

**EXTENT OF INDIVIDUAL PARTICIPATION BY MEMBERS IN
250 FAMILIES IN CLOTHING SELECTION**

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I INTRODUCTION

The beginning of the culture dress and art of personal appearance have been intimately associated with social and economical life. In a modern society there is an intense competition between men and women as well as women and men for jobs and social position. Clothes mean much more to men than for women, they often mean, the difference between the success and failure. The house and clothes have answered the human requirement for shelter and they express the individual and the national ideal of beauty in colour and in form satisfying the demands of aesthetic instinct, says Pearson (1920)¹. According to Sigelow (1953)², clothing is the second triumvirate of fundamental necessities.

Clothes in several important aspects, are the frontiers of our environment and powerful determinants of our inner consciousness, Koch (1969)³. It is an expression of personality and therefore of individuality. "Clothing is more important than most of us realize as it determines in large measure how one appears in the street and in the society, the friends he makes, the jobs he seeks and the company he invites to his home," says Tate and Glisson (1961)⁴. It is a means for getting desired goals as individuals are often judged by their appearance.

According to Devadas (1959)⁵, "Clothing can be a means of self-expression, a manifestation of one's aesthetic qualities and an outlet of one's creative ability. Clothing is a means of attaining comfort, and pleasure and thus adding to the total satisfaction obtained, says Fitzsimons (1961)⁶. Good grooming and well dressed, clothing can do much to enhance natural beauty or compensate for its lack physically, socially and psychologically, Kinchen and Erwin (1965)⁷. Most attractive individuals have enhanced their qualities by means of careful grooming and attention to dress.

The choice of clothing in the earlier days was an easy task as it was limited and clothing selection had to be made only on important occasions such as wedding and religious functions. Now a days clothing selection is no longer a simpler job because the wide variety of manufacturing process in textile which offer an opportunity to select the ones that are best for a specific purpose. Therefore the people are faced with many problems in the selection of textile materials.

Choice rests on one's desire, ability and willingness to get the maximum satisfactions from the spending of one's money, time and energy. According to Heid, (1954)⁸ "a feeling of surplus, a sense of being free to choose depends on the size of the family and also on the family's standards of living, the judgement used in choosing goods, the efficiency in marketing and the volume of household tasks performed by the family members".

Clothing selection can influence our happiness in day to day living during all our age. Some people have the natural ability to choose the appropriate colour, design, or fabric to enhance their appearance. In order to have becoming clothes consideration must be given to the above factors and personality and figure of the individual. Careful selection of clothing can improve one's personality and physical appearance. People are well dressed, in the sense of having good taste in the selection of their clothes are more readily accepted in most social occasion.

The family attitudes towards dress, especially on the part of the mother, and possibly of the father, are important to the good mental health of each member of the family. Good grooming, good taste in dress, achieve interest in style, fashion and even fads are assets to family happiness. Parents who allow their children to feel unhappy about the methods of selecting their dress may be responsible for personality maladjustment later in their lives. Chambers and Moulton (1961)⁹ point out women have the responsibility of showing interest in buying beyond their own individual needs and desires for family members.

Clothing selection is the only creative outlet for many women; it is a symbol for their success in life, their social position and the economic success of their husbands. The community often judge us by their appearance, says Vingo (1955)¹⁰.

The purpose of the study of clothing selection is not necessarily to change the opinions or the taste of an individual, but to replace impulsive or instinctive selections with considered choices that can be verified by reason. Very little information is available in the area of clothing selection specially in regard to the extent to which the family members take a part.

Hence a study was planned to determine the role of different members in the family in the choice and selection of family clothing. Also it was hoped this would enable the investigator to find out the extent to which the members derived satisfaction by making such selections. From the large population selected for the study the investigator also hoped to get a picture of the pattern of the clothing expenditure of families.

II REVIEW OF LITERATURE

The literature for this study is reviewed under the following headings:

- A. Clothing Needs of the Family,
- B. Factors Influencing Clothing Selection,
- C. Participation of Family Members in
 - i. Making the clothing decision,
 - ii. Planning the clothing budget,
 - iii. Selection of family clothing, and
- D. Conclusion.

A. Clothing Needs of the Family

Clothing is a field for individuals aesthetic expression and enjoyment, says Andrews (1955)¹¹. It occupies a very important place in our present day society, since it satisfied one of the most essential necessities of mankind. Now a days, clothing is found to be an important factor in the development of individual's personality and it separate one people from another. We recognise that good appearance builds morals, helps us to maintain our competition in the economic or the social world, opines Mojiney (1963)¹².

The clothing needs, desires and demands of families today are influenced by a multitude of circumstances. Today's dresses include formal, semi-formal, informal, sport, casual and work clothing. Within each category exists an ever increasing number of designs and styles, all available in unlimited colours, textures and fabrics, say. Tate and Glisson (1961)⁴.

Oppenheim (1955)¹³, Jerke (1957)¹⁴ and Baxter and Latake (1949)¹⁵ found that the clothing needs vary according to our environment, age group, home life, activities, interests, occupation, social life, comfort, individual's income, personal values, goals and the customs of the community where one lives. According to Fitzsimmons and White (1958)¹⁶, the kind and amount of clothing one needs depends upon weather conditions and upon the standards for cleanliness and the methods one uses for keeping clothes. One needs enough clothing at any time so that some items can be cleaned while others are being worn.

Chambers and Moulton (1961)⁹ opine that individual families differ in spending the money for clothing. This is decided only after considering the needs of the family or individual. It is important to be realistic in analysing demands. One member of the family may have professional needs that must be met and considered first. Most professions demand certain standards in dress regarding appearance or safety. A career woman in retailing or in some area of the fashion industry must consider her clothing purchases in rela-

tion to high fashion more than the mother of the several small children whose needs are better met by classic clothing featuring ease of care (1949)¹⁵.

Nickell and Dorsey (1960)¹⁷ found that the increase in the expenditure for children's clothing in the later school years, when the children are in teens and twenties decrease the clothing expenditure of parents. In the later period of family life the clothing needs of parents further decrease and clothing expenditures are not likely again to mount. According to Baxter and Latake (1949)¹⁹, the father's occupation will be one of the factors that affect his clothing needs. A man's wardrobe should be related to the activities which make up his day. Ryan (1944)¹⁸ opines that if father works in a factory, he will require less than if he works in an office.

The needs of clothing for all family members is a problem of interest to all (1949)¹⁵. The clothing needs of the family members vary because of individual differences. People are not alike in looks, physique, or temperament and they are equally different in clothing needs, (1960)¹⁷. Troelstrup (1957)¹⁹ found that the clothing needs of children, differ because of individual differences in personality and in physique. A study made by the Bureau of Home Economics on measurement of children showed that many children of same age have entirely different body proportions and dimensions. Morgan (1955)²⁰ suggests that the clothing for children must be durable, but it must also be of the same style all the other children wear. Ryan (1944)¹⁸ is of the opinion that the older children will need more than the younger ones for clothing.

Ryan and Phillips (1947)²¹ and Chambers and Moulton (1961)⁹ opine that the average college girls will need clothes for classes, for formal and informal wear, for travelling and sports, and for relaxing and sleeping. The elder daughters in the family, deserves special consideration in that her needs are real and often so extensive as to seem out of proportion to those of family (1949)¹⁵.

Oppenheim (1965)¹³ opines that the suburban housewife who lives in casual living needs a different wardrobe from that of the urban working woman or the college student. According to Baxter and Intake (1949)¹⁵, the clothing needs of the "gainfully employed" mother are similar to those of other business and professional women and the mother in the home and have much in common with those of the high school girls. Mojinscy (1963)¹² opines that the women in business or professional life, especially one who deals impersonally with the public, often finds it desirable to buy fewer garments, but always of the best quality. She is usually content to sacrifice variety in favour of distinctive smart costumes that are well fitted and require little care.

3. Factors Influencing Clothing Selection

The importance of clothing to the individual family varies from occupation to occupation, from community to community, and from social group to social group. Some families find that it is of the utmost importance for their members to be well dressed. Others require more than a minimum amount of comfortable clothing with difference, says Sigelov (1953)⁸.

The kind of clothing purchased are influenced by climate, occupation of the member, the number of children and older people in the family or population and above all by the production and marketing techniques, say Cochrane and Bell (1956)²². According to Andrews (1955)¹¹ ages and needs of the members, according to Troelstrup (1957)¹⁹ the family location, social life, vocation and travel plans and according to Chambers and Moulton (1961)⁹ the women's occupation and the kind and amount of work she and her husband do are the factors which influence the clothing selection of any family.

Fate and Glisson (1961)⁴ and Oppenheim (1965)¹³ are of the opinion that the family mobility, housing changes, personal desires of the family members, consumer credit, prevailing price level, social and psychological values, attitudes towards clothing, functions and festivals are influencing factors. The expenditure of an individual or family will be affected by various factors such as income, sex, marital status of an individual (1969)²³. Gross and Cranfell (1958)²⁴ opine that clothing expenditures will be considered from the stand point of flexibility, the factors affecting the amount on clothing, the factors determining the success of purchases, plans for filling the needs, and the information needed for the selection in the market.

