

Tami James Moore  
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4  
EDITION

# Family RESOURCE MANAGEMENT



# **Family Resource Management**

**Fourth Edition**

*This book is dedicated to our families, students, and friends.*

*To the littles who would keep us young, our grandchildren—Aiden, James, Owen, Norah,  
Benjamin, William, Caroline, Iyla and Charles. You renew our faith in the future.*

# **Family Resource Management**

**Fourth Edition**

**Tami James Moore  
and  
Sylvia M. Asay**



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# PREFACE

## Structure, Understanding, and Application

The purpose of the fourth edition of *Family Resource Management* is to ensure that the material content, application pieces, and integrated case studies provide the most current, accurate, and dynamic information available to university students who will be practicing in the professional field of family services. The topic of managing resources within the context of a family is presented in an understandable format, allowing students and instructors to apply both the necessary knowledge and theories to the study of how families manage their resources for both survival and fulfillment. Material is presented with an emphasis on multiple perspectives and contemporary challenges.

*Family Resource Management* unlocks the complexity of the decision-making model inherent to family management. The 5-Step Decision-Making Model (DMM) is presented systematically throughout the text to familiarize students with the structure and provide them multiple opportunities to apply the DMM to diverse family situations.

This fourth edition builds upon the structure of previous editions, enhanced with cutting edge research, analysis of social changes, economic shifts, and the emerging “new normal” as the world recovers from the Covid-19 pandemic. While the foundational information presented is drawn from the experiences of families in the United States, concepts of diversity and cultural influence are central to all materials. The case assignments are flexible to allow focus on local or regional situations that reflect the realities of student backgrounds and those of the families they will most probably be serving as family science professionals.

Material is presented in five modules, or units. Material within each unit is coherent to a central grounding concept—the study of family resource management (FRM), understanding family needs, understanding resources necessary to family maintenance, making necessary choices to meet needs, and implementation and post-implementation assessment of those choices.

As was inherent to past editions, the importance of understanding family diversity is woven throughout the text with ample opportunities for students to apply emerging understanding.

Unit I, The Study of Family Resource Management (FRM), establishes the framework for understanding the family studies discipline grounded in the context of the classic 5-Step Decision-Making Process. Each component—**family**, **resources**, and the **management process**—is presented and analyzed separately, with an emphasis on the complexity of matching and acquiring resources necessary to meet the needs of the family. Cultural diversity and contextual influences are woven into the material for understanding the uniqueness within all family decisions. This new edition updates demographic changes and emerging research, as well as spotlight shifts that were the result of the 2020 pandemic and racial unrest.

Unit II, Discovering Family Needs, surveys many concepts from the social psychological perspective—needs, wants, motivations, values, attitudes, and behaviors. Decisions made within a family unit reflect the individuals, but also the synergy and symbolic meanings created and maintained over time by that



family. Understanding those concepts and applying them to the external forces of marketing, social media, and group behavior enhances the student's ability to appreciate the complexity and uniqueness of family decisions across and within social communities.

Unit III, Understanding Resources, brings the focus to economic principles and the impact of changing economic conditions on both the needs of families and the resources they have available to meet those needs. Identifying and comprehending the external resources available to families allow the student to develop a broad-based list of possible solutions for the families they will eventually be working with in the professional setting.

Unit IV, Making Choices, focuses on the culmination of the decision-making process. It is essential that family service providers understand why different families make different decisions when faced with very similar needs. Just as there is no one "traditional, normal, or basic" family mold, there is no cookie-cutter solution to any family need. The communication process within families will impact not only the decision reached but also the buy-in of that decision from family members. Choices often present themselves as plans of action, and the planning process determines implementation and effectiveness. Group dynamics and family leadership ultimately impact the level of success or the level of failure of family decisions.

Unit V, Implementing and Evaluating Decisions, reflects the final steps of the 5-Step Decision-Making Process. Putting a decision and its supporting plan into action is a practice of strategy and motivation. The concepts of estate planning and risk management provide the foundation for students to pull together newly acquired information about the importance of the decision process, implementation, and monitoring/adjustment of long-term choices on family well-being across time. Additional concepts, such as health, life, and property insurance, give relevance to risk management in the family context.

## **FAMILY RESOURCE MANAGEMENT IS FLEXIBLE, DIGESTIBLE, AND CULTURALLY COMPETENT**

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The conversational style of material presentation has been noted by students to be reader-friendly. The academic style, with necessary citations and references, elevates information presented to a scholarly level required by college/university courses. The use of real-life examples and current news events helps students integrate new material into their realities. The purposeful presentation of Worldview examples expands student understanding from within their personal family experience to a global level.

Both authors have research and publication background in diversity development and diversity of families from international perspectives. Professionals in family service deal with an increasingly diverse clientele, where it is not just enough to acknowledge cultural differences within families; it is essential to have the skills needed to work effectively with those differences. Scenarios and case families used to illustrate points in the text have been purposefully evaluated to be inclusive. Examples used to explain family situations are a blend of positive and negative to maintain objectivity in application. No stereotypes are implied through the use of names—all races, ethnicities, income levels, and other defined characteristics are presented. The Worldview framework continues to be the foundation for presenting cultural diversity concepts for understanding.

# ACKNOWLEDGMENTS

**W**e are grateful to those at SAGE who have encouraged us in this journey and for the guidance and patience necessary to complete this new edition.

We are thankful for the substantial contributions of the original reviewers of the book. We also appreciate the feedback, criticism, and suggestions that were essential for this new edition to further address the market's need for this textbook. The authors are grateful to the following reviewers:

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# THE STUDY OF FAMILY RESOURCE MANAGEMENT

## THE DECISION-MAKING PROCESS

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- Recognize existing needs.
- Identify alternatives to fulfill needs.
- Evaluate identified alternatives.
- Select and implement alternatives.
- Reflect on and evaluate the alternatives selected.

**Chapter One: The Complexity of Managing Family Resources**

**Chapter Two: Understanding Families and How Resources Are Managed**

**Chapter Three: Studying Family Resource Management**



# THE COMPLEXITY OF MANAGING FAMILY RESOURCES

Despite the challenges facing families across time, the family remains the world's oldest form of relationship, a universal phenomenon (Sokalski, 1994). For centuries, families have been organized as a basic unit of society. This social unit has continued to be maintained over time, and, until recently, the family unit was generally considered to be a private institution. The contemporary family is now, more than ever before, a political entity. Family values are emerging in campaign slogans, drawing increased attention to the importance of family units within the social framework of communities, locally, nationally, and globally. This surge of interest in the family unit has resulted in increased research, expanding our knowledge base of family functions and evolution over time.

Although family life does give individuals a strong sense of continuity, Skolnick and Skolnick (2014) call attention to the fact that the family is in transition. Emerging communications and technology capabilities have accelerated this transition. Families of the future will not only need to be aware of changes that are taking place; they will also need the skills to adapt resource management to fit new realities.

Paralleling the changing social, political, and economic climates surrounding families are changes in the structure of families. Coontz (2000) points out that favored traditional family structures carry privilege, whereas Doherty (1997) speculates that, as a result of environmental changes, our current society may be the first in history that cannot clearly define the family. These complexities necessitate the need for ongoing education and evaluation about the ways in which families function.

The key concepts of family resource **management** include an interdependency of individuals, a dynamic environment, and a conscious effort to meet basic needs for all individuals within the family unit. Managing family resources has always been a process, requiring individuals to recognize that effective decisions cannot be made quickly and that the evaluation of those decisions is essential for future decisions.

Families cannot effectively manage resources without an awareness of their opportunities as well as a consideration of their limitations. They need to be aware that living in the 21st century presents numerous challenges to the family. Families

## Objectives

- Define “family” and “household.”
- Explain how family needs vary depending on circumstances.
- Compare family management to business management.
- Describe key decision-making models that apply to families.
- Discuss historical, environmental, and cultural influences on family resource management.
- List disciplines and perspectives that apply to the study of families.

**Management:**  
the act of directing and controlling a group of people for the purpose of coordinating and harmonizing the group toward accomplishing a goal beyond the scope of individual effort

will continue to consume large amounts of resources, be engaged in the global economy, and provide safety and security for their members. Each of these functions requires management. Thus, the concept of family resource management is embedded in those three individual words: family, resource, and management.

## WHAT IS A FAMILY?

**Nontraditional family:** a family that doesn't fit the social norm of the nuclear family

Contemporary families are diverse in nature, reflecting the socioeconomic environments surrounding them. The idea that a traditional family exists, from which students can compare and contrast other **nontraditional family** units, is non-productive to the goals and objectives of family service providers. It is necessary, however, to categorize and define families when public and private programs assess needs and determine qualified services for citizens based on that designation. Chapter Two presents a framework for understanding contemporary family definitions and structures.

*Joe and Rocia have three children. Joe recently lost his job. To qualify for financial assistance through various local and state programs, the couple must meet the criteria of those programs in terms of how a family is defined. Some programs may be available to them only if they are legally married. Other assistance programs may provide more resources if Rocia is unmarried. These discrepancies challenge ethical decision-making and may result in a weakening of family structure. Some assistance may be available based on their household status, regardless of whether they share a home. If Joe is not the biological father of the children, his assistance may be based on only what is deemed necessary for a single male.*

**Family:** the basic unit in society, traditionally consisting of a group made up of parents and children living together in a household

In terms of family resource management, it is assumed that **families** are units in which members strive to meet the needs of all members while maintaining that family unit over a period of time. Thus, families have both individual and group needs. Identification and communication of these needs are continual. To satisfy these needs, resources must be identified and secured. Money and material possessions are easiest to identify as important family resources; however, the human resources available among all family members are just as important, if not even more essential, to the family's survival and maintenance.

**Household:** a house and its occupants regarded as a unit

The processes of identifying needs and securing **resources** are dynamic within a family unit or **household**. Situations arise in frequent, repetitive ways that allow many decisions to become subconscious and almost habitual. Family members shopping for a weekly supply of groceries may cruise down the store aisles, identifying and purchasing an assortment of products with little deliberation. These products have been identified through previous decision-making processes; until family members decide that these basic products are no longer meeting their needs, they are habitual purchases. Other situations require more deliberation and information seeking. The working parent who is confronted on Monday morning with an ill child care provider must find a specific resource to meet an acute need. The stress level involved in this type of decision is much higher because this decision impacts the family unit on multiple levels.

