### THE EFFECTIVENESS OF SINGLE VERSUS MULTIPLE-ITEM MEASURES OF SUBJECTIVE DISCRETIONARY INCOME IN PREDICTING FAMILY PURCHASING BEHAVIOR

Rader, Charles McNeese State University

Comish, Ray McNeese State University

### Burckel, Daryl McNeese State University

### ABSTRACT

This paper investigates the effectiveness of single versus multiple measures of the concept of Subjective Discretionary Income (SDI). For this research, individual measurement will be compared with multipl item measurements and analyzed to determine their worth as predictors of purchasing behavior. This further investigation of subjective discretionary income will prove most helpful in analyzing the role of perceived income on purchasing behavior.

### INTRODUCTION

Income has proven to be most useful as a segmenting variable for many years. Many products and services have been segmented on the basis of income (Kotler & Keller, 2006). Discretionary income, the money left after paying for necessities, has proven useful when analyzing purchases of numerous products such as electronic gear, foreign travel and recreational activities (Perreault & McCarthy, 2005).

While income segmentation is useful, traditional income segmentation has failed to take into account consumers' perceptions. In the field of consumer behavior, it is known that perception is reality, at least in the short-term. Therefore, marketers should consider consumer beliefs and attitudes when analyzing income. One way to accomplish this is to investigate the concept of Subjective Discretionary Income (SDI). Subjective discretionary income is "an estimate by the consumer of the amount of money he or she has available to spend on nonessentials." (Hawkins & Mothersbaugh, 2010)

While economists have previously researched economic well being, Wells, O'Quinn and Horn introduced the subjective discretionary income concept in 1986 (Well, O'Quinn & Horn, 1986). They initially used true-false responses to general lifestyle statement on Financial Satisfaction to generate a measure of SDI. Based on a sample of 3500 individuals, they found that subjective discretionary income was in fact related to purchases of numerous products.

O'Quinn and Wells later expanded this concept by using a 6-point Likert scale to measure consumer

responses to three general lifestyle measures of Financial Satisfaction (Well, & O'Quinn, 1989). By summing the scores, they developed a SDI scale that ranged from 3 to 18. They found this revised measure of subjective discretionary income to be a good predictor of purchasing behavior.

In 1995, Rossiter analyzed subjective discretionary income in terms of its application to countries outside the United States (Rossiter, 1996). In this replication, it was determined that the SDI scale might require further development for international or global use.

In 2006, Comish and Rader analyzed the effectiveness of individual measurements in predicting purchasing behavior (Rader & Comish, 2006). This analysis found that one Lifestyle statement, "Our family income is high enough to satisfy nearly all our important desires.", was the most robust measure of subjective discretionary income.

This paper investigates the effectiveness of single versus multiple measures of the concept of Subjective Discretionary Income (SDI). For this research, individual measurement will be compared with multiple-item measurements and analyzed to determine their worth as predictors of purchasing behavior

### METHOD

For this study, three family lifestyle statements dealing with financial satisfaction were used. These statements are known as AIO statements or psychographic research. This research questions individuals as to their activities, interests, and opinions. These three statements measure the subjective discretionary income concept. These AIO statements came from the research conducted by Wells and Tigert (Wells and Tigert, 1971). These general AIO statements have been successfully utilized by numerous other marketing researchers (Burnett, 1981).

If the unit of analysis is changed from the individual to the family, many of the same AIO techniques should be appropriate for conducting sociographic research on the family lifestyle (Wind and Green, 1974). This change in terms of unit of analysis is in line with other behavioral sciences, which have used the lifestyle concept to analyze not only individuals, but also groups such as families (Hawkins, Best and Coney, 2004) The logic behind utilizing the same techniques for the measurement of family lifestyle as an individual's lifestyle is the premise that within the family relationship, individuals tend to develop and maintain a shared perspective of the world (Reiss, 1981). Therefore, rather than considering just an individual's perception of the world, it is possible to consider a family's view of the world. In order to measure the family's view, couple's average lifestyle scores were computed for the AIO items.

For this study, data was randomly gathered from 674 families with children between the ages of 0 to 6. Both the husband and the wife were asked to use a five-point Likert-type scale to indicate their agreement with each of the three lifestyle statements. The three family lifestyle statements which measured the concept of subjective discretionary income were:

SDI  $_{L13}$  = Our family income is high enough to satisfy nearly all our important desires. (1 = strongly agree, 5 = strongly disagree)

SDI  $_{L21}$  = No matter how fast our income goes up, we never seem to get ahead. (5 = strongly agree, 1 = strongly disagree)

SDI  $_{L32}$  = I wish we had a lot more money (5 = strongly agree, 1 = strongly disagree)

For all three SDI statements, a low score indicates the family perceives themselves as having a high amount of subjective family income.

The three multiple-item indexes were:

SDI  $_{L13 + L21} = (L13)$  Our family income is high enough to satisfy nearly all our important desires plus (L21) No matter how fast our income goes up, we never seem to get ahead.

SDI  $_{L21+L32} = (L21)$  No matter how fast our income goes up, we never seem to get ahead plus (L32) = I wish we had a lot more money.

