

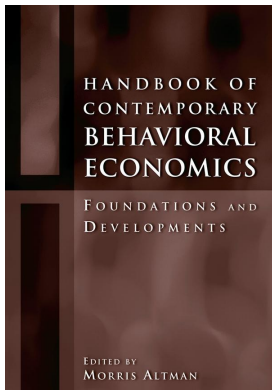
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Publisher: *Routledge*

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Handbook of Contemporary Behavioral Economics Foundations and Developments

Morris Altman

Economic Decisions in the Private Household

Publication details

<https://test.routledgehandbooks.com/doi/10.4324/9781315703879.ch26>

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Published online on: 15 Jul 2006

How to cite :- Erich Kirchler, Eva Hofmann. 15 Jul 2006, *Economic Decisions in the Private Household from: Handbook of Contemporary Behavioral Economics, Foundations and Developments*
Routledge

Accessed on: 28 Mar 2023

<https://test.routledgehandbooks.com/doi/10.4324/9781315703879.ch26>

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ECONOMIC DECISIONS IN THE PRIVATE HOUSEHOLD

ERICH KIRCHLER AND EVA HOFMANN

Knowledge of economic decisions is of importance to the economy, which is driven and perpetuated by consumers' decisions and actions. In this context, economic decisions in private households are especially of interest. These decisions take place in between the antagonists reasonableness and emotion and are investigated by sociologists, social psychologists, economic psychologists, economists, and consumer researchers. Research concentrates mainly on the dynamics and outcomes of spouses' disagreements about expenditures and savings as well as wealth and monetary management in the family. Researchers try to determine who prevails in disagreements, who decides in which situation, and which partner is influencing the other and how it is done.

In this essay findings in various disciplines are presented and discussed. The first part of the essay deals with definitions of economic decisions, close relationships, and everyday life, followed by a review of research methods for decisions in partnerships. In the second section, empirical findings about the relative influence of partners in decisions are reported on, as well as different determinants of influence. The third and last part treats decision outcomes and the effect on the partners themselves and their partnership.

ECONOMIC DECISIONS IN PRIVATE HOUSEHOLDS

Economic decisions are often classified by their context. Ferber (1973), for example, distinguishes between financial or economic and primarily nonfinancial decisions. Financial decisions cover monetary management, saving decisions, wealth and investment management, and expenditures. All other economic decisions in the private household are not denominated financially; they are primarily of the nonfinancial kind and include housework and job-related work, requirements of children, leisure activities, and the partners' relationship. Earlier empirical research concentrated mainly on financial decisions, especially purchase decisions; consequently the following paragraphs focus on that type.

Economists classify expenditure decisions by the kind of good that is up for purchase. Davis (1976), for instance, differentiates between purchase decisions of often-used goods and services, durable goods, and other economic decisions. Tschammer-Osten (1979) distinguishes between the purchase of products (e.g., food), services (e.g., attorney's services), and opportunities (e.g., stamps, shares), and object systems, which are combinations of these three types. Kotler (1982) presents a classification in which the period of use of the goods and the purchasing habits of consumers are of central interest. This means a differentiation between durable consumer goods (e.g., cars), everyday consumer goods (e.g., food), and services (e.g., attorney's services). Everyday consumer goods are

products that are bought relatively often and are consumed rapidly (e.g., food). Decisions on them usually are abbreviated and psychologically automated. Durable consumer goods are representational and material too, but they can be used more than once, they are more expensive, and they are bought rarely. Purchase of these goods often requires a tedious decision process within the family. Services involve a purchase of activities or advantages, so-called intangible goods. The decision is very much influenced by the quality and credibility of the service provider.

Although the classification of decisions by their context is of practical importance, the psychological classification concentrates instead on the decision process. The psychological characteristics of decisions are the availability of cognitive scripts, the financial commitment, the social visibility of the good or service, and the changes that occur after the decision and their effects on family members (Kirchler 1988a; Ruhfus 1976). Cognitive scripts are usually applied if a good is purchased regularly and information for a satisfying decision is low or missing. Thus, inexpensive goods are often purchased by using these scripts, while differentiated scripts are much less often available for expensive goods. Family members usually think through and discuss purchases of expensive goods, because the necessary financial means are bounded. Also, the purchase of goods that have high added value besides the principal use has to be discussed. Because of the high additional use, the good is of importance to the family's prestige, thereby affecting all family members.

Generally a distinction is made between two types of purchase behaviors: unpremeditated or habitual buying and real purchase decisions. Which type of behavior consumers perform depends on several factors: (1) if there exist cognitive scripts for a purchase, (2) if the financial expenditures for a good to be purchased are high or low, (3) if this good is socially meaningful, and (4) if all or few family members are affected by the purchase. While habitual buying takes place often in private households, real decisions are of greater scientific interest, because they generate complex decision processes that are sustained and discussed by all family members.

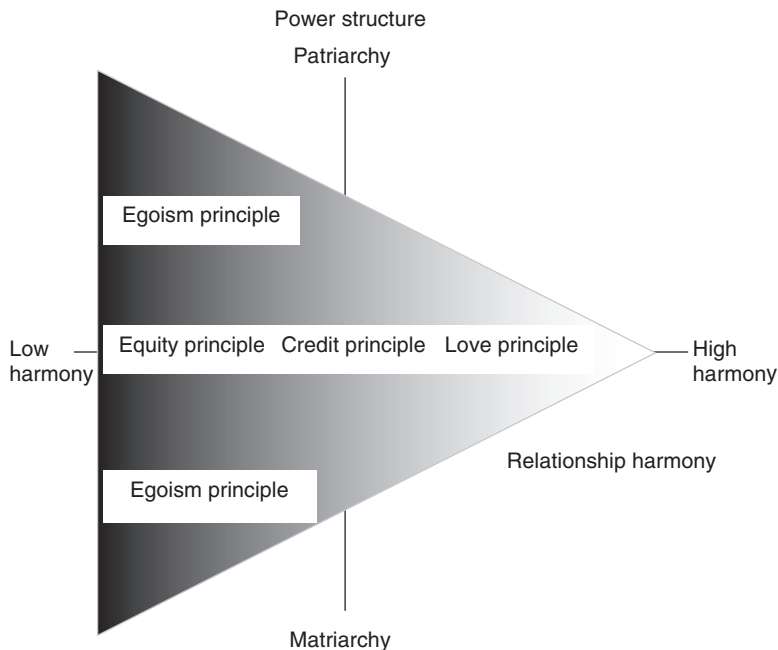
From all conversations and discussions in families, about 10 percent can lead to conflicts because of different preferences of the family members (Kirchler et al. 2001). This essay explores how these different preferences affect the decision process and results as well as the harmony within the family.

