



Perception of Individual Married People on Family Decision  
Making on Financial Tasks of Dual-Career Families in  
the Era of Socio-economic Changes

by

Woranan Thanaprasittikul

A Thesis Submitted in Partial Fulfillment  
of the Requirements for the Degree of

Master of Business Administration

Graduate School of Business  
Assumption University  
Bangkok Thailand

August 2002

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## ABSTRACT

The traditional Thai way of living has been influenced by the stream of westernization and globalization a few decades ago, thus having effect on the many aspects, ranging from economic, social, education as so on. The perception of equal rights has also been exposed to Thai society.

As opposed to Thai women in the past about hundred years ago, status of women today has also been changing in the way that having more power. This change has also effected to the family decision-making, which is the main purpose of this research.

The objectives of this research are to study the roles which husbands and wives undertake in family purchasing decision of financial tasks and to investigate the effect of education, occupation, length of marriage and number of children on the family's purchasing decision of financial tasks.

The research was conducted through sample survey. Data was collected from 457 respondents, who are married and have a career as well as their spouses, by using non-probability sampling. Then the data was analyzed by chi-square test to find whether there is the relationship between independent variables (education, income, level of position, length of marriage and number of children) and dependent variables (financial tasks).

The research findings indicated that there is relationship between independent variables and dependent variables in every hypothesis, however the degree of relationship varies according to characteristic of each variables. In addition, the result can also recommend the nature of relationship whether wives or husbands dominate the decision or both share equal decision power; however, the nature of influence also varies according to each type of financial product.

From the findings, it can be summarized that education, income and status in career enhance the power of decision for wives, especially in the financial tasks that are of the whole family's concern. On the other hand, as for husbands, these factors cause their power to be lower, but they still have more power in the financial tasks that are concern of their own uses, such as insurance and credit card for themselves. The findings also indicated that in

family with higher number of children and longer period of marriage, wives tend to have more power in managing financial matters for family.

This research is expected to be useful for financial institutions, namely commercial banks, credit card providers, insurance companies, financial and security companies. It is recommended for each institution to conduct further specific research employing the particular characteristics of each financial product.



## INTRODUCTION

The core principle of this research is based on joint purchase decision of husbands and wives whose ways of lives are influenced and affected by many changes in Thai society, especially on the changing status of women in terms of equal education and occupation opportunities.

### The Developing Status of Thai Women

The role of Thai women can be broadly divided into 3 phases:

- Sukhothai and Ayudhaya periods
- Rattanakosin period
- After International Women's Year (1975)

In Sukhothai and Ayudhaya periods, the status of Thai women was somewhat lower than men, as there was a Thai proverb calling men as 'elephant's front legs' and women as 'elephant's hind legs' – a follower. "There was no definite program of instruction, and "education" for girls meant only training to enable them to help with the household chores or to serve members of the family. In terms of public or community service, Thai women played a very small role in the past."<sup>1</sup> However, the noble women were given more training in reading and writing than common and rural women, who needed to learn more on the daily domestic duties, such as cooking and knitting.

At the beginning of Rattanakosin period, the women's role was more or less the same as in Ayudhaya period. "The significant change was in the reign of King Rama IV, in which there were many revisions of Thai law code giving more and more rights to women and eliminating much injustice towards women."<sup>2</sup> Then in the reign of King Rama V, the abolition of slavery benefited women considerably. And in the reign of King Rama VI, the Education Act of compulsory primary education throughout the country was officially

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<sup>1</sup> The National Commission on Women's Affairs, Office of the Prime Ministry, "Thai Women", September 30, 1993, p. 47

<sup>2</sup> Poolthupya, Srisurang Asst. Prof. "The Changing Role of Thai Women", from the 7<sup>th</sup> Conference of the International Association Historians of Asia, p. 14

announced which enabled all the girls to receive at least the elementary education.

From the period of King Rama VII, the country was facing the instability in political change as well as the economic situation, therefore, Thai women in this period will not be described in here and the study will move on to the period after the International Women's Year.

The United Nations announced Year 1975 as the International Women's Year and 1976 – 1985 as Decade of Women. Thailand, as one of the country members, agreed with the notion and sent representatives to attend the world congress in Mexico. From then on, the government has paid more attention to the wake of women liberalization, which could be observed from the establishment of the National Council of Thai women.

From the 90s until nowadays, modernization and industrialization have brought lifestyle changes into Thailand. "The growth of capitalism has pressured more families and more members to be more dependent on wages. The increased separation of home and workplace has also created problems for women in child rearing."<sup>3</sup> In the wake of 'Feminism' from the west, globalization has also conveyed this concept into Thai culture as well as the demand for equal rights. Thus, the status of Thai women has gradually varied, in particular for women in urban areas that are more exposed to the stream of westernization. "The traditional household of the stay-at-home wife and mother has been replaced by dual-career families."<sup>4</sup>

### ***Thai Women in Year 2000***

The changing role of Thai women can be observed through the increasing participation of Thai women in all types of professions, which in the past were considered as works for men only. Women begin to work for living as doctors, engineers, programmers, architects, political representatives or businesswomen. Not only they take these as ways of earning, they pursue their careers with expertise and professional capability, leading them to the front

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<sup>3</sup> Asian-Pacific Center, Fukuoka, Japan, "Modernization and Family Strategies: The Case of Lao Song in Central Thailand", Family, Community, and Modernization in Asian Societies – Japan, Vietnam and Thailand, pp. 34

<sup>4</sup> Hopper, JoAnne Stilley. , "Family financial decision making: implications for marketing strategy", Journal of Services Marketing, Vol. 9, No. 1, 1995, pp. 24 – 32.

line of their peers. Examples of well-known successful women are Mrs. Sudarat Keyuraphan, Minister of Ministry of Health, Dr. Pornthip Rojanasunan, the well-known doctor specializing in forensic medicine and Ms. Suphaluk Ampuch, the owner of The Mall group.

As women are increasingly taking part in many different areas in society, the roles of women are becoming more important. The perception and attitude towards women are therefore changing and even totally opposite to those in the former time. In terms of business-oriented aspect, many products are manufactured by taking women's need as basic requirements. For example, a lot of car models such as Toyota Starlet, Opel, Hyundai (compact and city cars) were designed to suit women and directly target to female market. This example reflected the rising awareness of women's importance as a potential market segment.

In today's Thai society with rapid socio-economic changes, the barrier in education and occupation between men and women keeps declining, resulting in the need of marketing strategy changes to meet the requirement of the varied ways of thinking and behaving.

### **1.1 Statement of Problem**

As the traditional Thai way of living has been changed by the influence of westernization and globalization, the consumer behaviour and the purchase decision-making process are inevitably affected.

In particular, the family decision-making pattern of Thai people is altering from the conventional one, considering the changing status of Thai women nowadays as a working wife and mother. Hence, it is essential to investigate this changing pattern of family decision-making, as it would have great effect on the marketing strategy of both consumer goods and services industry.

Regarded as one of the key components of every family, financial tasks and responsibilities are to be researched here. In the past, financial tasks and decision-making were taken by the earners, mostly the husbands. However, today women has become the income provider to the families as well; therefore, the decision-making role is changed.

Hence, what the management of many financial institutes, be it insurance company, banks, credit card service, will have to reconsider regarding the target group and promotion strategy whether the traditional way, which focused on husbands, needed to be changed. The statement of problem for this research then is *“Do educational level and occupation in terms of level and income have influence on family decision-making on financial responsibility?”*

### **1.2 Objectives of the Study**

The objective of this study are:

1. To study the roles which husbands and wives undertake in family purchasing decision of financial tasks.
2. To investigate the effect of occupation and education on the family's purchasing decision of financial tasks.
3. To investigate the effect of length of marriage and number of children on the family's purchasing decision on financial tasks.

### **1.3 Significance of Study**

The research is aimed to investigate the purchase decision pattern of nowadays couples on financial responsibilities. The result, therefore, would be of benefit mainly to banks, insurance companies, financial fund corporations and other consumer goods industry, where down payment is in the process of purchase. The findings of this research will provide the current situation of consumers in today Thai society, especially Bangkok, and reveals the trend of changing pattern of decision-making. Financial institutions can make use of this study in a way of strategic planning for marketing, ranging from product, price, place and promotion. For example, insurance company may have to change the traditional promotion that aimed at husband only to a more wife-target marketing strategy.

In terms of academic contribution, this research is conducted by using model of previous research but in a different context. This is aimed to perform as an empirical research in this topic for academic contribution in Thailand, as

there are not many researches related to this topic. Furthermore, the research is also aimed to see whether the theory of Blood and Wolfe is also applicable to people in different cultures and environment.

#### **1.4 Scope of the Study**

In this research, the household unit is the main conception, which is to be studied and analyzed. The household is the basic consumption unit for most consumer goods. Major items such as housing, automobiles, and appliances are consumed more by household units than by individuals. "Types of household are categorized as nuclear family, extended family household and nonfamily household. The nuclear family consists of two adults of opposite sex, living in a socially approved sex relationship with their own or adopted children. The nuclear family is important in virtually every culture. The extended family household is a household that includes the nuclear family plus additional relatives. The most common form of the extended family involves the inclusion of one or both sets of grandparents. In addition, aunts, uncles, cousins, in-laws, and other relatives may be included. The nonfamily household is a household made up of householders who either live alone or with others to whom they are not related."<sup>5</sup>

Nevertheless, this research investigates only the nuclear family, since the study will focus on the joint purchase decision of husband and wife.

Considering the study is to focus on the joint purchase decision of husband and wife, the scope of study is thus needed to aim to nuclear family. This research is therefore conducted in the area of Bangkok. The target group is spouses who have been married more than one year and both earn income through his/her career.

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<sup>5</sup> Hawkins, Del I., Best, Roger J. and Coney, Kenneth A., "Consumer Behavior : Implication for Marketing Strategy", 6<sup>th</sup> Ed., 1995, pp. 188

## CHAPTER 2

### REVIEW OF RELATED LITERATURE

Focuses that are summed up to build the conceptual model of this study are to be discussed in this chapter, which is divided into 3 sections.

The first section explains the theory that is used as a model of the research. The major concept is that role dominance of husband and wife depends on the resource one possesses as individual, which in this study focuses only on education and occupation level. Mutual resources, namely length of marriage and number of children, are also to be studied.

In section two, the theories related to the dependent variable, namely conjugal power, are illustrated. Household decision-making is shown to explain the steps of decision process. However, in this study only the step of "Decision Maker" is to be researched. Spousal role in decision-making theory is to describe the category of decision influence of married couple, namely, husband-dominant, wife-dominant and joint decision.

In the third section, factors that are related to the independent variable, i.e. education and occupation level, are to be explained, namely socioeconomic change and change in status of Thai women.

#### **SECTION 1:**

##### **Role Dominance**

"Role dominance refers to the extent to which one member of a family has greater influence in the family decision-making process than do other members."<sup>6</sup>

In marriage, there are various responsibilities and roles that need to be done by couples, for example, child caring, housekeeping, money providing or entertaining. Each couple has their own ways of allocating these responsibilities. There are many studies explaining factors that have influence on family decision-making process.

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<sup>6</sup> Block, Carl E. and Roering, Kenneth J. "Essentials of Consumer Behavior/ Concepts and Applications", 2<sup>nd</sup> ed., 1979, p. 197

In "Consumer Behavior" by Schiffmann (1994), 3 major factors that determine the degree of power in decision-making are explained. The first is variations by product or service, which refers to the product and service category has impact on relative influence of husband and wife on a particular decision-making. The second factor, variations by family role structure orientation, means sex-role orientation, which is related to culture and subculture. The last factor is variations by stage in the decision-making process including problem recognition, search for information and final decision, throughout which couple role may differ at various points.

Solomon described in "Consumer Behavior (Buying, Having and Being) 1999" that there are 4 factors influencing the role dominance. First is sex-role stereotypes, which mean husband is assumed to have more power in decision-making if the product is considered as masculine and wife for feminine products. Second factor is spousal resources (However, it is not clear of the definition of resources here). The third factor is experience, which refers to "individual decisions are made more frequently when the couple has gained experience as a decision-making unit"<sup>7</sup>. The last factor is socioeconomic status, which means classes in society, high, middle or low.

In "Consumer Behavior" by Engel, Blackwell and Miniard, 1993, it is stated that spousal roles in buying decisions is influenced by the product category, the stage of decision-making process and the nature of the situation surrounding the decision.

These 3 theories broadly describe the factors and share some common points that influence the relative power of spouses. However, in this research as the product itself is already definite, which is "financial responsibilities" and the step of decision-making has been designated, which is "final decision", the study will be aimed at resources of husband and wife.

## **Resource Theory**

Resource Theory by Blood and Wolfe explained that conjugal power, the degree of relative power between married couples, depends on the

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<sup>7</sup> Solomon, Michael R. "Consumer Behavior (Buying, Having and Being)", International edition, 4<sup>th</sup> edition, 1999, p. 385

resources one possesses. The more resources one holds, the more power one has. These resources are considered as external resources, including ability to provide money to family, education, occupation, experience, and so on. However, certain resources, such as ability to have good judgment, can be considered as resources because it derived from external resources, namely, education, experience, etc.

The theory of Blood and Wolfe considered resources as an individual, but in this study, the researcher added 2 more types of resources, namely length of marriage and number of children, which are categorized as mutual resources.

Hence, Blood and Wolfe theory is made use of as a model of relationship between conjugal power on family financial decision-making and resources of the couples, both as individual and mutual. The stage of decision-making and category of spousal role is discussed in the next section.

## **SECTION 2:**

### **Household Decision Making**

Decision making by a group such as a household differs in many ways from decisions made by an individuals. Family consumption decisions involve at least 5 definable roles. These roles may be assumed by a husband, wife, children, or other members of a household. Individuals will play various roles for different decisions. The 5 roles are as follows:

- Information gatherer
- Influencer
- Decision maker
- Purchaser
- User

In this research, the emphasis is put only on the Decision Maker role since this role is considered as the final judgment of the decision making process which can refer the degree of influence and dominance of spouses.

## Spousal Roles in Decision Making

Generally the spousal role can be categorized as

- Husband-dominant
- Wife-dominant
- Joint-decision (syncratic)
- Individualized decision (autonomic)

According to a study conducted by Roper Starch Worldwide, wives still tend to have the most say when buying groceries, children's toys, clothes, and medicines. Syncratic decisions are common for cars, vacations, homes, appliance, furniture, home electronics, interior design, and long-distance phone services. As the couple's education increases, more decisions are likely to be made together.

### **SECTION 3:**

#### **Socioeconomic Changes**

Nowadays rate of employment for women tends to become higher. According to Table 1, the amount of women in employment gradually increases.

(in thousands)

Year	Total Population with age of 13 upwards in employment	Men in Employment	Women in Employment
1989	26,304.5	14,879.1	11,425.4
1995	29,055.1	16,723.3	12,331.8
2000	30,420.4	17,362.4	13,058.0

Table 1: Adapted from National Statistics Office, Thailand

Not only that the number of women in employment is getting higher, the status of women in occupation tends to be more professional which means women tend to work in a more skill-required career, rather than labor-required job. This can be observed in the Table 2 that percentage of women in

professional group keeps increasing as well as clerical and sales group, while the percentage of farmer is decreasing.

Occupational Group	1996		1997		1998	
	Women	Men	Women	Men	Women	Men
Total	100.0	100.0	100.0	100.0	100.0	100.0
Professional	5.6	4.0	6.4	4.4	7.1	4.6
Administrative	1.1	3.4	1.1	3.5	1.2	3.6
Clerical	4.6	3.2	4.8	3.0	5.2	3.1
Sales	15.4	8.7	15.4	8.9	16.8	9.2
Farmers	51.7	48.9	51.6	49.7	49.5	51.8
Transport	0.4	6.7	0.3	6.7	0.5	6.3
Craftsmen	15.6	21.5	15.3	19.6	14.3	17.2
Services	5.5	3.6	5.1	4.2	5.3	4.2
Not Classified	0.1	..	..	..	0.1	..

Table 2: Percentage distribution of employed women and men by major occupational group, August 1996 – 1998, National Statistics Office, Thailand

In terms of education, the illiteracy rate of women has a downward trend as seen in the Table 3.

Year	Men	Women
1937	55%	84%
1947	30%	57%
1960	18%	35%
1970	5%	12%

Table 3: The Illiteracy Rate of Men and Women, Office of The National Education Commission, Thailand.

According to the 1998 statistics of Education Attainment, there were 490,366 graduates in total, 228,619 for male and 261,747 for female. Furthermore, women have higher percentage of higher level of education attainment than men as seen in the Table 4.

Sex	Total	Educational Attainment							
		Ph.D.	Master Degree	Graduate Diploma	Bachelor Degree	Diploma Vocational	Diploma Technician	Certificate Vocational	High Education
	100.0 (490,366)								
Male	46.6 (228,619)	49.3	50.7	53.2	42.0	46.7	72.4	51.0	73.5
Female	53.4 (261,747)	50.7	49.3	46.8	58.0	53.3	27.6	49.0	26.5

Table 4: Percentage of Graduates by sex and educational attainment

### Dual-income Families

“The definition of a two-career relationship necessarily hinges on the meaning of a career. The original (and still popular) definition of a two-career relationship requires that each partner in the relationship pursue a career rather than simply a job (Rapoport & Rapoport, 1969). A career is thought to involve high levels of work commitment and a developmental progression in the work role (Gupta & Jenkins, 1985; Rapoport & Rapoport, 1971; Sekaran, 1986). Hence, two-career status is reserved for those



families in which each partner is not merely employed but is highly committed to a work role that provides (and demands) growth and progressive development. Those relationships in which one or both partners are involved in noninvolving, nondevelopmental work roles are often designated “dual-earner,” “dual-income,” or “two-paycheck” families (Sekaran, 1986). <sup>8</sup>

In short, socioeconomic change in Thailand can be observed from the employment and education of men and women. As women receive more education than in the past, they become more employed as well, then the family pattern is also changing to dual-career family with both husbands and wives work outside for living.



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<sup>8</sup> Goldsmith, Elizabeth B. “Work and Family: Theory, Research, and Applications”, 1989, p. 31

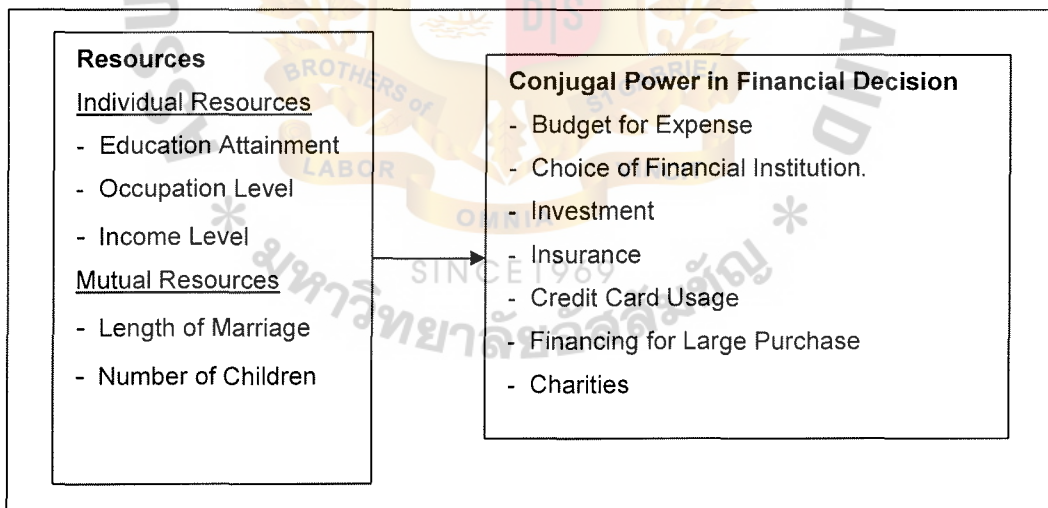
## CHAPTER 3

### THEORETICAL FRAMEWORK

In this chapter, the theoretical framework is to be further discussed in order to clearly illustrate the structure of the selected research theory. The chapter is divided into 3 parts, namely, conceptual model, operational definitions and variables and hypothesis statements.

#### **3.1 Conceptual Model**

The theory used in this research is drawn from the “Resource Theory” of Blood and Wolfe. “The theory explains that the relative power between wives and husbands results from their relative “resources” as individuals”<sup>9</sup> One has more power in decision making when he/she possesses more resources, which, according to Blood and Wolfe, are education, career, ability to provide money to the family, good judgment and so on. Nevertheless, in this research, “mutual resources” which are length of marriage and number of children, are also studied to see whether these resources have impact on the relative power between spouses.



Source: Adapted from “Resource Theory” in Husbands and Wives: The Dynamics of Married Living, Blood, Robert and Wolfe, Donald. 1960

<sup>9</sup> Lamanna, Mary Ann. and Riedmann, Agnes. “Marriages & Families: Making Choices & Facing Change”, 3<sup>rd</sup> edition, 1988, pp. 313.

### **3.2 Operational Definitions and Variables**

The variables to be measured are divided into 2 groups:

1. Independent Variables: Resources
2. Dependent Variable: Conjugal Power

Concept	Conceptional Definition	Operational Definition	Type of Scale
Resources (Independent Variable)	<ul style="list-style-type: none"> <li>- "Blood and Wolfe explain the differences in power allocation through a resource theory, which says in effect that power in the family accrues' to the partner who has the greatest resources at his (or her) disposal'. These resources include financial ability, social status, educational attainment, competence, and so on."<sup>10</sup></li> <li>- "Resource Theory explains that resources of spouse are the important factors that married partners make use of in claiming the martial power over the other. These resources are external resources, namely, occupation, income, education and social status."<sup>11</sup></li> </ul>	<p>In the research only the following factors are to be measured as resources:</p> <ol style="list-style-type: none"> <li>1. Education in terms of level of education</li> <li>2. Occupation in terms of level of position.</li> <li>3. Occupation in terms of level of income.</li> <li>4. Length of Marriage</li> <li>5. Number of Children</li> </ol>	

<sup>10</sup> Belkin, Gary S., Goodman, Norman. "Marriage, Family, and Intimate Relationship", 1980, pp. 224.

<sup>11</sup> Translated from "Women's Decision-Making Power in the Family, from Technical Seminar on Social and Cultural Evolution in Thailand: Thai Women in Rattanakosin Period", Watchara Klainathorn, August 22, 1983.

