# Understanding Family Choices

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#### **Objectives**

- Understand the concepts of values, attitudes, and behaviors and how they impact family decisionmaking.
- Become familiar with the factors that impact development, maintenance, and changing of personal and family value sets over time.
- Become aware of how external forces impact value expression in the identification of needs and alternatives and in the decision-making process.
- Be able to apply understanding of values, attitudes, and behaviors to the critical analysis of family decisions and behaviors in society.

Not everything that can be counted counts, and not everything that counts can be counted.

—Albert Einstein

ndividuals and families discover, rank, and create evaluative meanings for their needs. Every step of the decision-making process is impacted by one's values, attitudes, and behaviors. When family members are contemplating or discovering needs, they rely on these subjective measures to rank order or prioritize the multiple needs. For instance, family members need clothing. When that new clothing is required is a function of existing resources and environmental conditions. Beyond that, in American society, new clothing purchases are motivated primarily by social expectations and how deeply the family unit is persuaded to follow fashion and social pressure. A bride needs a wedding dress, right? Well, actually, legal marriage ceremonies do not mandate participants' dress. If a traditional wedding dress is perceived as a real need, it is processed as such. From that point, values and resources are weighed to determine what type of dress is obtained and how it is secured. Will it be borrowed? Purchased? Created? To understand the impact of values, attitudes, and behaviors on family resource management, we must understand the definitions of many terms that are often used loosely.

#### **Values**

Value is a term used often in the discussion of human behavior from two unique perspectives. When discussing economics and consumer behavior, the term *value* is used as a measurement of exchange. If you spend money on goods or services, you expect satisfaction from that exchange of resources. It is determined to be a good value if the person exchanging resources feels that he or she received a fair return. This determination of fairness is subjective. A baseball card collector may feel that one single card is worth several hundred dollars. Someone who is not involved in this hobby may feel that such a purchase would be a waste of monetary resources. A grandmother's collection of photographs may be priceless to one grandchild, but of little perceived value to another.

Another common use of the term *value* is perhaps even more subjective and personal in nature. Guiding principles of thought and behavior are often referred to as one's values. It is believed that these principles develop slowly over time as part of the individual's social and psychological development. Researchers have focused on these dispositions in numerous scientific studies in an attempt to measure, predict, and understand how values guide thought and action.

A search for universal values has been troublesome to theorists. Human rights are discussed and presented as universal values, yet some of these rights are not embraced by all groups. The practice of female genital mutilation, or female circumcision, is one such debated violation of human rights. Boulding (1985), an economist and philosopher, purports that human betterment is an appropriate goal for everyone across all cultures and nations. Human betterment, or an increase in the quality of life for all, is reflected in four dimensions: economic adequacy, justice, freedom, and peacefulness.

Universal values may be difficult to define, but cultural or social values are not. When a group of people embrace a set of understood values, members operate within those beliefs and are judged accordingly. The discussion of worldview in chapter 1 illustrates this concept.

In the United States, especially in business and educational institutions, punctuality is highly valued. Teachers expect students to be in class when that class is scheduled to begin. Not every American accepts that one particular value, but being late is generally unacceptable and carries consequences. Being late for a commercial airplane flight may result in the loss of the price of that ticket and the loss of travel via that medium. Being late for a meeting may result in missed leadership opportunities or, in some cases, unwanted responsibilities.

#### PERSONAL VALUES

Values, when framed within a religious or spiritual framework, are often referred to as morals. Using morals in decision-making is placing value judgments on a continuum of right and wrong. Kohlberg (1984) proposes that humans develop a set of morals as they mature, both socially and intellectually (see Table 5.1). One's sense of justice and how he or she makes judgments about what are good and bad decisions evolve over time primarily due to changes in cognitive abilities. Young, schoolage children think concretely. Something is always right or always wrong,

**Table 5.1** Kohlberg's Sequence of Moral Reasoning

Level	Stage
Pre-conventional	Obedience and punishment     Individualism, instrumentalism, and exchange
Conventional	<ul><li>3. "Good boy/girl"</li><li>4. Law and order</li></ul>
Post-conventional	Social contract     Principled conscience

there are no shades of gray. Adolescents, who are capable of abstract thinking, will begin to contemplate each situation in terms of context, alternatives, and impact of actions on self and others. Some adults, according to Kohlberg's sequence, will consider universal moral principles even at the risk of breaking their own civil laws. One example frequently used to explain this concept is the husband who would break into a pharmacy to steal a medication that would keep his wife alive, rather than let her die because he couldn't pay for it.

Although this model of moral development assumes a progression through stages, it does not assume that every individual moves through each and every stage. Thus, any group of adults may have individuals functioning at different phases of Kohlberg's model. Obviously, a multigenerational family will also have members operating at different levels. Adults in family units are most often the final decision makers, but that does not mean that family decisions will then reflect the higher moral levels. If those adults are functioning at lower levels, decisions will reflect that.

Mr. and Mrs. Jones set aside an entire day each February to prepare their income tax returns. They read the directions carefully and report both their earnings and deductions honestly. Mr. and Mrs. Smith wait until the last day to file taxes. They claim only the income they have received that can be traced through federal reporting forms and exaggerate many deduction amounts to reduce their final tax payment. The Jones' are functioning at a moral level that reflects their beliefs in what is right and what is wrong and their sense of obligation to the government. The Smiths may feel that the government is misusing funds collected through taxation or may rationalize their behavior in other ways.

Moral beliefs that are held strongly enough within a group may ultimately become laws with punitive legal consequences. Accurate reporting of information on tax reports has legal consequences, but only when discovered.

When faced with decisions that impact society, but aren't mandated by law, family members responsible for making decisions regarding resource management must rely on their values, morals, and past experiences to reach decisions that they are comfortable making. One purchase decision faced by many families is the procurement of a vehicle for transportation. This decision has personal, family, and social ramifications.