Interaction in Close Relationships

There are several different definitions for close relationships. Close romantic relationships are long-lasting, and the partners are mutually bound to each other by means of their behavior, their emotions, and their cognitions (Kelley et al. 1983). Bierhoff and Grau (1999) define relationships in terms of two dimensions, width and depth. While width stands for the manifoldness of similarities, depth means the influence and the intimacy of partners. Close relationships are characterized by confident teamwork and the achievement of shared and also individual objectives. The process of achieving objectives is defined in terms of the acquisition of resources, such as money from occupational activity, different services in the household, and resources themselves (Winch and Gordon 1974). Objectives include reaching a preferred end as well as activities such as protection, emotional support, instrumental support, social support, and being helpful. The purpose of partnerships and families in private households is to supply all family members with love, status, information, money, goods, and services (Foa and Foa 1974) by means of the processes of acquiring, sourcing, production, and reproduction.

Living together in a household implies manifold interactions of partners. Depending on the partners' satisfaction with the partnership and on the relation of power, partners' behavior ranges from market-related exchanges to spontaneous altruistic behavior (Kirchler 1989). The degree of

Figure 26.1 Interaction Principles in Close Relationships



Source: Kirchler 1989, 119.

harmony between partners determines which behavioral principle partners display in interactions. In harmonious relationships, where it is not important if one of the partners is more powerful than the other, partners interact according to the “love principle.” When satisfaction with the relationship decreases, the displayed behavior reveals characteristics of the “credit principle.” The partners are considerate of each other and tend to gratify each other, but for every gratification they expect reciprocation over the shorter or longer run. If the quality of the relationship decreases further, behavior in interactions follows the “equity principle.” In this principle of interaction the partners behave like two business partners and simply exchange resources. The more the quality of the relationship decreases, the more the degree of power is of interest. In disharmonious relationships the more powerful partner has the potential to control the barter business. In this case the interaction proceeds on the “egoism principle” (Figure 26.1).

For the observation of economic decisions in private households, the characteristics of the relationship and the emotions are also of major relevance (Park, Tansuhaj, and Kolbe 1991; Park et al. 1995). Park and colleagues (1995) find that love and empathy result in a higher consistency of preferences of the partners and in a lower disposition to conflict. Qualls and Jaffe (1992) show that the similarity of partners concerning their conceptions of sex roles, the structure of influences, and the importance of decisions correlate negatively with the disposition to conflict. Positive emotions suppress the use of certain conflict-resolution tactics such as punishment, threatening, and enforcement. In harmonious relationships the loving and empathizing partners accommodate each other and make sacrifices solely to organize their relationship more intensely (Van Lange et al. 1997).

Everyday Life

When economic decisions in private households are surveyed, the exploration of everyday life proves to be a challenge. Activities in everyday life are manifold and different. They range from going shopping to cleaning the house and arguing about which TV program to watch. Examining one activity alone proves to be very difficult because one single behavior is nearly impossible to isolate from all the others.

Most relationships involve interactions of diverse types, and those interactions affect each other. Any marital therapist would agree not only that what goes on in bed affects what goes on at the breakfast table, but also that the atmosphere at the breakfast table affects that in bed. (Hinde 1997, 40)

Looking at the literature on economic decisions in private households in terms of the delimitation of different activities, occasions, and decisions in everyday life, there appears to be no consistent solution to the delimitation problem. Rather, researchers assume that decisions are natural and isolated units, but they might accept the decision stages concept of Davis and Rigaux (1974), who describe three stages of decisions: the initiating stage, the information-gathering stage, and the purchasing stage. In the first stage one of the partners expresses the wish to buy a certain good, in the second stage information about the good and the purchase is gathered, and in the third stage the actual purchase takes place. In reality, however, these three stages are difficult to distinguish.

According to Duck (1994), not only is everyday life a combination of several linked occasions and rapidly changing, but also the relationship itself is not stable. In this context Billig (1987) mentions the term “unfinished business,” which refers to the permanent reinterpretation and reformulation of the relationship as new occasions arise. In a partnership daily incidents are subjectively reorganized in order to make them understandable for each partner and to delimit and distinguish everyday experiences so that they can be reported. During this process, categories of similar occasions are constituted and occasions are generalized so that in the end both partners describe in the same way how they usually make decisions.

Another aspect of economic decisions in private households that contributes to their complexity is the discrimination of implicit and explicit decisions (Sillars and Kalbflesch 1989). In close relationships decision are mostly made implicitly. Various factors facilitate the application of implicit decisions, such as the homogeneity of the partners and the development of an efficient communication style. The disproportion of resources, such as energy and time, and problem needs entail rapid decisions. The overlapping of decisions and other activities reduces attention, so decisions are impulsively made.

Methods to Survey Economic Decisions in Private Households

The investigation of everyday life is difficult for several reasons. First of all, the methods of survey themselves alter the decision process of partners. Normally, close relationships are protected from publicity, and in this shielded atmosphere partners cultivate a shared “language,” which often seems abstruse to people outside the family. Some aspects of decision making are taboo, in that partners simply do not report them publicly. Finally, curious and sensitive questions can terminate the actual object of investigation.

Thus, observations and questionnaire studies often produce dramatic biases in surveys of close relationships. As a result of these biases, Duck (1991) and Kirchler (1989) recommend diaries to

investigate decisions in private households. During the last decade several interesting instruments were generated (see, e.g., Almeida and Kessler 1998; Almeida, Wethington, and Chandler 1999; Bolger, DeLongis, Kessler, and Schilling 1989; Bolger, DeLongis, Kessler, and Wethington 1989; Diener and Larsen 1984; Downey et al. 1998; Laireiter et al. 1997; Larson and Almeida 1999; Larson and Csikszentmihalyi 1983; Pawlik and Buse 1982; Pervin 1976). Hormuth (1986), Stone, Kessler and Haythornthwaite (1991), and recently Bolger, Davis, and Rafaeli (2003) give a broad overview of the advantages and disadvantages of these different methods.

Diaries have been employed to investigate the usage of partners' time for some decades (Hornik 1982; Robinson et al. 1977; Vanek 1974). Larson and Bradney (1988) registered the current well-being of individuals in the presence of relatives and friends with diaries. Diaries have been also used to investigate the experiences of stress in everyday life and the spillover effect of occupation on the partnership (Almeida and Kessler 1998; Almeida, Wethington, and Chandler 1999; Bolger, DeLongis, Kessler, and Wethington 1989). While Laireiter and colleagues (1997) analyzed social networks using diaries, others (Auhagen 1987, 1991; Brandstätter and Wagner 1994; Duck 1991; Feger and Auhagen 1987; Kirchler 1988a, 1988b) investigated interaction processes between partners. Diaries are fruitful instruments to investigate close relationships, especially if both partners fill them in. This might be the reason why increasingly diaries are used for research on everyday experiences and well-being.