SDI  $_{L13 + L21 + L32}$  = (L13) Our family income is high enough to satisfy nearly all our important desires plus (L21) No matter how fast our income goes up, we never seem to get ahead plus (L32) = I wish we had a lot more money.

The couples were also asked questions as to the number of items purchased. The purchase questions answered were:

- P01 = Number of new cars purchased in last 24 months.
- P02 = Number of used cars purchased in last 24 months.
- P03 = Number of residential mobile homes purchased in last 5 years.
- P04 = Number of non-mobile residential homes purchased in last 5 years.
- P05 = Number of life insurance policies purchased in last 24 months.
- P06 = Number of health insurance policies purchased in last 24 months.
- P07 = Number of magazine subscriptions sent to home.
- P08 = Number of new washing machines purchased in last 5 years.
- P09 = Number of new dryers purchased in last 5 years.
- P10 = Number of new kitchen ranges purchased in last 5 years.
- P11 = Number of new refrigerators purchased in last 5 years.
- P12 = Number of new video cassette recorders (VCRs) purchased in last 24 months.
- P13 = Number of new microwave ovens purchased in last 24 months.
- P14 = Number of new colored television sets purchased in last 24 months.
- P15 = Number of pieces of new furniture valued at \$200 or more purchased in last 12 months.
- P16 = Number of appliances leased in the last 12 months.
- P17 = Number of small kitchen appliances purchased in last 6 months.
- P18 = Number of family-sized detergent packages purchased in last 2 months.
- P19 = Number of times the entire family has eaten outside the home in last 2 weeks.

P20 = Number of times wife and children, without the husband, have eaten outside the home in last 2 weeks.

P21 = Number of times wife and husband, without the children, have eaten outside the home in last 2 weeks.

P22 = Number of over-the-counter drugs purchased in last week.

### PEARSON'S CORRELATION COEFFICIENTS FOR INDIVIDUAL AND MULTIPLE-ITEM SUBJECTIVE DISCRETIONARY INCOME MEASURES

In order to determine if these individual and multiple-item measures of subjective discretionary income were related to purchasing, Pearson correlation coefficients were computed. Table 1 shows the Pearson correlation coefficients for the individual and composite subjective discretionary income measures. All relationships were significant at the (2-tailed) .000 level.

#### .TABLE 1: PEARSON'S CORRELATION COEFFICIENTS FOR INDIVIDUAL AND COMPOSITE SUBJECTIVE DISCRETIONARY INCOME MEASURES

LIFESTYLE	$SDI_{L13} = OUR$	$SDI_{L21} = NO$	$SDI_{L32} = I$	SDI <sub>L13</sub>	SDI <sub>L21</sub>	$SDI_{L13+}$
VARIABLES	FAMILY	MATTER	WISH	+ L21	+ L32	L21 + L32
	INCOME IS	HOW FAST	WE HAD			
	HIGH ENOUGH	OUR	A LOT			
	TO SATISFY	INCOME	MORE			
	NEARLY ALL	GOES UP,	MONEY			
	OUR	WE NEVER	(reverse			
	IMPORTANT	SEEM TO	scored)			
	DESIRES	GET AHEAD				
		(reverse				
		scored)				
$SDI_{L13} = OUR$	R = 1.0	R = .361	R = .245	R =	R =	R = .753
FAMILY				.834	.376	
INCOME IS						
HIGH ENOUGH						
TO SATISFY						
NEARLY ALL						
OUR						
IMPORTANT						
DESIRES						
$SDI_{L21} = NO$	R = .361	R = 1.0	R = .333	R =	R =	R = .775
MATTER HOW				.816	.844	
FAST OUR						
INCOME GOES						
UP, WE NEVER						
SEEM TO GET						
AHEAD						
$SDI_{L32} = I WISH$	R = .245	R = .333	R = 1.0	R =	$\mathbf{R} =$	R = .678
WE HAD A LOT				.349	.787	
MORE MONEY	D 024	<b>D</b> 016	D 240	D	D	D 006
$SDI_{L13 + L21}$	R = .834	R = .816	R = .349	R = 1.0	R = .732	R = .926
SDI <sub>L21 and L 32</sub> )	R = .376	R = .844	<i>R</i> = .787	R =	R =	R = .892
				.732	1.0	
<b>SDI</b> <sub>L13 + L21 + L32</sub>	R = .753	R = .775	R = .678	R =	R =	R = 1.0
				.926	.892	

As indicated by Table 1, all seven SDI measures are significantly related. Although all seven relationships are significantly related, there is a sufficient amount of variance between the three statements. Therefore, all seven would seem to measure different elements of subjective discretionary income.

### PEARSON'S CORRELATION COEFFICIENTS FOR INDIVIDUAL AND MULTIPLE-ITEM SUBJECTIVE DISCRETIONARY INCOME MEASURES VERSUS PURCHASE VARIABLES

Table 2 shows the Pearson correlation coefficients and the level of significance (2-tailed) for the twenty two purchase variables versus the three individual measures of subjective discretionary income.