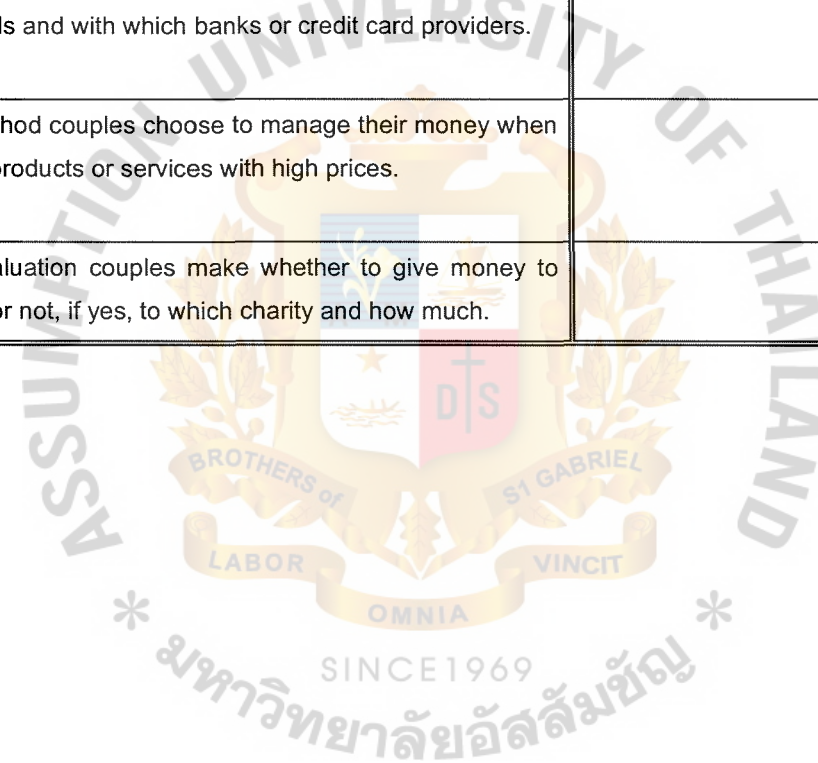
Education Attainment (Sub-independent variable)	The highest level of education the respondents achieved.	1. High Education 2. Certificate Vocational 3. Diploma Technician 4. Diploma Vocational 5. Bachelor's Degree 6. Graduate Diploma 7. Master's Degree 8. Doctoral Degree	Nominal Scale
Occupation (Sub-independent variable)	A career in which the respondents are “highly committed to the work role that provide and demand growth and progressive development” <sup>12</sup>		
Level of Position	The respondents' task responsibilities, which are assigned by the organization and can be defined by job titles.	1. Officer 2. Supervisor 3. Department Manager 4. Director/ Owner	Nominal Scale
Income level	Earning that the respondents receive in return of being employed, e.g. salary, or in exchange of offering products or services e.g. revenue (in case of business owner)	1. less than 3,000 THB 2. 3,001 – 6,000 THB 3. 6,001 – 9,000 THB 4. 9,001 – 20,000 THB 5. 20,001 – 50,000 THB 6. 50,001 and over	Interval Scale

<sup>12</sup> Goldsmith., Elizabeth B., edited “Work and Family: Theory, Research, and Applications” 1989, p. 31

Length of marriage (Sub-independent variable)	The period that couples has been married	Cardinal numbers	Ordinal Scale
Number of children (Sub-independent variable)	The amount of children couples have, excluding adopted children	Cardinal numbers	Ordinal Scale
Conjugal power in financial decision-making (Dependent variable)	Power between married couples on the decision-making regarding financial matter in families, which are broadly divided into 4 types: budget, saving, expense and money management. However, certain activities cannot be clearly categorized as only one of these types, for example, financing a large purchase can be categorized as expense and money management.	In this research the conjugal power is defined as the power on the decision-making in financial tasks. The degree of power is divided into 3 levels: 1. Husband autonomic 2. Husband has more power 3. Both husband and wife had equal influence 4. Wife has more power 5. Wife autonomic	Category Scale
Decision on budget for monthly expenses.	How couples deals with setting up budget for expenses in each month in terms of amount of budget and purpose of budget.		
Decision on amount of saving	The amounts of money couples decide to save monthly in saving account with the purpose of future usage.		
Decision on choice of saving account	The financial institutions, normally banks, that couples choose to put their saving.		

institution			
Decision on investment	The alternatives couples choose for investment, expecting profits in return, e.g. buying stocks		
Decision on insurance for the wife	The decision couples make whether to purchase insurance for wives, with which insurance company and how much money to put in the insurance. However, insurance in this research means only insurance for long-term savings. This is to set aside the decision about risk and opportunity.		
Decision on insurance for the husband	The decision couples make whether to purchase insurance for husbands, with which insurance company and how much money to put in the insurance. However, insurance in this research means only insurance for long-term savings. This is to set aside the decision about risk and opportunity.		
Decision on insurance for the child	The decision couples make whether to purchase insurance for children, with which insurance company and how much money to put in the insurance. However, insurance in this research means only insurance for long-term savings. This is to set aside the decision about risk and opportunity.		
Decision on credit	The decision couples make whether to do a credit card for		

card usage for the wife.	wives and with which banks or credit card providers.		
Decision on credit card usage for the husband.	The decision couples make whether to do a credit card for husbands and with which banks or credit card providers.		
Decision about financing a large purchase.	The method couples choose to manage their money when buying products or services with high prices.		
Decision about giving to charities	The evaluation couples make whether to give money to charity or not, if yes, to which charity and how much.		



### **3.3 Hypothesis Statements**

The objectives of the study are to investigate whether education level and occupation have effect on the family purchase decision on financial tasks, the relationship between the educational level and occupation obtained by each spouse and his/her influence in financial decisions are to be examined through  $\chi^2$  analysis. The hypotheses tested were:

- H1<sub>0</sub> : There is no significant relationship between educational levels of wives and their influence in family financial decisions.
- H1<sub>a</sub> : There is significant relationship between educational levels of wives and their influence in family financial decisions.
- H2<sub>0</sub> : There is no significant relationship between educational levels of husbands and their influence in family financial decisions.
- H2<sub>a</sub> : There is significant relationship between educational levels of husbands and their influence in family financial decisions.
- H3<sub>0</sub> : There is no significant relationship between income levels of wives and their influence in family financial decisions.
- H3<sub>a</sub> : There is significant relationship between income levels of wives and their influence in family financial decisions.
- H4<sub>0</sub> : There is no significant relationship between income levels of husbands and their influence in family financial decisions.
- H4<sub>a</sub> : There is significant relationship between income levels of husbands and their influence in family financial decisions.
- H5<sub>0</sub> : There is no significant relationship between occupation level of wives and their influence in family financial decisions.

- H5<sub>a</sub> : There is significant relationship between occupation level of wives and their influence in family financial decisions.
- H6<sub>0</sub> : There is no significant relationship between occupation level of husbands and their influence in family financial decisions.
- H6<sub>a</sub> : There is significant relationship between occupation level of husbands and their influence in family financial decisions.
- H7<sub>0</sub> : There is no significant relationship between length of marriage of wives and their influence in family financial decisions.
- H7<sub>a</sub> : There is significant relationship between length of marriage of wives and their influence in family financial decisions.
- H8<sub>0</sub> : There is no significant relationship between length of marriage of husbands and their influence in family financial decisions.
- H8<sub>a</sub> : There is significant relationship between length of marriage of husbands and their influence in family financial decisions.
- H9<sub>0</sub> : There is no significant relationship between number of children of wives and their influence in family financial decisions.
- H9<sub>a</sub> : There is significant relationship between number of children of wives and their influence in family financial decisions.
- H10<sub>0</sub> : There is no significant relationship between number of children of husbands and their influence in family financial decisions.
- H10<sub>a</sub> : There is significant relationship between number of children of husbands and their influence in family financial decisions.

### **3.4 Expected Outcome**

The expected outcome of the hypotheses testing is that individual resources, i.e. education, occupation (level of position and income level), length of marriage and number of children, of both wives and husbands have significant relationship with the influence in family financial decisions. The more one possesses resources, the more influence one has on the decision-making. The research also expects that each type of financial tasks tend to be joint decision-making.



## **CHAPTER 4**

### **RESEARCH METHODOLOGY**

In this chapter, the process of research is divided into 4 major parts. To give an overview of this chapter, the first part (4.1 Data Collection Method) explains how data is collected and why this method is used. The second part (4.2 Sampling Procedure) consists of target population, sampling method, sampling unit, sampling element and determining sample size. Part 3 (4.3 Data Measurement) illustrates the measurement of independent and dependent variables. The last part (4.4 Data Analysis Technique) describes the steps in which collected data are to be analyzed.

#### **4.1 Data Collection Method**

Considering the objectives of the research, this study makes use of sample survey method in data collection. The rationale is that survey, which acquires information directly from respondents, enables researcher to identify characteristics of a particular group, measure attitudes and describe behavioral patterns. Data is to be collected by self-administered questionnaires, since it is less time-consuming and the administrative cost is lower, comparing to other means.

#### **4.2 Sampling Procedure**

##### **4.2.1 Target Population**

The target population is Thai husband-and-wife couples living in Bangkok.

##### **4.2.2 Sampling Method**

The sampling method used in this research is nonprobability sampling, by making use of convenience sampling. The questionnaires will hence be distributed to respondents who are most conveniently available. In this case,

most of respondents are acquaintances, colleagues, friends and family members of the researchers.

#### **4.2.3 Sampling Unit**

As the sampling method is convenience sampling, the sampling unit is people who the researchers can get in touch with conveniently. Therefore, sampling unit is mostly people in Charn Issara Tower 2 building and Siemens office.

#### **4.2.4 Sampling Element**

The sampling element for this study is individual married people who has been married for at least 1 year and live in Bangkok. He/She must have earned income through his/her career.

#### **4.2.5 Determining Sample Size**

For this study, the researcher made use of the sample size of previous research (Family Financial Decision Making: Implications for Marketing Strategy, JoAnne Stilley Hopper, 1995) which utilized a convenience sample of 446 married couples.

### **4.3 Data Measurement**

This section shows how independent and dependent variables are measured, by which questions in the questionnaire and what category are used in measuring.

#### **4.3.1 Independent Variable**

The independent variable in this research is "Resources" which is divided into 2 types: Individual Resources and Mutual Resources.

##### ***A. Individual Resources***

There are 3 sub-variables in "Individual Resources", which are Education Attainment; Occupation (Level of Position); Level of Income.

### A1. Education Attainment

Education attainment is measured by Question 5 in Personal Data, the category of which is drawn from the statistics of National Statistics Organization.

### A2. Occupation (Level of Position)

Occupation (Level of Position) is measured by Question 6 in Personal Data. The criteria of position are from the statistics of National Statistics Organization.

### A3. Income Level

Income level is measured by Question 8 in Personal Data. The range of income is drawn from the statistics of National Statistics Organization.

## ***B. Mutual Resources***

There are 2 sub-variables in “Mutual Resources”, namely, length of marriage and number of children.

### B1. Length of Marriage

Length of marriage is measured by Question 3 in Personal Data. The unit of period is measured in Year.

### B2. Number of Children

Number of Children is measured by Question 4 in Personal Data.

4.3.2 Dependent Variables

The dependent variable in this research is “Conjugal Power in Financial Decision-Making”, which is divided into 11 sub-variables. The following table is to indicate by which questions these 11 sub-variables are measured.

Names of Sub-Variables	Questions that Measure
Decision on budget for monthly expenses	1
Decision on amount of saving	2
Decision on choice of saving account institution	3
Decision on investment	4
Decision on insurance for the wife	5
Decision on insurance for the husband	6
Decision on insurance for children	7
Decision on credit card of the wife	8
Decision on credit card usage of the husband	9
Decision on financing a large purchase	10
Decision on giving to the charities	11

All of these variables are measured by the 5-type category of influence on decision-making, namely, husband autonomic, husband has more power, husband and wife have equal influence, wife has more power and wife autonomic. This 5-type category is adapted from previous research (Hopper 1995), which made use of 3-type category.

4.4 Data Analysis Technique

There are 10 hypothesis statements, each of which consists of 11 sub-hypothesis statements due to 11 financial tasks. In analyzing the data, the first step is to see which sub-hypothesis exhibits the relationship between independent and dependent variables by using chi-square test of association. The p-value needs to be less than 0.05 to indicate that there is relationship between independent variable and dependent variable.

Then those hypotheses will be further analyzed in order to see the nature of relationship whether husbands dominate the decision, husbands have more power, husbands have equal influence with wives, wives have more power or wives dominate the decision. To do this analysis, the difference between actual count and expected count is taken into account. The higher actual count than expected count implies that the assumption of that cell is likely to be true.



## CHAPTER 5

### DATA ANALYSIS AND FINDINGS

This chapter is aimed to exhibit the result of the data collection according to the planned methodology. The data was collected from the 457 sets of questionnaire, which were distributed via colleagues and relatives of the researcher. The findings will be divided into 2 major sections:

- I. Descriptive Statistics Analysis
- II. Hypothesis Testing

In part I, there are 2 divisions of descriptive statistics analysis. The outcome will be in the form of frequency distribution and percentage. The first part will be the summary of independent variables, which are drawn from personal data of respondents. The second part will show that of dependent variables which are concluded from 11 questions of financial responsibility.

As for the hypothesis testing, the method used to analyze the data is "Chi-square Test of Independence". All 10 hypothesis statements are to be tested to find the relationship between each set of dependent and independent variables.

#### **5.1 Descriptive Analysis**

In this section, a summary, in which the highest frequency distribution of each variable will be put together to give an overview of the characteristics of data, will be shown. Then tables of each finding will follow to provide details of each variable in the Appendix.

##### **5.1.1 Independent Variables**

There are 8 features of personnel data in the questionnaire; however, only 6 of them are taken as independent variables.

- Gender** : The respondents were both female and male in nearly the same amount.
- Age** : Most of the respondents are in the range of 21 – 40 years of age, 26% falls in 21 – 30 and 60% in 31 – 40 years old.
- Marriage** : Most of them have been married about 1 – 5 years, which is calculated as about 59%, while about 21% have been married 6 – 10 year.
- Children** : The number of children tends to be none (43%) or only one child (34%) per family. Only 1 couple in this survey has 4 children in the family.
- Education** : Half of the respondents attained Bachelor's Degree and about 36% achieved Master's Degree. The percentage of both male and female respondents, whose highest level is Bachelor's Degree, are the same (about 50% of each group). Whereas, male-respondent group has higher percentage in Master's Degree (39%), there are only 34% of female respondents graduated in Master's Degree and none in Doctoral Degree.
- Position** : 60% of respondents are at officer and supervisor level. Out of 230 female-respondents, 116 (50%) are at officer level, while there is only 20% of male-respondents at this level. And male-respondents have higher percentage in every level, from supervisor to owner, than female-respondents.
- Income** : 47% of the respondents have income level between 20,000 and 50,000 Baht, the same percentage to both male and female respondents for this level of income. Female-respondents have higher percentage in the range of income 9,000 – 20,000 Baht, while male-respondents have higher percentage in the group of income (50,001 and more).

The detailed tables of each variable are attached in Appendix.

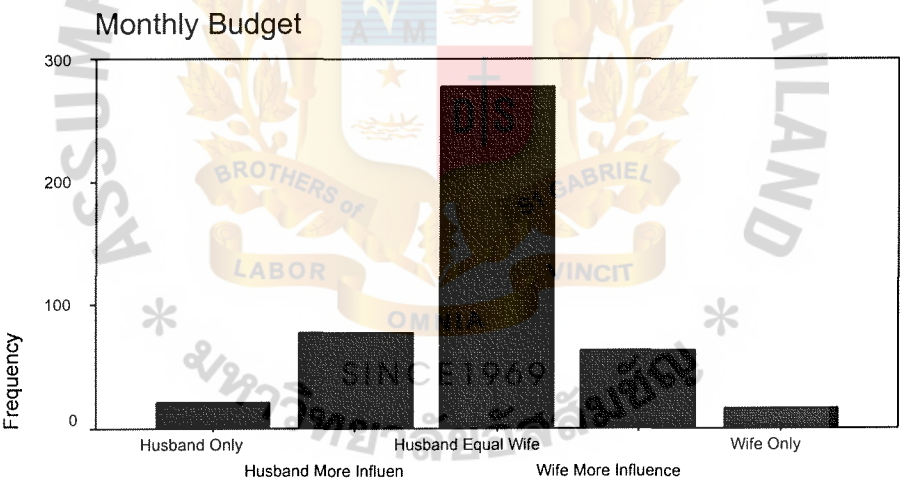
5.1.2 Dependent Variables

There are 11 sub-dependent variables of family financial responsibilities, each of which is drawn from the 11 questions in the questionnaire. In this section, bar chart is to be exhibited to provide more insight and convenience to understand the result than the written description. In addition, the detailed tables are also attached in the Appendix.

To give an overview of the result, every financial responsibility tends to receive the equal influence of husband and wife, except 4 financial tasks, namely, insurance for wives, credit card for wives, insurance for husbands and credit card for husbands, decision of which are more wife-dominant or husband-dominant.

Monthly Budget

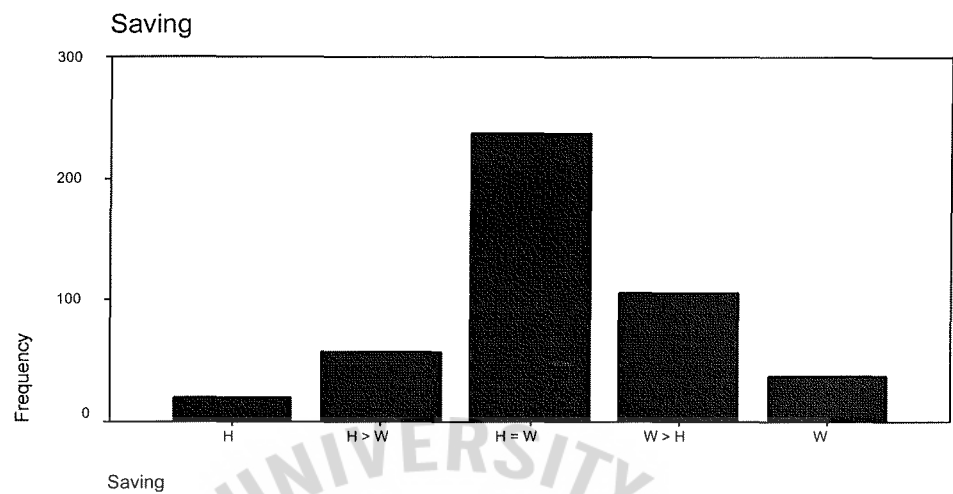
About 60% of respondents agree on husband and wife having equal influence on monthly budget.



Monthly Budget

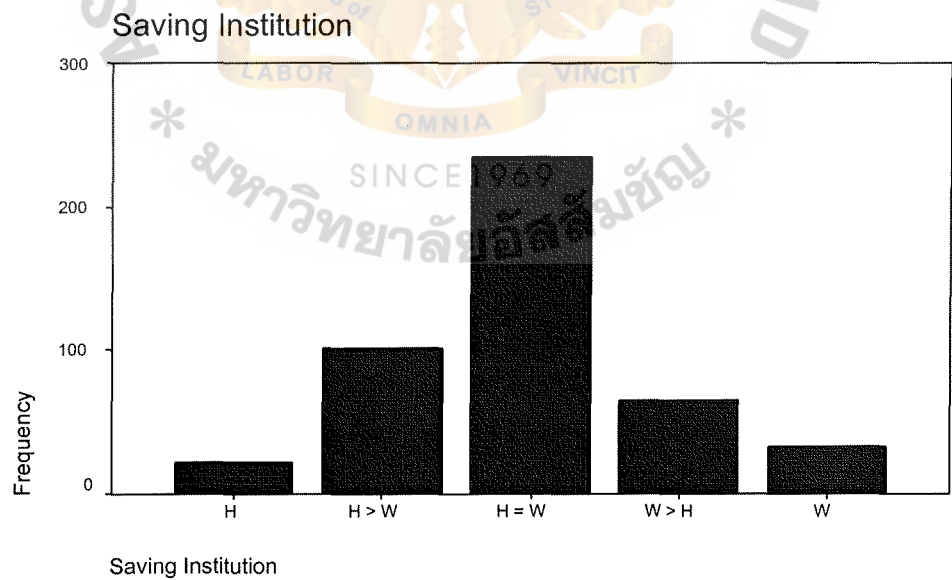
**Saving**

About 50% of both respondents agree on husband and wife having equal influence on saving.



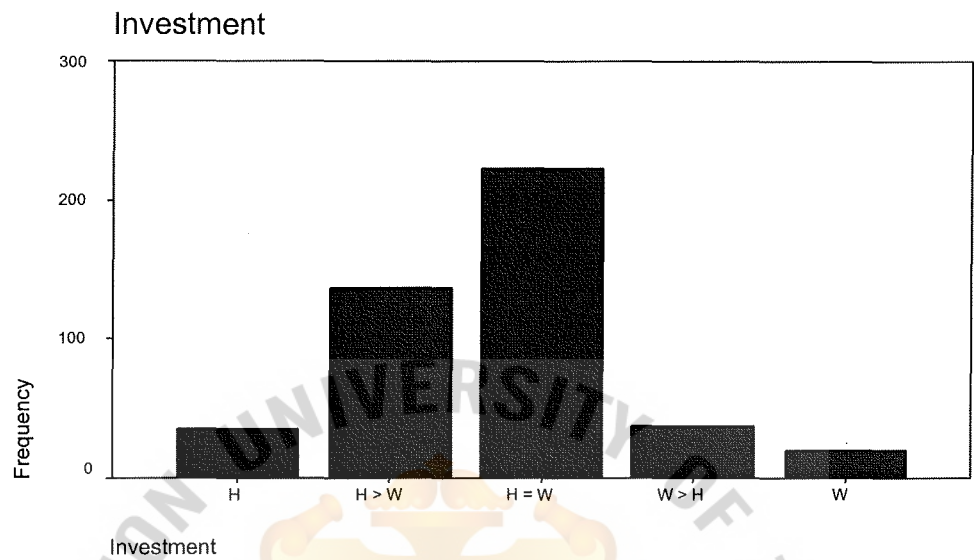
**Saving Institution**

Traditionally, about 50% of the respondents perceive that husband and wife have equal influence on saving institution choice. However, the decision tends to be more husband-wise, since "H > W" criteria ranks as the second highest percentage for this decision.



