

**CULTURAL ROLE EXPECTATIONS, HUSBAND-WIFE RESOURCES AND
COMPETENCE: THEIR EFFECT ON DECISION-MAKING
INFLUENCE IN BLACK AND WHITE FAMILIES IN USA**

Dr. Roger J. Baran
Associate Professor
Department of Marketing
College of Commerce
DePaul University
1 East Jackson Blvd
Chicago, IL 60604-2287
312-362-8302
rbaran@depaul.edu

ABSTRACT

Three theories are examined to explain husband-wife influence in decision making: (1) Cultural Ideology (2) Resource Theory and (3) Involvement. A schema is presented which specifies explanatory variables underlying the three theories of spousal influence. Race and its impact on husband-wife roles are then investigated; particularly, whether or not in intact black families wives exercise predominant influence over family money matters. Some deficiencies are mentioned which characterize much of the black family research. Results of an empirical study are then presented to determine if there are differences in black-white marital attitudes, psychological interest in money matters, and family financial decision making

CULTURAL ROLE EXPECTATIONS, HUSBAND-WIFE RESOURCES AND COMPETENCE: THEIR EFFECT ON DECISION-MAKING INFLUENCE IN BLACK AND WHITE FAMILIES

The way in which roles in the decision making process (suggestor, information-gatherer, decision maker, and purchaser) are assumed by husbands and wives is of importance to marketers. Knowing which spouse assumes each of these roles is a basic prerequisite for the establishment of sound marketing strategy. For sociologists, determining which spouse assumes the decision maker role is usually of prime importance since this is oftentimes equated with which spouse has the power, influence, or authority (Blood and Wolfe 1960; Bond and Peery 1971; King 1969). For marketers, husband-wife roles in the decision making process (DMP) could serve as a basis for market segmentation if there are certain subgroups in the population in which the same spouses have developed similar, specialized roles. Do such subgroups exist? Marketers and sociologists approach this problem differently.

To the extent that marketers have investigated husband-wife roles in decision making, they have primarily stressed product-related rather than family-related characteristics as explanatory variables of marital role structure. Consequently, implicit in the marketing literature is a highly differentiated role structure in which marital roles are assumed to change in conjunction with a change in the product or service under consideration. Marketers, therefore, expect to find few subgroups in the population within which marital role structure in the DMP is similar.

Sociologists, on the other hand, assert that within many subgroups of the population, marital role structure in the DMP is very similar. The basic theory underlying their explanation is Cultural & Ideological Role Theory. The underlying theory is that culture prescribes marital role attitudes and these prescribed roles determine whether it is the husband or wife who has major influence over family decisions. The impact of culture on husband-wife influence in decision making has been shown in numerous studies. Husband dominance has been found to exist in Venezuela (Green and Cunningham 1980); China (Ford, LaTour and Henthorne 1995); Hong Kong (Yau and Sin 1991); Saudi Arabia (Yavas, Babakus, Delener 1994); India (Webster 2000); Greece and Yugoslavia (Rodman 1967); and Gabon (Green et al 1983). Joint decision-making influence has been found to exist in England (Hempel 1974); Belgium, Denmark, Sweden, France, USA and West Germany (Rodman 1967); and the Czech Republic (Baran 1995). Wife dominance is said to exist in the Navajo culture and Black subculture in the U.S. (Strodbeck 1951).

Subcultures can be based on nationalities, religion, race, geography and other variables. The fastest growing group in the U.S. today is the Hispanic ethnic group; and due to its size, rising incomes and geographical concentrations it is being studied vigorously (Bellenger and Valencia, 1982; Imperia et al 1985); Segal and Sosa, 1983; Webster 1990, 1992, 1994). Webster found that Hispanic subcultural identification has a significant effect on purchasing involvement, information search, and husband-wife dominance in decision making with a shift of marital power away from the husband to the wife as the subcultural family

assimilates. Hispanic wives have not supplanted their husbands as decision makers; rather they are reaching for equality.

Black families are not being studied by marketers to the same extent. Research findings have, unfortunately, not been unanimous in support for, nor in the direction of the relationship between race and its impact on husband-wife roles in the DMP. This investigation is concerned with the validity of the assertion that the black family in the U.S. is characterized by a matriarchal pattern.