### TABLE 2: PEARSON'S CORRELATION COEFFICIENTS FOR INDIVIDUAL MEASURES OF SUBJECTIVE DISCRETIONARY INCOME VERSUS PURCHASE VARIABLES

$ \begin{array}{c} \textbf{POTENDER INTERVAL} \\ \textbf{POTENDER SERVICE STATUSES} \\ \textbf{POTENDER SERVICE STATUSES} \\ \textbf{POTENDER SERVICE SERVICE } \\ \textbf{POTENDER SERVICE SERVICE } \\ \textbf{POTENDER SERVICE SERVICE } \\ \textbf{R} = .016 \\ \textbf{R} = .010 \\ \textbf{R} = .011 \\ \textbf{R} = .001 \\ \textbf{R} = .002 \\ \textbf{R} = .001 \\ \textbf{R} = .002 \\ \textbf{R} = .001 \\ \textbf{R} = .011 \\ $	PURCHASE VARIABLES	SDL OUR FAMILY	SDL a = NO MATTER	SDL m = I WISH WE HAD
$ \begin{array}{c} \label{eq:constraints} \\ \mbox{Figure 2} \\ \mbox{Figure 2}$	renember vinnibels	INCOME IS HIGH	HOW FAST OUR	A LOT MORE MONEY
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$		FNOUGH TO SATISFY	INCOME GOES UP WE	(reverse scored)
INPORTANT DESIRES         AHEAD (reverse source)           P01 = NEW CARS $R = .174^{-4\%}$ $R = .146^{-4\%}$ $R = .060$ Sig. (2-tailed) = .000         Sig. (2-tailed) = .120         R = .040         R = .014           Sig. (2-tailed) = .005         Sig. (2-tailed) = .005         Sig. (2-tailed) = .015         Sig. (2-tailed) = .175           P03 = MOBILE HOMES         R = .086         R = .102         R = .014         Sig. (2-tailed) = .015         Sig. (2-tailed) = .004           P04 = HOMES         R = .071 + **         R = .094         R = .016         R = .010 +*         Sig. (2-tailed) = .004           P05 = LIFE INSURANCE         R = .012         R = .016         R = .004         R = .004         R = .004           P05 = LIFE INSURANCE         Sig. (2-tailed) = .046         Sig. (2-tailed) = .000         Sig. (2-tailed) = .001         Sig. (2-tailed) = .002         R = .003           INSURANCE         Sig. (2-tailed) = .016         Sig. (2-tailed) = .0173         P06 = HEALTH         R = .016         Sig. (2-tailed) = .010         Sig. (2-tailed) = .010         Sig. (2-tailed) = .013           Sig. (2-tailed) = .000         Sig. (2-tailed) = .017         Sig. (2-tailed) = .0173         Sig. (2-tailed) = .0173         Sig. (2-tailed) = .0173           Sig. (2-tailed) = .000         Sig. (2-tailed) = .040         Sig		NEARLY ALL OUR	NEVER SEEM TO CET	(reverse scored)
P01 = NEW CARS         R = .174 **         R = .146 **         R = .046 **         R = .060           P02 = USED CARS         Sig. (2-tailed) = .000         Sig. (2-tailed) = .000         Sig. (2-tailed) = .120           P03 = MOBILE HOMES         R = .014         Sig. (2-tailed) = .138         Sig. (2-tailed) = .005         Sig. (2-tailed) = .725           P03 = MOBILE HOMES         R = .014         Sig. (2-tailed) = .025         Sig. (2-tailed) = .008         Sig. (2-tailed) = .015           P04 = HOMES         R = .017 **         R = .044         R = .110 **         Sig. (2-tailed) = .009         Sig. (2-tailed) = .008         Sig. (2-tailed) = .004           P05 = LIFE INSURANCE         R = .023         R = .016         R = .023         R = .016 **         Sig. (2-tailed) = .015         Sig. (2-tailed) = .015         Sig. (2-tailed) = .032           P05 = LIFE INSURANCE         R = .021 **         R = .038         R = .038         Sig. (2-tailed) = .045         Sig. (2-tailed) = .047         Sig. (2-tailed) = .045         Sig. (2-tailed) = .047		IMPORTANT DESIRES	AHFAD (reverse scored)	
101 = 0.00 CARS       No.       No. <th>P01 – NEW CARS</th> <th><math display="block">\mathbf{R} = 174  **</math></th> <th>R = 146 **</th> <th>R = -0.60</th>	P01 – NEW CARS	$\mathbf{R} = 174  **$	R = 146 **	R = -0.60