When contemplating the purchase of automobiles in the United States, consumers have many options. The selection includes many sizes, configurations, materials, and fuel sources. Some vehicles are fuel-efficient, whereas others are gas-guzzlers. Current laws do not impose restrictions on gas mileage of automobiles. A conscientious consumer may forgo some size capacity and styling options because he or she wants to reduce the pollution and consumption of gasoline. Another may be determined to

buy larger, less efficient vehicles because he or she needs the size to transport others and/or materials. Neither is breaking a law. Both are expressing their consumer rights. Both may value the need to reduce air pollution and fossil fuel consumption. The second owner, however, is rationalizing his or her purchase by prioritizing existing needs (hauling capacity) above environmental concerns.

#### **FAMILY VALUES**

#### Reality Check

Jeremiah was born and raised in a conservative, Catholic community in the Midwest. He was the oldest of five children in a family that struggled to stay at the poverty line. He is approaching retirement age and reflects on the choices he has made over his adult life that were directly related to his inability to operate within the values and attitudes of his hometown.

At 22, I hitchhiked across four states to the East Coast. I had completed a college degree in journalism, but knew that I wouldn't be happy in the geographical area I had grown up in for many reasons. One major reason—I was gay. In the sexual revolution of the 1960s, that wasn't such a radical thing, but in my home community, it was unacceptable. I went to Woodstock and hung out in New York City for a while and really enjoyed the lifestyle there. I met my life partner shortly after arriving. Eventually we moved to a small coastal community between New York and Washington, DC.

Jeremiah physically separated himself from a value set that had discounted him and his sexual orientation, which resulted in a physical and emotional separation from his family of origin.

My younger sister knew why I had moved away. My parents and extended family probably knew, but never acknowledged that, even now, 40 years later. I sent cards and letters home occasionally. My siblings, and even my mother, made short visits to Virginia and spent time with me, in my home, where my partner was also living. He was always referred to as my friend and roommate by family members. I was always up-front about our joint ownership of property and our growing investment portfolio. Eventually, I think they saw him as a "business partner" of sorts.

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I missed some important family gatherings, but always traveled back for anniversaries and weddings. Holidays were usually spent with my partner and our large extended family of friends and neighbors in our neighborhood. As I get older, I visit home more often. My partner has never gone back to the Midwest with me. It wouldn't be comfortable for him. Recently, his father died, and I was included in the obituary as his "life partner." That was a very emotional event for me. He was not acknowledged in that way in my parents' obituaries. But I do think my siblings and their families would be okay with it now. They address cards to both of us now and include my partner in invitations.

Values, attitudes, and behaviors are slow to change. Jeremiah's family journey spanned almost half of a century.

Because families consist of more than one individual, the probability that family members' values will clash with one another on occasion is quite high. To understand how values impact the decision-making process of families, group dynamics must be explored. Do families develop unique value systems over time that might differentiate one family from another?

Homogamy is a term used to describe the purposeful selection of mates from a pool that has similar characteristics to our own. Homogamy is most visible in terms of race, religion, and social class. Although many contemporary thinkers may claim that this practice is fading, what do statistics indicate? Kalmijn (1998) reports that marriages are largely homogamous, in both the United States and around the world.

Although laws forbidding interracial marriages are no longer legal or enforceable, according to 1994 data, less than 1% of Whites married non-Whites (Starbuck, 2006). This rate is much lower than would be expected if mates were selected without regard to race. The number of interracial couples has increased in the United States since 1960. However, they remain a small percentage of all marriages. By the 1990s, attitudes toward interracial marriage remained unfavorable. Survey results indicated that 66% of Whites still opposed the marriage of a close relative to an African American, and 45% opposed a relative's marriage to an Asian or Latino (Wilkerson, 1991). A more recent survey of college students by Bonilla-Silva and Forman (2000) found that only 30% approved of marriages between Whites and African Americans. Johnson and Jacobsen (2005) suggest that for Whites, educational and religious institutions provide social arenas for positive attitudes about interracial marriage, whereas work sites and neighborhood contacts do not.

In North America, between 80 and 90% of Protestants are married to Protestants. The marital homogamous rate among Jews is 90% and Catholics between 64 and 85% (Eshleman, 1994). These figures imply a purposeful search for a partner with similar religious morals and values. Educational levels may be even more important in mate selection than religious affiliation. Blackwell and Lichter (2000) reported that married and cohabiting couples are highly homogamous with respect to education. Another possibly confounding variable is the strong interrelationship between religion and race. American Mormons are overwhelmingly White, and African Americans are predominantly Protestant. Determining which factor—race or religion—guides mate selection becomes problematic.

Homogamy, in terms of social class affiliation, has been a factor in mate selection in all known societies. Although there is probably more mixed-class marriage in the United States than in many other countries, intraclass pairings are the norm. A pattern of finding mates whose parents have similar occupations to one's own parents is also firmly entrenched in U.S. courtship and marriage. Even geographical location impacts this type of homogamy. Neighborhoods are often delineated by income level and social class. Although transportation and career mobility have changed the opportunities for mate selection across geographical distances, most couples still find each other in relatively narrow geographical areas—community or state of origin.

Peggy was born and raised in an affluent suburb of Washington, DC. Her family was White, upper middle class, and Catholic. She attended private religious schools from K-12 and then attended an Ivy League college. Rarely was Peggy in a social situation where there were children or adults from minority groups. Her pool of dating partners reflected little diversity.

Jolie grew up in Harlem, New York City. Her mother was African American, and her father was of Cuban descent. Her neighborhood, schools, and church were culturally and racially mixed, with the exception of Whites. Few White children attended her schools, and even fewer participated in her religious and social activities. Although her pool of dating partners was more diverse than Peggy's, it still reflects a segregated sample.

Odds are that both of these females will select mates that are similar to them in terms of socioeconomic class and race. This is not necessarily purposeful homogamy, but more likely experiential in nature. When diverse families live and interact together, the rate of interracial relationships should be higher. Statistics in such cases, however, still indicate that purposeful selection of mates is impacted by race and ethnic preferences.