**Resources:** commodities and human resources used in the production of goods and services; anything identified to meet an existing or future need

## HOW DO FAMILIES USE RESOURCES?

Humans consume and require massive amounts of resources for survival, physical growth, and personal growth. Basic needs, such as food, water, shelter, and clothing, are obvious. Other resources are necessary to facilitate education, community, and recreation. The study of family resource management considers both consumption of resources and the availability/expenditure of human resources by family members.

The identification of resources to meet specific needs is guided by culture, **availability**, and **accessibility**. Tap water quenches thirst, yet an individual may choose to buy bottled water for family drinking purposes. A single-family detached house may be preferred, but if an apartment is the only choice available, a family may make do until other options surface. An Ivy League college may be a student's top choice, but if he or she does not meet the requirements for admission, another selection must be made.

As families identify needs, their focus turns to finding ways to fulfill those needs. The number of possible solutions will vary depending on the particular need. These solutions, however, always require resources. The larger the pool of resources, the higher the probability that needs will be met with **efficiency** and **effectiveness**. In managing family resources, **sufficiency** is also an important consideration. Will family members accept a solution that meets just their minimum expectations? Old newspapers suffice for bathroom use, but not everyone would accept this choice. Because family needs are dynamic and ongoing, any one particular resource may prove useful on some occasions, but not even be considered at other times.

Families may **substitute** some resources for others, depending on the situational variables. Lunch may consist of a peanut butter sandwich when time is limited but may be a multicourse feast when time is not an issue. Money is often substituted for time in resource selection. Fast food, airline travel, and lawn care services are examples of this resource transfer or exchange. The complexity of individuals and families elevates the complexity of resource identification and selection when compared to resource management in the business setting.

**Availability:**  
the ability to be  
used as needed

**Accessibility:**  
the ability to obtain  
something when  
needed

**Efficiency:**  
the ability to  
do things well,  
successfully, and  
without waste

**Effectiveness:**  
producing a decided,  
decisive, or desired  
effect

**Sufficiency:**  
judged as being  
adequate

**Substitute:**  
to replace  
something with  
another similar  
product or good

**Cohabitation:**  
to live together as  
or as if a married  
couple

The practice of **cohabitation** among adults in the United States and globally has increased greatly over the last few decades. The impact of cohabitation on family formation has been addressed in recent census gathering. The U.S.

census data reveals that 15% of young adults ages 25 to 34 live with an unmarried partner, up from 12% 10 years ago (2018). The U.S. Census Bureau refers to an "unmarried partner" as someone over the age of 15 who is not related to the householder but shares living quarters and has a close personal relationship with

(Continued)



(Continued)

the householder. For some, this is viewed as a stepping stone to legal marriage, but to others, it serves as a formalized union without the trappings or legal benefits of marriage.

Because cohabitation is now a recognized part of family formation and maintenance, traditional definitions have had to change. That has been true in the insurance industry and in the workplace. As competition for good employees increased, the insurance benefit packages offered by employers became increasingly important as a recruitment incentive. If an employer did not offer “family benefits” to employees who had chosen cohabitation over traditional marriage, the competition would offer that to lure new or to retain existing employees. Many insurance companies allow policy extensions to unmarried partners, regardless of sexual

orientation. The issue became whether or not an individual employer would allow that in their benefit package.

Bindley (2012) points out that cohabitating heterosexual partners ultimately benefited from something originally intended to address workplace acknowledgment of employee sexual orientation rights. The unintentional benefit for cohabitating heterosexuals is the ability to have the same insurance benefits enjoyed by their colleagues who are married or in same-sex domestic partnerships. Many employers have created criteria that must be met to participate in the unmarried-yet-cohabitating category. Many refer to these criteria as “plus one” benefits. Employees can include partners and often children whom those partners bring into the family unit.

## MANAGING FAMILIES

The history of family science is closely linked to that of business management. Both fields emerged in academia at about the same time, and both began with efforts to facilitate efficient and effective use of resources. Many of the management theories that are applied to individual and family resource management stem from business management. Many human resource theories are supported by research in family science and other social sciences. Business management focuses on planning, organizing, leading, and controlling the use of resources to accomplish performance goals. The goal of any business is the maximization of this process. It is a conscious effort and a constant process. Choices must be made and evaluated continually.

Although the family is not a **business**, it does have many of the same goals and objectives of a business. Business decisions generally have a stronger hierarchical base and more tangible factors available in the decision-making process. Profitability is often a driving force in business planning. Most family management activity begins with that same decision-making process, but family management exists on a higher personal level, with more emotional, intangible types of factors to consider and less focus on elevating financial status. However, building family assets may be a strong objective for some family units, and financial stressors are a leading cause of family failure. The 5-Step Decision-Making Process is a major concept addressed and explored throughout this text.

**Business:**  
a commercial or  
mercantile activity  
engaged in as a  
means of livelihood

## THE DECISION-MAKING PROCESS

There are many ways in which individuals and families go about making decisions. Janis (1989) proposes the rational model, presuming that in the process of making decisions there are purposeful goals and objectives. *Rational* decision-making involves searching for alternatives, assessing consequences, estimating risk or uncertainty, determining the value of consequences, and selecting the action that maximizes attainment of the desired objectives. Decisions that have long-lasting impact on a family unit would benefit from this type of structure. Selection of educational programs and disease treatment options are often approached within this type of framework.

*Beth and John have just been informed that John has Stage 2 pancreatic cancer. Their medical team has presented three different approaches to treatment. Because this such a high-level decision that needs to be made, the rational decision-making approach would be appropriate.*

Pfeffer (1987) proposes another model that draws from rules, procedures, and processes rather than the effort to maximize values. The *bureaucratic* model relies on habitual ways of doing things and is appropriate only for low-risk and uncontested decision situations. Although this model is more appropriate for business decisions, there are some frequent, low-risk decisions that must be made by families. Grocery shopping, especially for staple items, often operates this way.

*The Matthews family owns a home and is required to pay real estate taxes each year. They receive notice of the tax amount in advance, but because they have a mortgage on the home, their lending institution pays those taxes for them. Each monthly mortgage payment includes some money for that purpose. The Matthews give very little, if any thought to this, so the bureaucratic model is evident in this decision process.*

The *political* model of decision-making (Pfeffer, 1987) produces outcomes that are related to the power of individuals within the group. This model recognizes that individuals within the unit may have differing interests and acknowledges that conflict is normal or at least customary. Although decisions made within this model are seldom perfect for all members, the acts of bargaining and compromising result in member support for the final decision. Decisions specific to family relocation are often reached using this approach. Although children are greatly affected by such moves, it is generally more of a negotiation among the adults, where power becomes a crucial influence.



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► **Photo 1.1**  
Good family decision-making needs to follow a process.

## 5-Step Decision-Making

**Process:** a flexible decision-making framework that incorporates recognizing existing needs, identifying alternatives to fulfill needs, evaluating identified alternatives, selecting and implementing alternatives, and reflecting on and evaluating the alternatives selected

*Scott and Maddie are relocating to be closer to family. Their toddlers have no input on this decision, as they contribute nothing to financial decisions of the family. The children have no political power in this decision.*

Realizing that family decision-making may be served by any, all, or a combination of these basic models, it is necessary to create a flexible framework for analysis of a variety of individual situations. The **5-Step Decision-Making Process** is the framework chosen for this text. Although family decisions are not always methodical, they follow a general framework of need identification and clarification, identification of alternative resources available, analysis and comparison of those resources, selection and implementation of resources chosen, and post-implementation evaluation. This model also gives the family the tools for rational, bureaucratic, or political thought found in the other decision-making models. By analyzing these steps separately and then synthesizing them as a process, the learner can more fully understand the complexity and occasional unpredictability of family choices and behaviors. This decision-making process will be more fully presented and applied in future chapters.

**Step 1:** Recognize existing needs.

**Step 2:** Identify alternatives to fulfill needs.

**Step 3:** Evaluate identified alternatives.

**Step 4:** Select and implement alternatives.

**Step 5:** Reflect on and evaluate the alternatives selected.

## CONTEXTUAL INFLUENCES IN FAMILY RESOURCE MANAGEMENT

Families do not exist in a vacuum. Outside influences come into the family environment to change the way the family thinks and behaves. These influences come from history, culture, and the environment. Current and future global, national, and local crises may impact families in some way, with long-lasting alterations to past practices. Understanding the history of the family experience provides perspective for understanding changes.

### Historical Influences

Throughout history, there have been ideas and circumstances that have influenced the way in which families manage their resources. New ideologies and ways of thinking have impacted existing family behaviors. New child care practices, new medical discoveries, and even the changing marriage expectations may alter the way in which a family carries out its functions. Historical events also influence the family. Wars, recessions or depressions, terrorist attacks, and pandemics all have an impact on families. The most recent national recession and global pandemic have illuminated the vulnerability and the strengths of contemporary family structures in times of economic and social difficulties. The ultimate impact of unemployment on a dual-earner family unit has been very different from that experienced in

earlier recessions, where the sole paycheck-earning adult may have lost all earning potential. Families change as history evolves, reflecting and impacting the larger economic environment.

The history of family resource management has influenced the way a family manages today. The early Greek and Roman cultures left a wealth of information about family management that can be found in the writings of the ancient philosophers. The word “economy” comes from the ancient Greek *oikos nomos*, which means *house* and *management*. Hesiod (ca. 715 BCE) wrote, “You should embrace work-tasks in their due order, so that your granaries [grain storage] may be full of substance in its season” (Hesiod, 1999). The 13th-century Church of England also left a legacy of instruction for management. As the church experienced a reform movement, more clergy were encouraged to speak out on marriage and family issues (Murray, 1987). One of the earliest-recorded writings was by Robert Grosseteste, Bishop of Lincoln. This was written for his friend, Countess Margaret of Lincoln, after the death of her husband to help her manage his vast estate. He wrote,

And with the money from your corn, from your rents, and from the issues of pleas in your courts, and from your stock, arrange the expenses of your kitchen and your wines and your wardrobe and the wages of servants, and subtract your stock. (Henley et al., 1890)

In contemporary terms, he was suggesting how this new widow might balance her budget—income and expenses.