1. Income

Oppenheim (1965)¹³ opines that increased personal and family income has influenced the amount people can spend on clothing. The increase in family income is due to the increasing number of married women working outside the home, says Tate and Glisan (1961)⁴. A study made by the Institute of Home Economics in 1956 shows that "As income rises, the number of garments purchased increases and the amount spent for each garment also increases". The husbands in the higher income bracket purchase more articles of clothing, but they spent more than twice as much for clothing. The number of garments purchased by the wives did not increase as much from the lower income bracket to the higher income, but the amount spent per garment increased more rapidly. The number of children's garment purchased and the amount spent for each were less influenced by income than were adult purchases, quoted by Oppenheim (1965)¹³.

Thompson (1949)²⁵, Sigalew (1953)² and Winkler (1962)²⁶ state Engel's theory in their study of family consumption as the family income increases, the amount of money spent on clothing increases, though the percentage remains unchanged. Recent studies in the United States, however, indicate that the proportion of the income spent for clothing, as well as the amount, tends to vary directly with the income. Families with larger income spend a somewhat larger percentage of their income for clothing than do families with smaller income. Froelstrap (1957)¹⁹ found that the amount spent on clothing increases as income increases but the proportion decreases

among the highest income families. In moderate income and low income families clothing expenditures do not come regularly. In the families of the salaried worker 8.2 per cent of the total income was spent on clothing and upkeep in contrast to 8 per cent for the wage earning families.

A study conducted by Mullick (1958)²⁷ showed that 3.2 percent of the income was spent on clothing by a group of families. He also found that from families with income Rs. 60 per month, comprising five in the family, that the expenditure was 16.67 percent of the total family income. Schultz (1949)²⁸ found that 10 percent of the income was spent on clothing by a group of families. Another study made by Donaldson (1948)²⁹ found that 12 percent of income was spent on clothing by some other group of families. A study made by Manickam (1958)³⁰ shows that 13.4 percent of the total income was spent on clothing by the working families of Denmark. Waite and Casseady (1959)³¹, Ryand (1957)³² and Ryan (1944)¹⁸ found that 15 percent of the total income as being spent on clothing. Gross and Grandell (1954)²⁴ found that the clothing expenditure range from 10 to 15 percent of family income.

Waite and Casseady (1959)³¹ opine that in lower income families, the husband's clothing expenditure rises more rapidly than the husband's of moderate income level, which equal or exceeds of the husbands of higher income level. On the high income level, the wife's expenditure exceeds that of the husband. The daughter's expenditure exceeds that of the son at all ages and on all income levels. The expenditures of

grown up sons equal or exceed, those of the fathers and the expenditures of grown up daughters exceed those of the mothers as the income increases. The expenditure of younger children are much less than for the adults and maintain a fairly constant relation to the expenditure of the fathers clothing (1939)³¹. Consumer purchase Study quoted by Sigelow (1955)² shows that the expenditures for the husband and wife together averaged between 60 and 75 percent of the total family clothing bill. Families with smaller income spent a larger proportion of their money on the parents' clothing than did families further up the income scale.

In both upper and lower income group people, there seems to be a tendency to spend less for the clothing of children under fifteen years, but some over fifteen spend more for their clothing than do their father, and daughter over fifteen years spend more than do their mothers. Unmarried daughters over 15 years spend more than any other members of the family.

Tate and Ulica (1961)⁴ made a study of employed city workers in 1934 - 1936. It showed that girls of 18 years of age and over, spent on an average, 15 percent more on clothing than did boys in the same age group. By 1950 clothing expenditures for women and girls in cities were approximately 20 percent higher than for men and boys. The rising income increases the prestige role of clothing.

Gross and Crandall (1958)²⁴ quote the survey conducted by Labour Bureau Statistics in 1952 on consumer expenditures. They reported that 55 percent of the clothing expenditure in large cities were devoted to women and girls; 40 percent to men and boys with the remaining five percent spent for children under two and sewing materials. In smaller cities expenditure was equally divided between men and women, say Edmonds and Thompson (1960)²⁵. From the above studies quoted by different authors on amount spent on clothing we found that as the income increases, the amount spent on clothing also increases, but the percentage decreases among the highest income families. Many people spend too much on clothing, while others spend too little. Women spent too much than children and husband, but children over 15 years spent more than their parents.

ii. Occupation

The kind, quality and amount of clothing selected is influenced by the type of employment in which family members are engaged. If father is a member of one of the professions he will attach more importance to clothing than if he is a manual labour say Tate and Olsson (1961)⁴. Devadas (1959)⁵ also points out that the job or profession influences clothing needs. The importance of clothing in the family budget has been affected by women's employment. Employed women spend more for clothing than do unemployed women in all ages at all income levels. The level of income and education of the husband or head of the family appear to have little effect on the

spending pattern of employed women (1961)⁴. Jarning (1960)³³ states that many homemakers employed outside the home are eager to select purchase and maintain the clothing for all family members.

A study made by the Bureau of Human Nutrition and Home Economics (1958)²⁴ shows that the lower income and varying occupational needs of farm families are no doubt responsible for the difference in clothing.

iii. Size of the family

The size of the family also influences the family clothing selection (1969)²⁵. The decreasing size of the family accompanied by the increase in family income, makes more possible attention to clothing and textiles, ^A another factor affecting family clothing demands is the changing composition of the population (1961)⁹. Oppenheim (1965)¹³ opines that family expenses for clothing are greatly influenced by the stage of the family life and particularly by the number and age of children.

iv. Family mobility

Families today are increasingly mobile. The cost of moving generally causes the mobile family to acquire fewer possessions than families that are settled. If the moving of family is associated with higher income the family members may have fewer but better clothes (1961)⁴.

v. Family location

The amount of clothing purchased and the amount paid for it depends to some extent on whether one lives in city or country. Farm families usually own smaller and less expensive wardrobes than do city families. People in the Northern half of the country wear more wool clothing which costs more than cotton and other lighter weight fabrics. The combined cost of clothing and upkeep for families in the South is less than in the North and West, quoted by Oppenheim from the United States of Labour Bureau Statistics (1965)¹³. India, being a hot country, people generally use much less clothing than is normally required in cold countries. Even in different parts of the country the amounts and quality of clothing is quite different, says Mamoria (1960)¹⁴.

vi. Prevailing price level

The percentage of income spent for clothing tends to be higher when prices are high and lower during periods of falling prices, because of clothing prices rise farther and faster than most other prices except food, and decline sooner and more rapidly, says Bigelow (1955)². Winkler (1962)²⁶ found that increase in price is associated with a decline in amount of clothing purchases.

Clothing is available in wide range of prices and women's clothing shows greater variety than men's clothing, with prices ranging from a few rupees to several hundred. If a family is accustomed to buying within a particular price range, they may find it difficult to be satisfied with the style and quality offered by garments in lower price ranges (1958)²⁴.

vii. Personal desire of the family members

Ryan and Phillips (1947)²¹ say that each person differs as to the degree of pleasure she receives from clothing and the amount of importance she attaches to it which in turn influences the type of garments she selects. To some women the main interest in their life is clothes whereas to others clothes are the necessary items. Ebeling and Roemerang (1961)³⁵ say that the majority of women wished that they had more money to spend on clothes; this desire tend to increase with a decrease in income.

viii. Social and psychological values

The clothing one wears plays an important part in one's adjustment to the social group, Niskell and Dorsey (1956)¹⁷. To be part of the group means conforming in clothes as well as in social activities. Clothing frequently is important as a means towards acceptance by the group (1961)⁴.

Social participation might be more applicable to some family members than to others in determining minimum clothing needs. Sybers and Hoach (1962)³⁶ state, family and social class appeared to have strong social effects on clothing behaviour.

According to Warning, (1960)³⁷ the roles of men and women in the society have become less distinct as women are gainfully employed in occupations and profession so that clothes of men and women have become more alike as their roles. Clothes worn for social events in many suburban area tend to be less formal than before and men's

clothes especially have become more colourful and comfortable. Proper clothing also helps the family to win and maintain community approval, (1961)⁴. Girls, those in upper socio-economic levels, attribute higher prestige value to "being well dressed", "neat and clean" than do boys or girls of lower classes, according to the findings of Anastasi and Miller quoted by Carlson et al (1952)³⁸.

ix. Consumer credit:

Instalment credit is by far the most important type of short term credit (1961)⁹. It is used most frequently by families with small children. Middle income families use more instalment credit than other income groups. Todd (1948)³⁹ says that buying clothes on the instalment plan though it may be excusable for few persons occasionally, it is too costly. Oppenheim (1965)¹³ found that the wide spread use of consumer instalment credit is a characteristic of recent decades how much our present high clothing standard are due to credit. Our purchases during functions and festivals indicate that many people buy more freely on credit.

0. Family Members Participation in:

i. Decision making:

The choices we make consciously or unconsciously determine to a large extent, the character of our lives (1956)¹⁹. Chambers and Moulton (1961)⁹ are of the opinion that the family council will help in deciding who needs the most, at what time, and how much money is available for all. Cavanagh and Price (1948)⁴⁰ says that the decision making is the key concept in financial management. The home-

makers recognition of the importance of financial decision should lead her to make more conscious decision and thus change her role as financial manager. Fitzsimmons and White (1961)¹⁶ and Oppenheim (1963)¹³ opine that age, income, education, occupation of the father, the activities of the mother, the stages of family life, social class differences, fashion and what others are wearing, are influencing factors of decision making.

Gibbs (1963)⁴¹ made a survey on decision making among boys and girls. The majority of boys made planned decision when buying grooming items and majority of girls made impulsive decision.

ii. Budget making:

Budget is a spending plan. According to Babson and Stone (1938)⁴² the family budget rests primarily on the tripod of food, shelter and clothing. This budget certainly helps the budget^{er} to get more from life and thus relieve the frustrations and mental strains resulting from financial worries. The amount one allots is influenced not only by one's income but also of one's background, where one lives, social life, position in the community and leisure time activities, says Wingo (1953)¹⁰.

