEM RECOGNITION,
SEARCH FOR INFORMATION, AND FINAL DECISION MAKING
BASED UPON EDUCATIONAL LEVELS OF HUSBANDS AND WIVES
WITHIN DYADS (EXPRESSED IN PERCENTAGES)

Role Structure	Educational Level												TOTAL			
	H > W				H = W				H < W				I	II	II ⁺	III
	I	II	II ⁺	III	I	II	II ⁺	III	I	II	II ⁺	III				
Husband Decides	26.1	26.2	19.1	19.1	21.0	26.3	26.4	21.0	16.0	16.0	12.0	16.0	22.1	23.3	18.6	18.7
Both Decide	35.8	21.4	14.3	64.3	52.6	31.5	15.8	57.8	52.0	40.0	16.0	64.0	44.2	29.0	15.1	62.7
Wife Decides	38.1	40.5	11.9	16.6	26.4	21.1	15.8	15.9	32.0	36.0	20.0	20.0	33.7	34.9	15.1	17.4
Information Not Gathered	0.0	9.5	0.0	0.0	0.0	21.1	0.0	0.0	0.0	8.0	0.0	0.0	0.0	11.6	0.0	0.0
Information Not Ascertained	0.0	2.4	0.0	0.0	0.0	0.0	5.3	5.3	0.0	0.0	0.0	0.0	0.0	1.2	1.2	1.2
No Alternatives Considered	N/A*	N/A	54.7	N/A	N/A	N/A	36.7	N/A	N/A	N/A	52.0	N/A	N/A	N/A	50.0	N/A
Number of Dyads	42				19				25				86			

*N/A = Not Applicable.

Key: H > W = Educational level of the husband is greater than educational level of the wife;
H = W = Educational level of the husband is equal to the educational level of the wife;
H < W = Educational level of the husband is less than the educational level of the wife.

I = Problem Recognition (Phase I)
II = Search About Destination(s) First Considered (Phase II)
II⁺ = Search About Alternative Destination(s) Considered (Phase II)
III = Final Decision Making (Phase III)

H & W ret.

6: If both husband and wife share or have shared a common employment status, both will be perceived as jointly:

Recognizing the problem - not supported.
Searching for information - not supported.
Making the decision - supported.

"All Others"

7a-c: If the husband is presently employed, and the wife stopped working before retirement age, the greater the perceived role of the husband as:

Recognizer of the problem - not supported.
Searcher for information - supported.
Decision maker - not supported.

8a-c: If the wife is retired, and the husband stopped working before retirement age, the greater the perceived role of the wife as:

Recognizer of the problem - supported.
Searcher for information - supported.
Decision maker - supported.

9: If the wife is presently employed, and the husband is retired, both will be perceived as jointly:

Recognizing the problem - not supported.
Searching for information - supported.
Making the decision - not supported.

In accord with the hypotheses (8a-c), wives in the employment-status category in which the wife was retired and the husband stopped working before retirement age assumed greater roles than husbands in problem recognition, search, and final decision making. One possible explanation for this occurrence may be suggested by the literature, which indicates that the fuller integration of women into the economic fabric of society has generated increasing relative decision influences of wives. The literature further evidences that if the wife contributes, or contributed as with the case of retired wives, to family income, she may acquire greater perceived decision-making power in the family. The data in this study indicate that the wife may have increased her intra-dyad decision-making power by virtue of employment. However, definitive acceptance of this finding is tenuous. Other factors, such as age, education, and social status, may also have increased her intra-dyad decision-making power.

Hypotheses (7a-c) pertaining to husband dominance in decision-making, by virtue of his employment, were not supported. Where the husband presently was employed and the wife stopped working before retirement age, the husband assumed less dominance than his wife in the problem recognition and final decision-making phases of the process. Hypotheses pertaining to these two phases of decision-making, in this employment-status category, therefore, were not supported. The husband assumed more dominance than his wife in the search stage, however. One plausible explanation as to why role specialization for search tended to accrue to the

All combinations of employment status were investigated. Since no dyads met other employment combinations, these hypotheses were not tested and, therefore, are not included in this study.

TABLE 2

SUMMARY OF FAMILY ROLE STRUCTURE IN PROBLEM RECOGNITION,
SEARCH FOR INFORMATION, AND FINAL DECISION MAKING
BASED UPON EMPLOYMENT STATUSES OF HUSBANDS AND WIVES
WITHIN DYADS (EXPRESSED IN PERCENTAGES)

Role Structure	Employment Status																			
	H ret. W never				W stop H ret.				H & W ret				Empl. All Others				Total			
	I	II	II ⁺	III	I	II	II ⁺	III	I	II	II ⁺	III	I	II	II ⁺	III	I	II	II ⁺	III
Husband Decides	0.0	20.0	40.0	20.0	19.1	38.2	28.6	9.5	25.5	18.1	14.5	21.8	20.0	20.0	0.0	20.0	22.1	23.3	18.6	18.7
Both Decide	60.0	60.0	0.0	80.0	52.3	9.5	28.5	76.2	41.8	30.9	10.9	60.0	20.0	60.0	20.0	20.0	44.2	29.0	15.1	62.7
Wife Decides	40.0	0.0	0.0	0.0	28.6	33.2	4.8	14.3	32.7	40.1	14.5	16.4	60.0	20.0	80.0	60.0	33.7	34.9	15.1	17.4
Information Not Gathered	0.0	20.0	0.0	0.0	0.0	14.3	0.0	0.0	0.0	10.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.6	0.0	0.0
Information Not Ascertained	0.0	0.0	0.0	0.0	0.0	4.8	0.0	0.0	0.0	0.0	1.8	1.8	0.0	0.0	0.0	0.0	0.0	1.2	1.2	1.2
No Alternative Considered	N/A*	N/A	60.0	N/A	N/A	N/A	38.1	N/A	N/A	N/A	58.3	N/A	N/A	N/A	0.0	N/A	N/A	N/A	50.0	N/A
Number of Dyads	5				21				55				5				86			