Let us first examine the literature for reasons why one spouse may be more powerful or have greater influence than the other in decision making. Three theories exist that attempt to explain the causes of spousal influence: Cultural and ideological Role Theory. Resource Theory, and Involvement/Interest in the Decision.

I. CULTURAL AND IDEOLOGICAL ROLE EXPECTATIONS

A number of researchers (Blood and Wolfe 1960; Bott 1955; Rainwater 1965) assert that influence in the DMP is affected by marital role attitudes which exist in the system's subculture. Marital role attitudes can be traditional—where a high degree of specialization between spouses exists with few shared activities or decisions, with the dominance of the husband apparent across most family decisions—or companionship—where there is a low degree of specialization with most activities and decisions are shared with an equalitarian balance of power across most family decisions.

While marital role attitudes define conjugal role relationships, Turner (1970) and Blood and Wolfe (1960) feel that among the various determinants of influence, authority is the most basic, for it is authority which allows either spouse to perform or delegate the performance of tasks. Authority in the family is firmly anchored outside of the individual family, in the system's subculture, so that the course of interaction between husbands and wives in a particular subculture usually leads only to variations in the established authority pattern rather than complete transformations. Consequently, it is not surprising that traditional versus companionship marital role attitudes, and concomitant marital authority patterns, have been shown to be associated with certain social groupings such as ethnic groups (Rainater 1966A; Pettigrew 1964), social classes (Heer 1958; Komarovsky 1962) and religious denominations (Strodtbeck 1951). These social structure variables affect marital role attitudes and authority patterns which in turn are associated with task and decision behavior.

Based on these theoretical expectations, the following propositions are suggested: (1) The more traditional are husband and wife attitudes toward marital roles, the more important cultural role prescriptions become in determining spousal influence; i.e., if a decision area is viewed as one which a husband should perform, the husband is likely to do it even if the wife is more competent, and vice versa.

(2) The more matriarchal are husband and wife attitudes toward marital roles, the greater the wife's relative decision making influence.

(3) The more equalitarian are husband and wife attitudes toward marital roles, the greater the tendency for roles in the DMP to be performed jointly. This tendency toward joint participation will be most pronounced when the product or service is viewed as "neutral". In the U.S., automobiles are viewed as part of the male's domain, furniture as part of the female's domain, and retail bank services as either's domain.

II. CONTROL OF VALUED RESOURCES

Conjugal role patterns and prescribed authority, while important determinants of husband and wife roles in the DMP, are external to the family itself. A major study of the power structure in American families (Blood and Wolfe 1960) posits a group of determinants which are internal to the family itself—the comparative resources which the husband and wife bring to the marriage. Blood and Wolfe assert that once you know which partner has more resources (more education, higher SES background, greater income, more organizational memberships, longer work history, etc.) one will know which spouse tends to make most of the decisions. The basis for this lies in the paradigm of exchange theory. The relative socio-economic resources possessed by one spouse vis a vis the other are compared by each and exchanged for the right to make or delegate decisions or tasks.

The frame of reference for resource comparison also includes reference groups. Scanzoni (1971) asserts that the very key to the dyad's ongoing series of mutual exchange processes is the extent to which the husband carries out his role as provider vis a vis others. The more resources he brings in, the more deference he is entitled to.

Family life-cycle, because it impacts resources, is also related to husband-wife relative influence. Young children, for example, limit the availability of resources outside the marriage to the mother and make her more economically and emotionally dependent on the husband.

Turner's (1970) extended notion of resources includes an individual's level of self-confidence, interpersonal techniques, and their interest in the relationship vis a vis their spouse. High levels on the first two attributes combined with a low interest level in the relationship vis a vis one's spouse leads to greater influence in the DMP.

Resource theory, as it currently exists, is posited as being applicable across cultures. In its current state, it has not been modified by prescribed cultural norms affecting marital role structure in the DMP. Conflicts exist between the predictions of Resource theory versus Cultural and Ideological Role theory. Consider a traditional family in which the wife works and has a better education and higher-status occupation than her husband. Resource theory

predicts that she would have greater influence in decision making; whereas Cultural and Ideological Role theory would suggest that because this family is traditional, the husband would be more likely to have the greater influence.