By the end of the 20th century, the world was changing at a rapid pace. Social mobility and invention would change the way many families managed. Although the Western family was still patriarchal, the Industrial Revolution had forced men and women to move into different spheres of influence. Men gave their energies to their work, now outside the home, whereas women gained more power over the household. Isabella Beeton’s *Book of Household Management* (cited in Hughes, 2006) sold thousands of copies in England. Her ideas have been compared to modern small-business management techniques. According to Mrs. Beeton, good management included setting an example for and giving clear guidance to the staff, controlling the finances, and applying the benefits of order and method in all management activities (Wensley, 1996).

In the United States, another reference during this time was Beecher’s (1869) *The American Woman’s Home*. This volume was written as a training manual for women on the duties of the home, in the same fashion as training for other trades at that time. According to Beecher, a woman’s profession included

care and nursing of the body in the critical periods of infancy and sickness, the training of the human mind in the most impressionable period of childhood, the instruction and control of servants, and most of the government and economies of the family state. (p. 14)

The United States experienced massive immigration, overcrowding of urban centers, unsanitary food and water sources, and deplorable working conditions for many citizens at the turn of the 19th century (Gentzler, 2012). These social dilemmas, influenced and addressed by science (ecology and biology) and

technology (invention) in the home, precipitated the Lake Placid Conferences in 1899 and 1909. The progressive attendees of these conferences created an interdisciplinary body of knowledge that eventually became the home economics profession. With the creation of the American Home Economics Association in 1909, it was determined that colleges and universities should establish courses of study beyond the existing food preparation and house sanitation offerings. Before the closing of the last Lake Placid conference, home economics was linked to funding for federal vocational programs. The curriculum included nutrition, safe food handling, clothing and textiles, personal finance, home management, and child and human development.

Since the early 1900s, many changes have taken place in living conditions, equipment, and values and standards. During this time, the development of management has also changed. The way in which today's egalitarian family acquires and uses resources is radically different from what was done in previous decades.

## Environmental Influences

The resources that are available for use also influence family management. Some families may have a limited number of resources available because of their geographic location or economic status. The needs of a family may not be met because necessary resources are not available. In other cases, if a resource is limited, the family may have to pay more to get that resource than they would if it were plentiful. The availability and accessibility of resources greatly influence how they are used. These factors also influence how resources are managed. More discussion about how resources influence family management can be found in Unit III.

What impact does military deployment of a parent have on a family? The United States has fought many wars in the past, but the most recent efforts in Iraq and Afghanistan have disrupted families in ways that were not typical of past deployments. For these recent wars, the majority of soldiers did not come through a draft of young men. In the Vietnam and Korean Wars, the average soldier spent less than a year overseas and was a young recruit or draftee. In Iraq and subsequent deployments, much of the burden has fallen on older reservists, National Guardsmen—family men and women (Skipp et al., 2006).

Deployment brings additional stressors to a marriage and family situation. Physical separation for long periods of time disrupts the

family's functioning, and geographic distance presents intimacy restrictions. While financial problems within resource management are known to be a leading cause of divorce, are military families at increased risk of marital dissolution? Karney et al. (2012) found civilian men and enlisted men with similar age, education, race, and status reported either the same rates or lower rates of divorce than civilian men. There have been substantial efforts to create and deliver family relational support to military couples and even extended family in recent years during deployment. But although programs are available to families of service men and women after they return home, these are fewer and less used. As deployed family members return home, the Arrendos's experience as described in the next paragraph, may be common across the nation.

The Arrendos (name changed for privacy) agreed to share their experience with our readers. Kathy and Mike were young professionals with two small children, ages 2 and 3, when Mike was called to duty. Kathy shares how her needs and resources changed during the course of her husband's absence. Payne's (1998) five resource categorizations are used as a framework for understanding.

*My husband's income increased through deployment. He made more money as a major than he was making as a civilian. Our expenses changed also with his absence. He was not spending money and was no longer part of the budget for food, clothing, gasoline, and entertainment. I continued to work, and with both of our incomes and this decreased spending, we were able to accumulate a large savings account.*

This situation is much different from previous wars, when young men entered the service at much lower pay rates and, if married, their wives were usually not professional career women, so money was often tight for those military families. Kathy shared her initial discomfort in this situation.

*I met many military wives in a support group. They were in similar economic situations, and their spending was unbelievable. I think I tried hard not to increase spending with our savings goal in mind. Some spending, I believe, is tied to emotions. When I was feeling angry about our situation, I spent money. As the savings account grew, I relaxed a little and spent a little more on myself—haircuts, dining out, clothing, and makeup. Other wives were remodeling their entire homes, buying new homes, and getting new vehicles. When my husband returned, we went on a bit of a spending spree, and we don't feel the same financial pressures we did before we accumulated the savings account.*

Not all military families experience such increased financial resources. However, without the draft, enlistment demands have changed the level of incentives currently offered.

*Initially, I couldn't focus or concentrate. How am I going to be a single parent? We always did*

*everything together! But when he left, it was almost easier because the anticipation of his departure was so emotionally draining. I went into automatic [mode], doing what had to be done. I realize now that I did take some of my frustration out on my daughter. My mother recognized this early on and set me straight. I had relaxed control over both children, and I needed to reclaim it. Eventually, the kids and I were functioning normally again.*

*At the 6-month point, I quit feeling sorry for us and changed my thinking. The hardest thing emotionally is the loss of companionship. I was very lonely and found myself grasping every opportunity to converse with another adult. I found myself drinking alcohol more frequently—not more, but more often (just one or two drinks each night).*

His return was much more emotionally taxing than I anticipated. It took at least 3 months for the kids and me to get used to another adult making and enforcing some of the rules. I didn't deal well with his disciplining of the children, and he seemed to be talking down to the children. It had been 18 months, and the three of us seemed to have grown and matured, but he returned at the same level he was at when he left. He resumed managing all bills and the checking account. It drove me nuts for a while! It seemed like when he had called me from over there almost every day, we really talked! He listened. At home, he was returning to his old routine of avoiding conflict and controlling things. I was unwilling to go back to that relationship. We have had to work through a lot, and that probably should include counseling.

When asked to discuss how her relationships with family and friends changed during Mike's deployment, Kathy noted several things that surprised her.

*My father, who hates emotions, came with me to the "send-off" and came to visit us every 3 months from his home in another state. Usually, on past visits, he wanted to be taken care of and entertained, but not during this time. He mowed, fixed things, winterized our home, and did everything that needed to be done. My mom watched the kids when I needed to be away for days at a time for work. I didn't hear from my mother-in-law at all, but I didn't before the deployment, either. No one from his family really stepped up to help. His little brother called more than usual, but never spent time with us. My siblings*

*(Continued)*



(Continued)

were supportive, my sister most. My brother did take my children to his home for 2 weeks over Christmas and made it an incredible holiday for all of us.

Friends . . . well, I really learned who my friends were. Most of those we believed to be friends before Mike left disappeared. Some we had never really done a lot with suddenly appeared and gave me tremendous support. When Mike returned, his old buddies started calling. I insisted that we had new friends, and he was understanding enough to change friendships himself.

At first, it was difficult to go from two adults making decisions to one adult in a high-stress, emotional state solving problems. However, as time went on I was more and more confident in solving problems myself, and I think that I actually grew and became more independent and better at decision-making.

I became a very good time manager. I was forced to be more efficient. I think the hardest thing was being a working parent and wanting to spend as much time with the children as possible, but cleaning, mowing, laundry, and cooking still had to be done. I simply decided to choose my battles. We ate out a lot, and we found more time to play together on the weekends.

I am not a real spiritual person. I think through deployment you have to maintain a high level of trust and believe that our troops are well trained and that your spouse will make good decisions. I wasn't able to even think about what if. . . . I maintained a level of confidence that things would be OK, and I had a greater appreciation for God. During this time, my neighbor's 18-month-old child was diagnosed with cancer. I couldn't play the "poor me" card after that. I developed an ability to focus on the positives in life.

Although my husband is the religious member of my family, I continued to take my children to church each week. At first, it was nothing more than a hassle with a 2-year-old and a 3-year-old to watch and control.

I got nothing out of the sermon. Over time, they became more manageable, and, although I did not receive support from the church, it was a nice quiet time to reflect.

At first, I was exhausted, but after about 6 months, my stamina improved. I did hit a wall at 12 months. I had had enough. I was frustrated and angry, and I wanted it to be over! We all stayed in very good health through this time. When the kids did get sick, I brought them to work, or they went to a neighbor's house. I felt neglectful, but I didn't have a choice. Once I got sick myself and had to ask for help, but I actually was the most physically fit I have ever been during this time. Cooking for me and two little ones was easy. The kids and I walked every day.

Kathy and Mike did what had to be done and coped in the best ways available to them. Their resources expanded with increasing needs. Sources of support shifted and changed completely in some ways. They will never be able to return to the same relationships and decision-making style present before deployment. Time, circumstances, and priorities have changed their family unit markedly. The year following a service member's return to civilian life will often determine the family's ultimate adjustment.