According to the data and theory on homogamy, it appears that couples forming new households and family units bring similar backgrounds with

them in terms of race, religion, and social class factors, which would suggest that they have similar value and moral bases. Although probably true in the majority of cases, it is still essential that compromise and negotiation take place initially in newly formed families, thus resulting in a unique blending of values and approaches to decision-making. These sets of family values will guide family resource management over time. As with all social memberships, family members may deviate from established family values, but there will be consequences for them in doing so.

Patrick and Katria are both college students in the central region of the United States. Although they have both grown to adulthood in different states, their educational, religious, and social experiences have been quite similar. When they decide to marry, there are minor differences between the families in terms of wedding details and living arrangements, but nothing extremely out of the ordinary.

Derrick and Charlene are both Hispanic. Derrick has been raised in the Midwest in a foster home with a Euro-American family and middle-class social and educational experiences. He moved to the Southwest for employment and met Charlene. Charlene has grown up in a border town with language and economic challenges. Although, by all outward appearances, the marriage of these two young people would appear homogamous, they have many more obstacles and much more intense negotiation to work through as a new family unit.

Changing immigration patterns in recent decades have had a major influence on family and household behaviors in the United States (Taylor, 2002). As previously presented in chapter 1, worldviews shape the values and behaviors of newly immigrated families and individuals. Over time, these families may assimilate to the value system of the majority, or they may create a unique blending of the two. Since early in the 1900s, the largest wave of immigrants has been from Latin America, Asia, and other Third World countries. Although studies have varied greatly in reporting structural differences in the family unit that are culturally derived, it is important to remember that the family unit is essential within all minority communities. Differences among these groups in family practices and living arrangements are the result of "unique demographic and ancestral backgrounds, cultural histories, ecological processes, and economic origins and statuses" (Wilkinson, 1987, p. 204).

Food consumption choices are deeply embedded in values—personal and cultural. Choosing to be a vegetarian is a conscious decision of many Americans. This choice is often in opposition to that of other family members. The main reasons for choosing a vegetarian diet today are health, animal ethics, and environmental issues (Bryant, De Walt, Courtney, & Schwartz, 2003). All of these reasons reflect certain values held by individuals and their social groups.



**Photo 5.1** Thanksgiving meals reflect family values on many levels.

Source: © Larry Williams/Corbis

When one or more family members practice vegetarianism and other family members do not, meal planning, food procurement, and food preparation increase in complexity. Restrictive diets of any kind require advance planning and continual monitoring. Thus, family resources—time, effort, and economic—must be expended to enable family members to follow specific dietary regimes.

Religious commitments often impact food selection and consumption in the United States and across the globe. Hinduism promotes a strong tradition of vegetarianism rooted in more than 2,000 years of history (Bryant et al., 2003). Vegetarianism is widespread in Buddhism and Jainism, which promote nonviolent treatment of all beings and so prohibit the killing of animals for consumption (Whorton, 2000). Hunger fasts and product boycotting are also expressions of values held by individuals and social groups.

Economic values are also expressed in food consumption. When families purchase food in bulk, stockpile, or devote time and energy to the growing of raw foodstuffs, they are expressing their values or beliefs about materialism and the efficient use of family resources. When families depend on fast food and restaurant catering to meet their food needs, they are expressing their values of time and financial expenditures. Purposefully selecting foods and planning meals to meet nutritional requirements is also an expression of values—health, longevity, and self-discipline.

The phrase family values also has been used to discuss socioeconomic concepts pertaining to the family as a social institution. Folbre (2001)

offers a simple definition of this concept—love, obligation, and reciprocity. Members of a family care about other members' welfare and happiness.. They devote a certain amount of mental, physical, and spiritual resources to those other individuals to maintain both the group and the members. In turn, it is expected that other family members will do the same.

Within the family, values are expressed through behaviors toward one another. Folbre (2001) warns that the "work" within the family is unpaid and, thus, devalued by society. She notes a trend toward transferring economic activities from family and kin-based systems to the larger, less personal institutional levels, such as government and service industries. The movement away from family-based care for aging adults and toward the institutionalization of frail elderly family members would be a reflection of this concept. The same could be said for the reliance of working parents on day care and educational facilities for child care.

Politicians often expound on the negative changes they perceive within families as declining family values. Although touted as important parts of a candidate's platform, family values are not always clearly defined. Often the phrase is used in the discussion of the "breakdown" of the family unit, which is then illustrated through a series of examples highlighting the diversity of family structures operating in contemporary society. Correlaions are then made between these diverse structures and the success or failure of family members. The general consensus from all major political parties is that the United States needs to "get back" to family structures and behaviors that had more positive effects on society in *better times*.

The phrase family values also is used to express an external concept. The value and expectations that the larger social system places on the family seem to have shifted through recent history. In recent years, tax deduction discrepancies for single and married citizens suggest that the federal government has a bias for one or the other. Availability and quality of child care have been identified as important national issues. The importance of, or the value placed on, families in the United States continues to reflect the level of attention devoted by the media.

#### VALUES ACROSS THE LIFESPAN

Do our values change over time and across the lifespan? When psychological constructs are developed slowly and over long periods of time, as are values, they become deeply ingrained in individuals and family units. Experiences, cognitive development, and moral maturity can force one to reconsider current values and, with enough justification, can move one to actually change previously held convictions and beliefs. When microwaves were first introduced for household use, many families were reluctant to use a new technology that they did not understand. Over time, the perceived value of time spent preparing food became more important than perceived risks or fears, and now the majority of households in the United

States own at least one microwave. New inventions and discoveries force us to revisit our values and behaviors and bring both into alignment or balance.

Through shared experiences, cohorts or generations develop. People born within a few years of one another are likely to experience similar economic, political, historical, and technological changes through the life course. Baby boomers, born between 1947 and 1964, have experienced the rise of computerization, the fall of major world powers, and the increasing influence of media on consumption. They can remember how things were before September 11th, 2001, and before the assassinations of John F. Kennedy, Robert Kennedy, and Martin Luther King, Jr. They experienced hours standing in line to register for college courses or to change college schedules. They can remember when gasoline was less than 25 cents per gallon. These shared memories have an impact on how those between the ages of 40 and 60 process and evaluate new products, situations, and proposed changes. They may value security differently because they can reflect on how it was. Those born after 2001 will not have a memory of when airline travel did not require extensive security checks, so they will not be as disturbed or as grateful (depending on the individual's disposition) for this process as their grandparents might be.