The individual who enjoys an unlimited budget for clothing appears superficially to have no clothing problems (1963)¹². By exercising good taste, careful planning and wise budgeting, she can achieve high standards of personal appearance.

According to Reid (1934)⁸ it is necessary to decide on the period for which the plan is to be made; it may be for a week, a month, a year or even longer. The success of detailed budgeting depends on the ability to anticipate to our wants. Family goals for clothing include the provision of appropriate and becoming clothes within the limit of their budget for all members of the family suitable to the various occasions which are demanded by their activities, (1934)²⁴.

iii. Selection of family clothing

Each person differs as to the degree of pleasure she receives from clothing and the amount of importance she attaches to it, which in turn influences the type of garments she selects, says Ryan (1944)¹⁸. Some people select their clothing with a desire to create a definite impression upon others. Kobbs and Kelly (1964)⁴³ are of the opinion that clothing selection determines resources (Talents, taste and knowledge of the person) and at the immediate physical setting (goods available, persons, presents, money available, external pressures).

All men should become informed in buying clothing because he is the sole provider of the family income; those who take a dim view of women's buying habits, those contemplating marriage, those who let a mother, wife, buy their clothes, and those who buy their own clothes. Men are apparently making more of the family purchase, women some what less, children slightly more and there seemed to be more shopping together of husband and wife in 1948 than in late 1930 and earlier 1940. Men now a days are doing more of the shopping for women's clothing, although women still make most of their purchase, says Troelstrup (1957)¹⁹.

A market survey made by Paul et al (1957)⁴⁴ showed that women buy about 55 percent of all the clothes for the family; men buy 30 percent, husband and wives shopping together buy 11 percent and children buy four percent. Women according to the same survey have 50 percent of the influence in determining what is to be bought; men have 35 percent and children eight percent of their own clothing; but men influence have 16 percent influence and children three percent influence on the purchase of family clothes. Women buy only about four percent men's suits, overcoats, but they influence 27 percent of the purchases. The research reported by Evans (1964)⁴⁵ show that 19 percent of the adolescent have the desire to have help from parents for selecting clothes for themselves. Eighty two percent of the adolescents said they selected their favorite garments with little or no advice and 44 percent said they paid for it. Seventy three percent desired to choose garment on their own, while 46 percent in least popular group desired, so no privilege of self selection.

Mejinsy (1963)¹² found that a college girl who says "mother buys all my clothes" is postponing a needed learning process of selecting clothes for herself. It is better for mother and daughter to shop together, each learning from the other and enjoying a shared experience. Unless care is taken for selecting clothes for college girl, the cost will be great. Now a days, it is not unusual for teenage boys and girls and college men and women to shop together for clothes. Pooling their knowledge of buying often helps them make more satisfactory purchases say Chambers and Moulton (1961)⁹.

The selection of clothes for men and to some lesser extent to women, involves looking for wearing qualities, durability, washability and comfort, says Morthan (1955)²⁰. Anspach (1961)⁴⁶ is of the opinion that the clothing selection is a complex matter of personal wants in a changing society, operating within the frame work of a mass economy. Understanding of diverse standards and values inherent in the situation exposes the choices offered. It is acceptance of diversity rather than one standard that matters unified country and a strong people.

III EXPERIMENTAL PROCEDURES

The experimental procedure for this study involved the following steps:

- A. Selection of the Method
- B. Selection of the Sample
- C. Framing the Questionnaire
- D. Pre-testing and Reframing the Questionnaire
- E. Conducting the Survey and Collecting of Data, and
- F. Analysis and Interpretation of the Data.

A. Selection of the Method :

The method selected for this study was the interview method as it has several advantages. According to Young (1962)⁴⁷ it is a systematic method in which a person enters more or less imaginatively into the inner life of a comparative stranger. Bengawan (1969)⁴⁸ says that it can be successfully employed to collect a wide range of information from merely factual or census data to highly personal and intimate information relating to a person's inner strivings and attitudes, values and beliefs, past experiences and future intentions. Selling, et al (1959)⁴⁹, say that the interviewer must understand that even a slight rewording of the question may change its meaning and alter the response. Apart from the above, this method was helpful to the investigator as some of the homemakers were unable to fill the questionnaire.

B. Selection of the Sample:

The sample selected for this study included 250 families who were residing in Coimbatore city as it was quite accessible to the investigator. A random selection of the sample was followed. Chaudhuri (1969)⁵⁰ says, "simple random sampling is that technique which gives each unit in the population an equal chance of being selected into the sample".

Though the topic is concerned with individual participation, the questionnaire was given only to the homemakers because of the difficulty to get answered by all the members in the family. The sample included 92 families from lower income group, 95 families from middle income group and 63 families from higher income group. According to India, Reference Annual (1966)⁵¹ persons having up to Rs. 6,000 per year considered as low income and Rs. 6001 per year upto Rs. 15,000/- per year considered as middle income.

C. Framing the Questionnaire:

The questionnaire designed to find out the role of family members participation in selection of family clothing consisted of simple words which would be easier for the homemaker to understand fully. The questionnaire regarding type of family, family background, budgetary practices, factors affecting clothing selection, frequency of shopping, family members' participation in clothing selection, selection of material, texture, colour, design and selection of ready made garments were included in the questionnaire. A question was asked in the end to find out how far the members in the family satisfied with their clothing selection.

D. Pre-testing and Refining the Questionnaire

A preliminary survey was conducted taking 20 households to check whether the questions can be answered properly by the homemakers. The questionnaire was finalised with necessary alteration after pre-testing, and the finalised questionnaire is given in Appendix I.

E. Conducting the Survey and Collection of the Data

The investigator personally approached the homemakers and explained the objectives of her study and then interviewed. The questionnaires were administered to 250 households in Coimbatore city. The area selected for this study included,

- | | |
|---------------------------|-------------------------|
| 1. Jawahar Nagar | 9. Ganthipuram |
| 2. Saibaba Colony | 10. Goundampalayan |
| 3. H.S. Puram | 11. Perianaickampalayan |
| 4. Sivananda Nagar | 12. Bharathipuram |
| 5. Ramnagar | 13. Raja Street |
| 6. Tatabad | 14. Oppanankara Street |
| 7. H.R.P. Nagar | 15. Radhakrishna Street |
| 8. G.C.T. Colony | 16. Thesse Street |
| 17. Subbiah Gounda Street | |

F. Analysis and Interpretation of the Data

The questionnaires were filled, checked and consolidated. The analysed data is given in Results and Discussions.

IV RESULTS AND DISCUSSIONS

The purpose of the study was to find out the family members participation in the selection and purchase of clothing and the results are discussed under the following headings:

- A. Income pattern of the family
- B. i. Budget
 - ii. Family members participation in planning the budget
- C. Clothing expenditure and distribution of clothing allotment among the family members
- D. Factors influencing the family clothing expenditure
- E. Selection of family clothing
- F. Family members participation in the selection and purchase of family clothing,
- G. Satisfaction derived by family members in clothing selections.

A. Income Pattern of the Family:

Out of the 250 families surveyed, 216 families belonged to the nuclear family whereas the rest 36 belonged to the joint family. The families surveyed were divided into three groups, lower income group (Rs. 1000-6000 per year), middle income group (Rs. 6001-14500 per year) and higher income group (above Rs. 14501 per year). Ninety two families belonged to the lower income group, 95 belonged to the middle income group and 63 to the higher income group.

B. i. Budget:

When asked about the maintenance of clothing budget, the investigator could find out that 20 families in the lower and 20 families in the middle income groups and 15 families in the higher income group possessed the clothing budget, where as the rest did not. Out of the total 55 families who possessed the clothing budget, 21 had oral budget, 18 had written budget and the rest had memory budget. Forty families were of the opinion that they were able to keep within the clothing budget because of sufficient income, economy practiced in spending and because of a limited family. The rest of the families could not keep within their clothing budget due to low income, increased number of members in the family and over spending.

ii. Family members participation in planning the budget:

A question was asked to find out the family members participation in planning the budget. In 33 families, the budget was formed after consulting the head of the family and in seven families the older children also participated in planning the clothing budget. The rest of the 15 families could not give a proper answer for this question. From the above, it is clear that all the members to a certain extent participated in planning the budget.

C. Clothing Expenditure and Distribution of Clothing Allotment:

1. Income spent on clothing:

The percentage of income spent on clothing by the lower, middle and higher income group people are given in Table I and Figure 1.