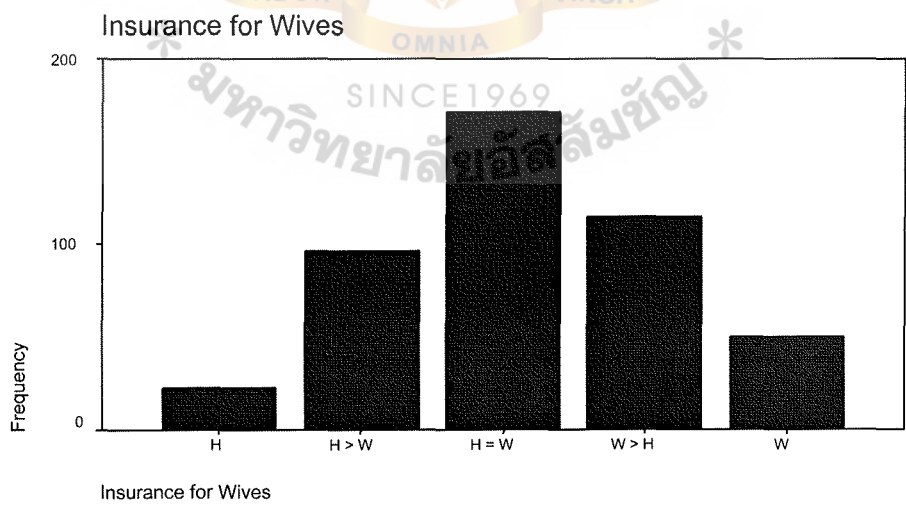
**Investment**

For this financial task, the decision tends to be more husband-wise. About 48% of respondents agree on equal influence, while 30% perceive as “H > W” and 7% as “H”.



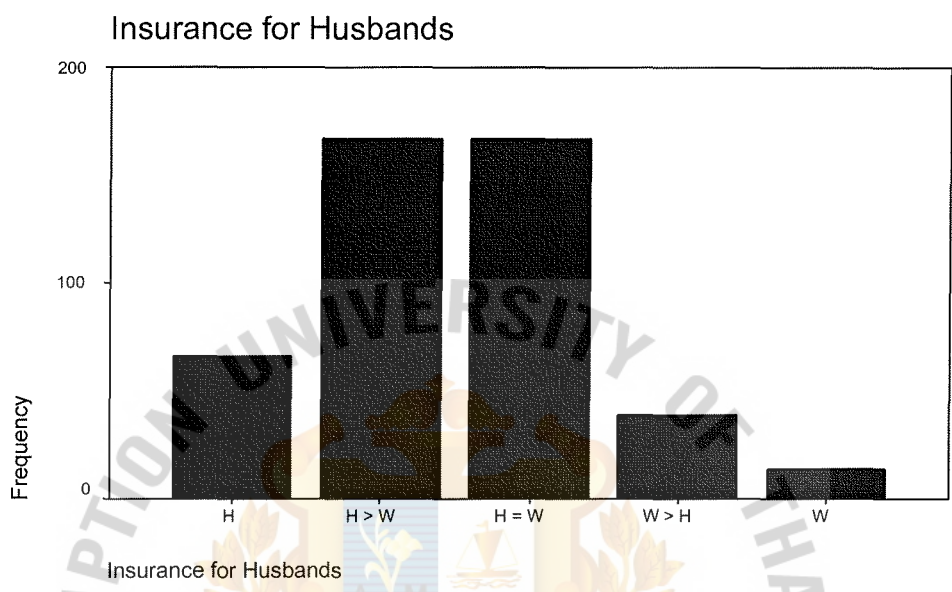
Insurance for Wives

As for insurance for wives, the “H = W” has dropped to 37%, while the wife-only decision making has come up to 11% and “W > H” criteria to 25% of all the respondents.



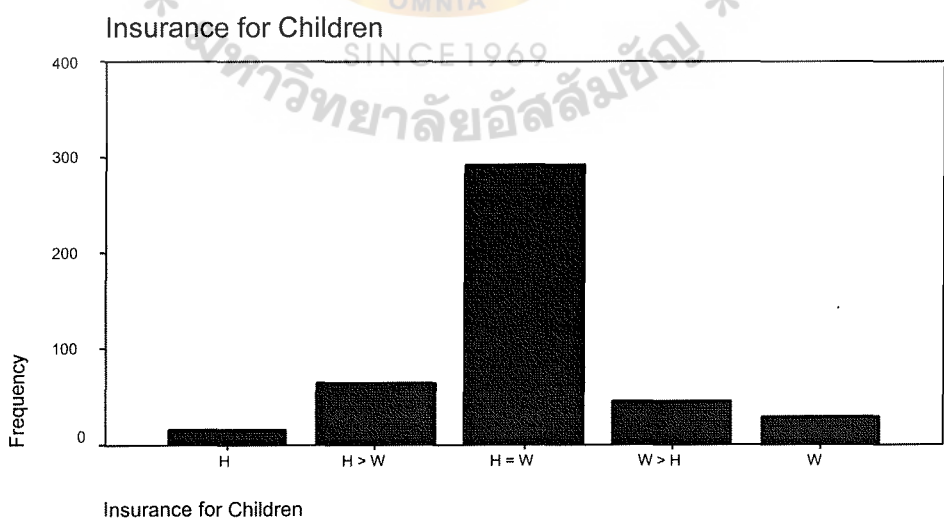
**Insurance for Husbands**

Comparing to the decision for insurance for wives, the decision for insurance for husbands obviously showed the tendency of husband-wise for this decision. The percentage of “H = W” criteria and “H > W” is the same at 36% and the decision by husband only rose up to 14%.



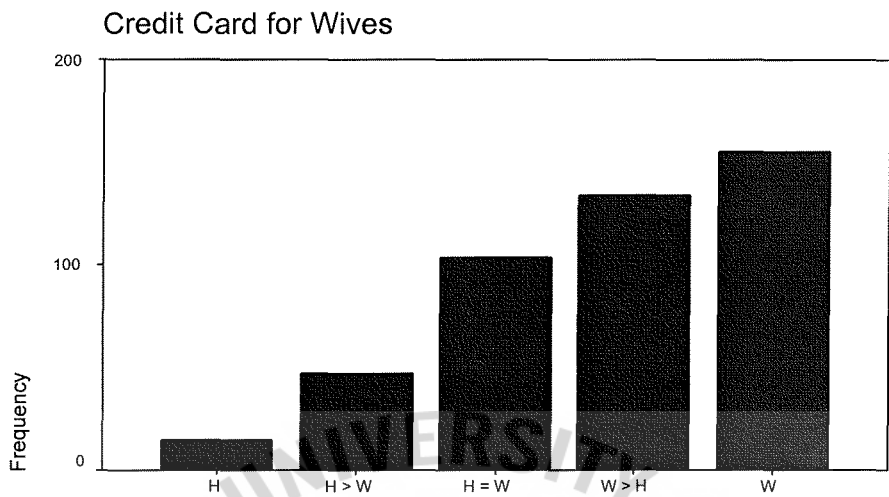
**Insurance for Children**

The decision for this financial task is of traditional scheme, looking at the percentage of husband and wife having equal influence, which is at 64% of the respondents.



Credit Card for Wives

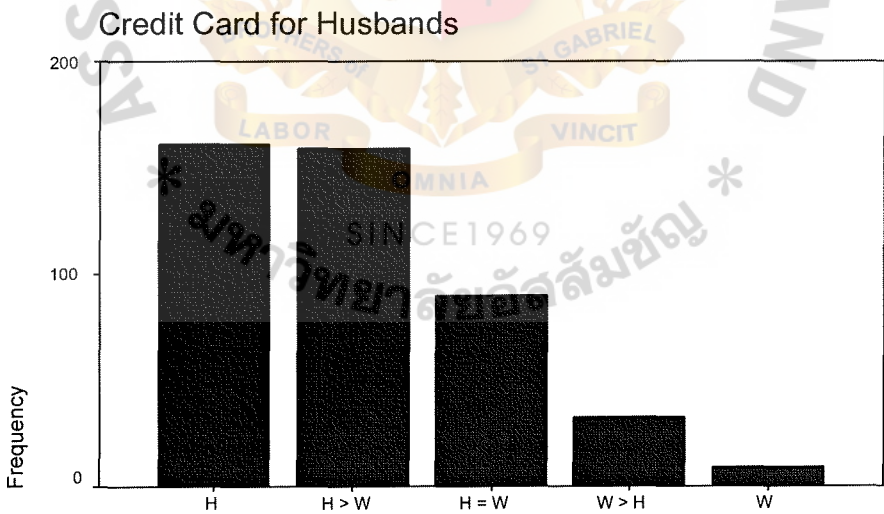
The tendency of this financial task is apparently observed by the bar chart that it is wife-wise, 34% of wife only and 29% of wife more influence.



Credit Card for Wives

Credit Card for Husbands

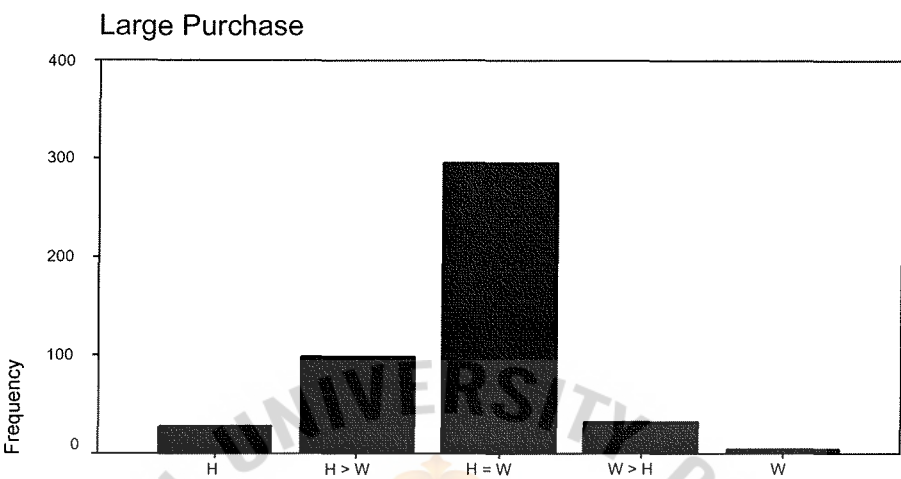
The pattern for this financial task is the same as in 'credit card for wives' decision. The chart showed 35% of husband only criteria and about 34% of husband more influence criteria.



Credit Card for Husbands

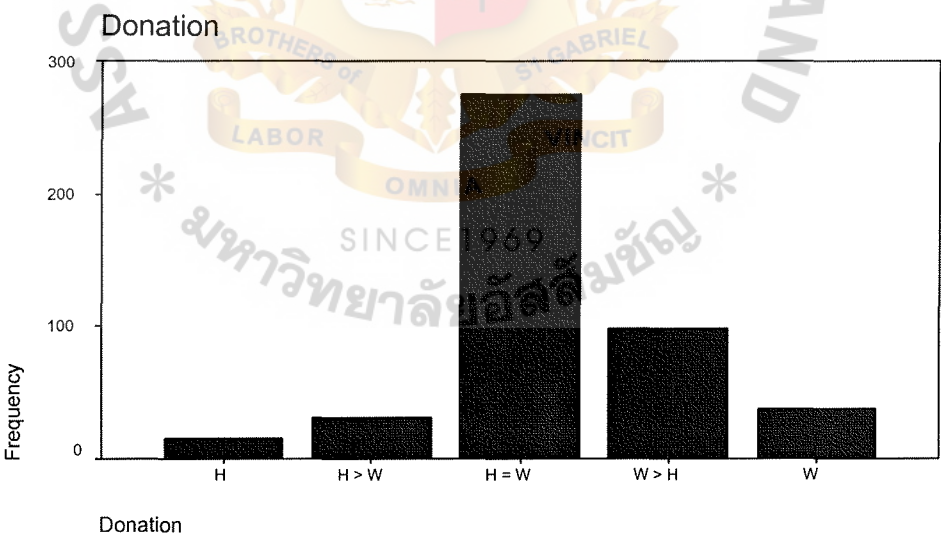
**Large Purchase**

About 64% of the respondents agree on husband and wife having equal influence on large purchase decision.



**Donation**

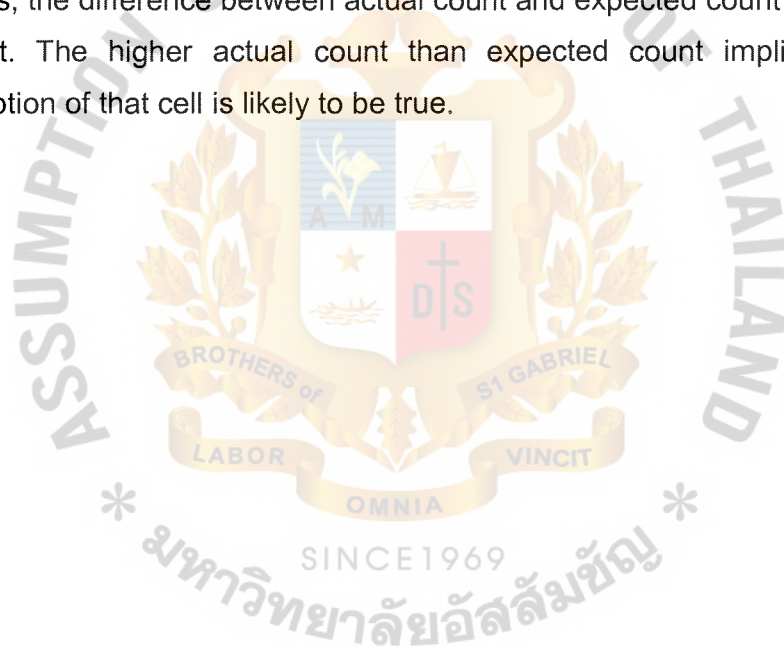
About 60% of respondents agree on husband and wife having equal influence on donation decision.



## **5.2 Hypothesis Testing**

There are 10 hypothesis statements, each of which consists of 11 sub-hypothesis statements due to 11 financial tasks. In analyzing the data, the first step is to see which sub-hypothesis exhibits the relationship between independent and dependent variables by using chi-square test of association. The p-value needs to be less than 0.05 so that the null hypothesis can be rejected, which means that there is relationship between independent variable and dependent variable.

Then those hypotheses will be further analyzed in order to see the nature of relationship whether husbands dominate the decision, husbands have equal influence with wives or wives dominate the decision. To do this analysis, the difference between actual count and expected count is taken into account. The higher actual count than expected count implies that the assumption of that cell is likely to be true.



**Hypothesis Statement 1**

- H1<sub>0</sub> : There is no significant relationship between educational levels of wives and their influence in family financial decisions.
- H1<sub>a</sub> : There is significant relationship between educational levels of wives and their influence in family financial decisions.

Relationship between Level of Education (Wives) and	p-value	Hypothesis Testing
Monthly Budget	0.496	Failed to reject H1 <sub>0</sub>
Saving	0.033	Reject H1 <sub>0</sub>
Saving Institution	0.009	Reject H1 <sub>0</sub>
Investment	0.269	Failed to reject H1 <sub>0</sub>
Insurance for Wives	0.185	Failed to reject H1 <sub>0</sub>
Insurance for Husbands	0.342	Failed to reject H1 <sub>0</sub>
Insurance for Children	0.063	Failed to reject H1 <sub>0</sub>
Credit Card for Wives	0.013	Reject H1 <sub>0</sub>
Credit Card for Husbands	0.084	Failed to reject H1 <sub>0</sub>
Large Purchase	0.755	Failed to reject H1 <sub>0</sub>
Donation	0.342	Failed to reject H1 <sub>0</sub>

There are 3 financial tasks, namely saving, saving institution and credit card for wives, that show the existence of relationship between wives' education level and their influence in such decision-makings.

In saving, low-educated wives tend to have more influence in decision-making, while the decision of wives with higher education (Bachelor's upwards) is more syncratic.

In saving institution, low-educated wives dominate the decision-making. Most of wives with Bachelor's degree agree on the joint decision. But as for wives with Master's degree, they believe they have more influence in this financial task.

In credit card for wives, wives with low education dominate the decision-making. While wives in Bachelor's degree have tendency to be dominated by husbands' influence. On the contrary, highly-educated wives take over the power in this financial tasks.

From these 3 sets of result, it can be observed that low-educated wives dominate in all decision-making. Wives with Bachelor's degree agree on joint purchase decision, except for the credit cards for wives; whereas, highly-educated wives have dominant roles in decision-making, except for the saving tasks. From these 3 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Saving, Saving Institution
- Products with Individual Benefit: Credit Card for Wives

Education	Products	Decision
Low Level	Mutual Benefit	Wives > Husbands
Low Level	Individual Benefit	Wives > Husbands
Middle Level (Bachelor's)	Mutual Benefit	Husbands = Wives
Middle Level (Bachelor's)	Individual Benefit	Husbands > Wives
High Level	Mutual Benefit (Saving)	Husbands = Wives
High Level	Mutual Benefit (Saving Institution)	Wives > Husbands
High Level	Individual Benefit	Wives > Husbands

One factor of these differences could be explained by the variation of financial products. While saving and saving institution tasks are more of mutual benefit for both husbands and wives, credit card is more of personal use, with the assumption that nowadays couple may have more rights in managing their own income and they don't have to share their total income for the families, but they might have spared some parts of their income for personal use.

In conclusion, education changes the attitude of equal power in family. The decision becomes more syncratic with the condition that that financial responsibility is of mutual benefit or of the whole family. But if the task is more of individual benefit, the higher-educated wives will have more power, as education enhances the self-esteem and encourages women to be more assertive of their own judgments.

## ***Hypothesis Statement 2***

H2<sub>0</sub> : There is no significant relationship between educational levels of husbands and their influence in family financial decisions.

H2<sub>a</sub> : There is significant relationship between educational levels of husbands and their influence in family financial decisions.

Relationship between Level of Education (Husbands) and	p-value	Hypothesis Testing
Monthly Budget	0.000	Reject H2 <sub>0</sub>
Saving	0.126	Failed to reject H2 <sub>0</sub>
Saving Institution	0.025	Reject H2 <sub>0</sub>
Investment	0.258	Failed to reject H2 <sub>0</sub>
Insurance for Wives	0.000	Reject H2 <sub>0</sub>
Insurance for Husbands	0.406	Failed to reject H2 <sub>0</sub>
Insurance for Children	0.010	Reject H2 <sub>0</sub>
Credit Card for Wives	0.005	Reject H2 <sub>0</sub>
Credit Card for Husbands	0.011	Reject H2 <sub>0</sub>
Large Purchase	0.025	Reject H2 <sub>0</sub>
Donation	0.271	Failed to reject H2 <sub>0</sub>

There are 7 financial tasks, namely monthly budget, saving institution, insurance for wives, insurance for children, credit card for wives, credit card for husbands and large purchase, that show the existence of relationship between husbands' education level and their influence in such decision-makings.

In monthly budget, low-educated husbands dominate the decision, while the decision of husbands with higher education is more cooperative.

In saving institution, husbands with low education and Bachelor's degree dominate the decision-making, while those with high degree are more of joint-decision-making.

In insurance for wives, low-educated husbands agree on equal influence. Husbands with Bachelor's degree take over the power; while husbands with highest education level leave the power to their wives.

In insurance for children, husbands with low education and Bachelor's degree dominate the decision-making, while those with high degree are more of joint-decision-making.

In credit card for wives, husbands with low education and Bachelor's degree agree that husbands and wives have equal power. Highly educated husbands tend to let their wives make their own decision.

In credit card for husbands, husbands with low education and Bachelor's degree agree that husbands and wives have equal power. Highly educated husbands tend to take dominant roles in this financial task.

In large purchase, low-educated husbands take over the power; while husbands with higher education agree on equal influence of husbands and wives for this financial task.

From these 7 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Monthly Budget, Saving Institution, Insurance for Children, Large Purchase
- Products with Individual Benefit: Insurance for Wives, Credit Card for Wives, Credit Card for Husbands

Education	Products	Decision
Low Level	Mutual Benefit	Husbands > Wives
Low Level	Individual Benefit	Husbands = Wives
Middle Level (Bachelor's)	Mutual Benefit (Saving Institution, Insurance for Children)	Husbands > Wives
Middle Level (Bachelor's)	Mutual Benefit (Monthly Budget, Large Purchase)	Husbands = Wives
Middle Level (Bachelor's)	Individual Benefit (Insurance for Wives)	Husbands > Wives
Middle Level (Bachelor's)	Individual Benefit (Credit Card for Wives, Credit Card for Husbands)	Husbands = Wives
High Level	Mutual Benefit	Husbands = Wives
High Level	Individual Benefit (Insurance for Wives, Credit Card for Wives)	Wives > Husbands
High Level	Individual Benefit (Credit Card for Husbands)	Husbands > Wives

From the table, it can be clearly observed that education is the factor that changes the pattern of decision-making. Comparing husbands in the low level with the high level of education, financial tasks of mutual benefit tends to receive joint purchase decision from highly-educated husbands; on the other hand, low-educated husbands will take dominant roles. This pattern explained that well-educated husbands respect and pay attention to their wives' opinion more than the low-educated ones.

Furthermore, as for the financial tasks for individual benefit, highly-educated husbands tend to give more right to their wives and allow their wives' own judgment, in the same way that they would make their own decision if the benefit is of their personal use.



**Hypothesis Statement 3**

H3<sub>0</sub> : There is no significant relationship between income levels of wives and their influence in family financial decisions.

H3<sub>a</sub> : There is significant relationship between income levels of wives and their influence in family financial decisions.

Relationship between Income Level (Wives) and	p-value	Hypothesis Testing
Monthly Budget	0.077	Failed to reject H3 <sub>0</sub>
Saving	0.038	Reject H3 <sub>0</sub>
Saving Institution	0.001	Reject H3 <sub>0</sub>
Investment	0.001	Reject H3 <sub>0</sub>
Insurance for Wives	0.053	Failed to reject H3 <sub>0</sub>
Insurance for Husbands	0.445	Failed to reject H3 <sub>0</sub>
Insurance for Children	0.193	Failed to reject H3 <sub>0</sub>
Credit Card for Wives	0.011	Reject H3 <sub>0</sub>
Credit Card for Husbands	0.512	Failed to reject H3 <sub>0</sub>
Large Purchase	0.340	Failed to reject H3 <sub>0</sub>
Donation	0.401	Failed to reject H3 <sub>0</sub>

There are 4 financial tasks, namely saving, saving institution, investment and credit card for wives, that show the existence of relationship between wives' income level and their influence in such decision-makings.