Travel, domestic and international, is another example of how values may change over the life course. Less than a century ago, traveling 100 miles was a day-long event for most families. With the increasing availability and affordability of airline travel, people are developing an expectation of distant travel in their lifetimes. College students are encouraged to take advantage of international study opportunities. Newly married couples are expected to travel to exotic places for a honeymoon if they can afford it. Retired adults have come to expect and plan for travel opportunities once they have time to devote to such activities. The value of travel, as an entire concept, has changed during the last decades. Personally, individuals value travel experiences differently as they age and participate in the workforce.

#### VALUE CONGRUENCE ACROSS GENERATIONS

Is there a generation gap in terms of values? A great deal of research has been devoted to the study of adolescent values and the impact of peers on values and behaviors. From that research emerged insights on how parental value systems impact adolescent decision-making. Chilman (1983) reported that a number of previous studies showed that parents were less approving of cohabitation than were their children, creating intergenerational conflict. She proposed that later studies showed a positive shift of parental attitudes toward that behavior, aligning it more closely with the attitudes of their young adult children. Thus, values change more slowly among older individuals, but eventually an alignment between generations may be achieved.

Other studies support the idea that children look toward adult values expressed within their families for guidance in decision-making. In a nation-wide survey funded by the Henry Kaiser Family Foundation (Blum, 2002), researchers found that 64% of teens between the ages of 15 and 17 who had decided not to engage in sexual activity attributed their decisions to fear of what their parents might think of them. Miller (2002) found that parent—child closeness or connectedness and parental supervision or regulation of children, in combination with parents' values against teen intercourse (or unprotected intercourse), decrease the risk of adolescent pregnancy.

Decision- making regarding adolescent educational participation has also been linked to central family value systems. Featherman (1980) reports that the vocational aspirations of adolescents are strongly correlated with their parents' jobs. Parent—child similarity emerges as a function of educational attainment. Read (1991) found that one reason female high school students cite when asked why they purposefully drop out of gifted programs and select a less academically challenged track in school is that they were discouraged by their parents from continuing rigorous subjects. Hence, not all adults have embraced the idea of female financial independence through vocational accomplishments in their parenting practices. Seabald (1986) found that peers are more influential in short-term, day-to-day matters, such as appearance management, but parents have more impact on the basic life values and educational plans of their adolescent children.

Parents and other adults within the family are the first teachers of values and morals in a child's experience. Their value systems will guide and support the developing value foundation of younger family members. Although later experiences and education may bring about changes to that initial set of values, past research suggests that a core set of values created early in life and supported over time will likely endure.

#### **Attitudes**

Values are abstract constructs. Feather (1990) suggests that values affect behavior by influencing one's evaluation of possible consequences of his or her actions. Attitudes are expressions of how we feel about any given thing, reflections of the values we hold. An *attitude* is a learned predisposition to respond in a consistently favorable or unfavorable manner to any given object (Fishbein & Ajzen, 1975). Attitudes are values couched within social situations. Sherif and Sherif (1967) believed that attitudes are expressions of how individuals conceive "their ways of life, their ways of doing things, their stands on the family and on social, religious, economic, and political issues, and how they conceive the ways and stands of others" (p. 1). Thus, the focus is on how they expect their expressed beliefs will be judged by others. Allport (1935) defined attitudes in cognitive terms. He

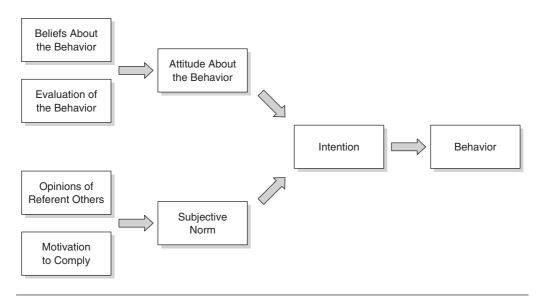


Figure 5.1 Fishbein-Ajzen Theory of Reasoned Action

Source: SRI Consulting Business Intelligence (SRIC-BI); www.sric-bi.com/VALSource: From Moore, T. J. (1995). Unpublished doctoral dissertation, University of Nebraska at Lincoln.

proposed that an attitude is a state of readiness that will impact an individual's response to any situation.

Fishbein and Ajzen (1975) studied the formation and expression of attitudes and proposed that attitudes are learned, and therefore are dynamic (see Fig. 5.1). They can and do change with experience and education. These predispositions are assumed to also predispose one to certain actions and behaviors. If one believes that human life begins at conception and is to be protected, he or she may purchase prolife t-shirts and bumper stickers. The attitude is expressed or communicated to others in this way. Statements could also be made to express this attitude. Attitudes are values couched within context. If this person were consistent in hisor her attitudes, abortion would be wrong in any case. Humans aren't always consistent, however. Under certain circumstances, such as rape or severe malformations, people may believe that abortion is an option.

Theorists have long held the belief that attitudes are created and maintained through interactions over time with parents, family members, and other socially significant individuals in a child's realm. The field of behavioral genetics has begun to address a possible genetic component within attitude formation. Arvey, Segal, Bouchard, and Abraham (1989) reported that approximately 30% of the observed variance in job satisfaction in a twin study conducted by that research group was attributable to genetic factors. Other studies (Eaves, Eysenck, & Martin, 1989; Tesser, 1992) support the idea that some attitudes are more resistant to change perhaps because they have psychological protection mechanisms around them exhibited by

biological discomfort when faced with change. For example, when an attitude is an expression of a core value, such as a religious belief, and evidence is presented that questions that belief, a religious person is faced with high levels of stress. Because the existing belief, and attitude attached, is strongly connected to many other dimensions of ones life, even a small change would have an enormous ripple effect in that individual's life.