The toll on families caught up in the wars in Iraq and Afghanistan and the effort to end global terrorism will be analyzed for years to come. Divorces in the military increased by 100% in 2004 (Skipp et al., 2006). The army has spent millions of dollars on programming designed to positively enhance the marital relationships of deployed men and women. All branches of the military have engaged in conscious efforts to strengthen support systems on both sides of the globe. Kathy appreciated this:

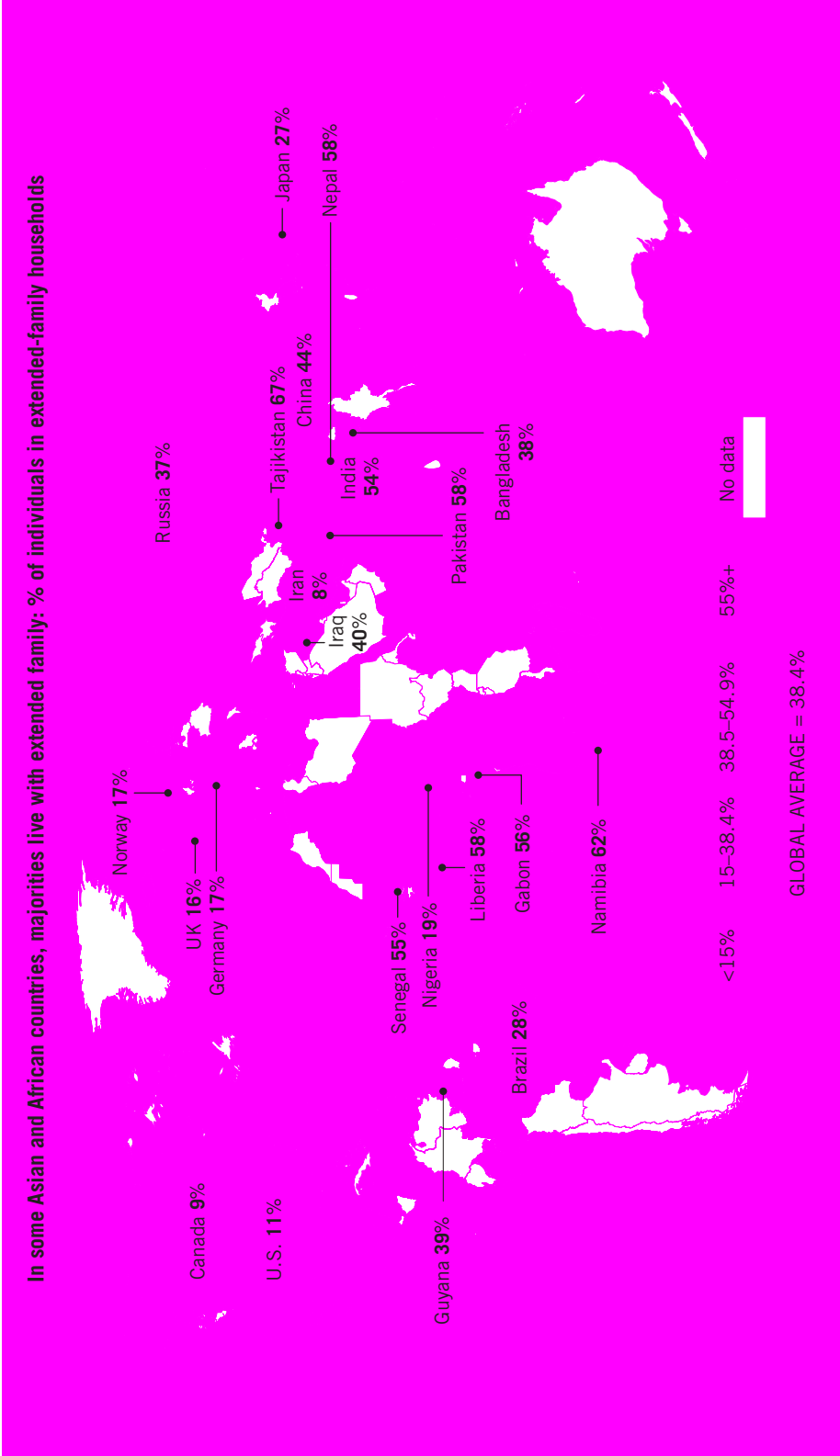
The army family support group meetings were helpful, and I really respected the army chaplains and their wisdom. It was a good place to air frustrations and anger, but it was only once a month.

**Culture:** a set of learned beliefs, values, and behaviors of the way of life shared by the members of a society

## Cultural Influences

Any study of individuals and families in the context of a global community could not ignore the enormous impact that **culture** and **diversity** have on the identification, use, and production of both material and human resources.

Figure 1.1 How Worldview Impacts the Structure of Family Formation Across the Globe



Source: Pew Research Center analysis of 2010–2018 census survey data.



**Diversity:**

the inclusion of diverse people (such as people of different races or cultures) in a group or organization

One cultural influence is family experience. When individuals marry, they bring with them a wide array of experiences from their own family of origin, including their unique cultural heritage, which ultimately influences their expectations for the new family. The way in which the family of origin managed resources will follow people into their newly formed relationship, and the two individuals will explore these experiences as they formulate their own unique way of managing resources together.

*Yuki and Eric have been married for 4 years. They are planning to begin a family soon. Eric announces that they must find a larger, two-bedroom apartment before a baby arrives. Yuki doesn't understand this need. In her home country, Japan, it is not uncommon for infants to share their parents' bed for the first few years.*

**Worldview:**

the common concept of reality shared by a particular group of people, usually referred to as a culture or an ethnic group; an individual as well as a group phenomenon

Another important cultural influence on family resource management is **worldview**. Kluckhohn and Strodtbeck (1961) developed a framework for comparing and contrasting the different value systems between and among different cultural groups. The assumptions underlying their work include the following:

- There is a limited number of common human problems for which all people at all times must find some solution. Most families, at one time or another, must match needs and resources to feed, clothe, educate, and protect their members.
- There is variability in solutions to all the problems; it is neither limitless nor random, but definitely variable within a range of possible solutions. Each family and each situation is unique; however, experiences have common factors between and among families.
- All alternatives of all solutions are present in all societies at all times but are differentially preferred. Choices made by any family at any given time may differ from those of others because of cultural expectations and beliefs. (p. 10)

As a result of these different value frameworks, Kluckhohn and Strodtbeck identified five distinctive **orientations** that exist within any particular cultural group, yet differ between groups. These orientations are human nature, humans and nature, time, activity, and relations.

The orientation of human nature may be viewed by a cultural group as evil, a mixture of good and evil, or basically good. Often, cultural practices are based on these beliefs. Consider the judicial system. The practice of imprisoning criminals for certain periods of time with rehabilitative treatment suggests a culture that believes that humans are basically good but can be misled. Religions that believe in original sin purport human nature as basically evil, with possible salvation through ritual.

The relationship between humans and nature is an orientation that can be categorized in three perspectives. Humans can be subjugated to, be in harmony with, or have mastery over nature. Refusal of medical treatment is illustrative of a subjugation orientation. Air conditioning and heating systems are used by many to gain mastery or control over the weather elements. Today, emerging concerns over environmental quality and the sustainability of natural resources have forced a reconsideration of harmony between man and nature.

**Orientation:**

an awareness of self in relation to time, place, and person; an integrated set of attitudes and beliefs

Every cultural group must deal with all three time orientations—past, present, and future—to maintain existence over time. The preference or dependence on a particular time orientation separates cultural groups. To participate in a financial savings plan implies that an individual is preparing for the future. Investing 4 or more years to obtain a college degree is another example of future-time orientation. Cultural groups that devote a great deal of time to the study and practice of past rituals, art forms, and doctrine are reflective of past-time orientation.



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► **Photo 1.2**  
Family traditions draw heavily from the concepts of worldview.

The value placed on human activity is an orientation that also differs between cultural groups. Some focus on being or living only for the day. Others focus on becoming, searching, and working for self-growth and improvement. A third orientation places more emphasis on accomplishments that are measurable by external standards. All three orientations may exist within any large group of people; however, the group as a whole shows a preference for one. Members who show evidence of that preferred activity are then deemed to be successful.

The last orientation identified to differentiate between cultures is that of human relations. Three different patterns emerge: lineal, collaborative, and individualistic. The lineal pattern is characterized by dominant group goals, a chain of command, and a commitment to maintaining the group over time. A collaborative pattern is reflected in the concept of a team. Someone operating from the individualistic pattern will place primary emphasis on personal goals and objectives and on personal autonomy.

How does this worldview framework impact family decision-making? Every decision made by a family reflects cultural preferences at multiple levels. For instance, when a parent decides to participate in a college savings plan for his or her child, this decision reflects core beliefs that education is important, that sacrificing today for something that might come to be in the future is a worthy action, and that a college degree is an accomplishment viewed positively by the larger social group.

A human service professional operating from his or her own worldview will find that his or her ability to serve individuals and families functioning within another orientation is problematic. When an individual is devoted to collaborative relationships (i.e., family, gang, religion), he or she will not consider solutions that involve competitive actions or individualistic accomplishments. If a parent believes that children are inherently good or bad, behavior modification plans will be viewed as illogical. A family struggling for many generations with intense poverty may see no value in saving or planning for the future when surviving each day requires so much of its resource base.

As Payne (1998) states,

The role of the educator or social worker or employer is not to save the individual, but rather to offer a support system, role models, and opportunities to learn, which will increase the likelihood of the person's success. Ultimately, the choice always belongs to the individual. (p. 149)

Awareness and understanding of cultural differences or different worldviews provide the human service professional with increased options and heightened objectivity.

Table 1.1 Selection of Family Housing: Same Ages, Income, Location, and Educational Levels		
Orientation	Family A	Family B
Humans and nature	Harmony considerations: energy conservation; natural building materials; simplicity of furnishings	Mastery over considerations: comfort regardless of weather; popular building materials; high-tech, personalized interiors
Time	Present considerations: provide for the present; meet current needs	Future considerations: invest for the future; plan for future needs
Activity	Being considerations: housing is merely shelter; changing situations will require moving	Accomplishing considerations: housing reflects social position; neighborhood implies status
Possible decisions	Modest rental unit that is conveniently located	Purchase of acceptable home with mortgage commitment

# WORLDVIEW

## Application of the Concept

Using Table 1.2, analyze the following family decisions in terms of differing worldview perspectives:

- A dual-career couple decides that the wife will leave the workforce until the youngest child enters middle school.
- Your neighbor refuses to use weed killer on his or her lawn because it is harmful to the environment.
- A 16-year-old high school student drops out of school to take a full-time job to help support his or her family during an economic crisis.
- A high school graduate decides to attend a 4-year college instead of entering the workforce immediately.