There are two types of diaries, which are used for investigation on an individual level. While in time-sample diaries participants journalize their experiences at a randomly chosen point in time, in event diaries they journalize experiences only when a specific event takes place. For example, Kirchler (1988a) modified Brandstätter's (1977) time-sample diary, so that women and men make their records independently but at the same time. Since Kirchler observes purchase decisions, event diaries are used, because purchase decisions take place too infrequently for time-sample diaries to be useful. The partners were instructed to journalize the day's purchase decisions every day in the evening. In Kirchler's (1988a) study the interval lasted one day; in other studies the interval lengths vary from days to weeks to months (Stone, Kessler, and Haythornthwaite 1991). The partners did not only report specifics about the purchase decisions, such as the product, the decision stage, and their interaction, but also answered questions about their relationship, such as about dominance, harmony, and relative contribution of resources. This event diary was enhanced and proved in follow-up studies, and finally in the Vienna Diary Study Kirchler and colleagues (2001) used the diary with forty sets of partners, who filled in the diary for one year. They journalized not only about their process of economic decision making but also about every other topic that caused arguments. This enabled the researchers to investigate not just economic decision making but the linkages with other topics.

Models of Economic Decisions in Everyday Life

Decisions have to be made to adjust an actual state to a target state, and the process of doing so can be described with several models. In general, researchers distinguish between normative and descriptive models to explain decision making. Normative models illustrate logical and rational processes of making decisions, while descriptive models describe how decisions are actually made in real life.

Normative models picture decisions as a number of singular operations that are successively undertaken and invariably produce a desirable result. This means that decision makers know exactly all the necessary criteria to make the decision. On the basis of these criteria they establish clear preferences and an obvious goal. Adjusting an actual state to a target state takes place through the execution of several sequential operations yielding a unique

result. Normative models illustrate a rational decision process but not necessarily a reasonable decision result.

Although rational decision processes are often advantageous in everyday life, individuals' as well as groups' decision processes regularly deviate from the normative models. People frequently make rash decisions and do not take all of the necessary criteria into account because most subjects need to make decisions rapidly. However, these decisions are often rationalized *ex post*.

Descriptive models describe decisions as they are actually observed in everyday life. March and Shapira (1992), for example, illustrate decisions in organizations as a random concurrence of problems and solutions. Not only their model but also Braybrooke and Lindblom's (1963; Lindblom 1959, 1979) model can be used to explain decision making in private households. Although these two authors portray political decisions, their incremental decision process, which is often called "muddling through," can be applied to household decisions. The more complex tasks are, the lower the probability that decision makers use rational strategies. Since decisions in commerce, in politics, and in private households are mainly very complex, the scarcity of time leads to irrational decision processes and to the restriction to easily solvable subproblems as well as to the reproduction of solutions in a common context and to the renouncement of extensive analyses. According to Braybrooke and Lindblom (1963), making decisions is like a walk through a marsh. The decision maker takes little steps forward as long as the ground holds. As soon as undesired effects occur, the individual steps to the right, to the left, or even backward. The complex interactions of various impacting variables cannot be taken into account because the consequences cannot be foreseen, so decision makers act incrementally until a solution of the problem is found.

Park (1982) concentrated his research on decision making in the private household. He explains why such decisions do not follow normative models. Since decision makers' capacity for information processing is restricted, the partners are not capable of figuring out the important dimensions of a product for themselves and also for their partners. While it is difficult enough to figure out one's own preferences, it is nearly impossible to know about the partner's preferences and strategies for selecting a good. These facts imply that rational decision making does not take place in private households.

INFLUENCE IN ECONOMIC DECISIONS

Whenever marketing researchers are interested in economic decisions in private households, they ask family members about their relative influence in purchase decisions. They like to know who decides on the acquisition of which good. The following pages give a broad overview of the distribution of influence between partners as well as between parents and children. Additionally, determinants of influence, such as relative contribution of resources, relative interest in the result, and the subjective competence of partners, are discussed. This part of the essay concludes with the examination of decisions in private households, which are cross-linked with other events and other tasks in the family.

Protagonists and Social Norms

The target of investigating economic decisions in private households is the whole family; the protagonists are the wife, the husband, and the children. They all interact with each other according to different social norms and their relative contribution of resources.

Social Norms and Contribution of Resources

The comparative resource contribution theory postulates that in relationships the partner who is more highly educated, has a more prestigious occupation, has a better-paid job, and possesses in general more material and nonmaterial goods influences decisions in the household more than the other partner (Blood and Wolfe 1960; Lee and Beatty 2002). This theory is proven by life cycle research that points out that at the beginning of a partnership both partners have a say in economic decisions, but as the partnership continues each partner becomes responsible for certain areas in which he or she decides autonomously. As long as women have to care for infants their influence in economic decisions is usually minor compared to when they start working again. Robertson (1990) argues that this phenomenon results from providing reduced financial resources while caring for children. Nowadays, the comparative resource contribution theory cannot be proven in industrial countries (Kirchler 1989; Kirchler et al. 2001; Pross 1979). Other factors are much more responsible for the allocation of influence in private households.

Social norms are also responsible for the relation of influence (Blood and Wolfe 1960). Depending on societal moral concepts, the influence of partners ranges from the traditional role distribution, where the husband is responsible for financial decisions, to the liberal role distribution, where both partners are allowed the same competence in decisions. During recent decades societal moral concepts in industrial countries have changed, and partners have the same rights in former domains of decisions; they equilibrate their influences in different areas (Dutta 2000; Kirchler 1989; Snyder and Serafin 1985). Rodman (1967) argues that comparative resource contribution theory is valid in societies where the social norms are changing and therefore are ineffective, but that the theory is of no interest as soon as moral concepts are clearly established.

Wife and Husband

The influence of wife and husband on purchase decisions in private households has been surveyed for about fifty years. Anglo-American studies published between 1956 and 1988 show that wife and husband make about half of the decisions (53 percent) together. Twenty-four percent of the decisions are made by the husband on his own and the remaining 23 percent by the wife alone (Kirchler 1989).

Kirchler and colleagues (2001) illustrate in the Vienna Diary Study that the influences of wife and husband are nearly equal. The influence of the wife on economic and noneconomic decisions combined is 49 percent. In about 55 percent of conflicts the influence of both partners is evenly distributed. Cases where either the wife or the husband decides solely on her or his own are rare; wives make 2.3 percent of the decisions alone, compared to 1.2 percent for husbands. For economic decisions alone, the influence of wives declines to 46 percent. Generally, studies on purchase decisions show that influence is well balanced between the partners.