Attitudes have an important impact on one's judgment of the world around him or her. These value judgments can impact every part of the decision-making process, especially when information must be gathered and processed. Selective interpretation is illustrated in the efforts of cigarette smokers who rationalize their addictive behavior, claiming that research reporting negative health findings are biased and unfounded. Selective memory is one of the oldest ideas in attitude research. People find information supporting their attitudes easier to accept than information that contradicts their existing attitudes (Olson & Zanna, 1993).

Martha has been following a popular, restrictive diet and has successfully lost 20 pounds in a short time. When information is presented from a recent large-scale study that this particular diet presents the possibility of future serious physical complications, she quickly dismisses that information as sensational and unfounded. When asked by a concerned family member if these new findings frighten her, Martha insists that the data are flawed or the researchers are misleading the general public. If she were to seriously consider this new information, she may experience psychological discomfort. Dismissing it eliminates that unpleasant state, at least for a time.

#### **Behaviors**

Choices made and actions taken by individuals and families are the **behaviors** that become important in the family decision-making process. After a century of research on attitude and behavior, predicting behavior based on attitudes assessed is still problematic. There are several reasons that the two are not perfectly matched.

Fishbein and Ajzen (1975) propose that the connection between attitude and behavior is multitiered:

- One's behavior can be predicted from intention.
- Intentions can be predicted from one's attitude toward the behavior and one's perception of what others think one should do.
- Attitude is a function of how one perceives the action's outcome will be received by others.

Research conducted using this set of beliefs has included cigarette smoking, seat belt use, self-monitoring of health, and selection of career behaviors. Those applications have been successful in predicting intentions and behaviors.

As discussed in chapter 4, individual and family needs are important triggers to the family decision-making process. Dupont (1994) included the dimension of needs to the explanation for behavior. He believed that all of our actions are motivated by our needs and values. Kurtines and Gewirtz (1991) added situation into the mix of factors that impact the connection between attitude and behavior.

Studies in the field of social psychology have provided insight into the impact of behavior on attitudes, the reverse of previous studies. Bem (1972) proposed the self-perception theory, where individuals attempt to bring their attitudes into alignment with their behaviors without losing face among others who observe those behaviors.

Jed is daydreaming in class. When his teacher calls attention to his distraction and assigns a detention penalty for it, he focuses on how the situation might negatively impact his social situation within his peer group. After class, while walking with friends to another classroom, Jed comments on how dull and boring that last class had been. He insists that his inability to attend to the situation was not his fault, but the teacher's.

The dissonance theory internalizes the same types of situations. If Jed has consistently been an attentive student during his school years and he prides himself on that personal attribute, daydreaming and the act of being caught in that activity causes him personal discomfort or internal dissonance. Jed is uncomfortable and needs to bring this current behavior into alignment with his long-held attitude.

Just as individuals develop tendencies to behave or react across situations in fairly consistent ways, families exhibit similar characteristics. Some family behaviors may be purely reactionary, especially when the unit or individuals within the family are threatened in any way. When a family member is diagnosed with a terminal disease, the family may pull inward initially. As the unit works through the process of handling immediate needs, there is little energy focused on doing what others outside of the family would expect them to do. However, most behaviors occur on a more conscious level and are actually the result of a complex thought process. The way family members choose to present the family group to others in the larger social environment guides much of the decision-making process. For instance, when a family member dies, members will initially react in instinctual ways, focusing on self and the immediate needs of other family members. Eventually they will turn time and attention to planning the funeral for the deceased. Acceptable practices are firmly embedded in religious, cultural, and social layers. Choices will be made by family members based on their perception of "how it should be done." The focus often shifts from the deceased to the social expectations of those outside the family circle—friends, neighbors, and community members.

At a higher level, membership within a social group and an identified cultural group depends on a person's acceptance and demonstration of certain values, often referred to as ethics. Ethics consist of a set of moral principles that exist in formal or unwritten modes. Professional organizations often create, publish, and encourage members to follow a set of behaviors based on unwritten values embraced by that profession. Family units rarely have such formal value and behavioral structures in place, but their values and behaviors may be consistent with such structures.

# Values, Attitudes, and Behaviors in the Decision-Making Framework

#### In The News

#### Media Overplayed "Moral Values" as "Decisive" Election Issue

Exit polls conducted during the November 2 (2004) presidential election showed that more people (22 percent of voters) selected "moral values" as their primary issue of concern than any other issue, including terrorism, Iraq, or the economy, and that 80 percent of those who picked the "moral values" issue voted for President George W. Bush. Since then, many members of the media have accepted as fact the notion that "moral values" was the decisive issue of the campaign. But those who propound this conventional wisdom offer little to explain or define what voters meant by "moral values."

On the November 9 edition of CNN's *Inside Politics*, host Judy Woodruff suggested that Democrats fared poorly in the election because of a disadvantage in the "moral values" arena: "How do the Democrats close the gap on this 'moral values' question?" Despite the absence of any concrete definition, other media figures have echoed the idea that "moral values" was the pivotal issue of the election. Here are a few examples:

- Dan Rather (CBS anchor): "Moral values—we'll give you a look at the surprise issue that trumped the war, terror, and the economy as the decisive issue in the election." [CBS Evening News, 11/3/04]
- O Anderson Cooper (CNN anchor): "Well, for months, the presidential campaigns and pundits have debated whether the driving issues of this election would be Iraq or the economy. Turns out it was neither. Moral values ruled this election, with 22 percent of voters citing moral issues as their No. 1 concern." [CNN, Anderson Cooper 360, 11/3/04]

- O Paula Zahn (CNN anchor): "Tonight, it is the decisive issue, the one pollsters didn't see coming—millions of people voting their moral values. . . . The exit polls are quite stunning, at least to some folks looking at these numbers for the first time, when it appears that moral issues trumped just about every other issue on the map here." [CNN, Paula Zahn Now, 11/3/04]
- Pat Buchanan (MSNBC analyst and former presidential candidate): "It wasn't
  the economy or the war in Iraq or even the war on terror. Exit polls tell us moral
  values were most important in choosing a president." [MSNBC, Scarborough
  Country, 11/3/04]
- O *Bill Plante* (CBS White House correspondent): "In the end, it was not the Iraq war or the economy, the two issues most often mentioned as voters' biggest concerns, but moral values, which were the biggest factor in motivating people to go to the polls." [CBS, *The Early Show*, 11/4/04]