Figure 1
AVERAGE INCOME SPENT ON CLOTHING
IN LOW, MIDDLE AND HIGH INCOME FAMILIES

Scale:

Y axis - 1cm = 1%

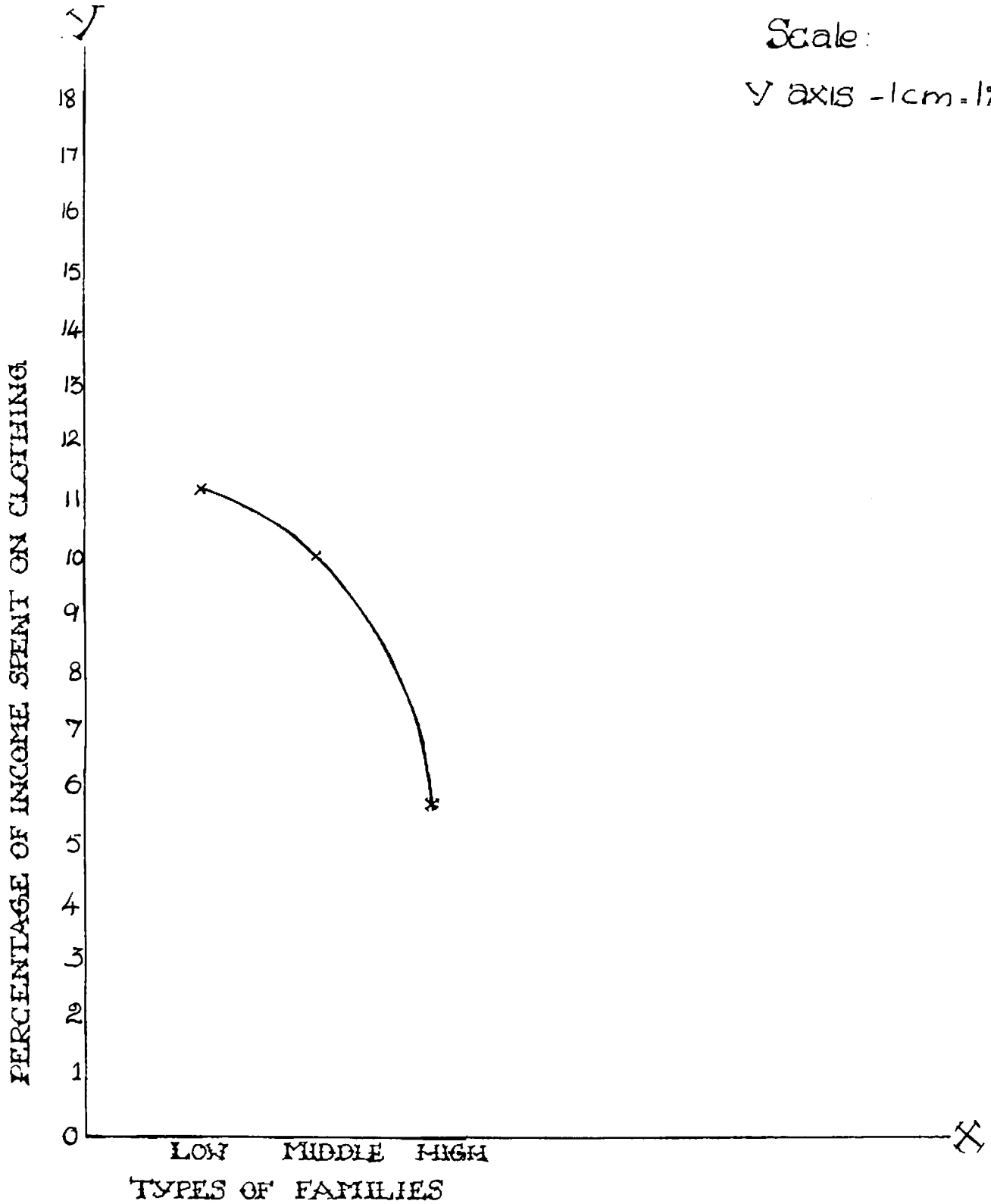


TABLE I
PERCENTAGE OF INCOME SPENT ON CLOTHING

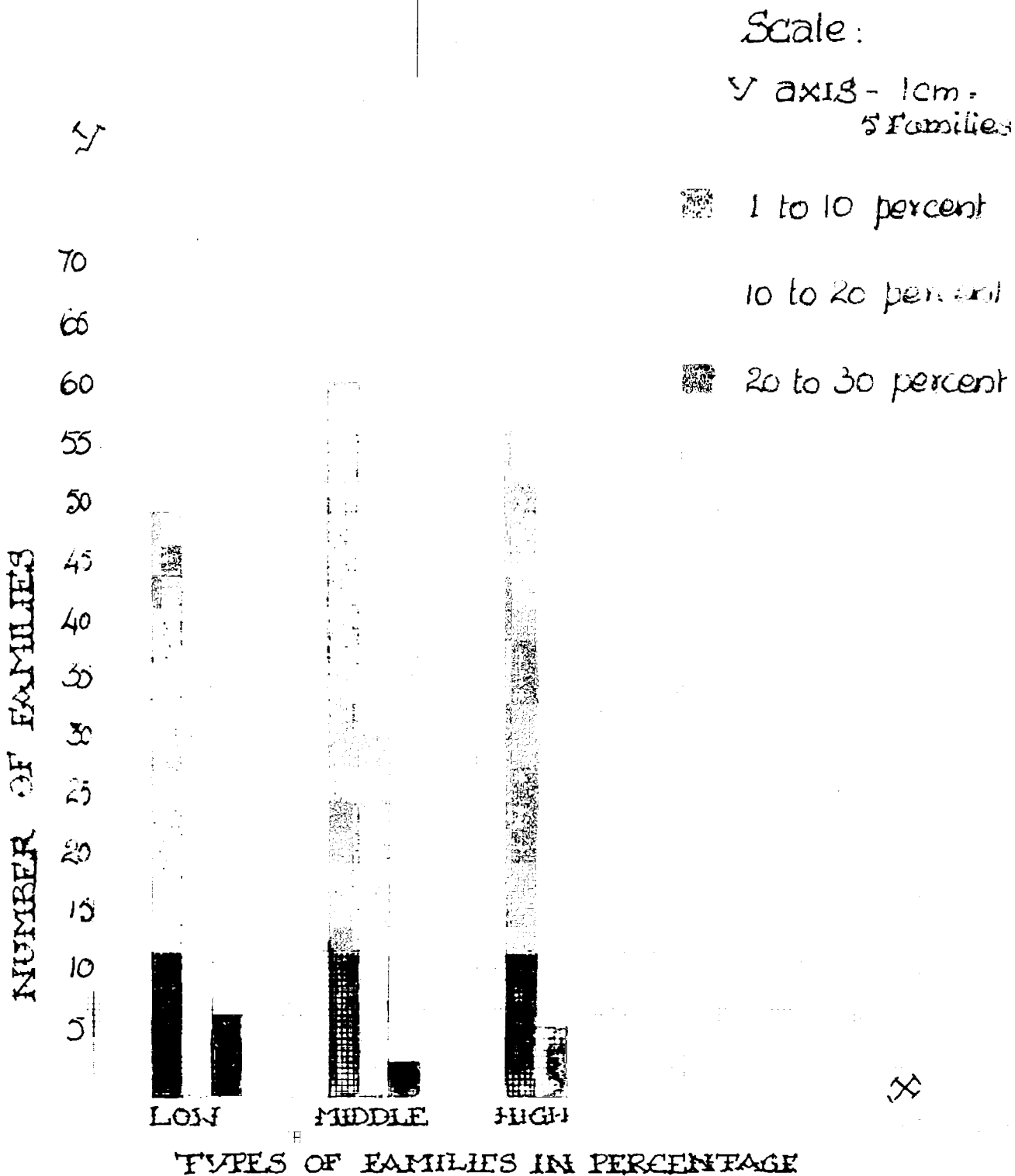
S.No.	Type of Families	Percentage of income spent on Clothing by the Families			Total Families	
		1-10%	10-20%	20-30%		
1.	Low income	30	35	7	92	χ^2 value
2.	Middle income	61	31	3	95	* 39%†
3.	High income	57	6	-	63	