Parents and Children

The influence of children and adolescents in economic decisions in the family is not totally clear. On one hand, some researchers declare that the democratization in the family allows children co-determination (Labrecque and Ricard 2001; Lee and Beatty 2002; Lee and Collins 2000); on the other hand, others argue that their influence is negligible. Kirchler and Kirchler (1990) find that according to parents, adolescents scarcely influence economic decisions. Williams and Burns (2000) developed a scale to measure children's direct influence attempts to allow further research in this field.

For Ward and Wackman (1973) the influence of children depends on the type of good under consideration. Concerning cereals, snacks, sweets, and juices, mothers often accede to their children's wishes. When it comes to purchases of other edibles, such as bread and coffee, the influence of children is minor. Other authors (Gierl and Praxmarer 2001; Mauri 1996; Winter and Mayerhofer 1983a, 1983b) verify these findings: children's influence is important for purchases of toys, ice cream, sneakers, books, sweets, and lemonade, but not for pet food, clothes, and cameras.

Not only the type of good but also the children's age is of importance to their magnitude of influence. With increasing age children gain more influence concerning goods with which they are not directly concerned (Caron and Ward 1975; Jenkins 1979; Mehrotra and Torges 1977). Beatty and Talpade (1994) illustrate that teenagers influence important purchase decisions, especially if they are motivated by their interest in the usage of the goods. Researchers (Moschis 1987; Shim, Snyder, and Gehrt 1995) also found out that older and firstborn children influence buying decisions more than younger ones, especially if they live with just one parent (Ahuja and Stinson 1993).

Although the influence of children on their own is low, their influence as coalition partners of their parents is remarkable. If parents cannot agree upon a topic, they usually solve this disagreement with children's interventions or with the statement that the decision is important for the children. Kirchler and colleagues (2001) report that when one parent used coalition tactics to convince the other of their opinion, nearly always the children were present. According to Lee and Collins (2000), coalitions are mainly formed by fathers and elder daughters or by mothers and sons. Thus children and adolescents co-determine decisions indirectly while forming coalitions with their parents.

Decision Content

The influence of protagonists in economic decisions in private households does not depend only on social norms and individuals' position in the family. The type of goods, the type of money management, and the decision stage are also of importance.

Types of Goods. Traditionally, the influence of partners in economic decisions depended on the good and its characteristics. Women were responsible for purchases for the household, such as kitchen items, children's items, aesthetic items for the living room, toilet requisites, cosmetics, health care products, and items for the care of sick people. They also determined characteristics of goods, such as color and style. Men usually dealt with decisions outside the immediate household. Their responsibility concerned the buying of cars, insurance, tools, and technical equipment as well as characteristics such as the amount of expenditure, the mode of payment, and the place and time of purchase. Although partners' influence depends on the type and characteristics of goods, their influence over all decisions is balanced.

Some would expect that the traditional distribution of responsibilities between wife and husband has disappeared in recent years. Surprisingly, Mayerhofer (1994) finds that this is not the case. Women decide about the design of refrigerators, washing machines, and microwaves, while men decide about the technical performance parameters, the price, and the brand. It should be noted that this might be a biased result because the respondents might not be able to recall the decision processes exactly and fill in these gaps with traditional societal stereotypes.

Money Management, Saving, and Indebtedness. While purchase behavior is often investigated, the management of wealth and assets is rather neglected by researchers. Nevertheless, Meier,

Kirchler, and Hubert (1999) found out that men usually take care of wealth and asset management in partnerships; an exception are modern and egalitarian partnerships, where women co-determine. The partners' competence seems to be an important factor for this co-determination. While earlier studies (Ferber and Lee 1974) report that during the first period of a relationship couples decide jointly and then after a while the woman tends to decide, today this seems less common. Schaninger and Buss (1986), for example, state that women are more often given a say in partnerships that endure than in partnerships that eventually break apart. This would imply that both partners have the same knowledge about the family's financial situation. But Zagorsky (2003) reports that wives' and husbands' views differ. Wives usually state that the family receives less income and owes more debt than their husbands report.

Also, the topic of saving and indebtedness has not been sufficiently investigated (for an overview of studies on saving see Wärneryd 1999). Webley (1994) states that the demand for loans is increasing, and Engel, Blackwell, and Miniard (1993) observe that adolescents do not hesitate to borrow for new acquisitions, but the older the respondents the more they refuse to borrow. Although borrowing to build housing space is economically sensible and desirable, loans can lead private households into serious situations. Lea, Webley, and Levine (1993) demonstrate that indebtedness especially correlates with poverty. Individuals with low incomes are often more indebted than people with better earnings. Reasons for the indebtedness are mainly poverty and very seldom irresponsible expenditures and careless income budgeting.

Stages of Decisions. Decision processes can be divided into stages assuming that there is a beginning and an end to the processes. In the first stage the wish to purchase a good occurs. In the second stage the partners look for information about the good. The third stage is characterized by actual purchasing behavior. This straight sequence of the three stages can be interfered with by the recurrence of stages that have already been passed through. Decision processes do not have to be finished after the purchase; for example, partners might look for information after the purchase to justify the buying.

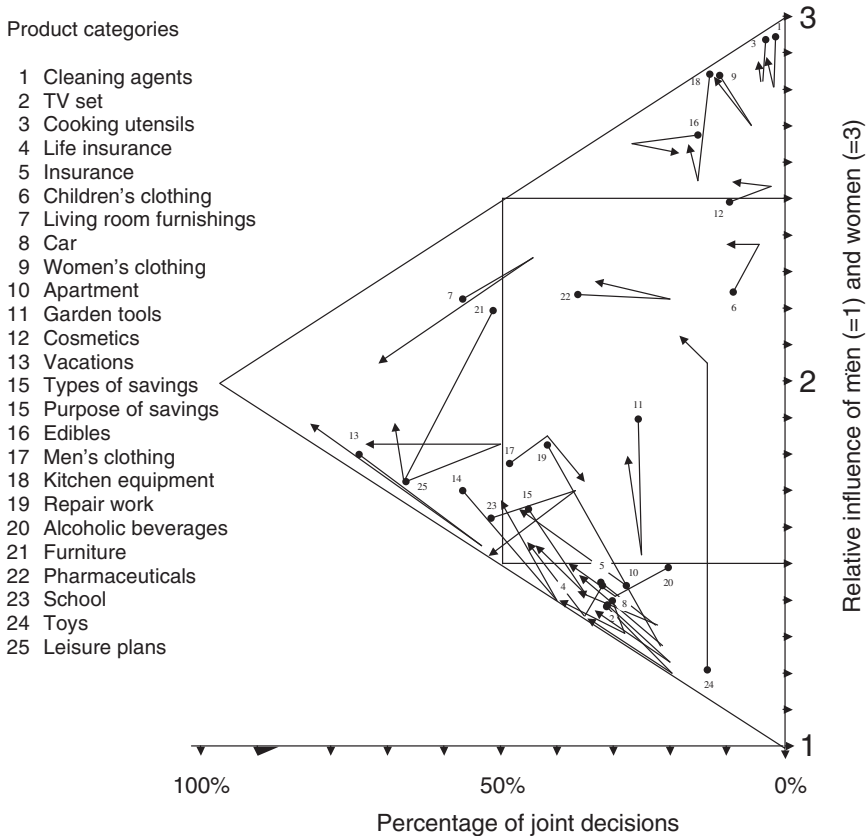
Davis and Rigaux (1974) survey the relation of influence between wife and husband during the decision process to buy a certain good. They identify four different types of decision processes, in which decisions are made autonomously by wives, autonomously by husbands, by both partners together, or alternately by the partners. Additionally, they distinguish between three stages of the decision process: the initiating stage, the information-gathering stage, and the purchasing stage. For further analysis they coded decisions in which men dominate with 1, decisions in which women dominate with 3, and decisions in which both partners decide together with 2. This coding allows for the design of a so-called roles triangle, which consists of four areas of decisions: (1) a decision is syncratic if more than 50 percent of all questioned couples respond that the influence of both partners is equal; (2) a decision is dominated by the woman if women have more influence; (3) a decision is dominated by the man if men have more influence, and (4) a decision is balanced if the influence of both partners is balanced (decisions are made alternately by the partners). A replication of the study is presented in Figure 26.2 (Kirchler and Kirchler 1990).