P02 = USED CARS $R = +.030$ $R = +.0400$ $R = +.0400$ $R = +.0400$ P03 = MOBILE HOMES $R = +.030$ $R = +.0400$ $R = +.010$ $R = +.010$ $R = +.014$ P03 = MOBILE HOMES $R = +.016$ $R = +.012$ $R = +.012$ $R = +.014$ $R = +.014$ P04 = HOMES $R =017$ $R =023$ $R =016$ $R =013$ $R =010$ $R =013$ $R =013$ $R =013$ $R =012$ $R =003$ $R =013$ $R =013$ $R =013$ $R =013$ $R =013$ $R =012$ $R =002$ $R =033$ $R =033$ $R =033$ $R =033$ $R =034$ $R =034$ $R =033$ $R =047$ Sig: (2-tailed) = .040         Sig: (2-tailed) = .040         Sig: (2-tailed) = .047 $Sig: (2-tailed) = .015$ $Sig: (2-tailed) = .015$ P05 = DRYER $R =021$ $R =033$ $R =033$ $R =047$ $Sig: (2-tailed) = .021$ $R =036$ $R =041$ $R =013$ $Sig: (2-tailed) = .021$ $R =026$ $R =021$ $R =026$ $R =013$ $Sig: (2-tailed) = .0$	I UI – NEW CARS	K = -1.74 Sig (2-tailed) = 000	K =140 Sig (2-tailed) = 000	K =000 Sig (2-tailed) = 120
10 = CSLD CLKS       N: 50.0       N: 50.0       N: 50.0       N: 50.0       N: 50.0         P03 = MOBILE HOMES       Nig. (2-tailed) = .138       Nig. (2-tailed) = .305       Nig. (2-tailed) = .725         P04 = HOMES       R = .044       R = .102       R = .014       R = .014         Sig. (2-tailed) = .005       Nig. (2-tailed) = .015       Nig. (2-tailed) = .015       Nig. (2-tailed) = .016         P05 = LIFE INSURANCE       R = .023       R = .016       R = .0.65       Sig. (2-tailed) = .016         P06 = HEALTH       R = .023       R = .010       R = .0.85       Sig. (2-tailed) = .021         P07 = MAGAZINE       R = .021       N R = .0.37       Sig. (2-tailed) = .002       Nig. (2-tailed) = .002         P07 = MAGAZINE       R = .021       R = .023       R = .037       Sig. (2-tailed) = .303       R = .037         P08 = WASHING       R = .026       R = .026       R = .026       Nig. (2-tailed) = .507       Nig. (2-tailed) = .344         P10 = STOVE       R = .028       R = .021       Nig. (2-tailed) = .507       Nig. (2-tailed) = .344         P10 = STOVE       R = .028       R = .021       R = .021       R = .026       R = .021         Nig. (2-tailed) = .509       Nig. (2-tailed) = .507       Nig. (2-tailed) = .507       Nig. (2-tailed) = .507       Nig	DO2 - USED CADS	$B = \pm 0.057$	$B = \pm 0.00$	$B = \pm 014$
P03 = MOBILE HOMES         R = +.086         R = +.102         R = +.014         R = +.014           P04 = HOMES         R =171         **         R = +.002         R = +.004         R = +.014           P04 = HOMES         R =171         **         R =094         R = +.014         R = +.014           P05 = LIFE INSURANCE         R =023         R = +.016         R = +.053         Sig. (2-tailed) = .006         Sig. (2-tailed) = .065         Sig. (2-tailed) = .032           P06 = HEALTH         R =054         R = +.016         Sig. (2-tailed) = .032         R = +.016           INSURANCE         Sig. (2-tailed) = .060         Sig. (2-tailed) = .067         Sig. (2-tailed) = .032           P07 = MAGAZINE         R =014         R =034         R =034         R =034           Sig. (2-tailed) = .040         Sig. (2-tailed) = .040         Sig. (2-tailed) = .040         Sig. (2-tailed) = .015           P08 = WASHING         R =045         R =033         R =037         Sig. (2-tailed) = .228           P09 = DRYER         R =056         R =026         R =037         Sig. (2-tailed) = .343           Sig. (2-tailed) = .594         Sig. (2-tailed) = .285         Sig. (2-tailed) = .342           P10 = STOVE         R =108 **         R =064         R =010<	102 = 03ED CARS	$K = \pm .057$ Sig (2-tailed) = 138	$K = \pm .040$ Sig (2-tailed) = 305	$K = \pm .014$ Sig (2-tailed) = 725
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	PO3 – MOBILE HOMES	P = + 0.000000000000000000000000000000000	$B = \pm 102$	$P = \pm 014$
P04 = HOMES $R = -7171 = -362.$ $Big_1 (2-tailed) = .006$ $R = -110 = -876$ P05 = LIFE INSURANCE $R = -023$ $R = -105$ $R = -1053$ $R = -054$ $R = -1053$ P06 = HEALTH $R = -023$ $R = +016$ $R = +0.053$ $R = +0.053$ INSURANCE $R = -0.54$ $R = +0.063$ $R = +0.063$ $R = -0.032$ P06 = HEALTH $R = -0.54$ $R = -0.064$ $R = -0.067$ $Sig_1 (2-tailed) = .002$ INSURANCE $Sig_1 (2-tailed) = .064$ $R = -0.033$ $R = -0.032$ $R = -0.032$ VIDSCRIPTIONS $Sig_1 (2-tailed) = .200$ $Sig_1 (2-tailed) = .204$ $Sig_1 (2-tailed) = .204$ $Sig_1 (2-tailed) = .204$ P08 = WASHING $R =016$ $R =026$ $R =037$ $Sig_1 (2-tailed) = .240$ $Sig_1 (2-tailed) = .307$ P09 = DRYER $R = -0.05$ $R =021$ $R = -0.03$ $R =013$ $R =013$ P10 = STOVE $R =012$ $R =024$ $Sig_1 (2-tailed) = .057$ $Sig_1 (2-tailed) = .270$ P11 = REFRIGERATOR $R =021$ $R =024$ $Sig_1 (2-tailed) = .257$ $Si$	FUS – MOBILE HOMES	$K = \pm .000$ Sig (2-tailed) = 025	$K = \pm .102$ Sig (2 tailed) = 0.08	$K = \pm .014$ Sig (2-tailed) = 715