* Statistically significant at 1% level

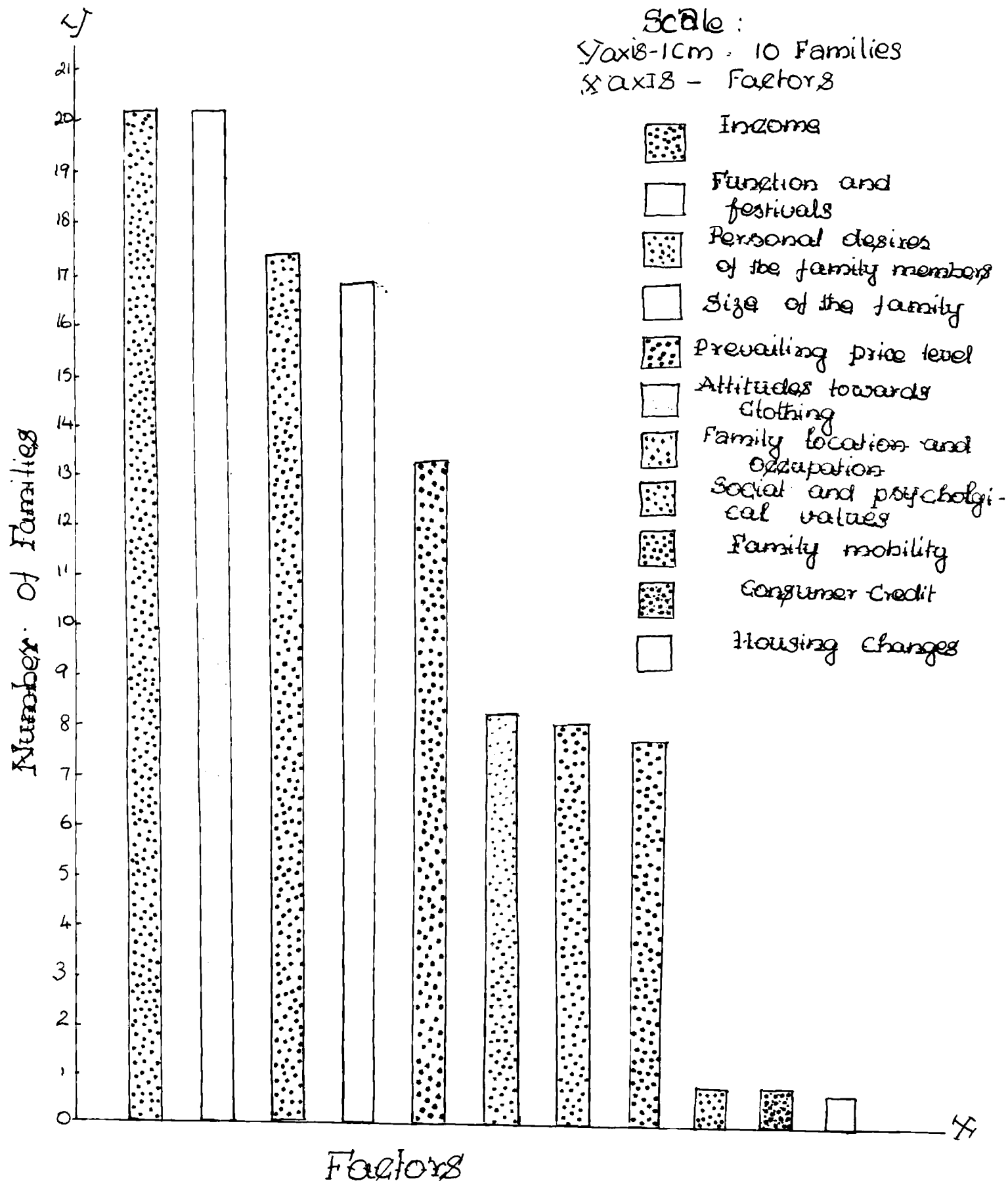
From the above Table, it is clear that 30 out of the 92 families belonging to the lower income group, 61 out of the 95 belonging to the middle and 57 out of the 63, in the higher income group, spent, one to ten per cent of the income on clothing, where as 35 families, 31 families and six families spent, ten to 20 per cent of their income in the lower, middle and higher groups respectively, but seven families in lower income group and three families in higher income group were found to spend 20 to 30 per cent on their clothing. When statistically analysed it was found that there is a relationship between the income and the percentage of income spent on clothing (Appendix II).

On an average 11.25 per cent of the total family income was spent on clothing by the low income families whereas 10.13 per cent and 5.79 per cent was spent by middle and higher income families respectively. This result proves the statement of Froelstrup (1957) that as the income increases the percentage of income spent on clothing decreases especially among higher income level (Figure 2.)

Figure 2.
 PERCENTAGE OF INCOME SPENT ON
 CLOTHING



FACTORS INFLUENCING CLOTHING EXPENDITURE



From the above Table it is clear that income and functions and festivals were the two main factors according to 202 families (80.8 per cent) which influenced the clothing expenditure. Next came personal desires of the family members, size of the family and prevailing price level. The other important factors were attitudes towards clothing, family location and occupation, social and psychological values, family mobility. Consumer credit (8 families) and housing changes (7 families) were the two factors which influenced little in the clothing expenditure.

B. Selection of Family Clothing:

From her study the investigator found out that in 149 families clothing was selected at the same time for all the members, where as in the past it was left to the individuals of the family.

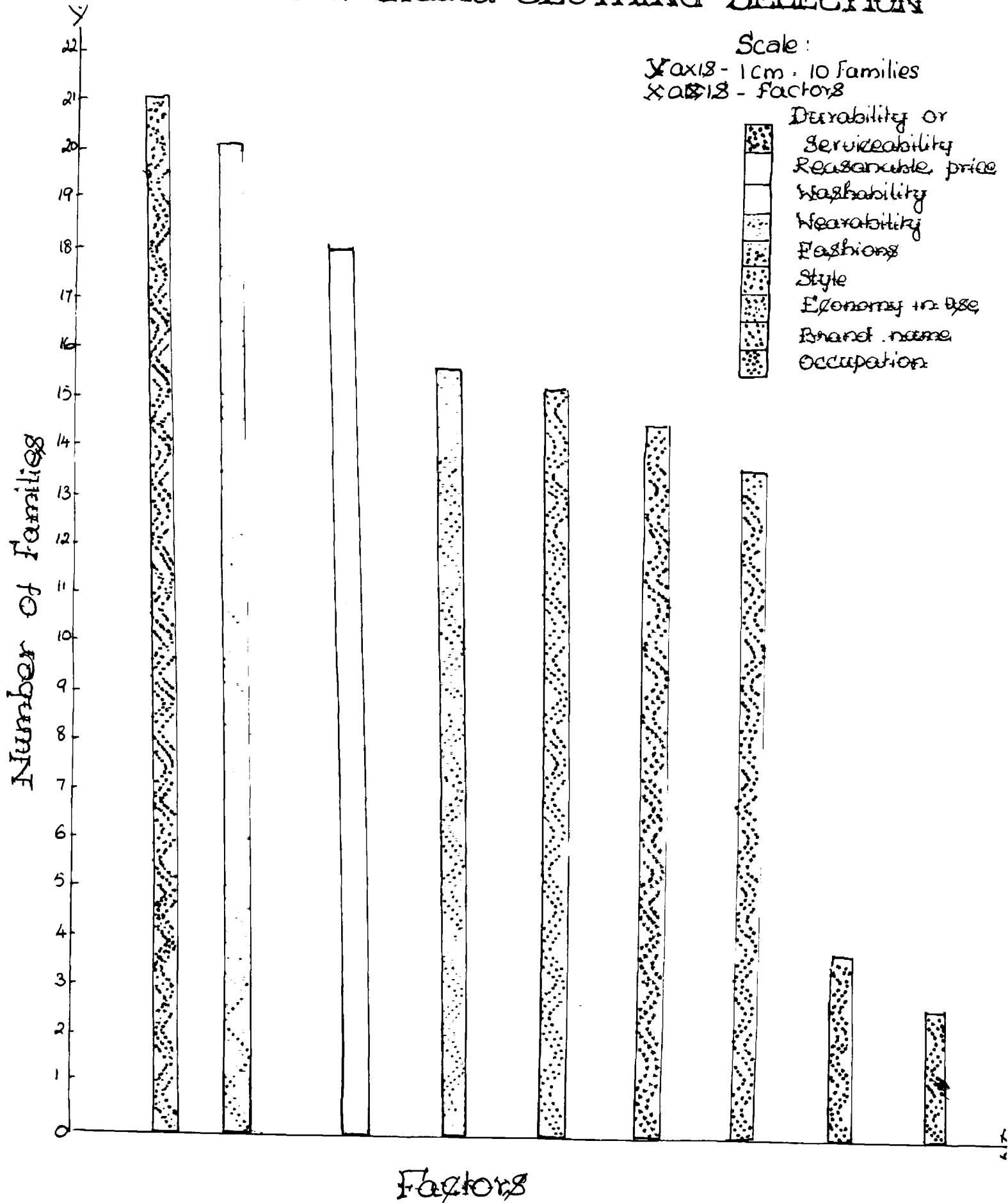
1. Frequency of Shopping:

The Table below shows the frequency of shopping done by the different families.

TABLE IV
FREQUENCY OF SHOPPING

S.No.	Frequency of shopping	Number of Families	Families in percentage
1.	Functions and festivals	181	72.4
2.	Whenever they needed	60	24.0
3.	Yearly	34	13.6
4.	Once in 6 months	27	10.8
5.	Once in 3 months	26	10.4
6.	Monthly	16	6.4
7.	Whenever they like	16	6.4

FACTORS INFLUENCING CLOTHING SELECTION



F. Family Members Participation in the Selection of Clothing in General:

The different family members participation in general in the selection of clothing are given below in Table VI and Figure 5.