In fact, the meaning of the "moral values" polling and its merit as an indicator of voter sentiment remains widely contested. Andrew Kohut, president of the Pew Research Center, contended in a November 6 article in *The New York Times* that the exit polls were, in fact, "misleading" because "moral values…was an ambiguous, appealing and catchall phrase." "If you put moral values on a list," Kohut noted on the November 3 edition of PBS's *The NewsHour with Jim Lehrer*, "it's hard for many people to say they weren't thinking of moral values when they were making their decision." On MSNBC's *Deborah Norville Tonight*, Kohut called the "moral values" option a "horribly flawed question on the exit poll"; host Deborah Norville added: "I mean, who isn't going to say they're for moral values?"

Although 80 percent of those who selected "moral values" as their primary issue of concern in exit polls voted for Bush, it doesn't necessarily follow that the issue favors Republicans. Norville debunked this assumption on the November 8 edition of Deborah Norville Tonight, noting that on three of the issues generally grouped under the "moral values" category—abortion, gay marriage, and stem cell research—Democrats are actually more aligned with the American public than Republicans are:

I want to just throw up some statistics where you look at what the numbers say, first starting off with abortion. And 55 percent of voters, and this is from the National Election Poll, say that abortion should be legal in all or most cases. That's not that different from what a Washington Post survey found eight years ago, in '96. Going on now to gay marriages—when you add it all together, 60 percent of voters say they support either gay marriage or civil unions. And then stem cell research: two-thirds, 68 percent of voters support federal funding of stem cell research. It doesn't seem like there's a great divide . . . on these "life issues."

On the November 7 edition of NBC's *Sunday Today*, co-host Campbell Brown asked: "What do you think they were talking about in terms of moral values? Was this driven by opposition to gay marriage?" But the notion that support for same-sex marriage

(Continued)

#### (Continued)

bans in eleven states was the driving force behind many "moral values" voters also appears to be mistaken. As author and University of Virginia associate professor of politics Paul Freedman observed in a November 5 article for Slate.com, Bush's share of the votes in states considering same-sex marriage bans actually *decreased* in 2004 as compared to 2000. Freedman noted that this fact raises questions about the conventional understanding of the "moral values" issue, and asked: "Did people in these states mention moral issues because gay marriage was on the ballot? Or was it on the ballot in places where people were already more likely to be concerned about morality?" Further, Freedman explained that Republican turnout did not increase disproportionately as a result of the "moral values" issue:

[T]he morality gap didn't decide the election. Voters who cited moral issues as most important did give their votes overwhelmingly to Bush (80 percent to 18 percent), and states where voters saw moral issues as important were more likely to be red ones. But these differences were no greater in 2004 than in 2000. If you're trying to explain why the president's vote share in 2004 is bigger than his vote share in 2000, values don't help.

Even conservative *New York Times* columnist David Brooks agreed that little can be concluded from the "moral values" responses, asking in his November 6 column: "Who doesn't vote on moral values? If you ask an inept question, you get a misleading result."

 ${\it Source:} \ \ Material \ reprinted \ with \ permission \ of \ Media \ Matters \ for \ America. \ Retrieved \ from \ http://mediamatters.org/items/200411100010$ 

When used as a verb, to value implies that individuals develop a ranking order of what is important to them. Based on that unspoken ranking, resources are expended to a higher degree to protect or build certain other resources. As discussed in relation to the culture of poverty (Payne, 1998), when monetary resources are limited, families tend to judge their success or status based on relationships within the family and throughout the community. Time and energy are devoted to further developing personal relationships and maintaining interpersonal connections between and among group members. When money is readily available or when one desires to be accepted by others who have monetary resources, material goods take on increased importance.

Values are beliefs that guide behavior of family members and the decision-making process. They must be expressed through words or actions to bring about decisions within a group. Some beliefs are so central to the family unit's functioning that they are assumed in almost all decision-making activities. After several decisions are reached, basic values and beliefs may move to the subconscious level of family members. Only when their decisions are challenged by outsiders will they recognize the importance of those values.

Mr. and Mrs. McCallister were both college athletes. During training they were encouraged to eat high-protein, low-fat foods. Breakfast, for them, consisted of skim milk, juice, and cereal or a bagel. Years later, their daughter has a friend spend the night. At breakfast, this friend is distraught because the McCallisters do not have bacon, sausage, or eggs, which she is used to having at her house. For the first time, these parents have to explain their dietary choices to their daughter.

## Values and Behaviors in Family Purchasing Decisions

Marketing and advertising specialists have devoted a great deal of time and energy studying family buying patterns and motivations. Manning and Reece (2001) describe **product buying motives** as reasons consumers purchase one product in preference to another. They propose that consumers operate on one of four possible sets of motives: brand preference, quality preference, price preference, or design preference.

#### BRAND PREFERENCE

Long-standing, well-established manufacturing companies have the opportunity to develop positive product images of quality and performance in the minds of prospective buyers. *Brandweek*, a weekly publication serving media and marketing professionals, is actively involved in surveying consumer brand loyalty utilizing the Brand Keys Customer Loyalty Index. This research is conducted through phone interviews with 16,000 active brand users twice a year. Participants rate brands that they use regularly based on categories of products. The results of these surveys are published in both this publication and a multitude of other media sources interested in consumer behavior. Recent survey results indicate that consumers are less loyal to brand names than they have been in the past.

Companies providing products and services for families continue to spend a great deal of money to convince these buyers that name-branded products have benefits beyond the obvious. Consumers are encouraged to consider the benefits of established company guarantees and histories of customer satisfaction when weighing the choices available in the marketplace. When comparing similar products, these intangible attributes may convince buyers to pay more for the peace of mind that well-known brands give them.