Relative Knowledge and Interest

Studies on influence in groups demonstrate that opponents cannot hold out against knowledge and the resultant informational pressure (Burnstein 1982). Discussants with more extended knowledge argue convincingly and win the argument over the others. This can also be applied to pur-

Figure 26.2 Variation of Decision-Making Roles During the Three Stages of Purchase in Selected Product Categories

The arrows indicate changes in decision-making roles from the initiating stage (represented by a circle) through the information-gathering stage (change of direction) to the purchasing stage (arrowhead).



Source: Kirchler and Kirchler 1990

chase decisions in private households: the partner with broader knowledge dominates the decision (Burns 1976; Corfman 1987; Corfman and Lehman 1987; Davis 1972). But not only knowledge is of importance for purchase decisions; the interest in the purchase is also central. The more a partner is interested in a good, the more he or she collects information and looks for alternatives. Thus, interest and knowledge ensure influence (Seymour and Lessne 1984).

In the Vienna Diary Study fundamental analyses of disagreements in private households are undertaken (Kirchler et al. 2001). The partners journalize daily about whether they had an argument, who initiated the discussion, who had how much knowledge of the topic, and how important the discussion was for the wife and husband. Additionally, the discussion climate, the partners' ratios of influence, and the partners' subjective importance, interest, and competence were reported. It is shown that while for decisions concerning children subjective importance is more meaningful, for economic decisions partners with more knowledge have a greater say.

History of Decision Processes, or the Cross-Linking of Economic Decisions

An important characteristic of economic decisions in private households is the fact that they take place contemporaneously with other activities. Also, decision making often takes a long time and over this period can be further affected by other issues. Since partners have been living together and are going to live together for a reasonable time, it is obvious that earlier decisions have implications for current decisions. Thus, decision making has to be investigated in the context of former and future economic and noneconomic events.

Mental Accounting of Utility and Influence

Several studies of accounting (Brendl, Markman, and Higgins 1998; Heath and Soll 1996; Kahneman and Tversky 1984; Thaler 1980, 1985, 1994) illustrate that people categorize events and evaluate these categories separately. In the case of purchase decisions individuals establish different categories of certain goods and assign a particular budget to each category. As soon as the budget of a specific category is exhausted, people do not allow any further expenditures for goods of this kind, even if they are necessary. On the contrary, surplus funds in another category might be spent on goods that are in the long run unnecessary (Heath and Soll 1996).

Not only material values but also nonmaterial ones, such as influence in conflicts or personal utility, can be booked by partners. This implies that decision processes and outcomes also have to be balanced like economic accounts. Thus, the resistance of one partner in a purchase decision could stem not only from the purchase itself but also from unbalanced past decision processes and results. In a satisfying partnership both spouses expect a fair allocation of influence and utility. Partners can either categorize their decisions and balance them within the categories or have one single mental account for all decisions and balance this account over all decisions. Independently of which kind of mental accounting partners actually adopt, the investigation of mental accounting of nonmaterial goods is very difficult for several reasons. First, partners usually cannot exactly register the ratio of influence and utility. Second, different parameters have various weights in different situations. Third, a booking is never an exact entry but always an approximate retro-spection that sometimes differs very much in the perspectives of the partners.

Temporal Cross-Linking

Decisions tie up with past decision processes and results and determine future processes. "A relationship is a historical process; time is the medium of relationship; change its constant. The dynamic temporal qualities of relationships are, at once, the most obvious and most frustrating aspects of relationship life with which researchers must cope" (Bochner, Ellis, and Tillman-Healy 1997, 313). A decision is often provocation for more decisions, dialogues, and arguments between the partners. A spouse may promise a certain behavior for forthcoming decisions to sustain an advantage in the present decision, but this determines prospective decisions. Furthermore, previous decisions are not forgotten; partners remember their interaction in earlier decision processes and refer to results of previous decisions in considering the current decision.

The concept of "utility debts" (Pollay 1968) demonstrates the importance of former experiences for the present dynamics of decision making. The partner whose wishes were fulfilled in the past has to redeem utility debts and balance the fictive utility account. If one partner decides in favor of the other, then the first one is privileged in the forthcoming decision.

Corfman and Lehman (1987; see also Corfman 1985, 1987) prove that partners' influence

depends on the history of their decision processes, especially on the distribution of influence in previous decision processes. Additionally, they demonstrate that influence correlates positively with interest in a certain good and knowledge about it. Also, the quality of the relationship is a relevant determinant. The more important one partner thinks the improvement and stabilizing of the partnership is, the more indulgent he or she is. According to the authors, partners tend to balance their decisions. Once a partner has a greater say in one decision, the other partner has a greater say in another. But it is not the amount of influence that is important; what is of more importance is who has distinctly ruled the decision process, and whether the second partner has made advances to the first one. The partner who has had more of a say last time has to accommodate the other partner in the present conflict.

Kirchler and colleagues (2001) illustrate in the Vienna Diary Study that when surveying the balance of decision processes, a separation of economic conflicts and arguments about work, children, relationship, and leisure is necessary. Not only do the authors confirm the assumption that accounting and balance effects are of major importance in decision processes, they also find that not just the last but the three most recent decision processes and results determine the allocation of influence. Furthermore, they find that relative knowledge about the good affects the allocation as well.