**Table 1.2 Worldview Applications**

Orientation	Perspective	Possible Decisions
Human nature	Humans are evil? Humans are good? Humans are a mixture of good and evil?	
Humans and nature—the relationship	Humans are subjugated to nature? Humans are in harmony with nature? Humans have mastery over nature?	
Time orientation	Look to the past? Look to the future? Live in the present?	
Human activity—what is valued	Focus on being? Focus on becoming? Focus on accomplishments?	
Human relations—what is expected	Lineal decision-making? Collaborative decision-making? Individualistic decision-making?	

## MULTIDISCIPLINARY PERSPECTIVES

The study of families and behaviors of individuals and family units depends on research methods and **disciplines** that provide a variety of perspectives. The field of family science integrates existing theory, new research findings, and cross-disciplinary works into a framework for understanding the complexities of family science. Using that framework, professionals are able to engage in further research or practical application of knowledge in the field. Although the following discussion illustrates a few specific disciplines that contribute to this knowledge base, several others are possible contributors over time.

**Discipline:**  
academic area  
of research and  
education

### Psychology

In ancient Greek, the word “psyche” meant *soul* or *mind*, and *logos* was the study of something. Psychology, as a field, has evolved into an academic and applied field focusing on the study of the mind and behavior. In the applied sense, psychology also refers to the use of the knowledge accumulated through that study to treat mental illness and do behavioral analysis. Psychologists study the mental processes

and behavior of individuals, alone or in a group, not the group itself. Wilhelm Wundt opened the first psychological laboratory in 1879.

## Sociology

Sociology is the study of society, with a focus on the study of the social interactions of people, groups, and entire societies. This academic discipline emerged in the early 1800s and evolved through that century as struggles for global leadership emerged. Scientific methods were used to understand how and why groups come together and continue across time. From this inquiry, theories about social rules and governing structures give insight into why individuals are motivated to be a part of groups. In an applied form, sociological research benefits educators, law-makers, administrators, families, and others who seek resolution of social problems and creation of public policy.

## Social Psychology

The ancient philosopher Plato believed that humans organize themselves into groups and form governments to solidify their groups because they cannot achieve all of their individual goals alone (Goethals, 2003). Through the ages, students have pondered this question: How much of our behavior is determined by external constraints versus internal drives? Triplett (1898) put social psychology into the realm of academic discipline by conducting studies that focused on the impact of other people on the individual. Allport's textbook *Social Psychology* (1935) grounded the study of social psychology in scientific methods. Many studies have focused on the development of norms within groups and the transmission of those norms across groups—that is, interpersonal influence.

Social psychology is a field devoted to understanding how individuals impact the groups they associate with and how groups impact their individual members. Research within this discipline includes studies of marriage, religion, and parenting, as well as adolescent behavior.

## Cultural Anthropology

Anthropology is the study of humanity. The cultural branch of anthropology seeks to make sense of difference or variation among humans. Because culture is acquired through learning, people living in different, separate places or under differing circumstances will develop different ways of thinking about similar things. This belief is exemplified by the earlier discussion of worldview.

Although understanding the differences among cultures is important to understanding how families manage their resources, it is also important to this discipline to seek universalities among humans across cultural and geographic boundaries. Are beliefs and behaviors completely learned, or is there a biological, hereditary basis to them? Anthropologists have surmised that people adapt to their environments in nongenetic ways—through culture. Current concern for the global environment and international relationships has redirected study in this field to the tensions among cultures.

## Economics

The study of economics is not only about business, but also about human behavior within existing structures of production, distribution, trade, and consumption of goods and services. As a science, it functions to predict and explain the consequences of choices made by consumers and producers. Economics is a quantified field of research that depends on numerical methods of analysis.

Microeconomics studies individual agents, such as households and businesses. Macroeconomics focuses on the economy as an entirety. Key concepts include supply, demand, competition, and pricing. The research and models derived from the study of economics help explain how families identify and evaluate resources in their decision-making processes.

Behavioral economics is an emerging field of study that focuses on application of scientific principles to human and social dimensions of decision-making. Research questions seek to answer how consumer decisions impact pricing and the allocation of resources in a society.

## Biology

The field of biology is the study or science of living things. Family resource management derives important information on reproduction, physical health, and safety from biological findings, and it implements biological research methods and theories to answer questions about how the environment and humans interact. Genetics is an associated field that provides families with guidance when making important reproductive and health decisions. Medicine is also a related field that plays an important part in family decisions and resource allocation.

Professionals in family science use multidisciplinary research methods and integrate research generated by all of these fields, which allows a multifaceted exploration of topics. For instance, if we want to understand maternal employment and its impact on the family, we can approach the question from multiple frameworks. Psychologists might focus on the emotional and cognitive impacts on family members—parents and children. Sociologists may consider the motivations that lead to the mother's participation in the workforce and how social expectations influence that behavior.

Social psychologists may view the topic in terms of how employment impacts the female's self-esteem or power base, or how females impact the working environment they occupy. Cultural anthropology might be more interested in how maternal employment participation varies between and among different cultures and across time. Economics would be interested in how maternal employment impacts resources available to families and how that, in turn, impacts their consumption. Another topic of interest to economists is the potential for increased production through more fully participating adult female labor pools. Biology might study the issue from a physical perspective. The spread of contagious diseases through on-the-job contact or within child care centers might be of interest.

In combination, these disciplines provide us with a holistic view of family resource management. All are important to the study and understanding of family behavior.

An educational simulation provides a realistic work experience for students without actually connecting them with real families. This type of experience allows students to practice applying the knowledge and skills they have learned without impacting real families, essentially “practicing” without any potential harm. The simulation within this textbook has been used for several years and continues to result in development of important professional practice skills for new family service providers.

Family Resource Management is one of the 10 subject areas that qualify students for the *Certified Family Life Education* designation upon graduation.

*What is a simulation format?* Within this course, you will be “working” with a simulation family. You will need to read their family description very carefully and refer to that description each time you begin working on a case assignment.

*What is a case assignment?* There are simulated case assignments embedded in each textbook chapter. Your instructor will present due dates for these assignments. Part of being a professional is completing your work on time. That is especially true when you are working with families! These assignments will eventually “fill out a monthly budget sheet” that your case family can follow to meet their financial family goals.

*What is a monthly budget sheet?* Families have money coming in to their situations (income, salary, wages, governmental payments, alimony, child support, retirement withdrawals), and they have money going out to pay for basic living expenses and other things they have decided are important to them. The budget sheet for this simulation is a basic spreadsheet that has preloaded formulas. Your instructor will provide the Excel file to you. Do not try to change any of those formulas. Check to make sure that your name, case family name, case number, and date appear on page 1 of

the printable format. Save your spreadsheet each time you submit a case so you do not have to keep reentering previous information.

Three fictitious families are presented in the next section. Your instructor will assign your specific family.

Adult Family Members: Mother, Father

Ages: Mother, 36; Father, 36

Employment and Relevant Information:

Mother is a medical laboratory technologist and has worked at the same facility for 12 years. She is active in the parent organization at the children’s school, belongs to a women’s fitness club, and is taking graduate coursework for an advanced degree (3 credit hours each semester). She works Monday through Friday, 8 a.m. to 4 p.m. Father is a city policeman with 8 years in his current position. His work schedule rotates 3, 12-hour days (6 a.m. to 6 p.m.) on duty and 3 days off duty. He enjoys coaching his children’s sports activities, attending sporting events at the local college, and participating in golf and community projects. The family has a small dog and an aquarium with fish. Family belongs to local YMCA.

Other Family Members and Relevant Information:

*Level One.* Daughter is 10 years old. She participates in dance, swimming, and soccer. Oldest son is 8 years old. He plays ice hockey and baseball and is a member of a local scouting organization. Youngest son is 5 years old. He plays t-ball and is a Scout.

*Level Two.* Mother’s parents live 200 miles away. Father’s parents live 500 miles away. Aunts and uncles are at least 200 miles away.



### Family Assets:

The family bought newly constructed home. Its current value is 6 times the average family income of your locality. Use local economic data available to you to determine that amount. The family owns two vehicles—a 9-year-old pickup with no loan attached and a new sports utility vehicle (SUV) worth \$38,000. Each adult has a retirement plan equal to twice the average family income of your locality.

### Family Debts:

SUV has a 4-year loan balance against it for 75% of current value (5% interest rate). There is a 30-year (4% interest rate) home mortgage for 80% of current home value. The family has a credit card balance (10% interest rate) of \$6,000 and a revolving furniture credit purchase balance (1 year 0% interest, then 12%) of \$5,000. The mother has a \$14,000 college loan balance and pays \$250 per month on that balance. Home taxes, insurance, and upkeep are required. Homeownership also requires utility payments monthly. Cars must be insured and licensed annually. Memberships must be paid monthly. Both parents add 5% of monthly gross income to their retirement/pension plans.

### Adult Family Members: Grandmother, Mother

Ages: Grandmother, 55; Mother, 32

### Employment and Relevant Information:

Grandmother is employed by a local hotel chain as housekeeping manager. She works Monday through Friday, 6 a.m. to 2 p.m. She is widowed and very active in her neighborhood and elementary school organizations. She has a large extended family within a 2-mile radius. Her daughter, the mother of her three grandchildren, is serving a 5-year prison sentence 80 miles away and has placed her three children under Mrs. Tau's care. The family visits the

Mother every other weekend. The children qualify for Medicaid health coverage and receive a total monthly state-funded living support allowance of \$450.

### Other Family Members and Relevant Information:

*Level One.* Granddaughter, age 13, attends local middle school approximately 1 mile from home. Hobbies and activities include reading, television, and spending time with her friends and cousins in the neighborhood. Oldest grandson, age 9, attends the neighborhood elementary school 3 blocks from the home. He enjoys playing with neighboring children, YMCA sports programs, and riding his bike. Youngest grandson is 7 years old and attends a school for children with disabilities across town. He has behavioral and developmental disabilities and requires medication and therapy treatments. He enjoys walks in the park, playing with Legos, and listening to music.

