THE DECISION-MAKING PROCESS

- 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
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...
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?

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 nonproductive 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.

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.

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.
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.

IN THE NEWS

What’s a Plus One?

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)
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.
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.
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.

REALITY CHECK

When Uncle Sam Calls

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 Arrerdo’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.

Resource Categorizations

Financial Resources

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.

Emotional Resources

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)
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.

Mental Resources

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.

Spiritual Resources

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.

Physical Resources

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.

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

In some Asian and African countries, majorities live with extended family: % of individuals in extended-family households

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.

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.
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.

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

<table>
<thead>
<tr>
<th>Orientation</th>
<th>Family A</th>
<th>Family B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Humans and nature</td>
<td>Harmony considerations: energy conservation;</td>
<td>Mastery over considerations: comfort</td>
</tr>
<tr>
<td></td>
<td>natural building materials; simplicity of</td>
<td>regardless of weather; popular building</td>
</tr>
<tr>
<td></td>
<td>furnishings</td>
<td>materials; high-tech, personalized interiors</td>
</tr>
<tr>
<td>Time</td>
<td>Present considerations: provide for the</td>
<td>Future considerations: invest for the future;</td>
</tr>
<tr>
<td></td>
<td>present; meet current needs</td>
<td>plan for future needs</td>
</tr>
<tr>
<td>Activity</td>
<td>Being considerations: housing is merely</td>
<td>Accomplishing considerations: housing</td>
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<td>shelter; changing situations will require</td>
<td>reflects social position; neighborhood</td>
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<td>implies status</td>
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<td>Possible decisions</td>
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<td>Purchase of acceptable home with mortgage</td>
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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

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

**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, lawmakers, 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.
INTRODUCTION TO THE CASE FAMILY SIMULATION

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.

Objectives of Family Resource Management Case Work

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.

**Beta 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.

Tau Family

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:

Mother 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.

Zeta Family

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.

Chapter One Case Assignment

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.

SUMMARY

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.

QUESTIONS FOR REVIEW AND DISCUSSION

1. Why and when is it necessary to create limiting definitions of the family?
2. Other than money, how many resources can you list that would be important in the management of families?
3. How have culture and worldview influenced your decision to study family resource management?
4. Individuals and families use the basic decision-making steps for even small situations. Trace your most recent eating experience through this process.
5. Using the worldview framework in this chapter, determine your personal combination of the five dimensions.