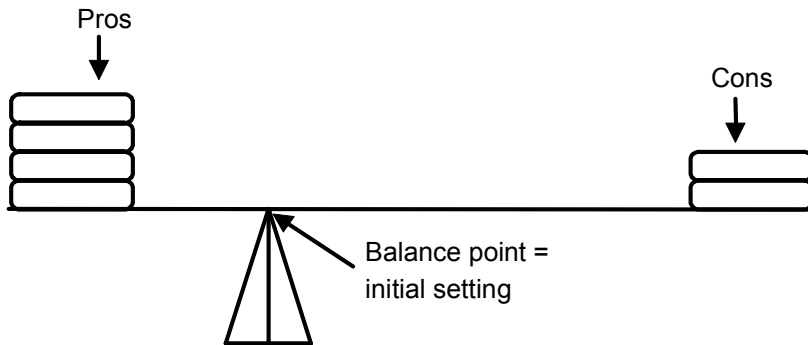
Influence Tactics

Whenever partners disagree on a decision, they try to prevail without damaging the emotional climate between them. Their expectation of future interactions leads to the use of so-called soft influence tactics, which allow the influenced partner some latitude in accepting the employed tactics (Van Knippenberg and Steensma 2003). The partner agrees with the other's argument if the factual arguments are good and the emotions are not neglected (Barry and Oliver 1996). The partners usually use different tactics, such as clarifying, persuasion, and trading, to persuade each other; the tactic chosen depends on the context of the decisions as well as the quality of the relationship. Furthermore, cultural background is of importance for the selection of the tactic (Yukl, Fu, and McDonald 2003). Sometimes partners change the context by moving from one decision stage to another; for example, they might drift from the initiating stage into the information-gathering stage and back again. They do not only use factual arguments but also try to convince their partner by manipulation, blandishment, threats, or trade-offs. In the main, they try to interact in such a way that the other partner is induced to abandon his or her own position (Scanzoni and Polonko 1980; Szinovacz 1987).

An interesting aspect of the usage of tactics in partnerships is the investigation of the modification of attitudes. Brandstätter, Stocker-Kreichgauer, and Firchau (1980) present a balance model that visualizes a stepwise transformation from different viewpoints in discussions. The model allows one to picture the attitude of a person in a discussion process by calculating the weighted average of the processed information. During the discussion process the scale might change its direction either toward the person's own position or toward the converse opinion (see Figure 26.3).

The usage of certain tactics depends on the aim of the interaction (Seibold, Cantrill, and Meyers 1994). Usually partners aim for multiple goals in conflicts (Berger and Kellermann 1994; Dillard 1990). The dual concern model (Pruitt and Rubin 1986) maps out consequences of actions that stem from the importance of one's own goals and the importance of the partner's goals. It is often employed to describe the usage of tactics in conflicts in close relationships (Holmes and Murray 1996; Klein and Johnson 1997; Kurdek 1994; Spitzberg, Canary, and Cupach 1994). The tactical

Figure 26.3 Symbolic Illustration of the Balance Model



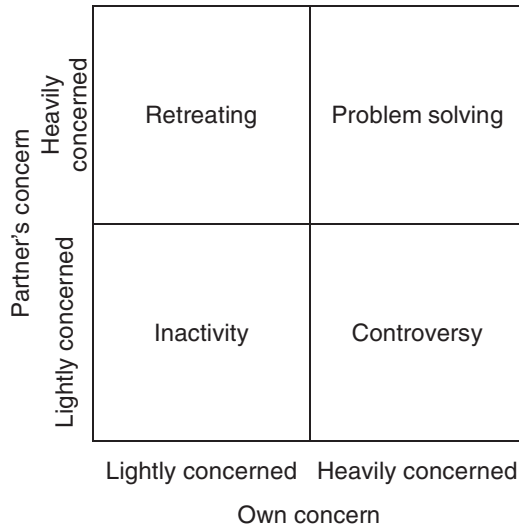
Source: Brandstätter, Stocker-Kreichgauer, and Firchau 1980

behavior of an individual in a conflict results from the individual's degree of concern with the discussed subject and the partner's degree of concern. Both factors can be represented by two orthogonal dimensions (Figure 26.4). According to this representation there are three different tactics that are used by partners: (1) if no partner is concerned, both are inactive; (2) if one partner is concerned but the other is not, then the concerned partner behaves competitively and aggressively while the other retreats; (3) if both are concerned, then they are very much interested in solving the problem and cooperatively discuss the matter.

Taxonomy of Tactics

Although some researchers have tried to create a universally valid set of tactics (Van de Vliert 1997), it seems to be impossible (Cody, Canary, and Smith 1994; Cody and McLaughlin 1990), because the type of tactic used depends on the situation (McLaughlin, Cody, and French 1990; Palan and Wilkes 1997). Kirchler and colleagues (Hölzl and Kirchler 1998; Kirchler 1993a, 1993b; Kirchler and Berti 1996; Kirchler et al. 2001; Zani and Kirchler 1993) investigate the usage of tactics in the context of purchase decisions. They have identified eighteen different tactics (Table 26.1) from other social psychological studies (Falbo and Peplau 1980; Howard, Blumstein, and Schwartz 1986; Nelson 1988; Sillars and Kalbflesch 1989; Sillars and Wilmot 1994) and an interview study with married couples (Kirchler 1990) who reported their behavior in purchase decisions.

Kirchler and colleagues (2001) distinguish four types of tactics: tactics to avoid conflicts, tactics to solve problems, tactics to persuade the partner, and tactics to negotiate. If partners use tactics to avoid conflicts (see Table 26.1, tactics 13, 14, and 15), they take over roles that emerge from segmentation in the family and determine who is responsible for which kind of decisions. The segmentation is a result of social stereotypes as well as expert knowledge and the possession of wealth (Davis 1976). These tactics avoid conflicts because it is already determined who is responsible, so the decisions are made automatically by the responsible family member without any discussion. Partners use the tactic to solve problems (see Table 26.1, tactic 18) if they agree about their basic aims but have to discuss the manner by which the objectives are achieved. This tactic includes tasks such as the collection of information and resembles tasks of individual decision processes. Tactics to persuade the partner (see Table 26.1, tactics 1 to 12) are used if there are divergences of values. These tactics include behaviors such as enforcement, pressure, threat, withdrawal of responsibility, and constant critique (Davis 1972, 1976). Additionally, joint pur-

Figure 26.4 **Dual Concern Model**

Source: Pruitt and Rubin 1986

chases as well as caring are tactics to persuade the partner. If partners have to decide about the allocation of resources and the appointment of costs, they usually use bargaining tactics (see Table 26.1, tactics 17 and 18).