1. Persons selecting:

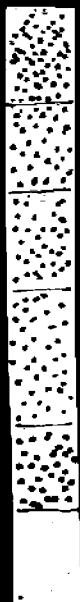
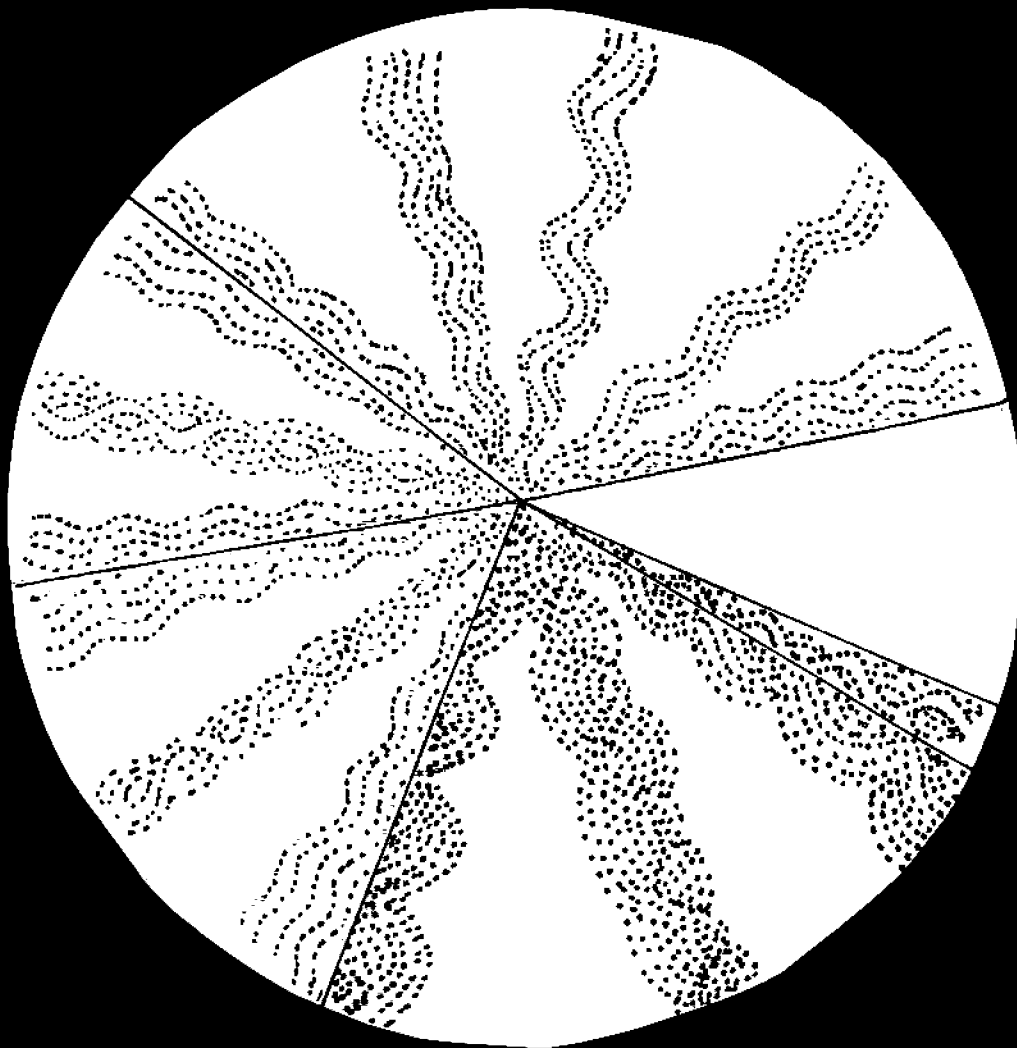
TABLE VI
PERSONS SELECTING

Sl. No.	Types of Families	Person Selecting					
		Head of the Family	Home Maker	Older children	Head of the family & Home-maker	In laws	All Members
1.	Low income	84	18	32	45	--	19
2.	Middle income	89	29	25	61	1	11
3.	High income	90	31	38	27	9	11
Total		223	78	95	133	10	41

X^2 Value * 44.04 * Significant at 1% level

From the above Table it is clear that all the members were participating to some extent in the selection of clothing for the family. In all the three income levels, head of the family took the maximum participation in the selection. The head of the family participated in 89 families in middle income group, 84 families in the lower income and 90 families in the higher income group.

Figure 5
 PERSONS' SELECTING



- Head of the Family
- Home maker
- older children
- Head of the family and Home maker
- In-laws
- All members

The head of the family and homemaker together came second. Both of them together participated in 61, 45 and 27 families in the middle, lower, and higher income groups respectively. With regard to children's participation, only elder children were participated in 38, 32, 25 families in higher, lower and middle income groups respectively. The homemakers' participation seemed to be very little in all the groups. This results prove the statement of Troelstrup (1957) that men do more of the family purchases, women some what less, children some what more and there seemed to be more shopping together of husband and wife. When statistically analysed it was found that there is some relationship between the type of families and the family members participation in the selection of clothing (Appendix IV).

The role of the participation of the head of the family in regard to the selection of clothing for the other members are given in Table VII .

TABLE VII

EXTENT TO WHICH THE HEAD OF THE FAMILY PARTICIPATES IN
SELECTION OF FAMILY CLOTHING

S.No.	Types of Family	Total Member	Degree of satisfaction		
			To great extent	To some extent	Not at all
1.	Low income	92	62	20	5
2.	Middle income	95	75	15	-
3.	Higher income	65	34	16	6

When asked how far the head of the family participated in the family clothing selection, 73 families in middle, 62 families in lower and 34 families in higher income groups told that they were participated to a greater extent. Twenty families in lower, 16 families in the higher and 15 families in middle income groups participated to some extent, but five families in the lower income group and six families in the higher income group said that they did not participate at all.

The extent to which the homemakers participated in the selection of family clothing is given below.

TABLE VIII

EXTENT TO WHICH THE HOMEMAKERS PARTICIPATED IN SELECTION
OF FAMILY CLOTHING

U.No.	Types of Family	Total Family Members	To a Great extent	To Some extent	Not at all
1.	Low income	92	18	45	29
2.	Middle income	95	28	61	6
3.	Higher income	63	31	27	5

Table VIII reveals the participation of homemakers in the selection of clothing for the family is found to be some extent in many families, 61 families belonging to middle income group, 45 and 27 in lower and higher income groups. The greatest participation is seen in higher income (31 families), second in middle income (28 families) and third

in lower income group. The homemakers in 61 families belonging to the middle income group; 45 in lower and 27 in higher income groups have participated to some extent. In the rest of the families the homemakers did not participate at all.

Another question was asked to find out the children's participation in the selection of family clothing. From the survey, the investigator found out that only older children were given the opportunity to select their own clothing. For the rest, the selection was done by their parents. The maximum participation of children in the selection was found in higher income level, where, out of 63 families surveyed, children in 38 families participated in the selection, whereas in the case of lower and middle income group ^{U-} was 32 and 23 families respectively.

The reasons given by the families for allowing and not allowing the children to select alone are given below. The children were given opportunity to select clothes by themselves since they liked to select and this was according to 62 families. Forty four families felt it helped them to select, to know the value of money by 38 families and 38 families, it helped to know. The opportunity for children to select was not given by 114 families because they felt that children were not adequately trained in making such selections. Thirty four families had a strong opinion that the children were misled. So most of the families about 138 out of 250 did not give any opportunity for the children to select by themselves.

Regarding the friends' and neighbours' participation, it was found out that only 61 families consulted them in the matter of selection.

ii. Selection of Material:

Table IX shows the materials selected by the family members.

TABLE IX
SELECTION OF FABRICS BY FAMILY MEMBERS

S.No.	Materials	Number of family members					
		Children	Percentage	Women	Percentage	Men	Percentage
1.	Cotton	208	60.0	237	94.8	216	90.4
2.	Nylon	77	22.8	112	44.8	20	18.0
3.	Terrycot	92	56.8	24	9.6	193	77.2
4.	Terylene	82	32.8	21	8.4	192	76.4
5.	Silk	46	16.4	149	59.6	18	7.2
6.	Rayon	19	5.6	59	23.6	5	2.0
7.	Wool	24	9.6	14	5.6	31	12.4

From the above Table it is clear that the first preference in the selection was given to cotton by all the members. They selected cotton for children's clothing in 208 families (60 per cent), for women's clothing in 237 families (94.8 per cent) and for men's clothing in 216 families (90.4 per cent). Second priority was given to terrycot in the case of children and men with 92 (56.8 per cent) and 193 families (77.2 per cent) and silk in the case of women by 149 families (59.6 per cent). The last preference was given to wool by children and women and rayon by men.

iii. Selection of Textures:

TABLE X
SELECTION OF TEXTURES BY FAMILY MEMBERS

S.No.	Texture	Number of families					
		Children	Percentage	Women	Percentage	Men	Percentage
1.	Soft	194	77.6	207	82.8	187	74.8
2.	Rough	8	3.2	5	2.0	23	10.0
3.	Fine	56	22.4	73	29.2	91	36.4

The above table reveals the textures selected by the different family members for their dresses.

It is evident that soft texture was selected by all the members in all the income level. For children's clothing by 194 families, for women's clothing by 207 families and for men's clothing by 187 families. The second preference was given to fine texture by children in 56 families (22.4 per cent), by women in 73 families (29.2 per cent) and by men in 91 families (36.4 per cent). Only very few members selected rough texture for children (in 4 families) and men (in 12 families) and rough by women (in 5 families).

iv. Selection of colours:

The colours selected by the different family members are given in Table XI.

TABLE X

SELECTION OF COLOURS BY FAMILY MEMBERS

S.No.	Colours	Number of families					
		Chil- dren	Percen- tage	Women	Percen- tage	Men	Percen- tage
1.	Red	67	26.8	62	54.8	10	4.0
2.	Pink	72	28.8	84	36.6	17	6.8
3.	Yellow	55	22.00	68	27.2	31	12.4
4.	Blue	78	31.2	82	32.8	31	12.4
5.	Green	68	27.2	78	31.2	16	6.4
6.	Purple	41	16.4	49	18.4	6	2.4
7.	Gray	47	18.8	54	21.6	45	18.0
8.	Black	52	20.8	63	25.2	39	23.6
9.	White	61	24.4	78	31.2	107	42.8

The investigator found that all light colours were selected for men's, women's and children's dresses, in 106, 203 and 160 families (74, 81 and 64 per cent). The second priority was given to dark colours by children and women in 122 and 146 families respectively where as for men, the second priority was given to white in 107 families (43 per cent). The third priority was given to pink by children and women (72 and 84 families), dark colours by men by 101 families (40 per cent).

V. Selection of designs:

The designs selected by the different family members are tabulated and given below.