Protection       R = -171       R = -171       R = -171         Protection       Sig. (2-tailed) = .000       Sig. (2-tailed) = .015       Sig. (2-tailed) = .004         Protection       Sig. (2-tailed) = .546       Sig. (2-tailed) = .058       Sig. (2-tailed) = .013         Protection       Sig. (2-tailed) = .546       Sig. (2-tailed) = .067       Sig. (2-tailed) = .032         Protection       R =014       R =034       R =033       R =094         SUBSCRIPTIONS       Sig. (2-tailed) = .000       Sig. (2-tailed) = .000       Sig. (2-tailed) = .001         Prote wASHING       R =056       R =033       R =047         MACHINES       Sig. (2-tailed) = .240       Sig. (2-tailed) = .507       Sig. (2-tailed) = .228         Prote wASHING       R =050       R =033       R =047         Sig. (2-tailed) = .148       Sig. (2-tailed) = .507       Sig. (2-tailed) = .344         Protection       R =058       R = +.041       R =013       Sig. (2-tailed) = .344         Protection       R =068 **       R =014       R =106 **       Sig. (2-tailed) = .344         Protection       R =068       R =018       Sig. (2-tailed) = .344       Sig. (2-tailed) = .344         Protection       R =018       Sig. (2-tailed) = .001	D04 - HOMES	B = 171  **	P = -004	D = 110 **
P05 = LIFE INSURANCE $R_{\pi} =023$ $R_{\pi} = +.016$ $R_{\pi} = +.015$ P06 = HEALTH $R_{\pi} =023$ $R_{\pi} = +.016$ $R_{\pi} = +.063$ INSURANCE $R_{\pi} =024$ $R_{\pi} = +.002$ $R_{\pi} = +.003$ INSURANCE $Sig_{\pi} (2-tailed) = .160$ $Sig_{\pi} (2-tailed) = .032$ $R_{\pi} = +.033$ INSURANCE $Sig_{\pi} (2-tailed) = .060$ $Sig_{\pi} (2-tailed) = .032$ $R_{\pi} =034$ SUBSCRPTIONS $Sig_{\pi} (2-tailed) = .060$ $Sig_{\pi} (2-tailed) = .015$ $R_{\pi} = .033$ $R_{\pi} = .0.94$ SUBSCRPTIONS $Sig_{\pi} (2-tailed) = .240$ $Sig_{\pi} (2-tailed) = .015$ $R_{\pi} = .0.041$ $R_{\pi} = .0.041$ MACHINES $Sig_{\pi} (2-tailed) = .240$ $Sig_{\pi} (2-tailed) = .370$ $R_{\pi} = .0.03$ $R_{\pi} = .0.03$ P10 = STOVE $R_{\pi} = .056$ $R_{\pi} = .021$ $R_{\pi} = .021$ $R_{\pi} = .021$ $R_{\pi} = .021$ P11 = REFRIGERATOR $R_{\pi} = .021$ $R_{\pi} = .021$ $R_{\pi} = .021$ $R_{\pi} = .021$ P12 = VCR $R_{\pi} = .108$ $R_{\pi} = .008$ $R_{\pi} = .008$ $R_{\pi} = .006$ P12 = VCR $R_{\pi} = .018$ <th< th=""><th>104 - HOWES</th><th>K =1/1 Sig (2-tailed) = 000</th><th>R =094 Sig (2-tailed) = 015</th><th>K =110 Sig (2-tailed) = 004</th></th<>	104 - HOWES	K =1/1 Sig (2-tailed) = 000	R =094 Sig (2-tailed) = 015	K =110 Sig (2-tailed) = 004
100 = Date in Structure $R = -0.02$ $R = -0.02$ $R = -0.03$ $R = -0.03$ 100 = HEALTH $R = -0.054$ $R = +0.02$ $R = -0.033$ $R = -0.033$ 100 = MAGAZINE $R =011$ $R =012$ $R =033$ $R =034$ 101 SURANCE $Sig. (2-tailed) = .060$ $Sig. (2-tailed) = .003$ $Sig. (2-tailed) = .015$ 102 SUBSCRPTIONS $Sig. (2-tailed) = .040$ $R =033$ $R =047$ MACHINES $Sig. (2-tailed) = .240$ $Sig. (2-tailed) = .393$ $Sig. (2-tailed) = .228$ 109 = DRYER $R =056$ $R =026$ $R =037$ $Sig. (2-tailed) = .344$ 100 = STOVE $R =058$ $R = +.041$ $R =013$ $Sig. (2-tailed) = .344$ 11 = REFRIGERATOR $R =021$ $R = +.054$ $R =106$ $R =021$ 11 = REFRIGERATOR $R =028$ $R =008$ $R =008$ $R =008$ $R =001$ $R =002$ 12 = VCR $R =108$ $R =008$ $R =001$ $R =002$ $Sig. (2-tailed) = .404$ $R =002$ 13 = MICROWAVE $R =039$ $Sig. (2-tailed) = .618$ $Sig. (2-tailed) = .618$	<b>D05 – LIFE INSUDANCE</b>	P = 0.023	P = +0.16	P = + 0.53