*Level Two.* Neighbor lady with two children of her own. She and Mrs. Tau share child care coverage. Neighbor helps Tau grandchildren get ready for school and supervises transport to schools. Mrs. Tau picks up all five children after school and watches them until neighbor finishes work at 6 p.m.

*Level Three.* Mrs. Tau has two adult nieces and one older sister within 1 mile of her home. They are a very close, supportive family. The children's father has not maintained contact since the birth of the youngest child and does not provide any financial support.

### Family Assets:

Mrs. Tau inherited full ownership of her home when her husband died. His life insurance paid the remaining mortgage. Current value of the home is equal to 3 times the average family income of the locality. Use local economic data available. She inherited her older brother's 12-year-old sedan when he passed away. It has a current value of \$5,000. Her retirement pension



account has a current balance equal to 2 times the average family income of the locality. She has liquid savings of \$2,000. Her car requires annual licensing and insurance coverage and has been experiencing increasing mechanical difficulties.

#### Family Debts:

The home requires upkeep, taxes, and insurance coverage. There are no outstanding credit card balances. Mrs. Tau did receive a home equity loan of \$60,000 to pay for her daughter's legal fees. It is a 10-year loan with an interest rate of 8%. Mrs. Tau continues to add 4% of her monthly gross income to her retirement fund.

#### Adult Family Members: Mr. Zeta and Ms. X

Ages: Mr. Zeta, 38, divorced from first wife, the mother of his son; Ms. X, 33, divorced from first husband, the father of her two daughters

#### Employment and Relevant Information:

Mr. Zeta has worked for a local car dealership as a certified mechanic for 10 years. He works Tuesday through Friday, 7:30 a.m. to 5 p.m., and every Saturday morning from 7 a.m. to noon. On the weekends he isn't working, he travels to visit his son. He pays \$400 in child support each month. He enjoys spending time with coworkers, bowling, attending auto races, and riding his mountain bike in competitions. Ms. X works 4 hours per day, Monday through Friday, as a receptionist. She has custodial rights for her daughters. She enjoys scrapbooking, cooking, and watching movies. Her ex-husband pays \$250 total per month in child support, and his employment benefits provide full health and dental insurance for their daughters.

#### Other Family Members and Relevant Information:

*Level One.* Ms. X's two daughters live with them. The oldest is in third grade, and the

youngest is in first grade. Mr. Zeta's son is 12 years old and lives with his mother 500 miles away.

*Level Two.* Mr. Zeta's ex-wife and son live 500 miles away. He travels to see his son twice a month and brings him to stay over the summer school break. Mr. Zeta's parents live in another state.

*Level Three.* Ms. X has two sisters living within 2 miles. Ms. X's ex-husband is very dependable with child support payments but does not have contact with his daughters.

#### Family Assets:

Mr. Zeta has a 10-year-old pickup that is debt free. He also has \$750 in liquid savings. He withdrew all of his retirement savings to pay for the divorce. Ms. X has a 5-year-old van with a loan balance of \$6,000 at 5% interest.

#### Family Debts:

The family lives in an apartment with a monthly rent equal to one-third the average family income of your locality. Use local economic data available to you to determine that amount. He can match his employer's 3% addition to his retirement pension and plans to do that from now on, but can stop at any time. Ms. X has a student loan balance of \$5,000, with monthly payments of \$300. She has no retirement savings or health, dental, or life insurance. The vehicles must be maintained, insured, and licensed. They would like to have renters' insurance but haven't filed the paperwork yet.

#### Purpose:

To become familiar with the case family assigned to you.

To explore possible stereotypes or biases you may experience while contemplating this family's current situation.

To recognize possible worldview concepts threaded through the family's situation and your interpretation.

To illustrate your comprehension of respectful relationship building in family service setting.

#### Budget:

Although Case One does not use the accompanying spreadsheet, it is good practice to review the entire document to note what you will be addressing and when that will occur. Modify the spreadsheet heading with your assigned case family's name and your name. Save these changes and use the most current version with your next case assignment.

#### Task:

Carefully read your assigned case family description and contemplate the dynamics of their current situation. You will be assisting them over the course of these case

assignments to create a workable monthly family financial budget.

#### Report:

The report heading must have correct filing information, including the case family name, the number of the case (1), the current date, and your name.

Create a summary paragraph as an introduction to the report, limiting the description of your family and their situation to fewer than six sentences. That introduction will be used for all future case reports.

In two or three paragraphs, present a short essay explaining how your family of origin is similar to or different from your assigned case family. Discuss assumptions about both the similarities and differences and how you will approach your role as an objective professional.

Submit your report as required by your instructor.

The family unit has been and continues to be the basic unit of society. As such an integral part of the larger social system, the family is impacted by all social, economic, political, and environmental changes. Thus, the family is dynamic in nature,

responding and adapting to change. To allow such flexibility, families must engage in the management process, using basic decision-making tools and accessing necessary resources to maintain over time.

Why and when is it necessary to create limiting definitions of the family?

Other than money, how many resources can you list that would be important in the management of families?

How have culture and worldview influenced your decision to study family resource management?

Individuals and families use the basic decision-making steps for even small situations. Trace your most recent eating experience through this process.

Using the worldview framework in this chapter, determine your personal combination of the five dimensions.



# UNDERSTANDING FAMILIES AND HOW RESOURCES ARE MANAGED

**F**amily resource management assumes that families are actively involved in the management of resources available to them to fulfill needs. It is essential that both the concept of “family” and the process of “management” by families be fully understood before professionals in the field can fully serve clients.

The most basic unit of society is the family. It is hard to imagine someone who has never experienced being part of a family. In fact, almost everyone can tell a story about his or her family. For most, family is where we learn how to face the outside world. Effective management of the family is critical not only to the family but also to the individual members within the family. The family is where we learn to make good decisions and experience the consequences of bad decisions. A study of the family begins with the history of the family.

## HISTORY OF THE FAMILY

The origins of the family are unclear. Some have suggested that there is evidence that families have existed for thousands, perhaps millions, of years (Gough, 1971). Anderson (1997) speculates that although prehistoric clans were organized around a patriarch, with the development of agriculture it became necessary to organize around geographic areas ruled by political figures rather than by the head of the family. In medieval Europe, the family was influenced by the church and feudalism, generally extended in form (Seufert-Barr, 1994). Tadmor (1996) studied the definition of a “family” as it appeared in 18th-century English writings. She found that the term included not only immediate blood relatives in the household but also servants and other relatives in residence. The criterion for inclusion as a family unit at that time was an individual’s dependence on the head of household for basic needs.

The institution of marriage within the family is also varied. As early as 1922, Westermarck described the origin of marriage as follows:

It was, I believe, even in primitive times, the habit for a man and a woman to live together, to have sexual relations with one another,

## Objectives

- Summarize the history and origins of the family.
- Describe how the family today is in transition.
- Compare various definitions of families.
- Discuss change to family expectations, family structure, and the institution of marriage.
- Explain how families exist in cultural contexts.
- List basic functions of the family.
- Identify resources that are available to families.
- Describe how family resource management and home economics are related.
- Review key family management challenges.

**Polygyny:**

the practice of a man having more than one wife at the same time

**Modern family:**

a family that consists of a breadwinning husband, a housewife, and their children

**Democratic family:**

a family that emerged at the end of the 18th century as a separate and private group in society where mates were selected through preferences and children were nurtured

**Companionate family:**

a family in which a husband and wife are partners who married because they loved each other, rather than out of a sense of moral duty

**Postmodern family:**

the contemporary family that is more diverse than in the past in terms of family structure and relationships

**Traditional family:**

a married couple and their biological child or children in one household

**Nuclear family:**

the family group consisting of parents (usually a father and mother) and their children in one household

and to rear their offspring in common, the man, being the protector and supporter of his family and the woman being his helpmate and the nurse of his children. This habit was sanctioned by custom, and afterwards by law and was thus transformed into a social institution. (1971, pp. 27–28)

Gibbs and Campbell (1999) reported that religious and social groups experimented with different forms of familial social bonds in the Americas during the 19th century. The practice of **polygyny**, having multiple wives, existed in certain religious factions and in some Native American cultures. Larger households meant an increase in children and wealth. Multiple adult members provided the resources necessary to fulfill the many daily needs of large family units.

In the United States, the preindustrial family was largely an economic unit. Those who lived together were needed to help provide for existence. Families sometimes included nonfamily members whose purpose was to care for the children or carry out household work. Children, once old enough, were often sent to help other families if they were not needed at home.

After the Industrial Revolution, work was no longer centered in the home. Men went away from the home to work, and family roles were more defined. As the middle class emerged, the family became a symbol of stability and the domestic ideal (Skolnick, 1993). The **modern family** consisted of a breadwinning husband, a housewife, and their children. According to Aulette (2002), the modern family included two distinct phases. First, the **democratic family** emerged at the end of the 18th century as a separate and private group in society where mates were selected through preferences and children were nurtured. Creating and maintaining a family was an expected, almost obligatory, role for adults. Husbands went to work outside the home, and wives were expected to stay home. By the 20th century, the second phase, the **companionate family**, had become the most common family form. In the companionate family, husbands and wives were partners who married because they loved each other, rather than out of a sense of moral duty (Mintz & Kellogg, 1988).

The **postmodern family** implies that families at this time in history are so diverse that comparison with those in the past is impossible. Another implied concept within the term “postmodern” is that in trying to rely on past research and theory, one would be unable to study current family structures and relationships.

## THE FAMILY TODAY

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Throughout history, researchers have been unable to find a picture of family that would represent what it has come to mean today or what it will be in the future. How we define the family today must be broad and flexible. One definition would not be able to accurately characterize every family in the United States.

White et al. (2014) question the focus on family structure as a defining concept. They believe that structure is ambiguous and, ultimately, confusing. Yet family structures are central to many definitions. The **traditional family** or **nuclear family** implies a husband, wife, and children in one household. Although this idea has come to symbolize the American family, it is far from actually representing the vast majority of families today.

The functions of the family will lead us into our discussion throughout the text. Before we look at these functions, it is helpful to look at the diverse ways in which family units are defined.