TABLE XII
SELECTION OF DESIGNS BY FAMILY MEMBERS

S.No.	Design	Children		Women		Men	
		No. of families	Percentage	No. of families	Percentage	No. of families	Percentage
1.	Printed	186	74.4	212	84.8	139	55.6
2.	Woven	27	10.8	170	68.0	17	6.8
3.	Small design	117	47.6	188	75.2	29	11.6
4.	Large checks	61	32.4	63	25.2	79	31.6
5.	Bold prints	30	12.0	67	26.8	23	9.6
6.	Vertical stripes	90	36.0	79	31.6	96	38.4
7.	Floral design	117	46.8	189	75.6	7	2.4
8.	Abstract	16	6.4	21	8.4	5	2.0
9.	Plain	161	64.4	200	80.0	223	89.2

The overall preference in the selection among the families was for printed design by children and women in 186 (74.4 per cent) families and 212 (84.4 per cent) families respectively and plain by men in 223 families (89.2 per cent).

The second priority was for plain in the case of both women and children in 200 and 161 families (80 per cent and 84.4 per cent) but for men's dresses the second choice went to printed design.

The last preference was given by all the members to abstract designs - children in 16 families, women in 21 families and men in 15 families. On the whole women liked the designed material than children and men.

VI Selection of ready made garments:

The ready made garments selected by the different family members are given in Table XIII.

TABLE XIII
SELECTION OF READY MADE GARMENTS BY FAMILY MEMBERS

Readymade garments	Children		Women		Men	
	No. of families	Percentage	No. of families	Percentage	No. of families	Percentage
Night Gown	18	7.2	5	2.0	3	1.2
Sweaters	59	23.4	46	18.4	48	19.2
Coat	96	38.4	—	—	—	—
Under garments	133	53.2	165	66.0	178	71.2
Blouse	6	2.4	9	3.6	—	—
Shirts	67	26.8	—	—	74	29.2
Suits	31	12.4	—	—	44	17.6

All members in the family selected ready made under garments, 178 families for men, 165 families for women and 133 families for children. Seventy four families told that they selected readymade shirts for men and 67 families told that they used readymade shirts for children.

G. Satisfaction Derived by the Family Members in Clothing Selection:

The last part of the question was about the satisfaction derived by family members. Table XVII and Figure 6 clearly indicate the family members satisfaction.

TABLE XIV

SATISFACTIONS DERIVED BY FAMILY MEMBERS IN CLOTHING SELECTION

S. No	Persons Selected	Home Maker & Head of the Families	Older Children	Head of the family	Home-Maker	Head of the Family and Home-maker						
	Persons satisfied	Family members	Old children satisfied	Home-maker	Head of the family	All members in the family						
	Types of Family	Total no. of family	No. of fami- lies	Per- cen- tage	No. of fami- lies	Per- cen- tage	No. of fami- lies	Per- cen- tage	No. of fami- lies	Per- cen- tage	No. of fami- lies	Per- cen- tage
1.	Lower	92	89	35.6	21	22.1	72	28.8	9	3.6	88	35.6
2.	Middle	95	89	35.6	10	10.5	83	55.2	9	3.6	94	37.6
3.	Higher	63	60	24.0	23	26.3	46	18.4	6	2.4	61	24.4






* Significant at 1% level. χ^2 value 16.44

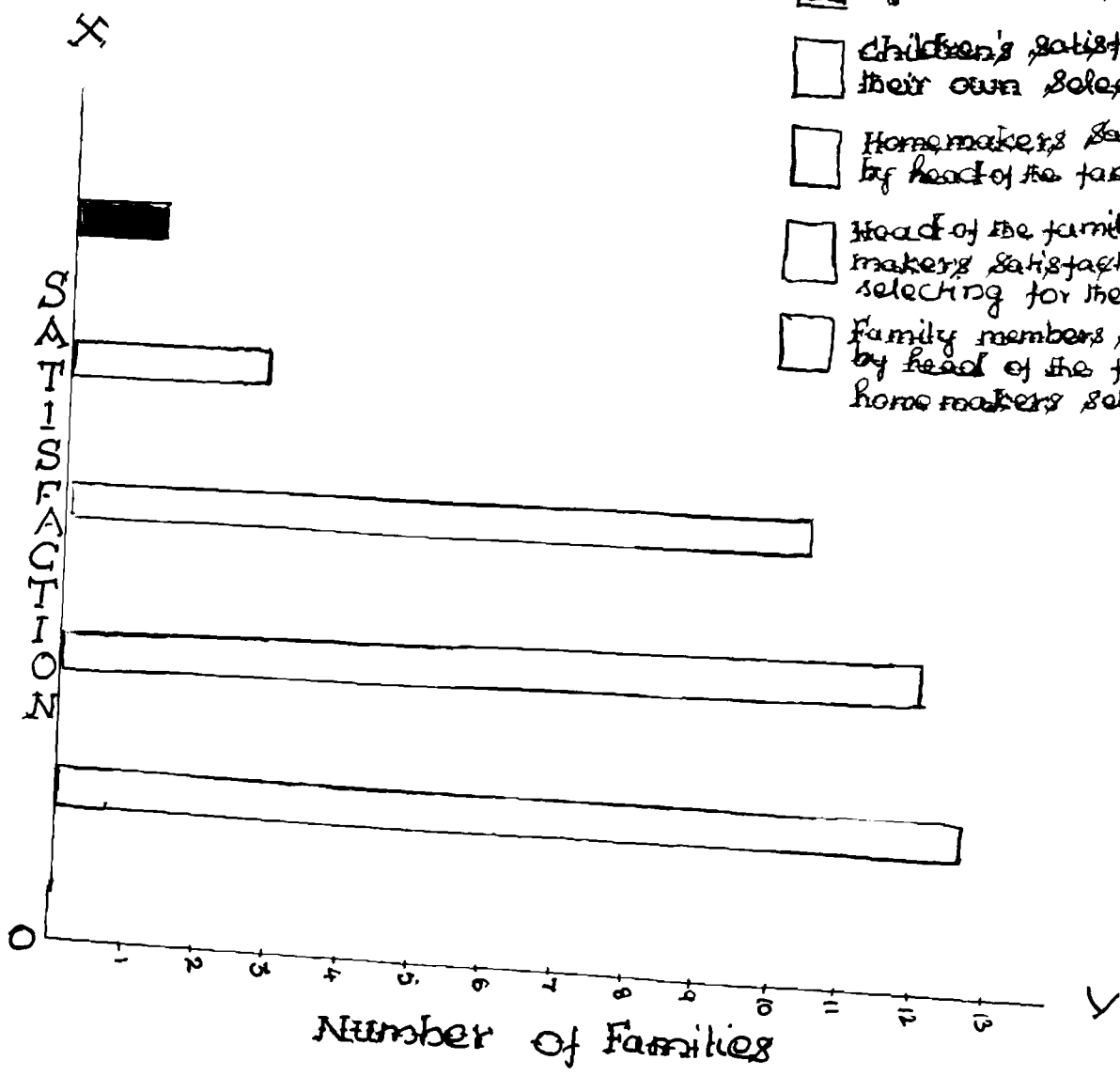
Out of 92 families in the low income group in 89 families, the head of the family and home maker were satisfied by selection of family clothing in which, 79 families satisfied to a great extent. In the case of middle and higher income groups which were 89 and 60 families respectively, the home maker and head of the family were satisfied to a great extent by their selection of family clothing for all the members.

Figure.6

SATISFACTION DERIVED BY FAMILY MEMBERS IN CLOTHING SELECTION

Scale:
 X axis - Satisfaction
 Y axis - 1cm = 20 families

-  Head of the family's satisfaction by homemaker's selection
-  children's satisfaction by their own selection
-  Homemaker's satisfaction by head of the family's selection
-  Head of the family and homemaker's satisfaction by selecting for the family.
-  Family members satisfaction by head of the family and homemaker's selection.



Out of 95 families who allowed their children to go for shopping for themselves, in 56 families, (21 lower, 10 middle and 25 higher), the children were derived satisfaction by their own selection. When asked about home makers' satisfaction by their husband's' selection 201 families (85 in the middle, 72 in the lower and 46 in the higher) told that they derived maximum satisfaction. Only in 24 families, the head of the family derived satisfaction by home makers' selection. When asked about the satisfaction of all the members by head of the family's and homemakers' selection, they also given that they derived maximum satisfaction.

The statistical analysis showed that the satisfaction derived by the members with regard to the choice and selection of clothing was related to the type of family and it is significant at one per cent level (Appendix V).

V SUMMARY AND CONCLUSION

The extent to which the family members participated in the selection of clothing was found by the investigator by the interview method. Families belonging to lower, middle and higher income groups were included in this study and the findings are summarised below.

1. In all the income groups, budgetting was not popular and only 22 per cent of the homemakers possessed the budget for clothing, after consulting the head of the family. Children's participation seemed to be less in planning the budget.
2. From the study, the investigator could come to the conclusion that as the income increased, the percentage of the income spent on clothing decreased as 11.25 per cent, 10.15 per cent, and 5.79 per cent of the total income in lower, middle and higher income levels respectively, spent on clothing.
3. Among the family members, women spent to a greater extent of their clothing allowance than children and men. Income, functions and festivals, personal desires of the family members and size of the family were the major factors affecting the clothing expenditure.

4. Durability or serviceability, price and washability were the major factors considered while selecting the clothes for the family. Out of 250 families, 148 families selected clothes for all the members at the same time.

The shopping for the clothes was done during functions and festivals by most of the families. Very few selected, whenever the family members needed or once in a year.

5. The head of the family took the maximum participation in shopping (89.2 per cent), secondly head of the family and homemaker together (53.2 per cent) and children's participation was found to be little.