Application of Tactics

The kind of tactic used by a partner depends very much on the emotional climate in the relationship, and in turn this emotional climate is determined by the kind of tactic used. If partners trust each other, they cooperate and maximize their joint utility. But if the relationship is characterized by mistrust, they compete and solely maximize their egoistic utility.

Kirchler (1993a) has investigated with a questionnaire study which tactics partners use in close relationships when discussing economic decisions. He presents the respondents with three different types of conflicts—conflicts about values, conflicts about achievement of objectives, and conflicts about allocation—and asks them which types of tactics they usually use. About 500 Italian (Zani and Kirchler 1993) and Austrian (Kirchler 1993b) participants filled in the questionnaire (for the results see Table 26.2). Generally, the results demonstrate that the usage of tactics depends on gender as well as on the kind of conflict. Women commonly use emotional tactics, while men tend to use factual and reasonable tactics.

DECISION RESULTS

In comparison with companies and committees, whose only aim is to gather information and accumulate money, partners in close relationships have multiple goals. On one hand, they want to employ their available resources as optimally as possible. On the other hand, they want to intensify their relationship. Although this might imply that decisions in good partnerships are made at

Table 26.1

Classification of Tactics

Context of tactics	Tactics	Examples
Emotions	1. Positive emotions	Manipulation, flattery, smiling, humor, seductive behavior
Physical force	2. Negative emotions	Threats, cynicism, ridicule, shouting
	3. Helplessness	Crying, showing weakness, acting ill
Resources	4. Physical force	Forcing, injuring, violence, aggression
	5. Offering resources	Performing services, being attentive
Presence	6. Withdrawing resources	Withdrawing financial contributions, punishing
	7. Insisting	Nagging, constantly returning to the subject, conversations designed to wear down opposition
Information	8. Withdrawal	Refusing to share responsibility, changing the subject, going away, leaving the scene
	9. Open presentation of facts	Asking for cooperation, presenting own needs, talking openly about importance/interest to self
Persons	10. Presenting false facts	Suppressing relevant information, distorting information
	11. Indirect coalitions	Referring to other people, emphasizing utility of purchase to children
Fact	12. Direct coalitions	Discussing in the presence of others
	13. Fait accompli	Buying autonomously, deciding without consulting partner
Role segmentation	14. Deciding according to roles	Deciding autonomously according to established role segmentation
	15. Yielding according to roles	Autonomous decision by partner according to role
Bargaining	16. Trade-offs	Offers of trade-offs, bookkeeping, reminders of past favors
	17. Integrative bargaining	Search for the best solution to satisfy all concerned
Reasoned argument	18. Reasoned argument	Presenting factual arguments, logical argument

Source: Kirchler 1989.

Note: Some studies of tactics take account of all 18 tactics. When only 15 tactics are discussed, tactics 13, 14, and 15 are omitted.

the expense of the preservation of the relationship, Jehn and Shah (1997) find that people in friendly relationships perform better in problem-solving tasks than acquaintances.

During the decision-making process partners look for satisficing problem solving. It has to be satisficing from both the economic and relationship points of view. Therefore the quality of the result depends both on whether partners are economical in resource use and on whether they perceive fairness and equitable allocation of outputs. In particular, fairness and equitable allocation influence future conflicts and decision processes because they are important determining factors of mutual trust and satisfaction in the relationship (Greenberg 1988).

Reasonableness and the Economic Application of Resources

Conflicts in partnerships arise if resources are not allocated reasonably, but rational decision processes and reasonable decision outcomes are not always possible. The intensifying of the

Table 26.2

Influence Tactics of 223 Italian and 252 Austrian Women and Men

Tactics	Reports of women		Reports of men	
	Italy	Austria	Italy	Austria
1. Positive emotions	3.30 (1.27)	3.46 (1.49)	3.19 (1.21)	3.40 (1.33)
2. Negative emotions	2.29 (.99)	2.17 (1.04)	2.30 (1.14)	2.19 (1.09)
3. Helplessness*	2.35 (1.20)	2.09 (1.20)	2.15 (1.08)	1.84 (.98)
4. Physical force	2.93 (1.36)	2.78 (1.29)	2.72 (1.45)	2.62 (1.32)
5. Offering resources*	2.34 (1.06)	2.87 (1.32)	2.36 (1.14)	3.09 (1.31)
6. Withdrawing of resources	1.86 (.90)	1.72 (.84)	1.87 (.94)	1.74 (.94)
7. Insisting	2.93 (1.37)	3.06 (1.44)	2.87 (1.34)	2.98 (1.37)
8. Withdrawal	4.04 (1.44)	3.88 (1.38)	3.82 (1.30)	3.60 (1.31)
9. Open presentation of facts*	5.52 (1.07)	4.99 (1.20)	5.17 (1.07)	4.84 (1.28)
10. Presenting false facts*	3.57 (1.26)	3.10 (1.19)	3.49 (1.38)	3.10 (1.30)
11. Indirect coalition*	3.68 (1.38)	4.25 (1.34)	3.63 (1.34)	4.26 (1.31)
12. Direct coalition	3.20 (1.69)	3.27 (1.67)	2.88 (1.58)	3.08 (1.68)
13. Fait accompli	1.96 (1.02)	1.92 (1.17)	2.19 (1.35)	2.36 (1.34)
14. Deciding according to roles	1.94 (1.03)	1.94 (1.15)	2.18 (1.34)	2.42 (1.44)
15. Yielding according to roles	2.18 (1.24)	2.32 (1.41)	2.12 (1.20)	2.16 (1.18)
16. Trade-offs	3.03 (1.44)	3.10 (1.46)	2.70 (1.31)	2.86 (1.33)
17. Integrative bargaining	5.90 (.96)	5.71 (1.07)	5.60 (1.08)	5.46 (1.07)
18. Reasoned argument	5.37 (1.04)	5.33 (1.13)	5.33 (1.12)	5.50 (1.05)

Sources: Kirchler 1993a; Zani and Kirchler 1993.

Note: The displayed means (and standard deviations in parentheses) correspond to tasks of 7-point Likert scales from 1 = a tactic is definitely not applied to 7 = a tactic is definitely applied. The symbol * next to a tactic means that there are significant differences in application of the tactic between the Austrian and Italian participants.

relationship is also a goal, but actions such as anticipating the partner's every wish can lead to unreasonable expenditures. Happy and unhappy couples make about the same amount of expenditures, but their purchase behavior as well as the purchased goods are different—happy partners seem to buy fewer objects than unhappy ones (Schaninger and Buss 1986). This implies that happy couples buy expensive and indivisible goods and that unhappy ones anticipate a divorce and purchase divisible goods.