In saving, wives with low-income level tend to have less influence as their husbands take dominant role. Wives with middle-income level agree on husbands and wives having equal influence; while wives with high income dominate the decision-making on saving.

In saving institution, the pattern of influence is the same as in saving. The only difference is at wives in high income. The amount of response on wives having more influence and husbands having more influence is almost the same.

In investment, the pattern of influence is the same as in saving institution.

In credit card for wives, wives with low income agree on husband having more influence. Wives in middle income level tend to have equal

influence with their husbands; while wives with high income have more influence.

From these 4 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Saving, Saving Institution, Investment
- Products with Individual Benefit: Credit Card for Wives

Income	Products	Decision
Low Level	Mutual Benefit	Husbands > Wives
Low Level	Individual Benefit	Husbands > Wives
Middle Level (20,000 – 50, 000 THB)	Mutual Benefit	Husbands = Wives
Middle Level (20,000 – 50, 000 THB)	Individual Benefit	Husbands = Wives
High Level	Mutual Benefit (Saving)	Wives > Husbands
High Level	Mutual Benefit (Saving Institution, Investment)	Wives > Husbands Husbands > Wives
High Level	Individual Benefit	Wives > Husbands

According to the table, wives' income plays a major role in changing pattern of decision-making. This table supports the "Resource Theory" of Blood and Wolfe that more resources will yield more conjugal power. Wives with high income have more power in decision-making than those with lower income level, regardless of type of financial products.

**Hypothesis Statement 4**

- H4<sub>0</sub> : There is no significant relationship between income levels of husbands and their influence in family financial decisions.
- H4<sub>a</sub> : There is significant relationship between income levels of husbands and their influence in family financial decisions.

Relationship between Income Level (Husbands) and	p-value	Hypothesis Testing
Monthly Budget	0.116	Failed to reject H4 <sub>0</sub>
Saving	0.166	Failed to reject H4 <sub>0</sub>
Saving Institution	0.003	Reject H4 <sub>0</sub>
Investment	0.601	Failed to reject H4 <sub>0</sub>
Insurance for Wives	0.105	Failed to reject H4 <sub>0</sub>
Insurance for Husbands	0.945	Failed to reject H4 <sub>0</sub>
Insurance for Children	0.001	Reject H4 <sub>0</sub>
Credit Card for Wives	0.223	Failed to reject H4 <sub>0</sub>
Credit Card for Husbands	0.375	Failed to reject H4 <sub>0</sub>
Large Purchase	0.119	Failed to reject H4 <sub>0</sub>
Donation	0.998	Failed to reject H4 <sub>0</sub>

There are 2 financial tasks, namely saving institution and insurance for children, that show the existence of relationship between husbands' income level and their influence in such decision-makings.

In saving institution, husbands with low-income level tend to have less influence as their wives take dominant role. Husbands with middle-income level gain higher degree of influence; while husbands with high income agree on joint decision-making on choice of saving institution.

In insurance for children, husbands with low income agree on husband and wives having equal influence. Husbands in middle-income level tend to have more influence; while husbands with high income agree on equal influence of couples.

From these 2 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Saving Institution, Insurance for Children
- Products with Individual Benefit : -

Income	Products	Decision
Low Level	Mutual Benefit (Saving Institution)	Wives > Husbands
Low Level	Mutual Benefit (Insurance for Children)	Husbands = Wives
Middle Level (20,000 – 50, 000 THB)	Mutual Benefit	Husbands > Wives
High Level	Mutual Benefit	Husbands = Wives

According to the table, low-income husbands have less influence in decision-making, as they gain more income, the power over financial decision also increases. However, as for husbands in high-level income group, they tend to have equal influence with their wives. This can be rationalized by the assumption that this last group of husbands are also well educated, therefore, with the effect of education, they respect their wives' opinion and allow the judgment to be made by mutual consent.



**Hypothesis Statement 5**

- H5<sub>0</sub> : There is no significant relationship between occupation level of wives and their influence in family financial decisions.
- H5<sub>a</sub> : There is significant relationship between occupation level of wives and their influence in family financial decisions.

Relationship between Occupation Level (Wives) and	p-value	Hypothesis Testing
Monthly Budget	0.006	Reject H5 <sub>0</sub>
Saving	0.013	Reject H5 <sub>0</sub>
Saving Institution	0.206	Failed to reject H5 <sub>0</sub>
Investment	0.006	Reject H5 <sub>0</sub>
Insurance for Wives	0.131	Failed to reject H5 <sub>0</sub>
Insurance for Husbands	0.722	Failed to reject H5 <sub>0</sub>
Insurance for Children	0.017	Reject H5 <sub>0</sub>
Credit Card for Wives	0.001	Reject H5 <sub>0</sub>
Credit Card for Husbands	0.120	Failed to reject H5 <sub>0</sub>
Large Purchase	0.007	Reject H5 <sub>0</sub>
Donation	0.021	Reject H5 <sub>0</sub>

There are 7 financial tasks, namely monthly budget, saving, investment, insurance for children, credit card for wives, large purchase and donation, that show the existence of relationship between husbands' occupation level and their influence in such decision-makings.

In monthly budget, wives in officer level have less influence in decision than their husbands; whereas, wives in higher level of position have more influence in decision-making.

In saving, wives in officer and supervisor level agree on husbands and wives having equal influence, while wives in department manager and director/owner level possess more influence in decision-making.

In investment, wives in officer and supervisor level agree on husbands and wives having equal influence, while wives in department manager and director/owner level agree on two ends, husbands having more influence as well as wives having more influence. The amount of response of these 2 categories are quite the same.

In insurance for children, wives in officer and supervisor level agree on husbands and wives having equal influence, while wives in department manager level possess more influence in decision-making. Wives in director/owner level tend to agree more on equal influence of couples.

In credit card for wives, response from wives in officer level shows the higher influence of husbands; while wives in supervisor and department manager level possess more influence in decision-making. Wives in director/owner level agree more on equal influence.

In large purchase, wives in officer level are dominated by their husbands, while wives in supervisor and department manager level agree more on equal influence. In contrast, wives in director/owner level tend to have less influence than their husbands in this type of decision-making.

In donation, wives in officer and supervisor level agree on equal influence of husbands and wives in this matter, while wives in higher position tend to dominate in donation decision.

From these 7 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Monthly Budget, Saving, Investment, Insurance for Children, Large Purchase, Donation
- Products with Individual Benefit: Credit Card for Wives

Position	Products	Decision
Officer	Mutual Benefit (Monthly Budget, Large Purchase	Husbands > Wives
Officer	Mutual Benefit (Saving, Investment, Insurance for Children, Donation)	Husbands = Wives
Officer	Individual Benefit	Husbands > Wives
Supervisor	Mutual Benefit (Monthly Budget)	Wives > Husbands
Supervisor	Mutual Benefit (Saving, Investment, Insurance for Children, Large Purchase, Donation)	Husbands = Wives
Supervisor	Individual Benefit	Wives > Husbands
Department Manager	Mutual Benefit (Monthly Budget, Saving, Insurance for	Wives > Husbands

	Children, Donation)	
Department Manager	Mutual Benefit (Investment)	Wives > Husbands Husbands > Wives
Department Manager	Mutual Benefit (Large Purchase)	Husbands = Wives
Department Manager	Individual Benefit	Wives > Husbands
Director/ Owner	Mutual Benefit (Monthly Budget, Saving, Donation)	Wives > Husbands
Director/ Owner	Mutual Benefit (Investment)	Wives > Husbands Husbands > Wives
Director/ Owner	Mutual Benefit (Insurance for Children)	Husbands = Wives
Director/ Owner	Mutual Benefit (Large Purchase)	Husbands > Wives
Director/ Owner	Individual Benefit	Husbands = Wives

From the table, it can be summarized that the higher the level, the more influence wives gain. Wives in officer level tend to have been dominated by husbands or, at the best, to have equal influence, but not the dominant roles. The reason for this could be the low income of the low level of position. Therefore, with low income, wives do not have much power over the financial decision. Besides, wives in this position might be married to husbands whose level of career is much higher, therefore, earning more income.

Wives in supervisor level slightly gain higher influence, but most of decisions are still more of cooperative. This could be justified by the fact that wives in this position earn higher income and would gain more power, but the income is not high enough to take over all the decision-making.

Wives in department manager level have more influence in almost all of financial tasks. This is due to the high income they earn, which give them more power in decision-making.

However, in the last group of wives (director/owner), husbands' influence is identified. Even though, wives have more influence in many financial tasks, about half of them are of joint decision or even husbands having more influence. To rationalize the discrepancy of this result, the researcher assumed that wives as owners might have low education, while their husbands might have a high-level career and earn high income.

### **Hypothesis Statement 6**

H6<sub>0</sub> : There is no significant relationship between occupation level of husbands and their influence in family financial decisions.

H6<sub>a</sub> : There is significant relationship between occupation level of husbands and their influence in family financial decisions.

Relationship between Occupation Level (Husbands) and	p-value	Hypothesis Testing
Monthly Budget	0.001	Reject H6 <sub>0</sub>
Saving	0.002	Reject H6 <sub>0</sub>
Saving Institution	0.306	Failed to reject H6 <sub>0</sub>
Investment	0.706	Failed to reject H6 <sub>0</sub>
Insurance for Wives	0.025	Reject H6 <sub>0</sub>
Insurance for Husbands	0.147	Failed to reject H6 <sub>0</sub>
Insurance for Children	0.304	Failed to reject H6 <sub>0</sub>
Credit Card for Wives	0.025	Reject H6 <sub>0</sub>
Credit Card for Husbands	0.024	Reject H6 <sub>0</sub>
Large Purchase	0.025	Reject H6 <sub>0</sub>
Donation	0.007	Reject H6 <sub>0</sub>

There are 7 financial tasks, namely monthly budget, saving, insurance for wives, credit card for wives, credit card for husbands, large purchase and donation, that show the existence of relationship between husbands' occupation level and their influence in such decision-makings.

In monthly budget, husbands in officer and supervisor level dominate the decision; whereas, husbands in department manager level tend to have equal influence as their wives. Husbands in director/owner level tend to have less influence than their wives in this financial task.

In saving, husbands in officer level agree on equal influence of couples. Husbands in supervisor level tend to dominate the decision; while husband in department manager agree on equal influence. Director/Owner husbands tend to leave the decision to their wives.

In insurance for wives, husbands in officer level agree on equal influence, while husbands in supervisor and department manager level tend to

leave decision to their wives. However, husbands in director/owner level have more influence in this financial task.

In credit card for wives, husbands in officer and supervisor level tend to possess more influence, whereas, husbands in department manager and director/owner level show less influence in this financial decision.

In credit card for husbands, officer husbands tend to have equal influence. Husbands in supervisor level possess higher influence, while husbands in department manager level play dominant role. Husbands in director/owner level tend to have equal influence in this matter.

In large purchase, husbands in officer and supervisor level dominate the decision, while husbands in department manager level agree on equal influence. Husbands in director/owner level tend to have less influence than their wives in this decision.

In donation, husbands in officer level agree on equal influence, while husbands in supervisor level dominate the decision. Department manager and director/owner level agree that husbands have more influence than wives for donation.

From these 7 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit: Monthly Budget, Saving, Large Purchase, Donation
- Products with Individual Benefit: Insurance for Wives, Credit Card for Wives, Credit Card for Husbands

Position	Products	Decision
Officer	Mutual Benefit (Monthly Budget, Large Purchase)	Husbands > Wives
Officer	Mutual Benefit (Saving, Donation)	Husbands = Wives
Officer	Individual Benefit (Insurance for Wives, Credit Card for Husbands)	Husbands = Wives
Officer	Individual Benefit (Credit Card for Wives)	Husbands > Wives
Supervisor	Mutual Benefit	Husbands > Wives
Supervisor	Individual Benefit (Insurance	Wives > Husbands

	for Wives)	
Supervisor	Individual Benefit (Credit Card for Wives, Credit Card for Husbands)	Husbands > Wives
Department Manager	Mutual Benefit (Monthly Budget, Saving, Large Purchase)	Husbands = Wives
Department Manager	Mutual Benefit (Donation)	Husbands > Wives
Department Manager	Individual Benefit (Insurance for Wives, Credit Card for Wives)	Wives > Husbands
Department Manager	Individual Benefit (Credit Card for Husbands)	Husbands > Wives
Director/ Owner	Mutual Benefit (Monthly Budget, Saving, Large Purchase)	Wives > Husbands
Director/ Owner	Mutual Benefit (Donation)	Husbands > Wives
Director/ Owner	Individual Benefit (Insurance for Wives)	Husbands > Wives
Director/ Owner	Individual Benefit (Credit Card for Wives)	Wives > Husbands
Director/ Owner	Individual Benefit (Credit Card for Husbands)	Husbands = Wives

From the table, it can be noticed that husbands in low level of position are likely to take over the power in all decision-making, while in higher level, the pattern of decision-making vary according to the type of financial products. As for mutual benefit, decisions are more cooperative or wives having more influence, while for individual benefit, husbands/wives will have more influence in the financial tasks that concern their own use.

Husbands in officer level tends to dominate the decision in most of financial tasks and wives do not have more influence in any financial decision. This could be assumed that with this position, the income is not quite high and they might be married to wives in this level too; therefore, as they still consider themselves as heads of family, they need to be very careful in managing income for the family.

In contrary, husbands in supervisor level allow their wives to have their own judgment for financial tasks that concern the personal use of wives, i.e. insurance for wives; however, as for credit card for wives, which is considered

as expense, husbands still dominate the decision. In addition, they dominate all of financial tasks that are of mutual benefit or for the sake of whole family.

Husbands in department manager level tend to agree on equal influence in most of financial tasks. In case of financial product that is of individual benefit, husbands will take care of their own decisions and wives will take care of their own decisions.

As for husbands in highest level of position, almost all of financial tasks with mutual benefit are dominated by wives' influence. This could be assumed that in this highest level of position, husbands will have high responsibility in their careers and will leave the financial matter of family to their wives. But for the financial task that concern individual benefit, i.e. credit card for husbands and credit card for wives, husbands will have more influence for their own use and the same pattern for wives.



### **Hypothesis Statement 7**

H7<sub>0</sub> : There is no significant relationship between length of marriage of wives and their influence in family financial decisions.

H7<sub>a</sub> : There is significant relationship between length of marriage of wives and their influence in family financial decisions.

Relationship between Length of Marriage (Wives) and	p-value	Hypothesis Testing
Monthly Budget	0.000	Reject H7 <sub>0</sub>
Saving	0.000	Reject H7 <sub>0</sub>
Saving Institution	0.006	Reject H7 <sub>0</sub>
Investment	0.000	Reject H7 <sub>0</sub>
Insurance for Wives	0.002	Reject H7 <sub>0</sub>
Insurance for Husbands	0.001	Reject H7 <sub>0</sub>
Insurance for Children	0.000	Reject H7 <sub>0</sub>
Credit Card for Wives	0.532	Failed to reject H7 <sub>0</sub>
Credit Card for Husbands	0.064	Failed to reject H7 <sub>0</sub>
Large Purchase	0.007	Reject H7 <sub>0</sub>
Donation	0.000	Reject H7 <sub>0</sub>

Almost all of financial tasks show the existence of relationship between wives' length of marriage and their influence in decision-makings, except credit card for wives and credit card for husbands

In monthly budget, saving institution, insurance for wives, insurance for children and donation, the decision pattern is the same. In the period of 1-5 years, the decision as perceived by wives tend to be syncratic. But after the 5 years of marriage, wives gain more influence in decision-making.

In saving and large purchase, in the first 5 years wives are more of joint decision, but wives during 5-15 years of marriage gain more power. However, wives in period of more than 15 years of marriage agree on equal influence for decision-making.

In investment, the pattern is the same as monthly budget. The only difference is at wives in period of more than 15 years of marriage. The response in this group split into 2 ends. Half of them agree on wives having

more influence, while the other half agree on husbands having more influence.

In insurance for husbands, wives in the early years of marriage agree on equal influence with their husbands. In the period of 5-15 years, husbands have more influence, while in more than 15 years of marriage, the response is split into 2 ends, that is half of them agree on wives having more influence, while the other half agree on husbands having more influence

From these 9 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Monthly Budget, Saving, Saving Institution, Investment, Insurance for Children, Large Purchase, Donation
- Products with Individual Benefit: Insurance for Wives, Insurance for Husbands

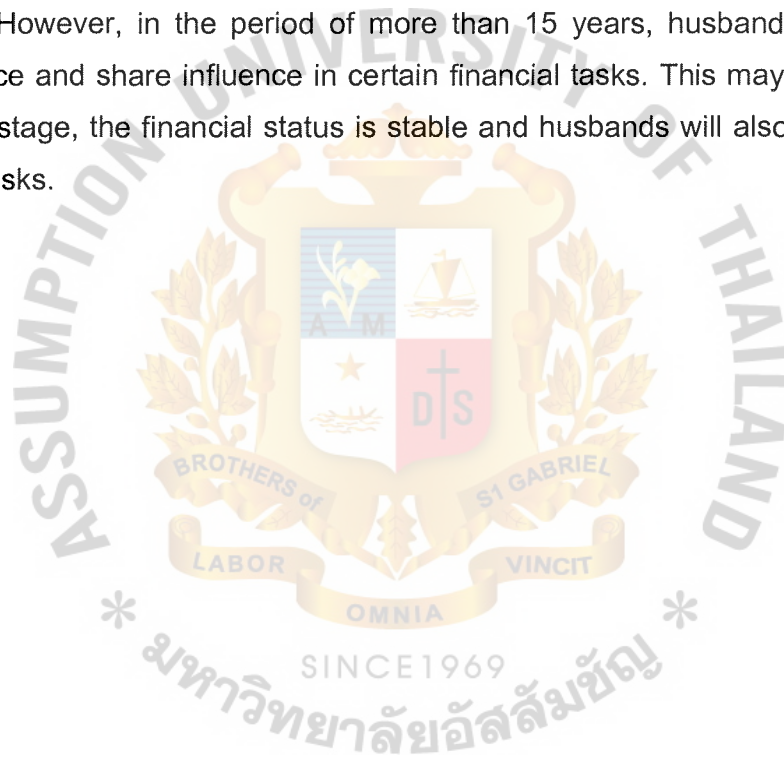
Length of Marriage	Products	Decision
1-5 years	Mutual Benefit	Husbands = Wives
1-5 years	Individual Benefit	Husbands = Wives
5-15 years	Mutual Benefit	Wives > Husbands
5-15 years	Individual Benefit (Insurance for Wives)	Wives > Husbands
5-15 years	Individual Benefit (Insurance for Husbands)	Husbands > Wives
More than 15 years	Mutual Benefit (Monthly Budget, Saving Institution, Insurance for Children, Donation)	Wives > Husbands
More than 15 years	Mutual Benefit (Saving, Large Purchase)	Husbands = Wives
More than 15 years	Mutual Benefit (Investment)	Wives > Husbands Husbands > Wives
More than 15 years	Individual Benefit (Insurance for Wives)	Wives > Husbands
More than 15 years	Individual Benefit (Insurance for Husbands)	Husbands > Wives Wives > Husbands

From the table, it can be observed that the longer the marriage, the more power wives have in influencing the decision. This could be explained by the assumption that in the early stage of marriage which is considered as

the 'learning stage', both husbands and wives are new in managing marriage life, so they need to share opinion and figure out who is more suitable to manage which family matters. Hence, at this stage most of decision-makings are more of joint decision.

In the later stage, namely 5-15 years and more, wives tend to gain more influence in decision-making. The rational behind could be that in this stage, they may need more income to support the higher family expense such as expense for children going to school, expansion of houses, and so on, therefore, husbands, as presumed to be heads of family, will have more responsibility to support the family and so the domestic chores are for wives to take care of.

However, in the period of more than 15 years, husbands also show influence and share influence in certain financial tasks. This may be because at this stage, the financial status is stable and husbands will also take part in such tasks.



### ***Hypothesis Statement 8***

H8<sub>0</sub> : There is no significant relationship between length of marriage of husbands and their influence in family financial decisions.

H8<sub>a</sub> : There is significant relationship between length of marriage of husbands and their influence in family financial decisions.

Relationship between Length of Marriage (Husbands) and	p-value	Hypothesis Testing
Monthly Budget	0.175	Failed to reject H8 <sub>0</sub>
Saving	0.049	Reject H8 <sub>0</sub>
Saving Institution	0.048	Reject H8 <sub>0</sub>
Investment	0.247	Failed to reject H8 <sub>0</sub>
Insurance for Wives	0.000	Reject H8 <sub>0</sub>
Insurance for Husbands	0.039	Reject H8 <sub>0</sub>
Insurance for Children	0.889	Failed to reject H8 <sub>0</sub>
Credit Card for Wives	0.124	Failed to reject H8 <sub>0</sub>
Credit Card for Husbands	0.059	Failed to reject H8 <sub>0</sub>
Large Purchase	0.001	Reject H8 <sub>0</sub>
Donation	0.471	Failed to reject H8 <sub>0</sub>

There are 5 financial tasks, namely saving, saving institution, insurance for wives, insurance for husbands and large purchase, that show the existence of relationship between husbands' length of marriage and their influence in decision-makings.

In saving and saving institution, in the period of 1-5 years, the decision as perceived by husbands tend to be syncratic. In the period of 5-15 years, their wives gain more influence, however, husbands in more than 15 years of marriage gain more influence.

In insurance for wives, husbands in the early years of marriage agree on equal influence with their wives. In the period of 5-15 years, wives have more influence, while in more than 15 years of marriage, husbands agree on equal influence for this decision.

In insurance for husbands and large purchase, in the period of 1-5 years, the decision as tend to be syncratic. But after the 5 years of marriage, husbands dominate the decision.

From these 5 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Saving, Saving Institution, Large Purchase
- Products with Individual Benefit: Insurance for Wives, Insurance for Husbands

Length of Marriage	Products	Decision
1-5 years	Mutual Benefit	Husbands = Wives
1-5 years	Individual Benefit	Husbands = Wives
5-15 years	Mutual Benefit (Saving, Saving Institution)	Wives > Husbands
5-15 years	Mutual Benefit (Large Purchase)	Husbands > Wives
5-15 years	Individual Benefit (Insurance for Wives)	Husbands = Wives
5-15 years	Individual Benefit (Insurance for Husbands)	Husbands > Wives
More than 15 years	Mutual Benefit	Husbands > Wives
More than 15 years	Individual Benefit (Insurance for Wives)	Husbands = Wives
More than 15 years	Individual Benefit (Insurance for Husbands)	Husbands > Wives

From the table, it can be observed that the longer the marriage, the more power husbands have in influencing the decision. This could be explained by the assumption that in the early stage of marriage which is considered as the ‘learning stage’, both husbands and wives are new in managing marriage life, so they need to share opinion and figure out who is more suitable to manage which family matters. Hence, at this stage most of decision-makings are more of joint decision.