*N/A = Not Applicable

Key: H ret./W never = Husband is retired and wife was never employed;
W stop/H ret = Wife stopped working before retirement age and husband is retired;
H & W ret. = Both husband and wife are retired
Empl. All Others = Husband is presently employed and wife stopped working before retirement age (2 dyads);
Both husband and wife stopped working before retirement age (1 dyad);
Husband stopped working before retirement age and wife is retired (1 dyad);
Husband is retired and wife is presently employed (1 dyad).

I = Problem Recognition (Phase I)
II₁ = Search About Destination(s) First Considered (Phase II)
II⁺ = Search About Alternative Destination(s) Considered (Phase I)
III = Final Decision Making (Phase III)

husband in these dyads may be his perceived competence by virtue of his "position" in the work force. Although the data in this study provide inconclusive results about this possible explanation, the task of information seeking may call for an appropriate division of effort based on the perceived competence of the employed husband.

Where the husband was retired and the wife never was employed, the hypotheses (4a-c) stating that the husband would assume greater dominance than his wife in problem recognition, search, and final decision making were not supported. The data indicate that the decision-making process was conducted jointly by dyad members in this employment-status category.

Where the husband was retired and the wife stopped working before retirement age (5a-c), the husband assumed less dominance than his wife in the three phases of decision making. Thus, hypotheses pertaining to husband involvement, as a function of his retirement, were not supported. Where hypotheses were not supported, further analysis was conducted to determine the probable cause for non-support. As expected, where decision-making was not a joint effort by members of a dyad, responsibility for decision-making tended to accrue to the wife. In the search stage, however, responsibility, although not a joint effort, was divided among dyad members, i.e., an approximately equal percentage of husbands, and wives, searched.

It was hypothesized that joint decision-making would emerge in employment-status categories in which the wife presently was employed and the husband was retired (9), and in categories in which both husband and wife shared a common employment status (6). In the former case, the hypothesis pertaining to the search phase was supported, while in the latter case the hypothesis pertaining to the final decision-making phase was supported. In the four instances [joint problem recognition and final decision making in the category in which the wife was employed and the husband was retired (9), and joint problem recognition and search in the category in which both spouses shared a common employment status (6)] in which hypotheses were not supported, the wife was reported as more dominant than her husband.

The data indicate that where the wife entered the work force at some time during her lifetime, she assumed more dominance than her husband in the decision-making process (problem recognition, search, and final decision-making) regarding vacation travel. The same finding was not reported for her husband, however. The tendency toward traditionality of male dominance in employment positions for this particular age group may explain these results.

Decision-Making by Economic Well Being

(10): Among family dyads which considered vacation travel, there is no difference in the economic well being of the family dyad which purchased vacation travel and the family dyad which did not purchase vacation travel - not supported.

The data did not support the null hypothesis (10) which stated that the economic wellbeing, as measured by net worth, of family dyads which purchased vacation travel would be the same as the economic wellbeing of family dyads which did not purchase vacation travel. Therefore, it was concluded that the economic wellbeing of those who purchased vacation travel was different from the economic wellbeing of those who did not purchase vacation travel. Analysis of net worth for all dyads indicated that those dyads which purchased vacation travel had an average net worth between \$25,000 and \$49,999 while those dyads which did not purchase vacation travel had an average net worth between \$15,000 and \$24,999.

Summary and Conclusions

Nine of the 28 hypotheses tested in this study were supported, while 19 were not. Generally, the data suggest that wives within the older family dyads were perceived as more dominant than husbands in recognizing the idea of taking a vacation, and in searching for information relevant to the vacation. Role dependency, however, manifested itself in the form of joint decision-making in the final decision-making phase in which dyads commit themselves to purchase or not purchase vacation travel. Role dependency may have occurred as a function of lack of interest and/or lack of confidence by either spouse in making the final decision, lack of time, or sheer lack of desire by either spouse to accept blame for a poor decision, should the decision be found to be poor.

This study tends to support the idea that the older family dyad selected for this study is not a homogeneous unit. Rather, the interrelation between members of a dyad and the roles that each member plays in decision making seem to be distinctive factors to be considered in seeking better explanations of consumer behavior. Classification of a decision into various types of spouse-dominant influence suggests that communication strategies, media selection, and promotion policies may be "targeted" to the spouse responsible for the decision. For example, the group provides a highly targeted market for such media as direct mail or telephone selling, each of which communicates an individualized, personal appeal to a selected market. These media possess the qualities of adaptability and timelines. The media could be used by travel agencies who could time messages to coincide with spousal influences.

In summary, the study was not intended to be an explanation of the predispositions of all older adults. The study described a selected group of people from which generalizations, on a logical basis, may be made.

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