Since situations in which decisions have to be made are very often complex and unclear, the decision makers regularly deviate from normative models of decision behavior (Lindblom 1979). In particular, partners in close relationships have neither the time nor the capacity for synoptic decision processes. They often proceed incrementally and stepwise during the decision process. This can be a strategy to avoid unpleasant conflicts and discussions between partners.

Although we emphasized that incremental decisions are the best option in the given situation, Hill is of the opinion that the family is “a poor planning committee, an unwieldy play group and a group of uncertain congeniality. Its leadership is shared by two relatively inexperienced amateurs for most of their incumbency, new to the rules of spouse and parent” (Hill 1972, 14). Since purchase decisions and other decisions interact with each other, the decision makers of the family cannot pay full attention to the current decision task. They also might not look for an optimal decision, instead preferring to balance the dominance of the partners by repaying the utility debts. Additionally, a purchase can be necessary as a favor to the partner, not because it is the outcome of a reasonable decision. Also, Granbois and Summers (1975) show that women and men in a

partnership realize more purchases than they would if they were separated from each other. Thus from an economic point of view individual decisions are cheaper than the decisions of couples. Nevertheless, sometimes it can be more strategic to agree with the partner's wishes, making an unreasonable purchase in order to maintain the current harmony in the relationship.

Fairness and Satisfaction

There are several prerequisites—such as taking care of the partner's wishes, factual communication, egalitarian relation of influence, disclosure of goals, prevention of indirect strategies of persuasion, and sufficient time—necessary to ensure that economically reasonable decisions are made and the detriment to the relationship is minimized (Klein and Hill 1979). Although economic efficiency and satisfaction could be antagonistic, Kourilsky and Murray (1981) confirm a positive correlation.

The Vienna Diary Study (Kirchler et al. 2001) provides information about perceived fairness during the decision process and in the decision result, and satisfaction with the decision result. According to this study, the choice of tactics interacts with perceived fairness and satisfaction in decisions. Decisions are perceived to be fair and satisfactory if the individual him- or herself applies tactics of offering resources (tactic 5) and factual argument (tactic 18) and if the partner also used the tactic of factual argument (tactic 18) but additionally employed the tactic of integrative bargaining (tactic 17). On the contrary, a decision result is perceived as unfair if the individual expresses negative emotions (tactic 2), appears helpless (tactic 3), insists (tactic 7), or withdraws (tactic 8), or if the partner does the same. Also, the partner's usage of the tactics of presenting falsehoods (tactic 10) and of flattery (tactic 1) lead to perceived unfairness.

Kirchler and colleagues (2001) also surveyed the influence of the allocation of partners' utility on the degree of perceived fairness. Research on justice revealed three types of rules of fair distribution: (1) the equity rule states that the distribution of resources depends on the contributions, (2) the equality rule says that resources are equally distributed between all individuals, and (3) the need rule stipulates that resources are distributed based on individuals' requirements. Clark and Chrisman (1994) give an overview of this research and reveal that all three rules are applied in close relationships. Some researchers (Hatfield and Traupmann 1981; Hatfield et al. 1985; Hatfield, Utne, and Traupmann 1979; Walster, Walster, and Berscheid 1978) support the idea that partners in close relationships behave according to the equity rule. Others (Clark and Mills 1979; Lujansky and Mikula 1983; Michaels, Acock, and Edwards 1986; Michaels, Edwards, and Acock 1984) maintain that the equity rule is not appropriate for romantic relationships. Some studies (Gray-Little and Burks 1983; Greenberg 1983; Pataki, Shapiro, and Clark 1992; Steil 1994) demonstrate that partners in close relationships follow the equality rule for the distribution of resources. Other authors (Deutsch 1975, 1985; Mills and Clark 1982; Lamm and Schwinger 1983; Clark, Mills, and Powell 1986) argue that resources are distributed according to the partners' requirements. Because of several scientific opinions on the distribution of utility, Kirchler and colleagues (2001) surveyed three different rules: (1) pure egoism—the more an individual benefits from a decision, the fairer he or she perceives it to be; (2) balance—the fairest decision is the one where both partners benefit exactly the same; and (3) requirement orientation—the distribution of utility is perceived to be fair if it is oriented to the partners' requirements. The results suggest that egoistic motives as well as balanced distribution influence the perception of fairness. Requirement orientation seems not to have any influence.

Kirchler and colleagues (2001) also investigate satisfaction with the result of a decision. Since partners have two goals in conflicts—they want to carry their point and at the same time do not

want to do any harm to the relationship (Filley 1975; Ben-Yoav and Pruitt 1984; Kirchler 1989)—satisfaction depends also on the realization of these goals. A positive climate and distributive fairness encourage harmony and lead to satisfaction with the relationship. Prevailing in decisions is the other goal. The correlation with the satisfaction is not linear but U-shaped, because if the utility of one partner is too high, the achievement of harmony is interfered with. The results show that satisfaction with the decision increases if the decision process and the decision results are perceived to be fair, if the climate is good, if own utility is not too high, and if own influence on decision making increases. Perceived fairness and equitable distribution of utility and influence are especially important in egalitarian partnerships.

CONCLUSION

This essay has discussed economic decisions in private households and demonstrated the complexity of decision-making processes in the everyday life of the family. Not only are several events, experiences, and earlier decisions cross-linked with current decisions but also family members have multiple goals—to decide satisficingly (from their point of view) and to maintain a harmonious relationship. This complicates observations of economic decisions and makes it difficult to use appropriate research methods. Nevertheless, Kirchler and colleagues (2001) refer to diaries as a promising technique to investigate decision making in families. With this method researchers seem to capture economic decisions in private households very well; however, further investigation is necessary.

The complexity of decision processes stems from several factors. They are influenced by social norms as well as the individuals' role in the family. Traditional families are more likely to have determined who is responsible for which type of decision. The responsibility for certain decisions, such as the purchase of furniture and cars, is strictly assigned either to the wife or to the husband. With respect to the purchase of certain goods, such as cereals and toys, children also influence the decision process. Although decision processes for several types of goods are already well investigated, research on the handling of money has been sparse and therefore is needed. The factors of individuals' interest and knowledge of the good and the purchase are also important to relative influence in the decision process. The higher an individual's interest and knowledge, the more say that person has. Another factor of substance is the history of earlier and current decision processes. Although from a normative point of view a decision can be easily made, earlier decision processes and results might be taken into account to preserve the harmony in the relationship and might lead to suboptimal choices in terms of rationality. The fact that family members apply different tactics in decisions to convince others of their opinion has also been of research interest (Kirchler et al. 2001) and furthermore explains partly the complexity of decision processes.

Earlier decision results, moreover, influence current decisions. In particular, the economic management of resources and the perceived fairness and satisfaction are important. Research on decision efficiency and on fairness and satisfaction has to be conducted to shed more light on the complexity of decision-making processes in private households.

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