In the stage of 5-15 years of marriage, husbands’ perception is in agreement with wives’, as they agree that for saving and saving institution wives having more influence.

However, in the stage of more than 15 years, husbands tend to gain more influence in decision-making.

**Hypothesis Statement 9**

H9<sub>0</sub> : There is no significant relationship between number of children of wives and their influence in family financial decisions.

H9<sub>a</sub> : There is significant relationship between number of children of wives and their influence in family financial decisions.

Relationship between Number of Children (Wives) and	p-value	Hypothesis Testing
Monthly Budget	0.003	Reject H9 <sub>0</sub>
Saving	0.003	Reject H9 <sub>0</sub>
Saving Institution	0.023	Reject H9 <sub>0</sub>
Investment	0.015	Reject H9 <sub>0</sub>
Insurance for Wives	0.662	Failed to reject H9 <sub>0</sub>
Insurance for Husbands	0.171	Failed to reject H9 <sub>0</sub>
Insurance for Children	0.001	Reject H9 <sub>0</sub>
Credit Card for Wives	0.558	Failed to reject H9 <sub>0</sub>
Credit Card for Husbands	0.995	Failed to reject H9 <sub>0</sub>
Large Purchase	0.665	Failed to reject H9 <sub>0</sub>
Donation	0.382	Failed to reject H9 <sub>0</sub>

There are 5 financial tasks, namely monthly budget, saving, saving institution, investment and insurance for children, that show the existence of relationship between wives' number of children and their influence in decision-makings.

In monthly budget and saving institution, wives with none and 1 child agree on equal influence, while wives with 2 and 3 children have more influence in the decision.

In saving, wives with no children agree on equal influence, while wives with 1-3 children dominate the decision-making.

In investment, wives with no children agree on equal influence, while wives with 1 child tend to have less influence than their husbands. Wives with 2-3 children dominate the decision.

In insurance for children, wives with no children agree on equal influence. Wives with 1 and 3 children dominate the decision; while wives with 2 children have less power than their husbands.

From these 5 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Monthly Budget, Saving, Saving Institution, Investment, Insurance for Children
- Products with Individual Benefit :

Number of Children	Products	Decision
0	Mutual Benefit	Husbands = Wives
1	Mutual Benefit (Monthly Budget, Saving Institution)	Husbands = Wives
1	Mutual Benefit (Saving, Insurance for Children)	Wives > Husbands
1	Mutual Benefit (Investment)	Husbands > Wives
2	Mutual (Monthly Budget, Saving, Saving Institution, Investment)	Wives > Husbands
2	Mutual Benefit (Insurance for Children)	Husbands > Wives
3	Mutual Benefit	Wives > Husbands

From the table, it can be observed that the higher amount of children, the more power wives have in influencing the decision. This result corresponds with the perception of husbands. Without children in the family, the decision is cooperative. Then with higher number of children, the financial management is more with wives. This case is explained by the assumption as in wives' perception that is wives are likely to take care of domestic responsibility, while husbands needs to be more responsible in supporting family in terms of income.

### Hypothesis Statement 10

H10<sub>0</sub> : There is no significant relationship between number of children of husbands and their influence in family financial decisions.

H10<sub>a</sub> : There is significant relationship between number of children of husbands and their influence in family financial decisions.

Relationship between Number of Children (Husbands) and	p-value	Hypothesis Testing
Monthly Budget	0.676	Failed to reject H10 <sub>0</sub>
Saving	0.030	Reject H10 <sub>0</sub>
Saving Institution	0.479	Failed to reject H10 <sub>0</sub>
Investment	0.572	Failed to reject H10 <sub>0</sub>
Insurance for Wives	0.043	Reject H10 <sub>0</sub>
Insurance for Husbands	0.156	Failed to reject H10 <sub>0</sub>
Insurance for Children	0.002	Reject H10 <sub>0</sub>
Credit Card for Wives	0.901	Failed to reject H10 <sub>0</sub>
Credit Card for Husbands	0.506	Failed to reject H10 <sub>0</sub>
Large Purchase	0.001	Reject H10 <sub>0</sub>
Donation	0.425	Failed to reject H10 <sub>0</sub>

Remarks: Husbands with 3 children will not be interpreted because the number of husbands in this category is less than 4.

There are 4 financial tasks, namely, saving, insurance for wives, insurance for children and large purchase, that show the existence of relationship between husbands' number of children and their influence in decision-makings.

In saving, husbands with none and 1 child agree on equal influence. The response from husbands with 2 children split into 2 ends, half of them agree on husbands having more influence, while the other half agree on wives having more influence.

In insurance for wives, husbands with none and 1 child agree on equal influence. Husbands with 2 children have less influence.

In insurance for children, husbands with no children agree on equal influence, while husbands with 1 child dominates the decision. Husbands with 2 children have less influence than their wives.

In large purchase, husbands with no children agree on equal influence, while husbands with 1 and 2 children dominate the decision.

From these 4 sets of result, it can be explained by the following table, given that

- Products with Mutual Benefit : Saving, Insurance for Children, Large Purchase
- Products with Individual Benefit: Insurance for Wives

Number of Children	Products	Decision
0	Mutual Benefit	Husbands = Wives
0	Individual Benefit	Husbands = Wives
1	Mutual Benefit (Saving)	Husbands = Wives
1	Mutual Benefit (Insurance for children, Large Purchase)	Husbands > Wives
1	Individual Benefit	Husbands = Wives
2	Mutual Benefit (Saving	Husbands > Wives Wives > Husbands
2	Mutual Benefit (Insurance for Children)	Wives > Husbands
2	Mutual Benefit (Large Purchase)	Husbands > Wives
2	Individual Benefit	Wives > Husbands

From the table, it can be observed that the higher amount of children, the more power wives have in influencing the decision. This result corresponds with the result of length of marriage. The more number indicates the longer marriage. This can be rationalized by the same explanation in the length of marriage that is with more children, wives are likely to stay at home and take care of domestic chores as well as financial management; while husbands will have more responsibility in their works in order to achieve higher income to support the family.

**Comparison Between Wives’ and Husbands’ Perception**

To compare the perception of wives and husbands, the first step is to choose only the sub-hypotheses that show the relationship both in wives and husbands’ perception. Then the interpretation is to see whether they perceive in the same way and how.

**Level of Education VS Financial Decision (Hypothesis 1 and 2)**

As perceived by wives, the financial tasks that have relationship with education level are:

- Products with Mutual Benefit : Saving, **Saving Institution**
- Products with Individual Benefit: **Credit Card for Wives**

As perceived by husbands, the financial tasks that have relationship with education level are:

- Products with Mutual Benefit : Monthly Budget, **Saving Institution**, Insurance for Children, Large Purchase
- Products with Individual Benefit: Insurance for Wives, **Credit Card for Wives**, Credit Card for Husbands

Education	Products	Decision (Wives)	Decision (Husbands)
Low Level	Saving Institution	Wives > Husbands	Husbands > Wives
Low Level	Credit Card for Wives	Wives > Husbands	Husbands = Wives
Middle Level (Bachelor's)	Saving Institution	Husbands = Wives	Husbands > Wives
Middle Level (Bachelor's)	Credit Card for Wives	Husbands > Wives	Husbands = Wives
High Level	Saving Institution	Wives > Husbands	Husbands = Wives
High Level	Credit Card for Wives	Wives > Husbands	Wives > Husbands

**Income Level VS Financial Decision (Hypothesis 3 and 4)**

As perceived by wives, the financial tasks that have relationship with income level are:

- Products with Mutual Benefit : Saving, **Saving Institution**, Investment
- Products with Individual Benefit: Credit Card for Wives

As perceived by husbands, the financial tasks that have relationship with income level are:

- Products with Mutual Benefit : **Saving Institution**, Insurance for Children
- Products with Individual Benefit: -

Income	Products	Decision (Wives)	Decision (Husbands)
Low Level	Saving Institution	Husbands > Wives	Wives > Husbands
Middle Level (20,000 – 50, 000 THB)	Saving Institution	Husbands = Wives	Husbands > Wives
High Level	Saving Institution	Wives > Husbands Husbands > Wives	Husbands = Wives

From the table, they do not have any same perception. When comparing this table to the table of education level, wives with middle level of education agree with wives with middle level of income and highly-educated wives also agree with wives with high income; this pattern also applied to husbands both in middle and high level of education and income.

## Occupation Level VS Financial Decision (Hypothesis 5 and 6)

As perceived by wives, the financial tasks that have relationship with occupation level are:

- Products with Mutual Benefit : **Monthly Budget**, **Saving**, Investment, Insurance for Children, **Large Purchase**, **Donation**
- Products with Individual Benefit: **Credit Card for Wives**

As perceived by husbands, the financial tasks that have relationship with occupation level are:

- Products with Mutual Benefit : **Monthly Budget**, **Saving**, **Large Purchase**, **Donation**
- Products with Individual Benefit: Insurance for Wives, **Credit Card for Wives**, Credit Card for Husbands

Position	Products	Decision (Wives)	Decision (Husbands)
Officer	Monthly Budget, Large Purchase	Husbands > Wives	Husbands > Wives
Officer	Saving, Donation	Husbands = Wives	Husbands = Wives
Officer	Credit Card for Wives	Husbands > Wives	Husbands > Wives
Supervisor	Monthly Budget	Wives > Husbands	Husbands > Wives
Supervisor	Saving, Large Purchase, Donation	Husbands = Wives	Husbands > Wives
Supervisor	Credit Card for Wives	Wives > Husbands	Husbands > Wives
Department Manager	Monthly Budget, Saving	Wives > Husbands	Husbands = Wives
Department Manager	Donation	Wives > Husbands	Husbands > Wives
Department Manager	Large Purchase	Husbands = Wives	Husbands = Wives
Department Manager	Credit Card for Wives	Wives > Husbands	Wives > Husbands
Director/ Owner	Monthly Budget, Saving	Wives > Husbands	Wives > Husbands
Director/ Owner	Donation	Wives > Husbands	Husbands > Wives
Director/ Owner	Large Purchase	Husbands > Wives	Wives > Husbands
Director/ Owner	Credit Card for Wives	Husbands = Wives	Wives > Husbands

### Length of Marriage VS Financial Decision (Hypothesis 7 and 8)

As perceived by wives, the financial tasks that have relationship with length of marriage are:

- Products with Mutual Benefit : Monthly Budget, **Saving, Saving Institution,** Investment, Insurance for Children, **Large Purchase,** Donation
- Products with Individual Benefit: **Insurance for Wives, Insurance for Husbands**

As perceived by husbands, the financial tasks that have relationship with length of marriage are:

- Products with Mutual Benefit : **Saving, Saving Institution, Large Purchase**
- Products with Individual Benefit: **Insurance for Wives, Insurance for Husbands**

Length of Marriage	Products	Decision (Wives)	Decision (Husbands)
1-5 years	Saving, Saving Institution, Large Purchase	Husbands = Wives	Husbands = Wives
1-5 years	Insurance for Wives, Insurance for Husbands	Husbands = Wives	Husbands = Wives
5-15 years	Saving, Saving Institution	Wives > Husbands	Wives > Husbands
5-15 years	Large Purchase	Wives > Husbands	Husbands > Wives
5-15 years	Insurance for Wives	Wives > Husbands	Husbands = Wives
5-15 years	Insurance for Husbands	Husbands > Wives	Husbands > Wives
More than 15 years	Saving Institution	Wives > Husbands	Husbands > Wives
More than 15 years	Saving, Large Purchase	Husbands = Wives	Husbands > Wives
More than 15 years	Insurance for Wives	Wives > Husbands	Husbands = Wives
More than 15 years	Individual Benefit (Insurance for Husbands)	Husbands > Wives	Husbands > Wives

**Number of Children VS Financial Decision (Hypothesis 9 and 10)**

As perceived by wives, the financial tasks that have relationship with number of children are:

- Products with Mutual Benefit : Monthly Budget, Saving, Saving Institution, Investment, Insurance for Children
- Products with Individual Benefit : -

As perceived by husbands, the financial tasks that have relationship with number of children are

- Products with Mutual Benefit : Saving, Insurance for Children, Large Purchase
- Products with Individual Benefit: Insurance for Wives

Number of Children	Products	Decision (Wives)	Decision (Husbands)
0	Saving, Insurance for Children	Husbands = Wives	Husbands = Wives
1	Saving	Wives > Husbands	Husbands = Wives
1	Insurance for Children	Wives > Husbands	Husbands > Wives
2	Saving	Wives > Husbands	Husbands > Wives Wives > Husbands
2	Insurance for Children	Husbands > Wives	Wives > Husbands

From all the tables of comparison between perception of wives and husbands, it seems to have different opinion. Mostly, they perceive themselves as having higher influence. To rationalize why the decision pattern vary from each financial products, further research is needed to investigate in more details of the specific characteristics of each products.

### Summary of Hypothesis Testing

Hypothesis Statements	Financial Tasks	p-value	Result
H1 <sub>0</sub> : There is no significant relationship between educational levels of <u>wives</u> and their influence in family financial decisions.	Saving	0.033	Reject H1 <sub>0</sub>
H1 <sub>a</sub> : There is significant relationship between educational levels of <u>wives</u> and their influence in family financial decisions.	Saving Institution	0.009	
	Credit Card for Wives	0.013	
H2 <sub>0</sub> : There is no significant relationship between educational levels of <u>husbands</u> and their influence in family financial decisions.	Monthly Budget	0.000	Reject H2 <sub>0</sub>
H2 <sub>a</sub> : There is significant relationship between educational levels of <u>husbands</u> and their influence in family financial decisions.	Saving Institution	0.035	
	Insurance for Wives	0.000	
	Insurance for Children	0.010	
	Credit Card for Wives	0.005	
	Credit Card for Husbands	0.011	
	Large Purchase	0.025	
H3 <sub>0</sub> : There is no significant relationship between income levels of <u>wives</u> and their influence in family financial decisions.	Saving	0.038	Reject H3 <sub>0</sub>
H3 <sub>a</sub> : There is significant relationship between income levels of <u>wives</u> and their influence in family financial decisions.	Saving Institution	0.001	
	Investment	0.001	
	Credit Card for Wives	0.011	
H4 <sub>0</sub> : There is no significant relationship between income levels of <u>husbands</u> and their influence in family financial decisions.	Saving Institution	0.003	Reject H4 <sub>0</sub>
H4 <sub>a</sub> : There is significant relationship between income levels of <u>husbands</u> and their influence in family financial decisions.	Insurance for Children	0.001	

Hypothesis Statements	Financial Tasks	p-value	Result
<p>H5<sub>0</sub> : There is no significant relationship between occupation level of <u>wives</u> and their influence in family financial decisions.</p> <p>H5<sub>a</sub> : There is significant relationship between occupation level of <u>wives</u> and their influence in family financial decisions.</p>	<p>Monthly Budget</p> <p>Saving</p> <p>Investment</p> <p>Insurance for Children</p> <p>Credit Card for Wives</p> <p>Large Purchase</p> <p>Donation</p>	<p>0.006</p> <p>0.013</p> <p>0.006</p> <p>0.017</p> <p>0.001</p> <p>0.007</p> <p>0.021</p>	Reject H5 <sub>0</sub>
<p>H6<sub>0</sub> : There is no significant relationship between occupation level of <u>husbands</u> and their influence in family financial decisions.</p> <p>H6<sub>a</sub> : There is significant relationship between occupation level of <u>husbands</u> and their influence in family financial decisions.</p>	<p>Monthly Budget</p> <p>Saving</p> <p>Insurance for Wives</p> <p>Credit Card for Wives</p> <p>Credit Card for Husbands</p> <p>Large Purchase</p> <p>Donation</p>	<p>0.001</p> <p>0.002</p> <p>0.025</p> <p>0.025</p> <p>0.024</p> <p>0.025</p> <p>0.007</p>	Reject H6 <sub>0</sub>
<p>H7<sub>0</sub> : There is no significant relationship between length of marriage of <u>wives</u> and their influence in family financial decisions.</p> <p>H7<sub>a</sub> : There is significant relationship between length of marriage of <u>wives</u> and their influence in family financial decisions.</p>	<p>Monthly Budget</p> <p>Saving</p> <p>Saving Institution</p> <p>Investment</p> <p>Insurance for Wives</p> <p>Insurance for Husbands</p> <p>Insurance for Children</p> <p>Large Purchase</p> <p>Donation</p>	<p>0.000</p> <p>0.000</p> <p>0.006</p> <p>0.000</p> <p>0.002</p> <p>0.001</p> <p>0.000</p> <p>0.007</p> <p>0.000</p>	Reject H7 <sub>0</sub>

Hypothesis Statements	Financial Tasks	p-value	Result
H8 <sub>0</sub> : There is no significant relationship between length of marriage of <u>husbands</u> and their influence in family financial decisions.	Saving	0.049	Reject H8 <sub>0</sub>
H8 <sub>a</sub> : There is significant relationship between length of marriage of <u>husbands</u> and their influence in family financial decisions.	Saving Institution	0.048	
	Insurance for Wives	0.000	
	Insurance for Husbands	0.039	
	Large Purchase	0.001	
H9 <sub>0</sub> : There is no significant relationship between number of children of <u>wives</u> and their influence in family financial decisions.	Monthly Budget	0.003	Reject H9 <sub>0</sub>
H9 <sub>a</sub> : There is significant relationship between number of children of <u>wives</u> and their influence in family financial decisions.	Saving	0.003	
	Saving Institution	0.023	
	Investment	0.015	
	Insurance for Children	0.001	
H10 <sub>0</sub> : There is no significant relationship between number of children of <u>husbands</u> and their influence in family financial decisions.	Saving	0.030	Reject H10 <sub>0</sub>
H10 <sub>a</sub> : There is significant relationship between number of children of <u>husbands</u> and their influence in family financial decisions.	Insurance for Wives	0.043	
	Insurance for Children	0.002	
	Large Purchase	0.001	

## CHAPTER 6

### SUMMARY AND RECOMMENDATION

From the research outcome, the objectives of this research are achieved. After investigating whether there is relationship between independent variables (education, income, occupation level, length of marriage and number of children) and dependent variables (decision in family financial responsibility), the result shows that the relationship exists. However, the nature of relationship varies in accordance with characteristics of each financial task. Furthermore, the theory of Blood and Wolfe is proved to be true in case of wives' perception, that is, with higher resources (in education, income and career level) the conjugal power of wives increases. However, in husbands' perception, the result did not correspond with the theory. This could be justified by an assumption that there might be some other factors such as culture or changing norms that have effect on the conjugal power of husbands.

#### **6.1 Summary of Findings**

According to the findings, it can be broadly summarized that the nature of relationship between independent variables (education, income, occupation position) and dependent variables (decision in family financial tasks) of wives and husbands is different. The relationship as in wives' perspective is in a positive direction, which means with higher education, income and occupation level wives gain more influence, while that of husbands' perception is in the contrary. Husbands with higher education, income and career position tend to share their decision power with their wives and in certain tasks give more power to their wives.

Nevertheless, the relationship between mutual resources, namely length of marriage and number of children, appear to be the same as in wives' and husbands' perception. With longer period of marriage and more number of children, wives gain more influence in financial decision.

The nature of relationship between each counterpart is to be illustrated as the following.

### **Education and Influence in Decision Making**

In the point of view of wives, education has effect on influence of decision-making on financial responsibility. With higher education, women are likely to express their opinions and become more forceful of their own judgments.

On the other hand, husbands with high education tend to be more cooperative and become more tolerant. From the survey, they would let many financial tasks decision-making to their wives, especially the tasks that are of their wives' benefit, such as insurance for wives or credit card for wives.

### **Income Level and Influence in Decision Making**

From the perception of wives and husbands, income is a factor of gaining power in family financial decision. Those with high income have more power in decision-making than those with lower income level. However, as for husbands in high-level income group, they tend to have equal influence with their wives.

However, the relationship between income and influence in decision-making needs to be further investigated, because in this research there are only 2 financial tasks that show the existence of relationship. But if we relate income level with occupation level by assuming that high position will earn high income, the assumption that income and conjugal power is related can be confirmed.

### **Occupation Level and Influence in Decision Making**

From wives' perspective, occupation level related to influence in decision making in a positive way, which means wives gain more influence, as they are in higher level of career.

In contrast, the relationship of occupation level and influence in decision making from husbands' points of views is in a negative way. As

husbands gain higher position, they tend to share the decision power with their wives. This finding is the same pattern as in education level. However, as for occupation, it can be explained that with higher level in career, husbands are required to put more attention to their career in order to support the family, so the domestic issues are for wives to take care of.

### **Length of Marriage and Influence in Decision Making**

In points of view of wives and husbands, the longer the marriage, the more power they have in influencing the decision. At the early stage of marriage, most of decision-makings are more of joint decision, as they do not know who should be responsible for what task. But later on, they perceive themselves as having higher influence than their partners.

### **Number of Children and Influence in Decision Making**

Both wives and husbands agree on this relationship in the same nature that is with more number of children wives have more influence in decision making. This can be rationalized by the same explanation in the length of marriage that is with more children, wives are likely to stay at home and take care of domestic chores as well as financial management; while husbands will have more responsibility in their works in order to achieve higher income to support the family.

## **6.2 Strategic Implication and Recommendation**

With the increasing role of women, financial service provider will have to adjust marketing strategy. Specific research needs to find out whether wives or husbands have higher influence in decision for certain financial products, as observed in the research that decision for each financial product varies. Financial institute may have to adjust target group and/or promotional strategy to meet the changing decision-making pattern of family.

By using criteria of financial institution, financial tasks can be categorized into 3 major types.

### **6.2.1 Commercial Banks and Financial Fund Institutions**

The first group consists of saving, choice of saving institution and investment. These tasks are of concern for commercial banks or financial fund institution.

After the economic downturn, a great amount of financial funds and finance and security companies were closed down and many small commercial banks were merged to enable and enhance the financial stability. Apart from downsizing the organization by reducing number of employees, these financial institutions put more focus on promotion strategy.

There was quite a remarkable promotion strategy of Thai Farmers Bank that differed from the traditional manner of advertising in the past. This series of promotion were promoted through 7 women who presented each financial product in a unique and different style. Even though this advertisement was mainly aimed to promote the e-business concept; the message behind was the changing role of Thai women.