## DEFINING THE FAMILY

The word “family” still brings to mind the image of an intact, two-parent home with two children, a dog, and gray-haired grandparents. In reality, we have just learned that in the United States we can no longer define the family in this way. In the past, the definition of family has been selective and often rigid in description, leaving many to wonder about the validity of their own family. Given the various configurations of families today, creating a contemporary definition of family can be a difficult task. The definition of family takes on diverse meanings, depending on the context from which it comes.



istock.com/monkeybusinessimages

► **Photo 2.1**  
The family today is diverse and flexible.

## Theoretical Definitions

Within the study of family resource management, the interdependence of members and the continual need for decision-making to meet the needs of members are key concepts. Although no single definition meets all situational needs, those within the field of family sciences incorporate core concepts founded not only as a result of research and the development of family theory but also in response to the changes that have taken place within society.

Existing definitions that address the study of families include the following:

A group of persons united by the ties of marriage, blood, or adoption; constituting a single household; interacting and communicating with each other in their respective social roles; and creating and maintaining a common culture. (Burgess & Locke, 1945)

A range of household structures that meet people’s needs at various points in their lives or that are forced on them by circumstances. (Hess, 1995)

A consuming unit that is highly dependent on the economic system beyond the home, over which the family members have little control. (Hess, 1995)

Two or more persons who share resources, share responsibility for decisions, share values and goals, and have a commitment to one another over time. (American Association of Family and Consumer Sciences, 2001)

As families search for public and private resources, they must navigate the multitude of definitions held by different institutions. It is hard to put the family

**Family:** the basic unit in society, traditionally consisting of a group made up of parents and children living together in a household

into one philosophical box. Throughout history, the family has changed to meet the needs of its members. **Family** will be defined in this text based on three core concepts drawn from Lamanna and colleagues (2018):

1. A group of any sexually expressive or parent–child or other kin relationship in which people, usually related by ancestry, marriage, or adoption, form an economic unit or otherwise practical unit and care for any young.
2. The group considers their identity to be significantly attached to the group.
3. The group commits to maintaining that group over time.

All three criteria have major implications for resource identification, access, and management.

### Variations on a Definition of Family— When Numbers Are Necessary

While Lamanna et al. (2018) provide a grounded definition of family for application throughout this book, professionals working with individuals and families must learn to navigate through the many qualifying definitions necessary for connecting families with appropriate resources.

#### U.S. Census Bureau

The U.S. Census Bureau says that “a family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage or adoption” (U.S. Census Bureau, 2020).

2020 Subject Definitions:

**Family households:** A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder’s family in tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of tabulations.

**Spouse:** Includes a person married to and living with the householder. The categories “same-sex husband/wife/spouse” and “opposite-sex husband/wife/spouse” include people in formal marriages, as well as people in common-law marriages. In tabulations, beginning in 2013, unless otherwise specified, “spouse” and “married couple” includes same-sex married couples.

**Child:** Includes a son or daughter by birth, a stepchild, or adopted child of the householder, regardless of the child’s age or marital status. The category excludes sons-in-law, daughters-in-law, and foster children.

- **Biological son or daughter:** The son or daughter of the householder by birth.
- **Adopted son or daughter:** The son or daughter of the householder by legal adoption. If a stepson or stepdaughter has been legally adopted by the householder, the child is then classified as an adopted child.
- **Stepson or stepdaughter:** The son or daughter of the householder through marriage but not by birth, excluding sons-in-law and daughters-in-law. If a stepson or stepdaughter of the householder has been legally adopted by the householder, the child is then classified as an adopted child.

**Grandchild:** The grandson or granddaughter of the householder.

**Brother/Sister:** The brother or sister of the householder, including stepbrothers, stepsisters, and brothers and sisters by adoption. Brothers-in-law and sisters-in-law are included in the “Other relative” category on the questionnaire.

**Parent:** The father or mother of the householder, including a stepparent or adoptive parent. Fathers-in-law and mothers-in-law are included in the “Parent-in-law” category on the questionnaire.

**Parent-in-law:** The mother-in-law or father-in-law of the householder.

**Son-in-law or daughter-in-law:** The spouse of the child of the householder.

**Other relatives:** Related by birth, marriage, or adoption, but *not* one of the categories already mentioned—for example, niece or nephew. If a foster child is related to the householder, respondents are advised to select the appropriate relative category, such as grandchild, or include in the “Other relative” category.

Data sets gathered by the U.S. Census are used in a multitude of ways. Business institutions focus on these households as consuming units, further categorizing them into socioeconomic, cultural, age-specific, and other target market groups. Financial analysts use these data to forecast the economic health of the country. Social scientists apply these data to the analysis of behavioral shifts and actual or possible impacts of such changes.

*Lupita is part of a team creating a local housing study for city officials to use as support for a grant to provide money for subsidized apartment construction. Using official U.S. census data provides an accurate and trusted basis for such purposes.*

## Public Opinion

Surveys administered to the general public collect information about behaviors and configurations of family units that are then presented as being acceptable or deemed to be normal in that particular society. Depending on the scientific rigor



of the instruments used in these polls, results may be generalized to the larger population or may be biased and unreliable.

*In Lupita's work with the housing study, to illuminate local uniqueness in a city specific surveys can focus on certain family circumstances. For instance, a quick local survey could help her team understand the way citizens define "affordable housing." Analyzing responses can help the team understand how citizens define families. Is it by income averages, neighborhood allegiance, age of household members, or something different?*

## The Legal System

The legal definition of "family" has become much more flexible and nonspecific and not limited to people linked by legal marriage, blood, or adoption. Judges use these criteria: common residence, economic interdependency, stability, and commitment (Scanlon & Marsiglio, 1993).

Based on the functional and psychological qualities of the relationship: The "exclusivity and longevity" of relationship; the "level of emotional and financial commitment"; the "reliance placed upon one another for daily family services"; and how the members "conducted their everyday lives and held themselves out to society." (New York Supreme Court; see Gutis, 1989)

*Celeste is just 6 years old, but a dispute between her grandparents and her divorced parents has resulted in a court hearing to determine her guardianship. Bloodline is not enough to ensure safe placement of children in many situations.*

## Life Insurance

Employers offering life insurance in their benefits package will usually limit coverage of an employee's family members by defining such terms as "spouse," "child," and "plus-one." For example, the University of Nebraska (2021) gives the following definitions:

Spouse—To be eligible for coverage, a "spouse" must meet these criteria:

Husband or wife, as recognized under the laws of the state of Nebraska

Common-law spouse if the common-law marriage was contracted in a jurisdiction recognizing a common-law marriage

Child—The following dependent children may be eligible for coverage:

Natural-born or legally adopted child who has not reached the limiting age of 26

Stepchild who has not reached the limiting age of 26

Child for whom the employee has legal guardianship and who has not reached the limiting age of 26

Child with a mental or physical disability who has attained the limiting age of 26 may continue coverage beyond age 26 if proof of disability is provided within 31 days of attaining age 26

Employee Plus One—University benefits eligibility is extended to an adult designee of the same or opposite gender who meets all the following criteria:

Has resided in the same residence as the employee for at least the past consecutive 12 months and intends to remain so indefinitely

Is at least 19 years old

Is directly dependent upon, or interdependent with, the employee, sharing a common financial obligation that can be documented in a manner prescribed by the university; and

Is not currently married to or legally separated from another individual under either statutory or common law.

*William, an assistant professor, is divorced with two children and has been living with Sadie for the past 5 years. They have no plans to marry but do intend to continue cohabiting. William can include Sadie in his employer's benefit package as a "plus one." This designation is available to same-sex couples as well.*

## The Family and Medical Leave Act (FMLA)

Under the FMLA, employees working for qualifying employers have the legal right to take unpaid leave to care for infants, ill children, spouses, or parents or to take new parental bonding time with adopted or foster children. The following definitions illuminate qualifying situations:

Birth and care of a newborn child

Placement with the employee of a child for adoption or foster care and to care for the newly placed child

Care for an immediate family member (spouse, child, or parent—but not a parent-in-law) with a serious health condition

Any “qualifying exigency” arising out of the fact that the employee’s spouse, son, daughter, or parent is a covered military member on or called to active duty (American Federation of State, County and Municipal Employees, 2017)

*Jorge's elderly mother broke her hip and requires constant supervision. She doesn't have the resources to be admitted to a care facility for rehabilitation, so Jorge takes an unpaid leave of absence from work for 2 months to take care of her. The FMLA ensures that, after that leave, he will be able to return to his position or a comparable position with his employer.*

## U.S. Income Tax/Internal Revenue Service

To determine tax liability, U.S. citizens file annual tax returns. The terms used in this process are defined by accompanying literature. A **head of household** is an unmarried or “considered unmarried” person who pays more than one-half the

**Head of household:** the person whose name appears first in the census enumeration of a family or group of people living together

**Dependent:**  
a person who relies  
on another for  
support

cost of keeping up a home for a qualifying person, such as a child who lived with that person or a parent whom the person can claim as a dependent. There are five tests that must be met for a person to qualify as another's **dependent**:

1. *Relationship test.* The person must either be a relative or have lived in the home as a family member all year.
2. *Age test.* The person must be under age 19 or a student under age 24 at the end of the year and younger than the head of household or permanently and totally disabled at any time during the year, regardless of age.
3. *Residency test.* To meet this test, the person must have lived with you for more than half the year. There are exceptions for temporary absences, children who were born or died during the year, kidnapped children, and children of divorced or separated parents.
4. *Support test.* To meet this test, the person cannot have provided more than half of his or her own support for the year, and the head of household generally must provide more than half of a person's total support during the calendar year.
5. *Joint-return test.* To meet this test, the person cannot file a joint return for the year. An exception to the joint-return test applies if the person and his or her spouse file a joint return only to claim a refund of income tax withheld or estimated tax paid. (Internal Revenue Service, n.d.)