6. All the members selected cotton for all the types of garments as their first priority. The second priority was given to terycotton by men and children and silk by women.

7. Soft texture was liked best by almost all the members, the second preference being fine texture, for children, women and men.

8. All light colours were selected by the majority of the members as their first choice. The second choice was for all dark colours. White was the third choice for men and pink for children and women.

9. Printed designs were liked most by women and children and plain varieties by men. The second preference was given to plain varieties by women and children and to printed design by men.

10. Ready made undergarments were selected for men, women and children. Shirts were selected by children and men as the second choice.

11. In 243 families, all the members derived satisfaction by the homemakers and the heads of the family's selection whereas in 238 families (98.2 per cent) the homemakers and heads of the family derived maximum satisfaction by their own selection. In 201 families (80.4 per cent) the home makers were satisfied by their husbands' selection but only in 24 families (9.6 per cent) the husbands got satisfied by wife's selection. Out of 95 families who gave opportunity for children to select by themselves the children got satisfied by their own selection by only in 56 families (59 per cent).

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APPENDICES

APPENDIX II

SRI AVINASHILINGAM HOME SCIENCE COLLEGE
COIMBATORE-11.

EXHIBIT OF INDIVIDUAL PARTICIPATION BY MEMBERS IN 250 FAMILIES IN
GETTING SELECTION

S.No.

Date:

Name of the investigator:

Name of the Homemaker:

Address:

Type of Family:

Joint:

Nuclear

Monthly income Rs.

Family Background:

S.No.	Name of the Family members	Relation to the Homemaker	Age	Sex	Educational status	Occupation	Income of each member
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PART I

DECISION AND BUDGET MAKING

Family Clothing Budget:

I. a) Do you possess a separate clothing budget for your family?

Yes

No

b) If yes, specify the type of clothing

1. Written budget

2. Memory budget

3. Oral budget

II. a) Do you consult with the members of the family before making the budget?

Yes

No

b) If yes, with whom do you consult:

Head of the family

Older children

In laws

Others

III. Are you able to keep within the clothing budget?

Yes

No

If yes, reasons,

1. Sufficient income

2. More members

3. Over spending

4. Others

If no reasons,

- 1. Less income
- 2. More members
- 3. Over spending
- 4. Others

IV. a) How much money do you allot for your family clothing?

Rs. per year

b) Percentage of income spent on clothing per year:

V. How do you divide the money among the family members?

	To great extent	To some extent	Minimum
Children	<input type="text"/>	<input type="text"/>	<input type="text"/>
Women	<input type="text"/>	<input type="text"/>	<input type="text"/>
Men	<input type="text"/>	<input type="text"/>	<input type="text"/>

VI. What are the factors influencing your family clothing expenditure ?

- 1. Income
- 2. Size of the family
- 3. Family location and occupation
- 4. Family mobility
- 5. Personal desire of the family members
- 6. Housing changes
- 7. Consumer credit
- 8. Social and psychological values

- 9. Prevailing price level
- 10. Attitudes towards clothing
- 11. Functions and festivals

VII. What are the factors which influence the clothing selections?

- 1. Style
- 2. Reasonable price
- 3. Novelty, fashions
- 4. Durability or serviceability
- 5. Washability
- 6. Wearability
- 7. Economy in use
- 8. Brand name
- 9. Occupation

VIII. Do you select for all the members at the same time?

- Yes No

IX a) If yes, reasons

- 1. Sufficient income
- 2. Festivals
- 3. Less members
- 4. Any other

b) If no reasons,

1. Inefficient income

2. More members

3. Individual choice

4. Any other

K. How often will your family members do the shopping?

1. Monthly

2. Once in 3 months

3. During functions and festivals

4. Once in 6 months

5. Yearly

6. Whenever they need

7. Whenever they like

PART II

FAMILY MEMBERS PARTICIPATION IN SELECTION:

XI. Who will do the shopping for your family members?

1. Head of the family
2. Homemaker alone
3. Older children alone
4. Head of the family and homemakers
5. In Lave
6. All members together

XII. How far the head of the family participate in selection of clothing for your family?

1. To great extent
2. To some extent
3. Not at all

XIII How far you (Homemaker) participate in selection of family clothing ?

1. To great extent
2. To some extent
3. Not at all

XIV Do you allow your children to select clothes by themselves?

Yes

No

a. If yes, reasons

1. To help them to select

2. They like to select

3. To know the value of money

4. To know the quality of merchandise

5. Any other

b. If no, reasons

1. Less experience

2. Mislead in buying

3. Any other

XV. How far your inlaws participate in clothing selection?

1. To great extent

2. To some extent

3. Not at all

XVI. Do you consult your friends and neighbours when you do the shopping?

Yes

No

PART III

SELECTION OF CLOTHING

XVII Type of materials selected for the family members:

S.No.	Material	Child	Women	Men
1.	Cotton			
2.	Terricot			
3.	Nylon			
4.	Terylene			
5.	Silk			
6.	Rayon			
7.	Wool			

Type of textures selected by the family members:

1.	Texture	Children	Women	Men
1.	Soft			
2.	Rough			
3.	Fine			

XII. Types of colours selected by the family members

S.No.	Colours	Children	Women	Men
1.	Red			
2.	Pink			
3.	Yellow			
4.	Blue			
5.	Green			
6.	Purple			
7.	Grey			
8.	Black			
9.	White			
10.	Any other			

XI. Types of designs selected by the family members:

S.No.	Design	Children	Women	Men
1.	Printed			
2.	Woven			
3.	Small design			
4.	Large checks			
5.	Bold prints			
6.	Vertical strips			
7.	Floral design			
8.	Abstract design			
9.	Plain			

XXI. Ready made garments selected by the family members:

S.No.	Readymade garments	Children	Women	Men
1.	Night gown			
2.	Sweater			
3.	Frocks			
4.	Under garments			
5.	Blouse			
6.	Shirts			
7.	Suits			
8.	Others			

PART IV

SATISFACTION DERIVED

XXII. Is the head of the family got satisfied by your selection of clothing regarding texture, colour and design?

Yes No

XXIII. Are you satisfied by your husband's selection with regard to:

	Yes	No
Texture	<input type="checkbox"/>	<input type="checkbox"/>
Colour	<input type="checkbox"/>	<input type="checkbox"/>
Design	<input type="checkbox"/>	<input type="checkbox"/>

XXIV. How far you and the head of the family get satisfied by selecting clothes for your family members ?

a. to great extent

b. to some extent

c. not at all

XXV Are your children satisfied by their own selection ?

Yes No

XXVI. How far your family members satisfied by your selection?

a. to great extent

b. to some extent

c. not at all

APPENDIX II

Observed Value : Expenditure Pattern

S.No.	Types of Family	Income spent on clothing in percentage			Total Family	
		1-10%	10-20%	20-30%		
1.	Low income	50	35	7	92	χ^2 value *39.6109
2.	Middle income	61	31	3	95	
3.	High income	57	6	-	63	
Total		168	72	10	250	

* Significant at 1 per cent level

Expected Value:

1. Low income	$\frac{168 \times 92}{250} = 61.83$	$\frac{72 \times 92}{250} = 26.50$	$\frac{10 \times 92}{250} = 3.681$
2. Middle income	$\frac{168 \times 95}{250} = 63.84$	$\frac{72 \times 95}{250} = 27.36$	$\frac{10 \times 95}{250} = 3.800$
3. High income	$\frac{168 \times 63}{250} = 42.34$	$\frac{72 \times 63}{250} = 18.14$	$\frac{10 \times 63}{250} = 2.520$

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

$$\frac{(50-61.83)^2}{61.83} + \frac{(35-26.50)^2}{26.50} + \frac{(7-3.681)^2}{3.681} +$$

$$\frac{(61-63.84)^2}{63.84} + \frac{(31-27.36)^2}{27.36} + \frac{(3-3.800)^2}{3.800} +$$

$$\frac{(57-42.34)^2}{42.34} + \frac{(6-18.14)^2}{18.14} + \frac{(0-2.520)^2}{2.520} +$$

$$\chi^2 = \underline{\underline{39.6109}}$$

* Significant at one per cent level

APPENDIX III

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

DISTRIBUTION OF MONEY AMONG FAMILY MEMBERS

S. No.	Family Members	Minimum amount	Average amount	Maximum amount	Total	χ^2 value
1.	Children	137	35	30	202	*255.69
2.	Women	25	63	135	223	
3.	Men	25	88	21	134	
Total		187	186	186	559	

* Significant at 1% level

APPENDIX IV

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

PERSONS SELECTING

No.	Types of Family	Head of the family	Home-maker	Children	Head of the family	In Laws	All members together	Total
1.	Low income	84	18	32	45	-	19	198
2.	Middle income	89	29	25	61	1	11	216
3.	High income	50	31	38	27	9	11	166
		223	78	95	133	10	41	580

χ^2 value

* 44.04

* Significant at one per cent level

APPENDIX V

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

SATISFACTION DERIVED BY FAMILY MEMBERS IN CLOTHING SELECTIONS

S. No	Persons selected	Head of the family and Housemaker	Older Children	Head of the family	Home-maker	Head of the family and Housemaker	Total
	Persons satisfied	Family members	Older children by themselves	Home-maker	Head of the family	All members in the family	
1.	Low income	89	21	78	9	89	279
2.	Middle income	89	10	63	9	94	285
3.	High income	60	25	46	6	61	195
		238	56	201	24	243	762

χ^2 value

* 16.44

* Significant at one per cent level