The findings from this research also confirmed this concept. The result revealed that women with high education, income and career position tend to have more influence in decision-making. Besides, women, with 2 children or more and being married for a long period of time, are likely to take over the decision power.

To make a more specific assumption, women at the age of 35 to 50 who are still working in a position level higher than supervisor and have 2 children, have possibility to be high-potential target group of commercial banks and financial funds. In the aspect of promotion strategy, this very specific group of women is exposed to many different kinds of media, especially through televised commercial, women magazines and radio broadcasting. However, the advertising approach needs to be supported by well-developed alternatives of product itself by attempting to attract the attention and interest of this target group, for example, tax-free saving account, saving account for education fund for children which gives a special interest rate, etc.

### **6.2.2 Insurance Company**

The financial products for this group are insurance for wives, husbands and children. From the findings, wives and husbands are responsible and have more influence for their own insurance decision, except for wives in low education and income level who are dominated by husbands' influence. As for insurance for children, they are apt to share the decision power, even though it appeared that husbands or wives with 2 children tend to perceive themselves as having higher influence than the other, which needs to be further investigated.

According to this finding, the marketing strategy should be directly focus on husbands and wives separately. For instance, health insurance, which is now widely popular, as people are more conscious of quality of life, was specifically developed to meet the requirement of married male and female separately. An insurance deal called 'lady package' is designed in order to meet the need of women only, as this package's condition is to protect women from female diseases and is offered only to women at the age of 25 upwards. The same offer is for men, namely the insurance condition cover only for male diseases. By doing this, the product is more convincing to both male and female.

Further product development can be done by adjusting product features and benefit only to meet the interest of married men and women. As for the promotion strategy, the advertising approach is to be designed for male and female separately as well. Husbands target group is to be approached by the television commercials during the sports program while wives target group in those melo-drama period. Advertisement for married men is to be put in car and sport magazine, whereas that for married women should be in journals for children or fashion magazines for women. In addition, direct marketing is also normally used in insurance company. The insurance representative will usually directly contact potential customers; therefore, realizing and acquiring customers' background in terms of education, income, position of career, marriage would be of beneficial to insurance company.

As for insurance for children, husbands and wives appeared to share decision power. The marketing strategy should then be focused more on

pricing or product attributes that will be of highest benefit to what husbands and wives will pay for their children.

### **6.3.3 Credit Card Provider and Commercial Banks**

As for the last group of financial institutions, the financial products are credit card for wives and husbands.

From the research result, wives and husbands in higher level of education, income and career level are likely to take care of their own decision-making. However, as credit card is considered as a mean of expense, wives in low-income level are dominated by husbands' decision power.

In the past, to obtain a credit card was more complicated than nowadays. One had to have high salary, plus annual fee was to be paid, which caused the decision much more difficult to be made. In current situation, major credit card provider offer 'free' credit card, which means annual fee is exempt and one does not have to have high salary; with approximately about 10,000-Baht salary and one can apply for credit card. Therefore, the decision is now made, not on the basis of these 2 conditions, but rather on the special offer or bonus gift from each credit card provider.

Since the decision for this financial task is separately made between husbands and wives, credit card provider needs to focus on product elements that will suit the interest and attract the attention of husbands and wives. To give a more concrete example, the target group is a husband in a director position and being married with 2 children for more than 10 years, married men in this group would be more convincing by the high credit limit and the low interest rate charge or the easy access for payment. On the other hand, if the target group is married women in early stage of marriage less than 5 year without children, this group would be more interested in redemption reward program or maybe convinced by a unique design of credit card.

The promotion strategy is pretty much the same as in insurance. The media through commercials in television, radio or magazine is normally employed. Nowadays telemarketing is also used to access customers for credit card as well as the promotion booth in department stores.

In conclusion, each financial institution should study and research on target market information that is relevant to its particular institution. To determine the target group among married people is also a vital step for marketing strategy. The relative influence of both husbands and wives should be studied in order to develop product that suit each target market section.

### **6.3 Limitation of Study**

The limitation of study firstly occurred in the group of respondents, who were approached by convenience of researchers. Even though about 20% of respondents are in many different careers, namely, pharmaceutical company, retail business and hotel, most of the respondents are working at Siemens. Most of male respondents are engineers; while female respondents are administrators or secretaries. As a result, the findings cannot represent people in Bangkok as a whole, but a group of people in more specific professions.

Besides, in the questionnaire, it was presumed that the pattern of financial management is the same for every family – one family has one saving account. In fact, some families may have different patterns, for example, husband and wife have their own saving account and they take care of their own account only, husband and wife have own free will of monthly budget as they spend money on their own wish. Therefore, the result from the questionnaire may have deviations due to different perception of respondents towards the meaning of questionnaire.

Another limitation of this research is that culture, which is a key factor that has effect on decision-making pattern, is not taken into account. In Bangkok, there are a great number of Chinese families who have been settled down in Thailand for years. Even though they have adopted Thai culture in certain ways, their mentality still attach to Chinese way of thinking and living. In some families either one of married couples may come from Thai or Chinese household, creating 'compromising' ways of dealing with family matters. Hence, family decision-making may not depend on degree of either education or income, but culture.

#### **6.4 Suggestion for Further Study**

This research is aimed to be an empirical study in this area of interest, therefore, the research result is quite broad in concept; therefore, further research is highly recommended, especially in the way that focuses more on specific financial products. This is because each financial product has its own unique characteristic, which has effect on the nature of decision-making pattern. If conducting a survey for only one financial product, the decision for each feature of that product could be examined. For example, a survey for insurance for children could break down several features of the product and respondents will be asked who decide for each feature, such as insurance company, the amount of premium, the length of period of the policy and so on. Furthermore, other types of products, especially consumer goods, since they most concern every family, could also be researched by this method.

Besides, further study could be conducted by selecting only one specific group of respondents, using criteria of education, occupation or culture background. With this method, particular point of view of each group can be better reflected.

The research can be conducted in a qualitative method. By interviewing respondents, the response tends to be more accurate. The problem of misinterpreting questions could be solved. The reasons for decision-making can be explained.

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## APPENDIX A

### Questionnaire

Instruction: Please mark "X" in the block that corresponds with your opinion.

H : Husband dominant

H > W : Husband has more power

H = W : Husband and wife had equal influence

W > H : Wife has more power

W : Wife dominant

No.	Question	Husband autonomic  H	Husband has more power  H > W	Both husband and wife had equal power  H = W	Wife has more power  W > H	Wife autonomic  W
1.	Decision on budget for monthly expenses					
2.	Amount of saving					
3.	Choice of saving account institution					
4.	Decision on investment (i.e. purchase of bond, stock, etc.)					
5.	Decision on insurance for the wife in terms of purchase, amount of insurance and choice of insurance company					
6.	Decision on insurance for the husband in terms of purchase, amount of insurance and choice of insurance company					
7.	Decision on insurance for children in terms of purchase, amount of insurance and choice of insurance company					
8.	Decision on credit card of the wife in terms of applying for credit card or not, amount of money used and choice of credit card					

No.	Question	Husband dominant  <b>H</b>	Husband has more power  <b>H &gt; W</b>	Both husband and wife had equal power  <b>H = W</b>	Wife has more power  <b>W &gt; H</b>	Wife dominant  <b>W</b>
9.	Decision on credit card usage of the husband in terms of applying for credit card or not, amount of money used and choice of credit card					
10.	Decision on financing a large purchase of products or service more than 50,000 THB					
11.	Decision on giving to the charities in terms of which charity to contribute with how much money					



## Personal Data

### 1. Gender

☐ Female ☐ Male

### 2. Age

- ☐ below 21 years old  
☐ 21 – 30 years old  
☐ 31 – 40 years old  
☐ 41 – 50 years old  
☐ 51 – 60 years old  
☐ above 60 years old

### 3. Length of Marriage

- ☐ less than 1 year  
☐ 1 – 5 years  
☐ 6 – 10 years  
☐ 11 – 15 years  
☐ 16 – 20 years  
☐ more than 20 years

### 4. Number of Children : \_\_\_\_\_

### 5. Educational Attainment

- ☐ High Education  
☐ Certificate Vocational  
☐ Diploma Technician  
☐ Diploma Vocational  
☐ Bachelor's Degree  
☐ Graduate Diploma  
☐ Master's Degree  
☐ Doctoral Degree

### 6. Occupation (Level of Position)

- ☐ Officer  
☐ Supervisor  
☐ Department Manager  
☐ Director

### 7. Occupational Group

- ☐ Professional  
(ex. Engineer, Accountant, Financial Officer, etc.)  
☐ Administrative  
(ex. Administrative officer, Secretary, Office Assistant, etc.)  
☐ Clerical  
(ex. Typist, Operator, etc.)  
☐ Sales  
(ex. Technical Sales, Salespersons, etc.)  
☐ Farmers  
☐ Transport  
☐ Craftsmen  
☐ Services (ex. Hotel, Travel, etc.)  
☐ Not Classified

### 8. Income (per month in Thai Baht)

- ☐ less than 3,000  
☐ 3,001 – 6,000  
☐ 6,001 – 9,000  
☐ 9,001 – 20,000  
☐ 20,001 – 50,000  
☐ 50,001 and over

Note: The category is based on the National Statistics Office

แบบสอบถามความคิดเห็น

แบบสอบถามความคิดเห็นนี้เป็นส่วนหนึ่งของการทำวิทยานิพนธ์ เรื่อง “การตัดสินใจของครอบครัวในเรื่องการจัดการทางการเงิน ในปัจจุบันที่สภาพทางสังคมมีการเปลี่ยนแปลง” ของการศึกษาในวิชาการจัดการและบริหารธุรกิจ มหาวิทยาลัยอัสสัมชัญ

ผู้จัดทำวิทยานิพนธ์ขอขอบพระคุณผู้ตอบแบบสอบถามมา ณ ที่นี้  
กรุณาทำเครื่องหมาย X ในช่องที่ตรงกับความคิดเห็นของท่าน

- H : สามีตัดสินใจผู้เดียว
- H > W : สามีมีอำนาจในการตัดสินใจมากกว่า
- H = W : สามีและภรรยามีอำนาจในการตัดสินใจเท่าๆ กัน
- W > H : ภรรยามีอำนาจในการตัดสินใจมากกว่า
- W : ภรรยามีอำนาจในการตัดสินใจมากกว่า

ก. สามีหรือภรรยาของท่านทำงานหรือดำเนินกิจการของตัวเองหรือไม่  
( ) ทำงาน ( ) ไม่ทำงาน  
หากไม่ได้ทำงาน ท่านสามารถหยุดตอบแบบสอบถามนี้ได้

ข้อ	เรื่องในการตัดสินใจ	สามี ตัดสินใจผู้ เดียว H	สามีมี อำนาจใน การ ตัดสินใจ มากกว่า H > W	สามีและ ภรรยามี อำนาจใน การ ตัดสินใจ เท่าๆ กัน H = W	ภรรยามี อำนาจใน การ ตัดสินใจ มากกว่า W > H	ภรรยา ตัดสินใจผู้ เดียว W
1.	การตัดสินใจเรื่องการจัดงบประมาณสำหรับรายจ่ายในแต่ละเดือน					
2.	การตัดสินใจเรื่องจำนวนเงินที่จะเก็บไว้สำหรับฝากออมทรัพย์					
3.	การตัดสินใจเรื่องการลงทุนเลือกสถาบันการเงินสำหรับฝากเงิน					
4.	การตัดสินใจเรื่องการลงทุน (เช่น การซื้อหุ้น หรือ พันธบัตรรัฐบาล)					
5.	การตัดสินใจเรื่องการซื้อประกัน(ชีวิตหรือสุขภาพ) สำหรับภรรยา ในแง่ ซื้อหรือไม่ จำนวนที่จะซื้อ และ บริษัทประกันที่จะซื้อ					

ข้อ	เรื่องในการตัดสินใจ	สามี ตัดสินใจผู้ เดียว  H	สามีมี อำนาจใน การ ตัดสินใจ มากกว่า  H > W	สามีและ ภรรยา อำนาจใน การ ตัดสินใจ เท่าๆ กัน H = W	ภรรยา อำนาจใน การ ตัดสินใจ มากกว่า  W > H	ภรรยา ตัดสินใจผู้ เดียว  W
6.	การตัดสินใจเรื่องการซื้อขายประกัน(ชีวิตหรือสุขภาพ) สำหรับสามี ในแง่ ซื้อหรือไม่ จำนวนที่จะซื้อ และ บริษัทประกันที่จะซื้อ					
7.	การตัดสินใจเรื่องการซื้อขายประกัน(ชีวิตหรือสุขภาพ) สำหรับบุตร ในแง่ ซื้อหรือไม่ จำนวนที่จะซื้อ และ บริษัทประกันที่จะซื้อ					
8.	การตัดสินใจเรื่องการทำบัตรเครดิตสำหรับภรรยา ใน แง่ ทำหรือไม่ และธนาคารหรือสถาบันที่จะทำ					
9.	การตัดสินใจเรื่องการทำบัตรเครดิตสำหรับสามี ในแง่ ทำหรือไม่ และธนาคารหรือสถาบันที่จะทำ					
10.	การตัดสินใจเรื่องการจัดการการเงินในกรณีที่มีการซื้อ สินค้าหรือบริการจำนวนมากกว่า 50,000 บาท (เช่น จะจ่ายครั้งเดียว หรือ จะผ่อนชำระ และด้วยเงื่อนไข อย่างไร)					
11.	การตัดสินใจในเรื่องการทำบุญหรือบริจาคในแง่การ เลือกจะทำบุญหรือบริจาคงานใดและจำนวนที่จะ บริจาค					

## ข้อมูลของผู้ตอบแบบสอบถาม

### 1. เพศ

- ( ) หญิง ( ) ชาย

### 2. อายุ

- ( ) ต่ำกว่า 21 ปี  
( ) 21 – 30 ปี  
( ) 31 – 40 ปี  
( ) 41 – 50 ปี  
( ) 51 – 60 ปี  
( ) มากกว่า 60 ปี

### 3. ระยะเวลาการแต่งงาน

- ( ) น้อยกว่า 1 ปี  
( ) 1 – 5 ปี  
( ) 6 – 10 ปี  
( ) 11 – 15 ปี  
( ) 16 – 20 ปี  
( ) มากกว่า 20 ปี

### 4. จำนวนบุตรธิดา : \_\_\_\_\_

### 5. ระดับการศึกษาขั้นสูงสุดที่สำเร็จ

- ( ) ต่ำกว่ามัธยมศึกษาตอนปลาย  
( ) มัธยมศึกษาตอนปลาย  
( ) ประกาศนียบัตรทางวิชาชีพ (ปวช.)  
( ) ประกาศนียบัตรชั้นสูงทางเทคนิค (ปวส.)  
( ) ประกาศนียบัตรชั้นสูงทางวิชาชีพ (ปวส.)  
( )ปริญญาตรี  
( ) อนุปริญญา  
( )ปริญญาโท  
( )ปริญญาเอก

### 6. ตำแหน่งในอาชีพ

- ( ) ระดับผู้ปฏิบัติ  
( ) ระดับหัวหน้างาน  
( ) ระดับผู้จัดการแผนก  
( ) ระดับผู้อำนวยการฝ่าย

### 7. กลุ่มอาชีพ

- ( ) วิชาชีพ (วิศวกร, พนักงานบัญชี, พนักงานการเงิน หรือ อื่นๆ ที่เกี่ยวข้อง )  
( ) ธุรกิจ (เลขานุการ, พนักงานธุรการ, พนักงานด้านเอกสาร หรือ อื่นๆ ที่เกี่ยวข้อง )  
( ) เสริม (พนักงานพิมพ์ดีด, พนักงานรับโทรศัพท์ หรือ อื่นๆ ที่เกี่ยวข้อง )  
( ) การขาย (พนักงานขายเชิงเทคนิค (Technical Sales), พนักงานขายอื่นๆ (Salesperson))  
( ) เกษตรกร  
( ) การขนส่ง  
( ) การผลิต  
( ) ธุรกิจบริการ (งานด้านโรงแรม, การท่องเที่ยว, หรือ อื่นๆ ที่เกี่ยวข้อง)  
( ) ประเภทอื่นๆ

### 8. ระดับรายรับต่อเดือน

- ( ) น้อยกว่า 3,000 บาท  
( ) 3,001 – 6,000 บาท  
( ) 6,001 – 9,000 บาท  
( ) 9,001 – 20,000 บาท  
( ) 20,001 – 50,000 บาท  
( ) 50,001 และมากกว่า

หมายเหตุ : การแบ่งประเภทและหมวดหมู่อ้างอิงจากสำนักงานสถิติแห่งชาติ

## APPENDIX B

### Frequencies of Independent Variables

Gender

Gender	Frequency	Percentage
Female	230	50.3 %
Male	227	49.7 %
Total	457	100.0 %

Age

Age	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
21-30 yrs	121	26.5 %	80	34.8 %	41	18.1 %
31-40 yrs	279	61.1 %	127	55.2 %	152	67.0 %
41-50 yrs	44	9.6 %	17	7.4 %	27	11.9 %
51-60 yrs	11	2.4 %	5	2.2 %	6	2.6 %
More than 60 yrs	2	0.4 %	1	0.4 %	1	0.4 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

Length of Marriage

Length of Marriage	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
less than 1 yr	22	4.8 %	14	6.1 %	8	3.5 %
1-5 yrs	271	59.3 %	140	60.9 %	131	57.7 %
6-10 yrs	95	20.8 %	36	15.7 %	59	26.0 %
11-15 yrs	46	10.1 %	28	12.2 %	18	7.9 %
16-20 yrs	5	1.1 %	2	.9 %	3	1.3 %
more than 20 yrs	18	3.9 %	10	4.3 %	8	3.5 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

Number of Children

Number of Children	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
0	197	43.1 %	102	44.3 %	95	41.9 %
1	158	34.6 %	74	32.2 %	84	37.0 %
2	86	18.8 %	43	18.7 %	43	18.9 %
3	14	3.1 %	10	4.3 %	4	1.8 %
4	2	.4 %	1	.4 %	1	.4 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

Level of Education

Level of Education	Total		FEMALE		MALE	
	FREQUENCY	Percentage	Frequency	Percentage	Frequency	Percentage
Less than high school	5	1.1 %	4	1.7 %	1	0.4 %
High education	11	2.4 %	7	3.0 %	4	1.8 %
Certificate Vocational	6	1.3 %	3	1.3 %	3	1.3 %
Diploma Technician	6	1.3 %	2	0.9 %	4	1.8 %
Diploma Vocational	11	2.4 %	7	3.0 %	4	1.8 %
Bachelor's Degree	237	51.9 %	117	50.9 %	120	52.9 %
Graduate Diploma	13	2.8 %	12	5.2 %	1	0.4 %
Master's Degree	167	36.5 %	78	33.9 %	89	39.2 %
Doctoral Degree	1	0.2 %	0	0 %	1	0.4 %
Total	457	100.0	230	100.0 %	227	100.0 %

Level of Position

<b>Level of Position</b>	<b>Total</b>		<b>Female</b>		<b>Male</b>	
	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>
Officer	163	35.7 %	116	50.4 %	47	20.7 %
Supervisor	122	26.7 %	49	21.3 %	73	32.2 %
Department Manager	101	22.1 %	44	19.1 %	57	25.1 %
Director	32	7.0 %	12	5.2 %	20	8.8 %
Owner	39	8.5 %	9	3.9 %	30	13.2 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

Income Level

<b>Income Level</b>	<b>Total</b>		<b>Female</b>		<b>Male</b>	
	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>
less than 3,000 THB	2	0.4 %	2	0.9 %	0	0 %
3,001 - 6,000 THB	3	0.7 %	0	0 %	3	1.3 %
6,001 - 9,000 THB	9	2.0 %	4	1.7 %	5	2.2 %
9,001 - 20,000 THB	89	19.5 %	72	31.3 %	17	7.5 %
20,001 and 50,000 THB	215	47.0 %	112	48.7 %	103	45.4 %
50,001 THB and more	138	30.2 %	40	17.4 %	98	43.2 %
Total	456	99.8 %	230	100.0 %	226	99.6 %
Missing Value	1	0.2 %	0	0 %	1	0.4 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

**Frequencies of Dependent Variables**

Monthly Budget

Monthly Budget	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	21	4.6 %	6	2.6 %	15	6.6 %
Husband More Influence	78	17.1 %	36	15.7 %	42	18.5 %
Husband Equal Wife	278	60.8 %	141	61.3 %	137	60.4 %
Wife More Influence	64	14.0 %	36	15.7 %	28	12.3 %
Wife Only	16	3.5 %	11	4.8 %	5	2.2 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

Saving

Saving	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	20	4.4 %	6	2.6 %	14	6.2 %
Husband More Influence	57	12.5 %	17	7.4 %	40	17.6 %
Husband Equal Wife	237	51.9 %	119	51.7 %	118	52.0 %
Wife More Influence	106	23.2 %	63	27.4 %	43	18.9 %
Wife Only	37	8.1 %	25	10.9 %	12	5.3 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

Saving Institution

<b>Saving Institution</b>	<b>Total</b>		<b>Female</b>		<b>Male</b>	
	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>
Husband Only	22	4.8 %	5	2.2 %	17	7.5 %
Husband More Influence	101	22.1 %	46	20.0 %	55	24.2 %
Husband Equal Wife	235	51.4 %	117	50.9 %	118	52.0 %
Wife More Influence	65	14.2 %	40	17.4 %	25	11.0 %
Wife Only	33	7.2 %	21	9.1 %	12	5.3 %
Total	456	99.8 %	228	99.2 %	227	100.0 %
Missing Value	1	0.2 %	1	0.4 %	0	0 %
Total	457	100.0 %	229	99.6 %	227	100.0 %

Investment

<b>Investment</b>	<b>Total</b>		<b>Female</b>		<b>Male</b>	
	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>
Husband Only	35	7.7 %	12	5.2 %	23	10.1 %
Husband More Influence	137	30.0 %	56	24.3 %	81	35.7 %
Husband Equal Wife	223	48.8 %	119	51.7 %	104	45.8 %
Wife More Influence	38	8.3 %	32	13.9 %	6	2.6 %
Wife Only	20	4.4 %	10	4.3 %	10	4.4 %
Total	453	99.1 %	229	99.6 %	224	98.7 %
Missing Value	4	0.9 %	1	0.4 %	3	1.3 %
Total	457	100.0 %	230	100.0 %	227	100 %