Empirical evidence (Blood and Wolfe 1960; Scanzoni 1971; Turner 1970) consistent with the theoretical expectations of Exchange theory suggest the following proposition: the greater one spouse's comparative advantage over the other in terms of socio-economic and psychological resources, the greater their relative influence in the DMP.

III. DECISION SPECIFIC VARIABLES

The typology of resources discussed up to this point merely imply competence in decision making. In addition to these familial and individual characteristics associated with influence, Davis (1972A) and Turner (1970) have found that characteristics which relate to the specific decision or situation should be included and in fact, may be the most important group of determinants of husband-wife roles in the DMP. A resource such as competence in the decision area on the part of one spouse should increase the probability of that spouse having the major influence in that decision area. But perhaps more important is the spouses' relative psychological involvement with the particular decision; i.e., their interest, the perceived importance, and their perceived competence in the decision area.

Based upon the implicit theory contained in the marketing literature, and a few studies consistent with theoretical expectations (Davis 1972A; Turner 1970) the following proposition is suggested: the greater a spouse's psychological involvement with the decision area at hand, the greater that spouse's influence in the DMP.

IV. SCHEMA OF THE DETERMINANTS OF MARITAL ROLES IN THE DECISION MAKING PROCESS

The three existing theories suggest diverse explanations for marital role performance in the DMP. If authority due to cultural role prescriptions is not sufficient to explain which spouse will perform various roles in a product or service related decision process, then role performance may be based on spousal control of valued resources or involvement or interest with the decision area at hand.

The following schema attempts to specify the explanatory variables which underlie the three theories and are hypothesized as being predictive of husband and wife roles in the DMP.

SCHEMA OF THE DETERMINANTS OF MARITAL DECISION MAKING ROLES

Independent
Variables

I CULTURAL AND IDEOLOGICAL EXPECTATIONS

1. General Role Prescriptions

- a. attitudes about husband and wife conjugal roles
- b. attitudes about male and female authority patterns
- c. attitudes about husband and wife authority patterns

2. Specific Role Prescriptions (e.g. Regarding Family Finances)

- a. attitudes about husband and wife roles with respect to family finances
- b. attitudes about husband and wife authority over family finances

II CONTROL OF VALUED RESOURCES

Vis A Vis Spouse

1. Socio—Economic

- a. difference in spouse's educational achievement
- b. wife's employment status (working vs. non-working)

Variables

- c. difference in spouse's SES background

influence

2. Psychological

- a. self—confidence
- b. interest in the marriage
- c. aversion to conflict

3. Organizational Participation

- a. difference in spouse's formal organizational participation
- b. centrality of spouse in informal (kinship) communication network

Vis A Vis External Reference Group

1. family socio-economic status
2. family life—cycle

III DECISION—SPECIFIC VARIABLES

1. Physical Involvement

- a. shopper or buyer
- b. controller of means (budgetor)
- c. user of the product or service
- d. centrality in communication network concerning specific decision

2. Psychological Involvement

- a. interest in the decision
- b. perceived importance of the decision
- c. competence in the decision area

Dependent

- (1) decision making
 - (2) problem recognition
 - (3) task performance
- i) information gatherer
 - ii) purchaser

The interrelationships among these independent variables and their effect on the dependent variables are suggested in the following propositions (only one role in the DMP will be considered, that of influence in the decision making stage):

1. When marital role attitudes are companionship, resources are irrelevant and whichever spouse possesses more competence with respect to the decision at hand makes the decision.
2. When marital role attitudes are traditional, competence is irrelevant, and whichever spouse feels it is their prescribed role to make the decision will make it.
3. When marital role attitudes are matriarchal, the relative resources of husband and wife will have an important effect on decision making influence. The more resources the husband is contributing to the dyad, the more influence he is able to wield in those decision areas he is interested in.