P06 = HEALTH         Big. (2-atiled) =240         Sig. (2-tailed) =240         Big. (2-tailed) =240           P06 = HEALTH         R =211         R =002         R =032         Sig. (2-tailed) =032           P07 = MAGAZINE         R =211         **         R =034         R =034           SUBSCRIPTIONS         Sig. (2-tailed) =000         Sig. (2-tailed) =000         Sig. (2-tailed) =035           P08 = WASHING         R =045         R =033         R =047           MACHINES         Sig. (2-tailed) =045         R =036         R =037           P09 = DRYER         R =056         R =021         R =031         Sig. (2-tailed) =344           P10 = STOVE         R =058         R = +041         R =013         Sig. (2-tailed) =343           Sig. (2-tailed) =134         Sig. (2-tailed) =135         Sig. (2-tailed) =370         Sig. (2-tailed) =370           P11 = REFRIGERATOR         R =018         Sig. (2-tailed) =365         R =008         R =006           Sig. (2-tailed) =008         R =018         Sig. (2-tailed) =370         Sig. (2-tailed) =370           P12 = VCR         R =139         **         R =010         R =010           Sig. (2-tailed) =005<	105 – LIFE INSURANCE	K =023 Sig (2 tailed) = 546	$K = \pm .010$ Sig (2 tailed) = 685	$K = \pm .055$ Sig. (2 tailed) = 173
INSURANCE       Sig. (2-tailed) = .160       Sig. (2-tailed) = .967       Sig. (2-tailed) = .032         INSURANCE       R = .211       **       R = .139       **       R = .094         SUBSCRIPTIONS       Sig. (2-tailed) = .000       Sig. (2-tailed) = .000       Sig. (2-tailed) = .015       Sig. (2-tailed) = .015         P08 = WASHING       R = .045       R = .033       R = .047       Sig. (2-tailed) = .228         P09 = DRYER       R = .056       R = .026       R = .037       Sig. (2-tailed) = .344         P10 = STOVE       R = .058       R = .041       R = .013       Sig. (2-tailed) = .730         Sig. (2-tailed) = .134       Sig. (2-tailed) = .134       Sig. (2-tailed) = .139       Sig. (2-tailed) = .730         P11 = REFRIGERATOR       R = .021       R = .005       Sig. (2-tailed) = .134       Sig. (2-tailed) = .159       Sig. (2-tailed) = .870         P12 = VCR       R = .108       R = .005       Sig. (2-tailed) = .006       R = .106       **         P13 = MICROWAVE       R = .013       Sig. (2-tailed) = .005       Sig. (2-tailed) = .929       Sig. (2-tailed) = .699       Sig. (2-tailed) = .699         P14 = COLOR TV       R = .139       **       R = .010       R = .021       Sig. (2-tailed) = .201         P15 = NEW FURNITURE       R = .147       *       <	DOG - HEALTH	P = 054	Sig. (2-tailed) = .085	P = + 0.000000000000000000000000000000000
INSTRUCT       Sig. (2-tailed) = .000       Sig. (2-tailed) = .000       Sig. (2-tailed) = .002         P07 = MACAZINE $R = .211$ $R = .139$ $R = .094$ SUBSCRIPTIONS       Sig. (2-tailed) = .000       Sig. (2-tailed) = .015         P08 = WASHING $R = .045$ $R = .037$ $R = .033$ $R = .047$ $R = .047$ MACHINES       Sig. (2-tailed) = .240       Sig. (2-tailed) = .393       Sig. (2-tailed) = .228         P09 = DRYER $R = .056$ $R = .026$ $R = .037$ $Sig. (2-tailed) = .344$ P10 = STOVE $R = .058$ $R = .404$ $R = .013$ $Sig. (2-tailed) = .730$ P11 = REFRIGERATOR $R = .021$ $R = 4.054$ $R = .006$ $R = .708$ $R = .008$ $R = .106$ $R = .706$ P12 = VCR $R =108$ $R = .008$ $R =106$ $R =030$ $R =008$ $R =106$ $R =016$ P13 = MICROWAVE $R =030$ $R =019$ $R =049$ $Sig. (2-tailed) =201$ $R =049$ $Sig. (2-tailed) =201$ P14 = COLOR TV $R =139$ $R =019$ $R =021$ $R =019$ $R =021$ P15 = NEW FURNITURE $R =017$ $Sig. (2$	INSUDANCE	K =054 Sig (2 tailed) = 160	$K = \pm .002$ Sig (2 tailed) = 067	$K = \pm .005$ Sig. (2 tailed) = .032
Image: Problem in the problem in t	DO7 – MACAZINE	B = 211 **	Sig. (2-tailed) = .907	B = -004
SOUSCRIF 10:S       Sig. (2+tailed) = .000       Sig. (2+tailed) = .013         P08 = WASHING       R = .045       R = .033       R = .047         MACHINES       Sig. (2-tailed) = .240       Sig. (2-tailed) = .393       Sig. (2-tailed) = .228         P09 = DRYER       R = .056       R = .026       R = .037         Sig. (2-tailed) = .148       Sig. (2-tailed) = .507       Sig. (2-tailed) = .344         P10 = STOVE       R = .058       R = +.041       R = .013         Sig. (2-tailed) = .148       Sig. (2-tailed) = .285       Sig. (2-tailed) = .730         P11 = REFRIGERATOR       R = .021       R = +.054       