*Pam and Randy have three children (dependents) under the age of 16. While filing their tax return, they can receive a deduction of income earned for each "dependent/allowance" they can enter on their tax form. As a family, they have five potential allowances. If they choose to file jointly, all five can be used to determine that deduction and lower tax liability. Should they choose to each file a separate return, they would need to divide those five allowances between the two returns.*

### Supplemental Nutrition Assistance Program (SNAP)

The SNAP federal governmental program provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move toward self-sufficiency. Some people who live together, such as spouses and most children under age 22, are included in the same SNAP household, even if they purchase and prepare meals separately. If a person is 60 years of age or older and unable to purchase and prepare meals separately because of a permanent disability, the person and the person's spouse may be a separate SNAP household if the others they live with do not have very much income (no more than 165% of the poverty level; USDA, n.d.).

*Meila is a single mother with three small children. Her income falls below the current qualifying income level for the SNAP program. Each month her SNAP card (a plastic credit card) is loaded with funding to use on approved food items in most grocery stores. This money helps Meila stretch her food budget to adequately address the needs of her and her children.*

When someone dies, decisions must be made about who will receive his or her assets, which include money and property. If you do not have a legal document, a will, on file explaining your wishes, the legal system has a method of determining who will get what you leave behind. Family becomes a deciding factor. Your closest living relative(s) will be considered your heirs.

When pop star Prince died in 2016, he did not have a will in place. His multimillion-dollar estate had to be divided among his six blood relatives. Before everything could be settled,

one of his half-brothers, Alfred Jackson, died, but not before he had completed and filed a will leaving most of his claim to Prince's estate to a New York entertainment company. That company, Primary Wave, filed a legal case requesting to be considered one of Prince's legal heirs. The other five remaining relatives did not view the company as "family."

Dozens of lawyers have been working to settle Prince's estate for several years, accumulating millions of dollars in legal and consultant fees that will be settled out of Prince's remaining assets. The estate, and money, could be tied up in the court system for a very long time.

Puente, M. (2019). Prince died three years ago, his estate is still unsettled: Here's why. *USA Today*. <https://www.usatoday.com/story/life/2019/04/18/prince-died-3-years-ago-his-estate-still-unsettled-heres-why/3344038002/>

## Gray Areas

Other definitions of *family* tend to be influenced by social factors. Family definitions include arrangements that may be seen as gray areas by some but are becoming more socially accepted, and these families are often granted "family" legal rights. Such was the case in the example of employee "plus one" benefits earlier in this chapter.

**Cohabitation**, or an *unmarried couple*, is defined as "two unrelated adults of the opposite sex (one of whom is the householder) who share a housing unit with or without the presence of children under 15 years old. Unmarried couple households contain only two adults" (U.S. Census Bureau, 2020). Despite some concerns, this form of the family has gained widespread social acceptance over the past 30 years. Current legal debate has centered on **domestic partners** being entitled to legal rights and/or employee benefits. Loosely, two people who have chosen to share one another's lives in an intimate and committed relationship, live together, and are jointly responsible for basic living expenses qualify for such programs in states that recognize this designation. As of 2009, federal employees in domestic partnerships gained some benefits following a new policy enacted by the Obama administration (Phillips, 2009). In addition, since July 9, 2015, married same-sex couples throughout the United States have had equal access to all the federal benefits given to married opposite-sex couples (Lynch, 2015).



► **Photo 2.2**

Same-sex parenting challenges some definitions of family.

**Cohabitation:** to live together as or as if a married couple

**Domestic partners:** the personal relationship between individuals who are living together and sharing a common domestic life together but are not joined in any type of legal partnership, marriage, or civil union

**Mutual definition:**  
a definition shared  
by or common to two  
or more people or  
groups

Yorburg (2002) defines “families” as groups related by marriage, birth, adoption, or **mutual definition**. According to this definition, when people define themselves as a family, they essentially are a family. Within that mutual definition are elements of emotional involvement and identity attachment that connect individuals at the present time and create a need for continuation or maintenance of that family unit over time. This maintenance function requires acquisition and utilization of resources.

It is not unusual for business and family to become intertwined. The United States, like many other countries, has a strong economic base of family-operated businesses. Some have evolved over several generations. New family businesses often arise from perceived needs within a family. The Burns family launched a large-scale specialty service business to fulfill a personal need.

Jan Burns, owner and manager of her own small business, catered to the pet grooming needs of her community. For 15 years, she had been moderately successful, establishing both her skills and relationships with loyal customers. The flexibility of her schedule and the home-based location allowed her to raise her two children with little outside child care. Joanna, Jan's daughter, was now in high school, and what had been a syndrome of learning and developmental difficulties was becoming an obvious problem in the eyes of both her teachers and her parents. Jan shares the decision-making process that followed this recognition:

*Joanna's teachers are wonderful. They are very supportive and have challenged her in the special education classrooms as best they could. When she was a junior in high school, her classmates began talking about college and future careers. Her father and I hadn't really accepted the fact that she wouldn't be capable of at least some training program in the local community college.*

*Joanna was even more belligerent. She insisted on sending in college postcards that were coming in the mail on a daily basis. She even signed up to take the ACT test. Her father and I had never applied to a junior or a regular college, so we had no idea what that really was.*

*Of course, we weren't prepared for Joanna's reaction—frustration and despair—when she went to take that test. Her coursework in middle and high school had been modified, and although she performed adequately in those specially designed situations, she had elementary math skills and science comprehension. Reality hit us all hard. Joanna would never be fully independent and socially functional. Her counselor began talking to her and us about group home living and vocational work programs in the area. We were devastated.*

While her parents dealt with their new realization, Joanna turned to self-therapy and began spending more and more time at her mother's grooming shop. Jan took notice and expanded her customer services to include short-term boarding. Joanna was given the responsibility of taking care of boarded dogs and cats at night and on weekends. She was both capable and responsible in these duties. Jan started thinking about a possible future for her daughter in her own business field.

*I don't remember just when it hit me, but one day a customer told me*

*about a pet resort she had toured in a neighboring city. I did some surfing on the internet and realized that there was a growing market for high-service pet care. Within the year, we had expanded my small business with the construction of a large grooming, retail, training, and boarding facility—Jan’s Pet Resort!*

Like many new businesses, this endeavor started slowly. However, within the first year, it proved to be a huge success.

*Our grooming business more than tripled, and the boarding is at capacity every holiday season. Joanna feeds these*

*pampered pets, plays with them, and even does some front-desk customer relations. I can see her working full-time here when she graduates. We, as a family, have accepted the fact that she will always need our attention and support. The increased income from this new business takes some of the stress off, however.*

Creating a business to meet the needs of one family member proved to be both a positive family experience and a profitable business endeavor. Basic management skills provided Jan with answers to both personal and professional challenges.

## CHANGES IN THE FAMILY

Changes in family expectations serve to alter the emphasis of the family within society. The Pew Research Center (PRC; 2015) reports that expectations differ by age, with older adults more likely to believe that society is better off when people value marriage and children. The American family is becoming increasingly more diverse, and family structures are constantly evolving, with less than half of all children living with two married parents (PRC, 2015). Marriage rates continue to decline. In 1960, 9% of adults had never been married, but by 2012, that percentage increased to 17% for women and 23% for men. There are several reasons for these changes, including more people waiting to marry later in life and a rise in cohabitation. Another reason for the decline in marriage could be that previously married adults show less interest in marrying again (PRC, 2015). There are fewer two-parent households, and families are smaller (PRC, 2015).

There is no doubt that cohabitation has increased as a family structure, and it is estimated that the majority of couples now live together before getting married. There are still cultural and religious traditions that view cohabitation as unacceptable, and research continues to point out concerns for those who cohabitate. Lundberg et al. (2016) report an economic inequality among those who cohabitate; those who are college-educated follow more traditional patterns of marriage and parenting than do men and women with less education. Childbearing in cohabiting unions is higher among high school graduates and those with some college, and their marital and cohabiting unions are less stable. Children of less-educated parents are more likely to grow up in a single-parent household or to experience instability. This increasing inequality has contributed to inequality in household income.

Stanley and colleagues (2006) coined the term “sliding versus deciding” to illustrate an important implication of the transition from cohabitation to marriage.

Those couples who slide into cohabitation may also remain in a relationship or move toward marriage regardless of the quality or the commitment to the relationship. In contrast, those couples who have discussed their future intentions and what cohabitation means to their relationship—the “deciders”—are more successful as they move into marriage.

The National Marriage Project (Hymowitz et al., 2013) reports that the institution of marriage has also changed. Continuing to support earlier trends of delayed marriage for young adults, research finds that while some may see this as evidence that marriage is becoming undesirable, a large majority of young adults say they hope to marry in the future. There are several benefits of marriage delay, which include better economic opportunities and a lower divorce rate. However, more women are now becoming mothers before getting married, with 47% of twentysomethings giving birth outside of marriage. The result of these changes can include economic, social, and family stability consequences, especially for children.

Americans are sharply divided when it comes to recent structural changes in the family, such as cohabitation, single parenting, mothers working outside the home, intercultural marriage, and so forth. The Pew Research Center reports that about one third of people accept these changes, one-third reject or believe these changes are harmful for families, and one-third are tolerant of the changes but believe they may not be good for the family (Morin, 2011).

Although many changes have taken place and the family may be difficult to define, the concept of family is an integral part of the fabric of American culture. Policymakers, educators, and service providers acknowledge the importance of the family as the core of individual well-being and growth.

## WORLDVIEW

### The National Family

Nations vary greatly in terms of governance structures. The United States is considered to be a constitutional federal republic. A president is elected or reelected every 4 years. The presidential family holds that place only during the period of time the parent holds active office. After a presidential term, they become a “former” first family. In other countries, royal family lines maintain a presence over generations and even centuries. In the United Kingdom, for example, the House of Windsor has reigned for over 100 years. There is a distinct line of succession, or passage of the crown from one generation to the next. At one

time, only males were allowed to be in that line for the United Kingdom. Some countries still refuse to acknowledge female succession.

Within royal families, social roles are essential to maintain the acceptance of and the continued financial support of the subjects, or citizens of those countries. Because they often have very little political power, royal families are evolving with the social movements of the times to hold onto the influence that was once guaranteed solely by birth. As these royal families begin to reflect the families within the general population, will they eventually become obsolete and unnecessary?