Another aspect of brand loyalty stems from the desire for families to present themselves in specific ways to the larger social groups in which they function. Identifying logos, obvious or subtle, visually presented, imply a level of discrimination in one's purchasing decisions. This behavior may also be a reflection of perceived quality preference.

#### **QUALITY PREFERENCE**

Manning and Reece (2001) suggest that the contemporary consumer exhibits higher levels of quality standards than past generations of buyers. When product and service competition is high, quality is one of the factors that differentiate one from the other. Quality can be the result of better materials, workmanship, or quality control, or quality can be a perception of higher standards. Consumers may believe that products with higher price tags indicate higher quality, they may equate name brands with higher quality because they have had positive experiences in the past with those brands, or they may have been exposed to promotional information aimed at setting that brand apart from competitors.

Large-ticket purchases, such as automobiles and appliances, include an expectation of performance for multiple years. Quality may be perceived as an indicator of such performance. Although the competition among and the number of models within automobile manufacturing firms have increased over time, the selection available to consumers could be considered somewhat limited when other types of products are considered. Factors cited as obstacles to new producers include development and production expenses, but another important hurdle to entering the automobile industry is the perception of quality and the sense of security buyers perceive when dealing with the same number of well-established companies.

#### PRICE PREFERENCE

Family resources are used in exchange for goods and services. Even when a family is resource-rich, product selection usually factors in price differences into the decision-making process. For many products, especially electronics, technological advancements and creative product development has created a "wait for the price to come down" expectation among consumers. Table-top calculators sold for as much as \$1,000 in 1975. Smaller calculators with several more features are now available in hand-held versions for under \$50.

When two products that both meet the criteria set by a family have noticeable price differences, price increases in importance in the selection process. Price can also be used in the initial phases of decision-making if an acceptable price range is established before exploring all available options. That range may screen out several options, thus making the decision less time-consuming. Generic prescription drugs are a good example of how price can become the primary discriminating factor among competitive products. Generic equivalencies of certain drugs have been identified by insurance companies and physicians. FDA requirements imply that all approved drugs are safe and effective. Because generics use the same active ingredients and are shown to work the same way in the body, they should have the same risks and benefits as their brand-name counterparts. Once

generic drugs are approved, there is greater competition, which drives the price down. Many insurance companies provide limited coverage of namebrand equivalencies, forcing patients to pay more out-of-pocket expenses if they select these drugs. When faced with that trade-off, most patients select the generic equivalents.

#### DESIGN PREFERENCE

A lawnmower cuts grass. A riding mower provides wheels, a seat, and blades. How many variations of this product can there be? Thousands. Once a family's needs move beyond the level of security, preferences for style, size, color, and comfort begin to emerge. These preferences reflect personal and group values that have evolved over time. Producers invest a great deal of money in product design and development and in redesign and redevelopment to position their products among competitor's offerings.

## The Marketing Profession's Interest in Family Values

Worldwide, businesses search for crystal balls that will help them know what consumers want in terms of products and services. One tool, the VAL-S<sup>TM</sup> system, is based on a personality trait survey that is used to predict consumer behavior. This system was originally developed by Mitchell, a consumer futurist in the 1970s, to explain the changing values and lifestyles reported during that decade. The original VALS system was redefined in 1989 by experts from SRI International, Stanford University, and the University of California, Berkeley. The results of that effort focused on segmenting consumers on the basis of personality traits, which were believed to be more salient than social values over time. The premise is basically that personality traits drive consumer behavior.

The VALS framework suggests that consumers are driven to buy products and services that fulfill their preferences and enhance their lives. Each consumer has a primary motivation that determines his or her action in the marketplace. Some are motivated by ideals, basing decisions on criteria such as quality, integrity, and tradition (see Fig. 5.2).

Others are motivated by achievement, basing their decisions on anticipated acceptance or rejection of behaviors by members of the groups to which they aspire to belong. The third motivational orientation is that of self-expression. These individuals make choices on an emotional level, stressing individuality and personal challenge. Further identification of motivators and environmental influences of consumers utilizing this model creates profiles and data that can be used by both consumers and producers in product development, distribution, and marketing.

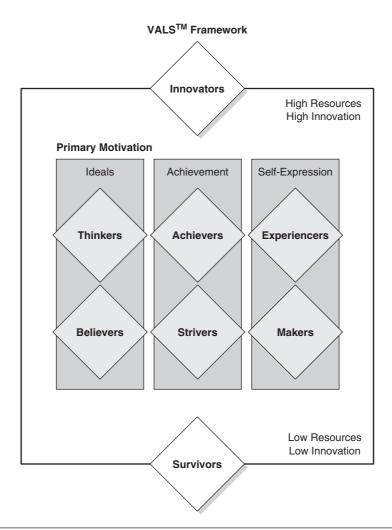


Figure 5.2 Standardized Method of Classifying Consumers by Value Sets

Source: SRI Consulting Business Intelligence (SRIC-BI); www.sric-bi.com/VALS

# Impact of Culture on Values, Attitudes, and Behaviors

Individuals operating within social or cultural systems learn the important values of that group. If they accept and live by those values the majority of the time, they will be able to exist in that group and depend on group membership when seeking necessary resources. If they do not accept or display the majority of these values, they risk being cast out and cannot depend on group support when needed. To maintain a cultural group, this important set of values must be transmitted to future generations and new members. The cultural environment and social interaction have tremendous influence on an individual's set of values. Theorists

#### Worldview

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In many cultures, there are practices and beliefs about the interdependence of individuals. "Do unto others," "You scratch my back, I'll scratch your back," "Quid pro quo." China has a similar concept—uanxi (pronounced "Gwon-See"), a personal relationship between any two individuals with long-term benefits for both (L. Yu, Chan, & Ireland, 2006). Imagine a spider web of personal connections, cultivated over one's lifespan, functioning as a network of favors and obligations. In a society with rigid social hierarchies, those who have power are easily distinguished from those who do not. To survive, the powerless recognize the importance of *guanxi*, and those with power realize the benefits of maintaining connections with those in the lower levels.