R = .016         R = .018       Sig. (2-tailed) = .285       Sig. (2-tailed) = .730       Sig. (2-tailed) = .730         P12 = VCR       R = .018       R = .006       Sig. (2-tailed) = .870       R = .106         Sig. (2-tailed) = .005       Sig. (2-tailed) = .829       Sig. (2-tailed) = .006       Sig. (2-tailed) = .006         P13 = MICROWAVE       R = .030       R = +.001       R = .016       R = .021         Sig. (2-tailed) = .000       Sig. (2-tailed) = .019       R = .049       Sig. (2-tailed) = .201         P14 = COLOR TV       R = .137       R = .016       Sig. (2-tailed) = .201       Sig. (2-tailed) = .201         P15 = NEW FURNITURE	FU7 = MAGAZINE SUBSCRIPTIONS	K =211	K =139 *** Sig (2 tailed) = 000	K =094 Sig (2 tailed) = 015
ING $R = -0.03$ $R = -0.03$ $R = -0.04$ MACHINES         Sig. (2-tailed) = .240         Sig. (2-tailed) = .393         Sig. (2-tailed) = .228           P09 = DRYER         R = .056         R = .026         R = .037         Sig. (2-tailed) = .344           P10 = STOVE         R = .058         R = .041         R = .0013         Sig. (2-tailed) = .344           P10 = STOVE         R = .021         R = .041         R = .006         Sig. (2-tailed) = .730           P11 = REFRIGERATOR         R = .021         R = .0404         R = .006         Sig. (2-tailed) = .159         Sig. (2-tailed) = .730           P12 = VCR         R = .108         **         R = .008         R = .010         R = .064         R = .002           P13 = MICROWAVE         R = .030         R = .001         R = .010         R = .002         Sig. (2-tailed) = .005         Sig. (2-tailed) = .972         Sig. (2-tailed) = .002           P14 = COLOR TV         R = .139 **         R = .0101         R = .012         Sig. (2-tailed) = .002         Sig. (2-tailed) = .201           P15 = NEW FURNITURE         R = .147 **         R = .009         R = .014         R = .031         Sig. (2-tailed) = .201           P16 = LEASED         R = .014         R = .014         R = .014         R = .014	DOR - WASHING	P = 0.045	P = 0.033	P = 0.47
Interview       Sig. (2-tailed) = .240       Sig. (2-tailed) = .053       Sig. (2-tailed) = .123         P09 = DRYER       R = .056       R = .026       R = .037         Sig. (2-tailed) = .148       Sig. (2-tailed) = .507       Sig. (2-tailed) = .344         P10 = STOVE       R = .058       R = +.041       R = .013         Sig. (2-tailed) = .134       Sig. (2-tailed) = .285       Sig. (2-tailed) = .730         P11 = REFRIGERATOR       R = .021       R = +.054       R = +.006         Sig. (2-tailed) = .594       Sig. (2-tailed) = .159       Sig. (2-tailed) = .870         P12 = VCR       R =108 **       R = .0008       R = .106 **         Sig. (2-tailed) = .443       Sig. (2-tailed) = .972       Sig. (2-tailed) = .006         P13 = MICROWAVE       R = .013       Sig. (2-tailed) = .443       Sig. (2-tailed) = .618         Sig. (2-tailed) = .409       Sig. (2-tailed) = .618       Sig. (2-tailed) = .201         P14 = COLOR TV       R = .147 **       R = .0090       R = .014         P15 = NEW FURNITURE       R = .029       R = .044       R = .014         Sig. (2-tailed) = .400       Sig. (2-tailed) = .251       Sig. (2-tailed) = .725         P16 = LEASED       R = +.021       R = .019       R = .057         Sig. (2-tailed) = .586       Sig. (2-tai	MACHINES	K =045 Sig. (2-tailed) = 240	K =055 Sig. (2-tailed) = 303	K =047 Sig. (2-tailed) = 228
IP 09       DK 15K       R = -0.03       R = -0.03       Sig. (2-tailed) = .307       Sig. (2-tailed) = .344         P10 = STOVE       R =058       R = +.041       R =013       Sig. (2-tailed) = .730         P11 = REFRIGERATOR       R =021       R = +.041       R =016       R =006         Sig. (2-tailed) = .134       Sig. (2-tailed) = .159       Sig. (2-tailed) = .730         P12 = VCR       R =018       **       R =008       R =006       **         P13 = MICROWAVE       R =030       Sig. (2-tailed) = .829       Sig. (2-tailed) = .006         P13 = MICROWAVE       R =030       R =010       R =002       