V. MARKET SEGMENTATION AND HUSBAND-WIFE ROLES IN THE DECISION MAKING PROCESS: A CONSIDERATION OF RACE

Research findings have unfortunately not been unanimous in support for, nor in the direction of the relationship between one of the major market segmentation variables, race, and its impact on husband-wife roles in the DMP. Many researchers have posited an association between race and spousal dominance, with black wives occupying the dominant positions in their families with respect to economic decisions and white husbands in their families (Broom and Glenn 1965; Drake and Cayton 1945; Guthrie 1970; Lincoln 1966; Moynihan 1965; Rainwater 1966A; Schwartz 1965). However, a number of researchers have refused to accept this assertion as a statement of fact (Baugbman and Dahistron 1968; Bridgette 1970; Hyman and Reed 1969; King 1969; Scanzoni 1971).

This investigation is concerned with the validity of the assertion that the black family is characterized by a matriarchal pattern. Specifically, whether or not in intact black families the wife exercises predominant influence over major product or service decisions which impact the family.

Much of the research which has been done in this area of husband-wife influence in decision making within the black family has been deficient in each of the three perspectives which relate explanatory variables to decision making roles:

1. Cultural and Ideological Marital Role Expectations

Black attitudes toward marital authority and role patterns are often inferred but not often tested. The inference is that due to slavery (Bernard 1966; Broom and Glenn 1965; Schwartz 1965; Watkins and David 1970); black male economic instability due to discrimination

(Herzog and Lewis 1961; Staples 1971; Whitaker 1967); or a combination of the two factors (Guthrie 1970; Kardiner and Ovesey 1951; Lincoln 1966; Pettigrew 1964; and Rainwater 1966A), black families have developed matriarchal structures. There is, however, little empirical evidence available on black prescribed marital role patterns and how they differ from prescribed patterns for whites.

2. Valued Resources

Many studies purportedly investigating race and marital roles have confounded race with husband-wife resources--primarily socio-economic resources. There is a need to determine if the differences found between black and white marital role patterns might actually have been due to factors other than race, such as:

- distributional factors; there are a greater proportion of blacks in lower income groups and this distributional problem is oftentimes not controlled for (Moynihan 1965).
- the fact that black women have traditionally had more and better schooling than black men (Bernard 1966; Broom and Glenn 1965; Lincoln 1966; Pettigrew 1964).
- the frequent unavailability of black male employment (Broom and Glenn 1965; Lincoln 1966; Guthrie 1963; Rainwater 1966A).
- urbanization and the fact that black women can oftentimes earn wages more easily than a black man in the city (Rainwater 1966A).

3. Decision-Specific Variables

It has been reported, for example, that black women are more likely to shop with other women rather than their husbands; whereas white women behave just the opposite. This could be due to the fact that black families are more likely to be headed by a female than are white families (Bauer 1966). With few exceptions (Frazier 1957A; Hare 1965; Kronus 1971; Lincoln 1964) have researchers investigated black families where husbands and wives are both present.

Future research in the area of black family husband-wife influence should control for the deficiencies noted in the three areas noted above. To determine the relationships between race, cultural role expectations, and husband-wife influence in the decision making process, resources and decision-specific variables should be controlled for.

METHOD

The data in this study was collected from a questionnaire personally administered to 423 couples residing in the Chicago SMSA. Since financial decision making and task performance was a major focus of the study, to be selected as respondents, the couple must

have opened a checking or a savings account within the past two years. In addition, the head of household must have been currently employed and forty years old or less. Quotas were assigned on the basis of wives' employment status, race, and husbands' occupational status. Seventeen geographic areas each approximately the size of two census tracts were selected from across the SNSA based on the racial composition of the area. Specific dwelling units were selected using systematic sampling with the criss-cross directory as the sampling frame. After a randomly selected start these households were called and if they met the screening criteria, the interviewer made an appointment when both spouses would be at home. Instruments were completed independently by husbands and wives.

It was attempted in this research to match as closely as possible the two populations of interest, black and white families, on the pertinent demographic variables. Perfect matching was not achieved but the large sample size and use of quotas provided more than sufficient numbers after the relevant characteristics are held constant.

Based on wives' responses only, this analysis will investigate black-white differences in aggregate terms on three variables from the schema: (1) attitudes about husband-wife authority (2) psychological interest in family financial matters and (3) decision making (in the area of family money matters).