As China emerges as an attractive global market for exportation of goods and services, *guanxi* is an important tradition for business analysis. Although China's younger generations are shedding many ancient traditional behaviors, *guanxi* holds steadfast, although slightly altered by modern technology. The Internet expands networking opportunities exponentially. Moving from personal, face-to-face contact, Chinese young people can build networks without such personal investment.

Cynthia needs concert tickets. She instant messages 20 of her network friends using a sophisticated social network site. The probability of someone in her network with connections to either ticket holders or ticketing offices is 20 times more powerful than her personal resources. Cynthia has a lot of "face," Chinese for status.

Lam and Graham (2007) stress the highly contextual aspects of doing business in China. Contracts and business deals are sealed in social settings, such as restaurants and karaoke establishments. Business relationships, within and between companies, include a complex system of gift exchange. L. Yu et al. (2006) present this system as an art form—it's not the thought, it's the brand and cost of the gift that secures *quanxi*.

propose that children are encouraged to accept existing value sets within their culture.

Individuals may affiliate simultaneously with more than one social group. They must then balance their value systems and behaviors carefully to retain membership in both groups. Within the United States, there are several different religious and professional groups. The U.S. legal system and governmental body operate within a code of ethics or system of values that reflects the beliefs of some of these subgroups more readily than others. For instance, federal offices and services build working holiday calendars around the Christian holiday, Christmas. Workweeks are generally

scheduled with Sunday, or the Sabbath, as a nonworking day. Those seeking to observe other religious holidays must negotiate within the existing framework of employer expectations. Even higher education is wrapped around a system of beliefs that may inconvenience citizens exercising their right to participate in religious practices.

Sandra is an adolescent who has been raised within the Mormon religious community. Upon graduation from high school, it may be expected of her to spend 2 years as a missionary of her faith. Because the insurance industry in the United States adopts the idea that students graduating from high school should move directly on to postsecondary educational programs, health insurance coverage of family members pursuing college degrees generally ends on their 24th birthday. If Sandra follows her desire to be a missionary for 2 years, she may only be covered by her parents' insurance through 4 years of college study. Her peers who enter college immediately after graduation may be covered through their graduate or professional programs. Scholarship opportunities may also differ for her because she will be viewed as a nontraditional student when she enrolls.

# IMPACT OF SOCIOECONOMIC FACTORS ON VALUES, ATTITUDES, AND BEHAVIORS

Do families with immense pools of resources approach the decision-making process differently than those with limited resources? Contemporary literature implies that they do. Aldrich (1996) devoted an entire book to the subject of *old money*. His premise is that America's upper class has significantly different values toward and meanings of wealth. These values differ from those of the marketplace and newly emerging rich. Other authors explore the unwritten code of family preservation among the families that have held wealth over several generations. From selection of potential marital mates to the simplicity and elegance of clothing, home, and automobile selections, this concept of *old money* continues to intrigue those aspiring to acquisition of wealth or those frustrated with what they view to be unfair advantage.

Stein and Brier (2002) provide guidelines for raising responsible children of wealth. They suggest that parents introduce their children to the attorneys, accountants, and financial planners that manage the family's wealth. Another piece of advice given to parents with large inheritances to pass on to their children includes how to teach those young people important tenets inherent to their social and economic positions:

- Children must be taught to share their good fortune with others.
- Philanthropy is a key factor in teaching children to be responsible managers of their money.
- Wealth is not an entitlement. (pp. 2–3)

New money, or large accumulations of wealth within the current generation, is also explored by many theorists and social science authors. Brown (2000) presents the idea of "the sudden wealth syndrome" as experienced by new millionaires in Silicon Valley. Rapid technological changes and the making of large fortunes at an early age may have serious consequences for those families. The term affluenza has made its way into books and the media as a way to describe the increasing value placed on money and the materialistic side of American society. Underlying the glib of new syndromes and maladies associated with money is the suggestion of an out-of-control society with success defined as acquisition of money and the power that is inherent to that commodity. This desire to get ahead, fast and furiously, seems to overshadow the values most often associated with the family unit—love, obligation, and reciprocity.

**Af-flu-en-za. n.** I. The bloated sluggish and unfulfilled feeling that results from efforts to keep up with the Joneses. 2. An epidemic of stress, overwork, waste, and indebtedness caused by dogged pursuit of the American Dream. 3. An unsustainable addiction to economic growth. www.pbs.org/kcts/affluenza/

## Consistency Over Time and Situation

Capitalism, by its nature, results in a dynamic environment where one can rise and fall financially in short periods of time. Are values, attitudes, and behaviors impacted by changes in economic conditions? When needs are analyzed simultaneously with values and attitudes, one must remember that survival needs will always be more important than higher order needs. A middle-class family that finds itself suddenly in the throes of extreme poverty due to unemployment, disease, or accident will focus first on food and shelter. Only when a relative level of comfort and safety has been reached can the individuals within that family focus attention on evaluative dimensions of the choices they have available to them. Existing value systems will remain intact until they are challenged sufficiently to consider change and reforming of those core beliefs.

## **Summary**

Values impact family decision-making at every phase. They determine what and how needs will be determined and, once determined, how important each need is relative to all other needs. Once the need has been determined, the alternatives available to fulfill that need are processed in terms of values and attitudes of family members, especially those most responsible for the consequences of the decision to be made. The postdecision evaluation is based almost entirely on the value and attitude structures that lead the decision and implementation processes. Families consist of multiple human beings, inherently social beings. Outsiders will never fully understand the unique unfolding of this value-laden process, but the understanding and acceptance of the fact that families create, display, and maintain value systems allow all family service providers the opportunity to be as objective as possible.

### **Questions for Review and Discussion**

- 1. How do values and attitudes differ?
- 2. Why might the same family come to entirely different conclusions on two separate occasions when the decision to be made is essentially the same in each situation?
- 3. How does brand loyalty reflect consumer values and attitudes?
- 4. How are family values used politically?