### Insurance for Wives

Insurance for Wives	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	23	5.0 %	8	3.5 %	15	6.6 %
Husband More Influence	96	21.0 %	39	17.0 %	57	25.1 %
Husband Equal Wife	171	37.4 %	91	39.6 %	80	35.2 %
Wife More Influence	115	25.2 %	58	25.2 %	57	25.1 %
Wife Only	50	10.9 %	34	14.8 %	16	7.0 %
Total	455	99.6 %	230	100.0 %	225	99.1 %
Missing Value	2	0.4 %	0	0 %	2	0.9 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

### Insurance for Husbands

Insurance for Husbands	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	66	14.4 %	26	11.3 %	40	17.6 %
Husband More Influence	167	36.5 %	79	34.3 %	88	38.8 %
Husband Equal Wife	167	36.5 %	94	40.9 %	73	32.2 %
Wife More Influence	39	8.5 %	18	7.8 %	21	9.3 %
Wife Only	14	3.1 %	11	4.8 %	3	1.3 %
Total	453	99.1 %	228	99.1 %	225	99.1 %
Missing Value	4	0.9 %	2	0.9 %	2	0.9 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

### Insurance for Children

Insurance for Children	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	16	3.5 %	4	1.7 %	12	5.3 %
Husband More Influence	64	14.0 %	19	8.3 %	45	19.8 %
Husband Equal Wife	293	64.1 %	152	66.1 %	141	62.1 %
Wife More Influence	46	10.1 %	29	12.6 %	17	7.5 %
Wife Only	29	6.3 %	20	8.7 %	9	4.0 %
Total	448	98.0 %	224	97.4 %	224	98.7 %
Missing Value	9	2.0 %	6	2.6 %	3	1.3 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

### Credit Card for Wives

Credit Card for Wives	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	15	3.3 %	7	3.0 %	8	3.5 %
Husband More Influence	47	10.3 %	21	9.1 %	26	11.5 %
Husband Equal Wife	104	22.8 %	49	21.3 %	55	24.2 %
Wife More Influence	134	29.3 %	67	29.1 %	67	29.5 %
Wife Only	155	33.9 %	86	37.4 %	69	30.4 %
Total	455	99.6 %	230	100.0 %	225	99.1 %
Missing Value	2	0.4 %	0	0 %	2	0.9 %
Total	457	100.0	230	100.0 %	227	100.0 %

### Credit Card for Husbands

Credit Card for Husbands	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	161	35.2 %	82	35.7 %	79	34.8 %
Husband More Influence	159	34.8 %	75	32.6 %	84	37.0 %
Husband Equal Wife	90	19.7 %	51	22.2 %	39	17.2 %
Wife More Influence	32	7.0 %	13	5.7 %	19	8.4 %
Wife Only	9	2.0 %	6	2.6 %	3	1.3 %
Total	451	98.7 %	227	98.7 %	224	98.7 %
Missing Value	6	1.3 %	3	1.3 %	3	1.3 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

### Large Purchase

Large Purchase	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	28	6.1 %	13	5.7 %	15	6.6 %
Husband More Influence	98	21.4 %	34	14.8 %	64	28.2 %
Husband Equal Wife	295	64.6 %	164	71.3 %	131	57.7 %
Wife More Influence	32	7.0 %	16	7.0 %	16	7.0 %
Wife Only	4	0.9 %	3	1.3 %	1	0.4 %
Total	457	100.0 %	230	100.0 %	227	100.0 %

Donation

Donation	Total		Female		Male	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Husband Only	15	3.3 %	2	0.9 %	13	5.7 %
Husband More Influence	31	6.8 %	5	2.2 %	26	11.5 %
Husband Equal Wife	275	60.2 %	128	55.7 %	147	64.8 %
Wife More Influence	98	21.4 %	61	26.5 %	37	16.3 %
Wife Only	38	8.3 %	34	14.8 %	4	1.8 %
Total	457	100.0 %	230	100.0 %	227	100.0 %



APPENDIX C

Chi-square Test - Responses from *Female* Respondents

1. Education

Level of Education \* Saving (Female Respondents)

Crosstab

			Saving			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	1	7	15	23
		Expected Count	2.2	12.0	8.8	23.0
	Bachelor's Degree and Graduate Diploma	Count	10	74	45	129
		Expected Count	12.3	67.3	49.4	129.0
	Master's and Doctoral Degree	Count	11	39	28	78
		Expected Count	7.5	40.7	29.8	78.0
Total	Count		22	120	88	230
	Expected Count		22.0	120.0	88.0	230.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.463 <sup>a</sup>	4	.033
Likelihood Ratio	10.043	4	.040
Linear-by-Linear Association	4.677	1	.031
N of Valid Cases	230		

a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 2.20.

Level of Education \* Saving Institution (Female Respondents)

Crosstab

			Saving Institution			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	6	8	9	23
		Expected Count	5.1	11.8	6.1	23.0
	Bachelor's Degree and Graduate Diploma	Count	22	79	27	128
		Expected Count	28.5	65.4	34.1	128.0
	Master's and Doctoral Degree	Count	23	30	25	78
		Expected Count	17.4	39.9	20.8	78.0
Total	Count	51	117	61	229	
	Expected Count	51.0	117.0	61.0	229.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.604 <sup>a</sup>	4	.009
Likelihood Ratio	13.649	4	.009
Linear-by-Linear Association	.269	1	.604
N of Valid Cases	229		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.12.

Level of Education \* Credit Card for Wives (Female Respondents)

Crosstab

			Credit Card for Wives			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	4	2	17	23
		Expected Count	2.8	4.9	15.3	23.0
	Bachelor's Degree and Graduate Diploma	Count	21	23	85	129
		Expected Count	15.7	27.5	85.8	129.0
	Master's and Doctoral Degree	Count	3	24	51	78
		Expected Count	9.5	16.6	51.9	78.0
Total	Count	28	49	153	230	
	Expected Count	28.0	49.0	153.0	230.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.683 <sup>a</sup>	4	.013
Likelihood Ratio	14.220	4	.007
Linear-by-Linear Association	.602	1	.438
N of Valid Cases	230		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.80.

2. Income Level

Income Level \* Saving (Female Respondents)

Crosstab

			Saving			Total
			H > W	H = W	W > H	
Income Level	9,001 - 20,000 THB	Count	11	41	20	72
		Expected Count	7.1	38.3	26.7	72.0
	20,001 and 50,000 THB	Count	7	63	42	112
		Expected Count	11.0	59.5	41.5	112.0
	50,001 THB and more	Count	4	15	21	40
		Expected Count	3.9	21.3	14.8	40.0
Total	Count		22	119	83	224
	Expected Count		22.0	119.0	83.0	224.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.134 <sup>a</sup>	4	.038
Likelihood Ratio	10.098	4	.039
Linear-by-Linear Association	6.561	1	.010
N of Valid Cases	224		

a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 3.93.

**Income Level \* Saving Institution (Female Respondents)**

**Crosstab**

			Saving Institution			Total
			H > W	H = W	W > H	
Income Level	9,001 - 20,000 THB	Count	23	33	15	71
		Expected Count	16.2	36.3	18.5	71.0
	20,001 and 50,000 THB	Count	15	69	28	112
		Expected Count	25.6	57.3	29.1	112.0
	50,001 THB and more	Count	13	12	15	40
		Expected Count	9.1	20.4	10.4	40.0
Total	Count		51	114	58	223
	Expected Count		51.0	114.0	58.0	223.0

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.761 <sup>a</sup>	4	.001
Likelihood Ratio	18.296	4	.001
Linear-by-Linear Association	2.303	1	.129
N of Valid Cases	223		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.15.

**Income Level \* Investment (Female Respondents)**

**Crosstab**

			Investment			Total
			H > W	H = W	W > H	
Income Level	9,001 - 20,000 THB	Count	22	38	12	72
		Expected Count	21.0	37.8	13.2	72.0
	20,001 and 50,000 THB	Count	27	69	15	111
		Expected Count	32.4	58.2	20.4	111.0
	50,001 THB and more	Count	16	10	14	40
		Expected Count	11.7	21.0	7.4	40.0
Total	Count		65	117	41	223
	Expected Count		65.0	117.0	41.0	223.0

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.847 <sup>a</sup>	4	.001
Likelihood Ratio	17.892	4	.001
Linear-by-Linear Association	.415	1	.520
N of Valid Cases	223		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.35.

Income Level \* Credit Card for Wives (Female Respondents)

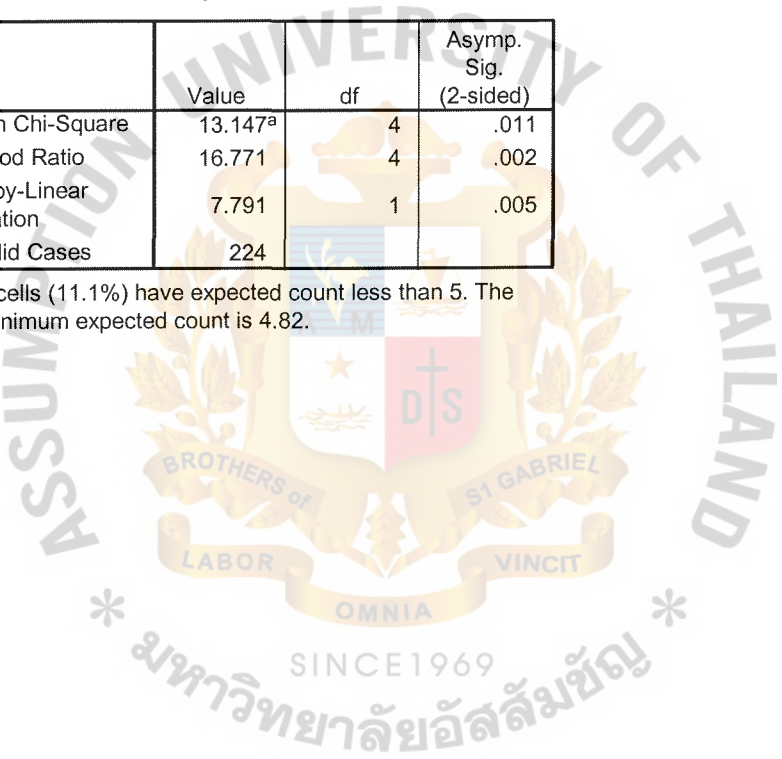
Crosstab

			Credit Card for Wives			Total
			H > W	H = W	W > H	
Income Level	9,001 - 20,000 THB	Count	16	13	43	72
		Expected Count	8.7	15.8	47.6	72.0
	20,001 and 50,000 THB	Count	11	26	75	112
		Expected Count	13.5	24.5	74.0	112.0
	50,001 THB and more	Count	0	10	30	40
		Expected Count	4.8	8.8	26.4	40.0
Total	Count		27	49	148	224
	Expected Count		27.0	49.0	148.0	224.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.147 <sup>a</sup>	4	.011
Likelihood Ratio	16.771	4	.002
Linear-by-Linear Association	7.791	1	.005
N of Valid Cases	224		

a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 4.82.



3. Level of Position

Level of Position \* Monthly Budget (Female Respondents)

Crosstab

			Monthly Budget			Total
			Husband More Influence	Husband Equal Wife	Wife More Influence	
Level of Position	Officer	Count	27	77	12	116
		Expected Count	21.2	71.1	23.7	116.0
	Supervisor	Count	5	31	13	49
		Expected Count	8.9	30.0	10.0	49.0
	Department Manager	Count	6	23	15	44
		Expected Count	8.0	27.0	9.0	44.0
	Director/ Owner	Count	4	10	7	21
		Expected Count	3.8	12.9	4.3	21.0
	Total	Count	42	141	47	230
		Expected Count	42.0	141.0	47.0	230.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.002 <sup>a</sup>	6	.006
Likelihood Ratio	18.588	6	.005
Linear-by-Linear Association	10.082	1	.001
N of Valid Cases	230		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 3.83.

Level of Position \* Saving (Female Respondents)

Crosstab

			Saving			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	12	67	37	116
		Expected Count	11.1	60.5	44.4	116.0
	Supervisor	Count	3	31	15	49
		Expected Count	4.7	25.6	18.7	49.0
	Department Manager	Count	3	16	25	44
		Expected Count	4.2	23.0	16.8	44.0
	Director/ Owner	Count	4	6	11	21
		Expected Count	2.0	11.0	8.0	21.0
	Total	Count	22	120	88	230
		Expected Count	22.0	120.0	88.0	230.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.233 <sup>a</sup>	6	.013
Likelihood Ratio	16.010	6	.014
Linear-by-Linear Association	4.027	1	.045
N of Valid Cases	230		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 2.01.

Level of Position \* Investment (Female Respondents)

Crosstab

			Investment			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	36	63	16	115
		Expected Count	34.1	59.8	21.1	115.0
	Supervisor	Count	9	34	6	49
		Expected Count	14.6	25.5	9.0	49.0
	Department Manager	Count	15	15	14	44
		Expected Count	13.1	22.9	8.1	44.0
	Director/ Owner	Count	8	7	6	21
		Expected Count	6.2	10.9	3.9	21.0
	Total	Count	68	119	42	229
		Expected Count	68.0	119.0	42.0	229.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.927 <sup>a</sup>	6	.006
Likelihood Ratio	17.791	6	.007
Linear-by-Linear Association	1.220	1	.269
N of Valid Cases	229		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 3.85.

**Level of Position \* Insurance for Children (Female Respondents)**

**Crosstab**

			Insurance for Children			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	14	83	15	112
		Expected Count	11.5	76.0	24.5	112.0
	Supervisor	Count	2	33	13	48
		Expected Count	4.9	32.6	10.5	48.0
	Department Manager	Count	6	21	16	43
		Expected Count	4.4	29.2	9.4	43.0
	Director/ Owner	Count	1	15	5	21
		Expected Count	2.2	14.3	4.6	21.0
	Total	Count	23	152	49	224
		Expected Count	23.0	152.0	49.0	224.0

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.392 <sup>a</sup>	6	.017
Likelihood Ratio	15.938	6	.014
Linear-by-Linear Association	5.559	1	.018
N of Valid Cases	224		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 2.16.

**Level of Position \* Credit Card for Wives (Female Respondents)**

**Crosstab**

			Credit Card for Wives			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	22	17	77	116
		Expected Count	14.1	24.7	77.2	116.0
	Supervisor	Count	0	13	36	49
		Expected Count	6.0	10.4	32.6	49.0
	Department Manager	Count	2	11	31	44
		Expected Count	5.4	9.4	29.3	44.0
	Director/ Owner	Count	4	8	9	21
		Expected Count	2.6	4.5	14.0	21.0
	Total	Count	28	49	153	230
		Expected Count	28.0	49.0	153.0	230.0

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.601 <sup>a</sup>	6	.001
Likelihood Ratio	27.419	6	.000
Linear-by-Linear Association	.001	1	.978
N of Valid Cases	230		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 2.56.

## Level of Position \* Large Purchase (Female Respondents)

Crosstab

			Large Purchase			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	28	80	8	116
		Expected Count	23.7	82.7	9.6	116.0
	Supervisor	Count	3	43	3	49
		Expected Count	10.0	34.9	4.0	49.0
	Department Manager	Count	7	32	5	44
		Expected Count	9.0	31.4	3.6	44.0
	Director/ Owner	Count	9	9	3	21
		Expected Count	4.3	15.0	1.7	21.0
	Total	Count	47	164	19	230
		Expected Count	47.0	164.0	19.0	230.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.611 <sup>a</sup>	6	.007
Likelihood Ratio	18.329	6	.005
Linear-by-Linear Association	.084	1	.772
N of Valid Cases	230		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 1.73.

## Level of Position \* Donation (Female Respondents)

Crosstab

			Donation			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	4	72	40	116
		Expected Count	3.5	64.6	47.9	116.0
	Supervisor	Count	0	31	18	49
		Expected Count	1.5	27.3	20.2	49.0
	Department Manager	Count	1	18	25	44
		Expected Count	1.3	24.5	18.2	44.0
	Director/ Owner	Count	2	7	12	21
		Expected Count	.6	11.7	8.7	21.0
	Total	Count	7	128	95	230
		Expected Count	7.0	128.0	95.0	230.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.898 <sup>a</sup>	6	.021
Likelihood Ratio	15.459	6	.017
Linear-by-Linear Association	5.296	1	.021
N of Valid Cases	230		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is .64.

4. Length of Marriage

Length of Marriage \* Monthly Budget (Female Respondents)

Crosstab

			Monthly Budget			
			Husband More Influence	Husband Equal Wife	Wife More Influence	
Length of Marriage	1 ys to 5 yrs	Count	34	101	19	154
		Expected Count	28.1	94.4	31.5	154.0
	5 - 15 yrs	Count	7	35	22	64
		Expected Count	11.7	39.2	13.1	64.0
	more than 15 yrs	Count	1	5	6	12
		Expected Count	2.2	7.4	2.5	12.0
Total	Count	42	141	47	230	
	Expected Count	42.0	141.0	47.0	230.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.588 <sup>a</sup>	4	.000
Likelihood Ratio	20.386	4	.000
Linear-by-Linear Association	17.530	1	.000
N of Valid Cases	230		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.19.

Length of Marriage \* Saving (Female Respondents)

Crosstab

			Saving			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	19	95	40	154
		Expected Count	14.7	80.3	58.9	154.0
	5 - 15 yrs	Count	2	18	44	64
		Expected Count	6.1	33.4	24.5	64.0
	more than 15 yrs	Count	1	7	4	12
		Expected Count	1.1	6.3	4.6	12.0
Total	Count	22	120	88	230	
	Expected Count	22.0	120.0	88.0	230.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.587 <sup>a</sup>	4	.000
Likelihood Ratio	35.549	4	.000
Linear-by-Linear Association	16.613	1	.000
N of Valid Cases	230		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 1.15.

Length of Marriage \* Saving Institution (Female Respondents)

Crosstab

			Saving Institution			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	37	87	29	153
		Expected Count	34.1	78.2	40.8	153.0
	5 - 15 yrs	Count	11	26	27	64
		Expected Count	14.3	32.7	17.0	64.0
	more than 15 yrs	Count	3	4	5	12
		Expected Count	2.7	6.1	3.2	12.0
Total	Count	51	117	61	229	
	Expected Count	51.0	117.0	61.0	229.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.362 <sup>a</sup>	4	.006
Likelihood Ratio	13.940	4	.007
Linear-by-Linear Association	6.824	1	.009
N of Valid Cases	229		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.67.

Length of Marriage \* Investment (Female Respondents)

Crosstab

			Investment			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	47	90	16	153
		Expected Count	45.4	79.5	28.1	153.0
	5 - 15 yrs	Count	15	28	21	64
		Expected Count	19.0	33.3	11.7	64.0
	more than 15 yrs	Count	6	1	5	12
		Expected Count	3.6	6.2	2.2	12.0
Total	Count	68	119	42	229	
	Expected Count	68.0	119.0	42.0	229.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.229 <sup>a</sup>	4	.000
Likelihood Ratio	26.020	4	.000
Linear-by-Linear Association	5.333	1	.021
N of Valid Cases	229		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.20.

Length of Marriage \* Insurance for Wives (Female Respondents)

Crosstab

			Insurance for Wives			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	31	72	51	154
		Expected Count	31.5	60.9	61.6	154.0
	5 - 15 yrs	Count	15	18	31	64
		Expected Count	13.1	25.3	25.6	64.0
	more than 15 yrs	Count	1	1	10	12
		Expected Count	2.5	4.7	4.8	12.0
Total	Count	47	91	92	230	
	Expected Count	47.0	91.0	92.0	230.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.832 <sup>a</sup>	4	.002
Likelihood Ratio	17.308	4	.002
Linear-by-Linear Association	6.325	1	.012
N of Valid Cases	230		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is 2.45.

Length of Marriage \* Insurance for Husbands (Female Respondents)

Crosstab

			Insurance for Husbands			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	66	75	13	154
		Expected Count	70.9	63.5	19.6	154.0
	5 - 15 yrs	Count	33	18	11	62
		Expected Count	28.6	25.6	7.9	62.0
	more than 15 yrs	Count	6	1	5	12
		Expected Count	5.5	4.9	1.5	12.0
	Total	Count	105	94	29	228
		Expected Count	105.0	94.0	29.0	228.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.898 <sup>a</sup>	4	.001
Likelihood Ratio	18.742	4	.001
Linear-by-Linear Association	.587	1	.444
N of Valid Cases	228		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 1.53.

Length of Marriage \* Insurance for Children (Female Respondents)

Crosstab

			Insurance for Children			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	17	111	22	150
		Expected Count	15.4	101.8	32.8	150.0
	5 - 15 yrs	Count	6	39	17	62
		Expected Count	6.4	42.1	13.6	62.0
	more than 15 yrs	Count	0	2	10	12
		Expected Count	1.2	8.1	2.6	12.0
Total	Count	23	152	49	224	
	Expected Count	23.0	152.0	49.0	224.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.266 <sup>a</sup>	4	.000
Likelihood Ratio	27.197	4	.000
Linear-by-Linear Association	18.550	1	.000
N of Valid Cases	224		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 1.23.

Length of Marriage \* Large Purchase (Female Respondents)

Crosstab

			Large Purchase			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	31	117	6	154
		Expected Count	31.5	109.8	12.7	154.0
	5 - 15 yrs	Count	14	38	12	64
		Expected Count	13.1	45.6	5.3	64.0
	more than 15 yrs	Count	2	9	1	12
		Expected Count	2.5	8.6	1.0	12.0
Total	Count	47	164	19	230	
	Expected Count	47.0	164.0	19.0	230.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.002 <sup>a</sup>	4	.007
Likelihood Ratio	12.669	4	.013
Linear-by-Linear Association	2.105	1	.147
N of Valid Cases	230		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is .99.

Length of Marriage \* Donation (Female Respondents)

Crosstab

			Donation			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	6	98	50	154
		Expected Count	4.7	85.7	63.6	154.0
	5 - 15 yrs	Count	1	29	34	64
		Expected Count	1.9	35.6	26.4	64.0
	more than 15 yrs	Count	0	1	11	12
		Expected Count	.4	6.7	5.0	12.0
Total	Count	7	128	95	230	
	Expected Count	7.0	128.0	95.0	230.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.461 <sup>a</sup>	4	.000
Likelihood Ratio	22.768	4	.000
Linear-by-Linear Association	19.467	1	.000
N of Valid Cases	230		

a. 4 cells (44.4%) have expected count less than 5. The minimum expected count is .37.