Regarding the first two variables, it was decided to develop items based on the literature which would tap an "a priori" list of the relevant independent variables and their subsets shown on the schema. The item interrelationships and dimensions were then statistically determined. A total of seventy-one items were developed using a 6-point Likert scale format for the "a priori" grouping of variables. A principle component factor analysis was conducted using varimax rotation and pairwise deletion of missing data. The two independent variable factors and the individual items and their factor loadings follow.

Attitudes About Husband-Wife Authority Dimension (labeled MARIDEOL) is composed of twelve items--each measured on a six item scale where 1 = definitely disagree to 6 = definitely agree. The maximum possible score of 72 characterizes a highly traditional marital role attitude. Wives having such a score felt their husband had the right to be the boss, make the important decisions, and in general be the dominant and controlling family member. Wives having low scores disagreed with this role concept.

MARIDEOL: Husbands Role is one of Dominance——Wife's role is submissiveness
 Score of 72 = highly traditional Score of 12 = highly companionship

- | | | |
|------|--------|---|
| HWA2 | (.668) | Husbands should make the really important decisions in the family. |
| HWA3 | (.727) | It is a husband's right to be more powerful than his wife. |
| MFA2 | (.574) | It's probably true that all women are weak & need to be protected. |
| HWA4 | (.791) | A husband deserves to have superior authority in most family matters. |
| MFA3 | (.616) | When dealing with a man, a woman should let him get control from the |

		start.
HWA6	(.710)	In our family, the husband has the right to be boss.
HWA8	(.597)	When there's a really important decision in which a husband and wife disagree, the husband is most likely correct.
HWA10	(.690)	A wife should always be submissive to her husband's needs.
HWA11	(.616)	A husband should have the power to make the rest of the family do whatever he wants; after all, he gets pushed around enough at work.
HWR5	(.568)	Even if a wife works, it is still her job to see that the household chores are done properly without expecting her husband to help around house.
HWA12	(.573)	I believe that the husband has the right to control the behavior and opinions of other family members.
MFA5	(.695)	Women should always be submissive to their man.

Psychological Involvement with Family Financial Matters Dimension (Labelled PSYINMON) is composed of five items. A maximum score of 30 indicates that the wife has an extremely high interest in staying abreast of family and institutional money matters. A score of 5 indicates no interest in these matters.

PSYINMON: Psychological Interest in Money & Security and Importance of such.
Score of 30 = High interest in money and security Score of 5 = Low interest

MONIMP1	(.511)	It is very important to save money for a rainy day.
MONIMP2	(.654)	A savings acct. is one of the most important possessions a family can have.
MONINT2	(.523)	I consider it very important to try & keep track of how much money we spend each month.
MONIMP3	(.558)	One of the most important relationships a person can establish is that of having an account at a bank.
MONINT5	(.477)	I'm extremely interested in the changing interest rates paid on savings accounts because they could affect my family's financial situation.

**FINDINGS:
BLACK-WHITE WIFE DIFFERENCES ON
ATTITUDES ABOUT HUSBAND-WIFE AUTHORITY DIMENSION**

(Score of 72 = Husband Dominant/Highly Traditional Marriage Ideology
Score of 12 = Companionship Ideology)

	<u>Mean</u>	<u>St. Dev.</u>	<u>n</u>	<u>Sig.</u>
Entire population of wives	31.7	14.1	393	
White wives	26.5	12	215	.000***
Black wives	37.5	13.9	189	
Wives currently employed	30.9	14	220	NS
Wives not currently employed	32.8	14.1	173	
Wives currently employed:				
White wives	23.8	10.9	90	.000***
Black wives	35.7	13.8	130	
Wives not currently employed:				
White wives	28.4	12.4	123	.000***
	43.6	12.4	50	

**FINDINGS:
BLACK-WHITE WIFE DIFFERENCES ON
INTEREST IN FAMILY AND INSTITUTIONAL MONEY MATTERS**

(Score of 30 = High interest in money and security
Score of 5 = Low interest)

Entire population of wives	23.1	4.5	408	
White wives	22.5	4.1	221	.01**
Black wives	23.6	4.8	198	
Wives currently employed	23.3	4.5	224	NS
Wives not currently employed	22.7	4.4	184	
Wives currently employed:				
White wives	22.5	4.2	91	

Black wives	23.8	4.6	133	.03**
Wives not currently employed:				
White wives	22.5	4.1	128	NS
Black wives	23.3	5.2	56	

Discussion:

There is a difference in black-white wives' attitudes concerning husband-wife authority. Black wives have attitudes which are more traditional than white wives--feeling that their husband has the right to make the important decisions (37.5 vs. 26.5). The differences between white wives and black wives is even greater among wives not employed (43.6 vs. 28.4). These are statistically significant differences at the .000 level and are the complete opposite of what one would expect if black families were characterized by matriarchal influences. In addition, there appears to be an interactive effect between race and resources (wife's employment). Not being employed increases the white wife's score from 23.8 to 28.4 but increases the black wife's score from 35.7 to 43.6.

Black wives also exhibit a greater interest than white wives in family and institutional money matters (23.6 vs. 22.5). The difference is not large, but it is statistically significant at the .01 level. The numbers are virtually the same between white wives and black wives who are currently employed (23.8 vs. 22.5). No statistically significant difference was found between black and white wives not currently employed.

Ten specific financial decisions are now investigated to determine if there are differences in wife influence between blacks and whites. Response categories for six decisions included "husband decides", "wife decides", and "joint". For four decisions, the "joint" category was broken into its syncretic ("both together") and autonomic ("sometime husband/sometime wife") components. For this comparison however, only the "wife decides" category is investigated. The comparisons follow. In only one decision area does the black wife have a statistically significant greater amount of influence than the white wife. This was on the question "Who actually decided when to open the family's checking account?" (28% of black wives decided this unilaterally vs. 12% of white wives.) On six of ten financial issues, white wives had higher unilateral influence than black wives although none were at statistically significant levels. These findings give no credence to black matriarchal influences.

Results of this study appear to indicate that in intact black and white families which have been matched on important demographic and socio-economic characteristics, black wives do not, in fact, have greater influence in family financial decisions than white wives. In the area of marital role ideology; specifically, with regards to wives' attitudes about husband-wife authority, black wives appear to exhibit more traditional attitudes than white wives with respect to the balance of power within the husband-wife dyad. No support is found for those suggesting that the black subculture is characterized by a matriarchal pattern. Future research should be conducted to determine if these findings hold for other decision areas as well.

In addition, note the extreme range of scores on some of the specific financial decisions. For example, nearly two-thirds of white wives and half of the black wives unilaterally decide on when to open the checking account; whereas, less than 10% of both black and white wives unilaterally decide on whether the family has enough money to splurge on an item both spouses would like to have. This finding suggests that it is important for marketers to use specific as opposed to global questions when conducting husband-wife research. For example, asking couples "who makes the financial decisions in the family?" would cause them to give a general answer disguising major differences that may exist in the financial decision-making domain. when investigating husband-wife influence

FINDINGS
PERCENTAGE OF BLACK AND WHITE WIVES
UNILATERALLY MAKING EACH OF TEN DIFFERENT FINANCIAL DECISIONS
(number of wives noted in parentheses)

	<u>White</u> <u>Wives</u>	<u>Black</u> <u>Wives</u>
Who usually decides how much money to put into your family's savings account?	21% (204)	20% (164)
Who usually decides when this-money should be put into your family's savings account?	22 (204)	19 (164)
Who actually decided when to open this savings account?	61 (204)	47 (164)
Who actually decided at what bank or Savings and Loan Association this savings account should be opened?	25 (204)	28 (164)
Who usually decides how much money should be saved out of each paycheck (or whether any money can be saved out of each pay check?	22 (222)	18 (201)
Who usually decides whether or not you have enough money to "splurge" on an expensive item you both would like to have?	8 (222)	9 (201)

Who usually decides how much money to put into your family's checking account?	26 (215)	25 (159)
Who actually decided when to open this checking account?	12 (215)	28*** (166)
Who usually decides when this money should be put into your family's checking account?	25 (215)	20 (159)
Who actually decided at what bank this checking account should be opened?	28 (215)	28 (166)

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