5. Number of Children

Number of Children \* Monthly Budget (Female Respondents)

Crosstab

			Monthly Budget			
			Husband More Influence	Husband Equal Wife	Wife More Influence	
Number of Children	0	Count	18	72	12	102
		Expected Count	18.7	62.4	20.9	102.0
	1	Count	15	44	15	74
		Expected Count	13.6	45.2	15.2	74.0
	2	Count	7	22	14	43
		Expected Count	7.9	26.3	8.8	43.0
	3	Count	2	2	6	10
		Expected Count	1.8	6.1	2.1	10.0
Total	Count	42	140	47	229	
	Expected Count	42.0	140.0	47.0	229.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.726 <sup>a</sup>	6	.003
Likelihood Ratio	18.307	6	.006
Linear-by-Linear Association	6.867	1	.009
N of Valid Cases	229		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 1.83.

Number of Children \* Saving (Female Respondents)

Crosstab

			Saving			Total
			H > W	H = W	W > H	
Number of Children	0	Count	10	66	26	102
		Expected Count	9.8	53.4	38.8	102.0
	1	Count	8	36	30	74
		Expected Count	7.1	38.8	28.1	74.0
	2	Count	3	17	23	43
		Expected Count	4.1	22.5	16.3	43.0
	3	Count	1	1	8	10
		Expected Count	1.0	5.2	3.8	10.0
Total		Count	22	120	87	229
		Expected Count	22.0	120.0	87.0	229.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.048 <sup>a</sup>	6	.003
Likelihood Ratio	20.850	6	.002
Linear-by-Linear Association	11.930	1	.001
N of Valid Cases	229		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is .96.

Number of Children \* Saving Institution (Female Respondents)

Crosstab

			Saving Institution			Total
			H > W	H = W	W > H	
Number of Children	0	Count	29	51	21	101
		Expected Count	22.6	51.4	27.0	101.0
	1	Count	13	44	17	74
		Expected Count	16.6	37.6	19.8	74.0
	2	Count	8	18	17	43
		Expected Count	9.6	21.9	11.5	43.0
	3	Count	1	3	6	10
		Expected Count	2.2	5.1	2.7	10.0
Total	Count	51	116	61	228	
	Expected Count	51.0	116.0	61.0	228.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.648 <sup>a</sup>	6	.023
Likelihood Ratio	13.597	6	.034
Linear-by-Linear Association	9.412	1	.002
N of Valid Cases	228		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 2.24.

# Number of Children \* Investment (Female Respondents)

Crosstab

			Investment			Total
			H > W	H = W	W > H	
Number of Children	0	Count	27	63	11	101
		Expected Count	29.7	52.7	18.6	101.0
	1	Count	25	35	14	74
		Expected Count	21.7	38.6	13.6	74.0
	2	Count	13	18	12	43
		Expected Count	12.6	22.4	7.9	43.0
	3	Count	2	3	5	10
		Expected Count	2.9	5.2	1.8	10.0
Total	Count	67	119	42	228	
	Expected Count	67.0	119.0	42.0	228.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.842 <sup>a</sup>	6	.015
Likelihood Ratio	14.500	6	.025
Linear-by-Linear Association	3.407	1	.065
N of Valid Cases	228		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 1.84.

# Number of Children \* Insurance for Children (Female Respondents)

Crosstab

			Insurance for Children			Total
			H > W	H = W	W > H	
Number of Children	0	Count	5	79	12	96
		Expected Count	9.9	65.0	21.1	96.0
	1	Count	10	42	22	74
		Expected Count	7.6	50.1	16.3	74.0
	2	Count	8	25	10	43
		Expected Count	4.4	29.1	9.4	43.0
	3	Count	0	5	5	10
		Expected Count	1.0	6.8	2.2	10.0
Total	Count	23	151	49	223	
	Expected Count	23.0	151.0	49.0	223.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.982 <sup>a</sup>	6	.001
Likelihood Ratio	22.460	6	.001
Linear-by-Linear Association	1.447	1	.229
N of Valid Cases	223		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 1.03.

APPENDIX D

Chi-square Test - Responses from *Male* Respondents

1. Education

Level of Education \* Monthly Budget (Male Respondents)

Crosstab

			Monthly Budget			Total
			Husband More Influence	Husband Equal Wife	Wife More Influence	
Level of Education	Less than high school to Diploma	Count	11	5	0	16
		Expected Count	4.0	9.7	2.3	16.0
	Bacherlor's Degree and Graduate Diploma	Count	36	71	14	121
		Expected Count	30.4	73.0	17.6	121.0
	Master's and Doctoral Degree	Count	10	61	19	90
		Expected Count	22.6	54.3	13.1	90.0
Total	Count	57	137	33	227	
	Expected Count	57.0	137.0	33.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.055 <sup>a</sup>	4	.000
Likelihood Ratio	29.428	4	.000
Linear-by-Linear Association	24.432	1	.000
N of Valid Cases	227		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.33.

Level of Education \* Saving Institution (Male Respondents)

Crosstab

			Saving Institution			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	7	9	0	16
		Expected Count	5.1	8.3	2.6	16.0
	Bacherlor's Degree and Graduate Diploma	Count	42	53	26	121
		Expected Count	38.4	62.9	19.7	121.0
	Master's and Doctoral Degree	Count	23	56	11	90
		Expected Count	28.5	46.8	14.7	90.0
Total	Count	72	118	37	227	
	Expected Count	72.0	118.0	37.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.103 <sup>a</sup>	4	.025
Likelihood Ratio	13.583	4	.009
Linear-by-Linear Association	1.095	1	.295
N of Valid Cases	227		

a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 2.61.

Level of Education \* Insurance for Wives (Male Respondents)

Crosstab

			Insurance for Wives			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	2	10	4	16
		Expected Count	5.1	5.7	5.2	16.0
	Bachelor's Degree and Graduate Diploma	Count	52	42	25	119
		Expected Count	38.1	42.3	38.6	119.0
	Master's and Doctoral Degree	Count	18	28	44	90
		Expected Count	28.8	32.0	29.2	90.0
Total	Count	72	80	73	225	
	Expected Count	72.0	80.0	73.0	225.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.380 <sup>a</sup>	4	.000
Likelihood Ratio	27.172	4	.000
Linear-by-Linear Association	10.600	1	.001
N of Valid Cases	225		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.12.

# Level of Education \* Insurance for Children (Male Respondents)

Crosstab

			Insurance for Children			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	5	11	0	13
		Expected Count	4.1	10.1	1.9	16.0
	Bachelor's Degree and Graduate Diploma	Count	39	71	10	120
		Expected Count	30.5	75.5	13.9	120.0
	Master's and Doctoral Degree	Count	13	59	16	88
		Expected Count	22.4	55.4	10.2	88.0
Total		Count	57	141	26	224
		Expected Count	57.0	141.0	26.0	224.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.333 <sup>a</sup>	4	.010
Likelihood Ratio	15.325	4	.004
Linear-by-Linear Association	11.308	1	.001
N of Valid Cases	224		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 1.86.

# Level of Education \* Credit Card for Wives (Male Respondents)

Crosstab

			Credit Card for Wives			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	3	9	4	13
		Expected Count	2.4	3.9	9.7	16.0
	Bachelor's Degree and Graduate Diploma	Count	20	31	68	119
		Expected Count	18.0	29.1	71.9	119.0
	Master's and Doctoral Degree	Count	11	15	64	90
		Expected Count	13.6	22.0	54.4	90.0
Total		Count	34	55	136	225
		Expected Count	34.0	55.0	136.0	225.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.072 <sup>a</sup>	4	.005
Likelihood Ratio	14.438	4	.006
Linear-by-Linear Association	7.547	1	.006
N of Valid Cases	225		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.42.

Level of Education \* Credit Card for Husbands (Male Respondents)

Crosstab

			Credit Card for Husbands			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	7	6	3	13
		Expected Count	11.6	2.8	1.6	16.0
	Bachelor's Degree and Graduate Diploma	Count	81	23	14	118
		Expected Count	85.9	20.5	11.6	118.0
	Master's and Doctoral Degree	Count	75	10	5	90
		Expected Count	65.5	15.7	8.8	90.0
Total	Count	163	39	22	224	
	Expected Count	163.0	39.0	22.0	224.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.029 <sup>a</sup>	4	.011
Likelihood Ratio	12.653	4	.013
Linear-by-Linear Association	10.714	1	.001
N of Valid Cases	224		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 1.57.

Level of Education \* Large Purchase (Male Respondents)

Crosstab

			Large Purchase			Total
			H > W	H = W	W > H	
Level of Education	Less than high school to Diploma	Count	9	5	2	13
		Expected Count	5.6	9.2	1.2	16.0
	Bachelor's Degree and Graduate Diploma	Count	40	77	4	121
		Expected Count	42.1	69.8	9.1	121.0
	Master's and Doctoral Degree	Count	30	49	11	90
		Expected Count	31.3	51.9	6.7	90.0
Total	Count	79	131	17	227	
	Expected Count	79.0	131.0	17.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.177 <sup>a</sup>	4	.025
Likelihood Ratio	11.441	4	.022
Linear-by-Linear Association	2.354	1	.125
N of Valid Cases	227		

a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 1.20.

## 2. Income Level

### Income Level \* Saving Institution (Male Respondents)

Crosstab

			Saving Institution			Total
			H > W	H = W	W > H	
Income Level	9,001 - 20,000 THB	Count	3	6	8	17
		Expected Count	5.4	8.8	2.8	17.0
	20,001 and 50,000 THB	Count	39	53	11	103
		Expected Count	32.6	53.4	17.0	103.0
	50,001 THB and more	Count	27	54	17	93
		Expected Count	31.0	50.8	16.2	98.0
Total	Count	69	113	36	213	
	Expected Count	69.0	113.0	36.0	218.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.701 <sup>a</sup>	4	.003
Likelihood Ratio	13.034	4	.011
Linear-by-Linear Association	.192	1	.662
N of Valid Cases	218		

a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 2.81.

### Income Level \* Insurance for Children (Male Respondents)

Crosstab

			Insurance for Children			Total
			H > W	H = W	W > H	
Income Level	9,001 - 20,000 THB	Count	5	11	1	17
		Expected Count	4.4	10.5	2.1	17.0
	20,001 and 50,000 THB	Count	35	62	4	101
		Expected Count	26.3	62.5	12.2	101.0
	50,001 THB and more	Count	16	60	21	97
		Expected Count	25.3	60.0	11.7	97.0
Total	Count	56	133	26	215	
	Expected Count	56.0	133.0	26.0	215.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.762 <sup>a</sup>	4	.001
Likelihood Ratio	20.695	4	.000
Linear-by-Linear Association	13.273	1	.000
N of Valid Cases	215		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.06.

3. Level of Position

Level of Position \* Monthly Budget (Male Respondents)

Crosstab

			Monthly Budget			Total
			Husband More Influence	Husband Equal Wife	Wife More Influence	
Level of Position	Officer	Count	14	28	5	47
		Expected Count	11.8	28.4	6.8	47.0
	Supervisor	Count	24	47	2	73
		Expected Count	18.3	44.1	10.6	73.0
	Department Manager	Count	11	36	10	57
		Expected Count	14.3	34.4	8.3	57.0
	Director/ Owner	Count	8	26	16	50
		Expected Count	12.6	30.2	7.3	50.0
	Total	Count	57	137	33	227
		Expected Count	57.0	137.0	33.0	227.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.759 <sup>a</sup>	6	.001
Likelihood Ratio	24.802	6	.000
Linear-by-Linear Association	13.085	1	.000
N of Valid Cases	227		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.83.

**Level of Position \* Saving (Male Respondents)****Crosstab**

			Saving			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	9	32	6	47
		Expected Count	11.2	24.2	11.6	47.0
	Supervisor	Count	28	27	18	73
		Expected Count	17.4	37.6	18.0	73.0
	Department Manager	Count	8	34	15	57
		Expected Count	13.6	29.4	14.1	57.0
	Director/ Owner	Count	9	24	17	50
		Expected Count	11.9	25.8	12.3	50.0
Total	Count	54	117	56	227	
	Expected Count	54.0	117.0	56.0	227.0	

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.793 <sup>a</sup>	6	.002
Likelihood Ratio	20.719	6	.002
Linear-by-Linear Association	5.136	1	.023
N of Valid Cases	227		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.18.

**Level of Position \* Insurance for Wives (Male Respondents)****Crosstab**

			Insurance for Wives			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	18	22	6	46
		Expected Count	14.7	16.4	14.9	46.0
	Supervisor	Count	23	24	25	72
		Expected Count	23.0	25.6	23.4	72.0
	Department Manager	Count	12	19	26	57
		Expected Count	18.2	20.3	18.5	57.0
	Director/ Owner	Count	19	15	16	50
		Expected Count	16.0	17.8	16.2	50.0
Total	Count	72	80	73	225	
	Expected Count	72.0	80.0	73.0	225.0	

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.491 <sup>a</sup>	6	.025
Likelihood Ratio	15.773	6	.015
Linear-by-Linear Association	2.368	1	.124
N of Valid Cases	225		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.72.

**Level of Position \* Credit Card for Wives (Male Respondents)**

Crosstab

			Credit Card for Wives			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	12	14	20	46
		Expected Count	7.0	11.2	27.8	46.0
	Supervisor	Count	13	16	43	72
		Expected Count	10.9	17.6	43.5	72.0
	Department Manager	Count	2	16	39	57
		Expected Count	8.6	13.9	34.5	57.0
	Director/ Owner	Count	7	9	34	50
		Expected Count	7.6	12.2	30.2	50.0
	Total	Count	34	55	136	225
		Expected Count	34.0	55.0	136.0	225.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.445 <sup>a</sup>	6	.025
Likelihood Ratio	16.293	6	.012
Linear-by-Linear Association	7.787	1	.005
N of Valid Cases	225		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.95.

**Level of Position \* Credit Card for Husbands (Male Respondents)**

Crosstab

			Credit Card for Husbands			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	26	14	6	46
		Expected Count	33.5	8.0	4.5	46.0
	Supervisor	Count	61	5	5	71
		Expected Count	51.7	12.4	7.0	71.0
	Department Manager	Count	41	9	7	57
		Expected Count	41.5	9.9	5.6	57.0
	Director/ Owner	Count	35	11	4	50
		Expected Count	36.4	8.7	4.9	50.0
	Total	Count	163	39	22	224
		Expected Count	163.0	39.0	22.0	224.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.534 <sup>a</sup>	6	.024
Likelihood Ratio	15.001	6	.020
Linear-by-Linear Association	.351	1	.554
N of Valid Cases	224		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 4.52.

**Level of Position \* Large Purchase (Male Respondents)**

Crosstab

			Large Purchase			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	18	25	4	47
		Expected Count	16.4	27.1	3.5	47.0
	Supervisor	Count	31	38	4	73
		Expected Count	25.4	42.1	5.5	73.0
	Department Manager	Count	14	42	1	57
		Expected Count	19.8	32.9	4.3	57.0
	Director/ Owner	Count	16	26	8	50
		Expected Count	17.4	28.9	3.7	50.0
Total	Count	79	131	17	227	
	Expected Count	79.0	131.0	17.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.400 <sup>a</sup>	6	.025
Likelihood Ratio	14.307	6	.026
Linear-by-Linear Association	2.580	1	.108
N of Valid Cases	227		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 3.52.

**Level of Position \* Donation (Male Respondents)**

Crosstab

			Donation			Total
			H > W	H = W	W > H	
Level of Position	Officer	Count	6	39	2	47
		Expected Count	8.1	30.4	8.5	47.0
	Supervisor	Count	9	42	22	73
		Expected Count	12.5	47.3	13.2	73.0
	Department Manager	Count	12	35	10	57
		Expected Count	9.8	36.9	10.3	57.0
	Director/ Owner	Count	12	31	7	50
		Expected Count	8.6	32.4	9.0	50.0
Total	Count	39	147	41	227	
	Expected Count	39.0	147.0	41.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.858 <sup>a</sup>	6	.007
Likelihood Ratio	18.942	6	.004
Linear-by-Linear Association	.907	1	.341
N of Valid Cases	227		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.07.

4. Length of Marriage

Length of Marriage \* Saving (Male Respondents)

Crosstab

			Saving			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	28	77	34	139
		Expected Count	33.1	71.6	34.3	139.0
	5 - 15 yrs	Count	20	35	22	77
		Expected Count	18.3	39.7	19.0	77.0
	more than 15 yrs	Count	6	5	0	11
		Expected Count	2.6	5.7	2.7	11.0
Total	Count	54	117	56	227	
	Expected Count	54.0	117.0	56.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.530 <sup>a</sup>	4	.049
Likelihood Ratio	11.092	4	.026
Linear-by-Linear Association	3.121	1	.077
N of Valid Cases	227		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 2.62.

## Length of Marriage \* Saving Institution (Male Respondents)

Crosstab

			Saving Institution			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	43	77	19	139
		Expected Count	44.1	72.3	22.7	139.0
	5 - 15 yrs	Count	22	37	18	77
		Expected Count	24.4	40.0	12.6	77.0
	more than 15 yrs	Count	7	4	0	11
		Expected Count	3.5	5.7	1.8	11.0
Total	Count	72	118	37	227	
	Expected Count	72.0	118.0	37.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.606 <sup>a</sup>	4	.048
Likelihood Ratio	10.413	4	.034
Linear-by-Linear Association	.210	1	.647
N of Valid Cases	227		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 1.79.

## Length of Marriage \* Insurance for Wives (Male Respondents)

Crosstab

			Insurance for Wives			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	43	62	34	139
		Expected Count	44.5	49.4	45.1	139.0
	5 - 15 yrs	Count	25	12	38	75
		Expected Count	24.0	26.7	24.3	75.0
	more than 15 yrs	Count	4	6	1	11
		Expected Count	3.5	3.9	3.6	11.0
Total	Count	72	80	73	225	
	Expected Count	72.0	80.0	73.0	225.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.796 <sup>a</sup>	4	.000
Likelihood Ratio	26.363	4	.000
Linear-by-Linear Association	.864	1	.353
N of Valid Cases	225		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is 3.52.

Length of Marriage \* Insurance for Husbands (Male Respondents)

Crosstab

			Insurance for Husbands			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	70	55	12	137
		Expected Count	77.9	44.4	14.6	137.0
	5 - 15 yrs	Count	51	15	11	77
		Expected Count	43.8	25.0	8.2	77.0
	more than 15 yrs	Count	7	3	1	11
		Expected Count	6.3	3.6	1.2	11.0
Total	Count	128	73	24	225	
	Expected Count	128.0	73.0	24.0	225.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.101 <sup>a</sup>	4	.039
Likelihood Ratio	10.507	4	.033
Linear-by-Linear Association	1.084	1	.298
N of Valid Cases	225		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 1.17.

Length of Marriage \* Large Purchase (Male Respondents)

Crosstab

			Large Purchase			Total
			H > W	H = W	W > H	
Length of Marriage	1 ys to 5 yrs	Count	37	95	7	139
		Expected Count	48.4	80.2	10.4	139.0
	5 - 15 yrs	Count	35	32	10	77
		Expected Count	26.8	44.4	5.8	77.0
	more than 15 yrs	Count	7	4	0	11
		Expected Count	3.8	6.3	.8	11.0
Total	Count	79	131	17	227	
	Expected Count	79.0	131.0	17.0	227.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.936 <sup>a</sup>	4	.001
Likelihood Ratio	20.194	4	.000
Linear-by-Linear Association	5.254	1	.022
N of Valid Cases	227		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is .82.

5. Number of Children

Number of Children \* Saving (Male Respondents)

Crosstab

			Saving			Total
			H > W	H = W	W > H	
Number of Children	0	Count	17	52	26	95
		Expected Count	22.7	48.8	23.5	95.C
	1	Count	22	48	14	84
		Expected Count	20.1	43.1	20.8	84.C
	2	Count	15	13	15	43
		Expected Count	10.3	22.1	10.7	43.C
	3	Count	0	3	1	4
		Expected Count	1.0	2.1	1.0	4.C
Total	Count		54	116	56	226
	Expected Count		54.0	116.0	56.0	226.C

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.939 <sup>a</sup>	6	.030
Likelihood Ratio	15.410	6	.017
Linear-by-Linear Association	.615	1	.433
N of Valid Cases	226		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is .96.

Number of Children \* Insurance for Wives (Male Respondents)

Crosstab

			Insurance for Wives			Total
			H > W	H = W	W > H	
Number of Children	0	Count	29	35	31	95
		Expected Count	30.5	33.5	31.0	95.0
	1	Count	31	34	18	83
		Expected Count	26.7	29.3	27.0	83.0
	2	Count	11	9	22	42
		Expected Count	13.5	14.8	13.7	42.0
	3	Count	1	1	2	4
		Expected Count	1.3	1.4	1.3	4.0
Total	Count	72	79	73	224	
	Expected Count	72.0	79.0	73.0	224.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.982 <sup>a</sup>	6	.043
Likelihood Ratio	12.899	6	.045
Linear-by-Linear Association	1.340	1	.247
N of Valid Cases	224		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 1.29.

Number of Children \* Insurance for Children (Male Respondents)

Crosstab

			Insurance for Children			Total
			H > W	H = W	W > H	
Number of Children	0	Count	18	70	4	92
		Expected Count	23.1	58.2	10.7	92.0
	1	Count	29	42	13	84
		Expected Count	21.1	53.1	9.8	84.0
	2	Count	8	26	9	43
		Expected Count	10.8	27.2	5.0	43.0
	3	Count	1	3	0	4
		Expected Count	1.0	2.5	.5	4.0
Total	Count	56	141	26	223	
	Expected Count	56.0	141.0	26.0	223.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.590 <sup>a</sup>	6	.005
Likelihood Ratio	19.571	6	.003
Linear-by-Linear Association	1.112	1	.292
N of Valid Cases	223		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is .47.

Number of Children \* Large Purchase (Male Respondent)

Crosstab

			Large Purchase			Total
			H > W	H = W	W > H	
Number of Children	0	Count	19	71	5	95
		Expected Count	32.8	55.1	7.1	95.0
	1	Count	36	40	8	84
		Expected Count	29.0	48.7	6.3	84.0
	2	Count	22	18	3	43
		Expected Count	14.8	24.9	3.2	43.0
	3	Count	1	2	1	4
		Expected Count	1.4	2.3	.3	4.0
Total		Count	78	131	17	226
		Expected Count	78.0	131.0	17.0	226.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.913 <sup>a</sup>	6	.001
Likelihood Ratio	21.739	6	.001
Linear-by-Linear Association	5.610	1	.018
N of Valid Cases	226		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is .30.