Sig. (2-tailed) = .006         Sig. (2-tailed) = .005       Sig. (2-tailed) = .972       Sig. (2-tailed) = .669       R =019         P14 = COLOR TV       R =139 **       R = +.019       R =031       Sig. (2-tailed) = .000       Sig. (2-tailed) = .021         P15 = NEW FURNITURE       R =147 **       R =009       R =031       Sig. (2-tailed) = .021       Sig. (2-tailed) = .021         P16 = LEASED       R = +.021       R =014       R =014       R =014         APPLIANCES       Sig. (2-tailed) = .565       Sig. (2-tailed) = .137       Sig. (2-tailed) = .137         P18 = FAMILY SIZED       R =	DAG - DRVED	P = 0.56	P = 0.026	P = 0.37
Dig. (2-tailed) = .140         Dig. (2-tailed) = .00         Dig. (2-tailed) = .00           P10 = STOVE         R = .058         R = .041         R = .013           Sig. (2-tailed) = .134         Sig. (2-tailed) = .285         Sig. (2-tailed) = .730           P11 = REFRIGERATOR         R = .021         R = +.054         R = +.006           Sig. (2-tailed) = .594         Sig. (2-tailed) = .159         Sig. (2-tailed) = .870           P12 = VCR         R = .108 **         R = .008         R = .106 **           Sig. (2-tailed) = .005         Sig. (2-tailed) = .829         Sig. (2-tailed) = .006           P13 = MICROWAVE         R = .033         R = +.001         R = .002           Sig. (2-tailed) = .005         Sig. (2-tailed) = .972         Sig. (2-tailed) = .569           P14 = COLOR TV         R = .139 **         R = +.019         R = .021           Sig. (2-tailed) = .000         Sig. (2-tailed) = .201         Sig. (2-tailed) = .201           Sig. (2-tailed) = .000         Sig. (2-tailed) = .020         Sig. (2-tailed) = .201           Sig. (2-tailed) = .000         Sig. (2-tailed) = .201         Sig. (2-tailed) = .201           Sig. (2-tailed) = .000         Sig. (2-tailed) = .201         Sig. (2-tailed) = .217           Sig. (2-tailed) = .000         Sig. (2-tailed) = .257         Sig. (2-tailed) = .275	$\mathbf{F}\mathbf{U}\mathbf{y} = \mathbf{D}\mathbf{K}\mathbf{T}\mathbf{E}\mathbf{K}$	K =050 Sig (2-tailed) = 148	K =020 Sig (2-tailed) = 507	K =057 Sig (2-tailed) = 344
Interpret $K =033$ $K =044$ $K =044$ $K =043$ P11 = REFRIGERATOR $R =021$ $R = +.054$ $Sig. (2-tailed) = .285$ $Sig. (2-tailed) = .730$ P12 = VCR $R =021$ $R = +.054$ $R = +.006$ $Sig. (2-tailed) = .570$ $Sig. (2-tailed) = .570$ P12 = VCR $R =108 * *$ $R =008$ $R =106 * *$ Sig. (2-tailed) = .005 $Sig. (2-tailed) = .829$ $Sig. (2-tailed) = .006$ P13 = MICROWAVE $R =039$ $R =001$ $R =002$ Sig. (2-tailed) = .049 $Sig. (2-tailed) = .006$ $R =0049$ $Sig. (2-tailed) = .569$ P14 = COLOR TV $R =139 * *$ $R =019$ $R =049$ $Sig. (2-tailed) = .000$ $Sig. (2-tailed) = .201$ P15 = NEW FURNITURE $R =139 * *$ $R =019$ $R =049$ $Sig. (2-tailed) = .020$ $Sig. (2-tailed) = .201$ P16 = LEASED $R =021$ $R =021$ $R =031$ $Sig. (2-tailed) = .586$ $Sig. (2-tailed) = .251$ $Sig. (2-tailed) = .427$ P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ $Sig. (2-tailed) = .659$ $Sig. (2-tailed) = .625$ $Sig. (2-tailed) = .639$ <th>P10 - STOVE</th> <th>Sig. (2-tailed) = .140</th> <th>Sig. (2-tailed) = .307</th> <th>Sig. (2-tailed) =</th>	P10 - STOVE	Sig. (2-tailed) = .140	Sig. (2-tailed) = .307	Sig. (2-tailed) =
Jig. (2-tailed) = .134         Jig. (2-tailed) = .263         Jig. (2-tailed) = .30           P11 = REFRIGERATOR         R =021         R = +.054         R = +.006           Sig. (2-tailed) = .594         Sig. (2-tailed) = .159         Sig. (2-tailed) = .870           P12 = VCR $R =108$ **         R =008 $R =106$ **           Sig. (2-tailed) = .005         Sig. (2-tailed) = .829         Sig. (2-tailed) = .006           P13 = MICROWAVE         R =030         R = +.001         R =002           Sig. (2-tailed) = .443         Sig. (2-tailed) = .972         Sig. (2-tailed) = .569           P14 = COLOR TV $R =139$ **         R = +.019         R =049           Sig. (2-tailed) = .000         Sig. (2-tailed) = .020         Sig. (2-tailed) = .201           P15 = NEW FURNITURE $R =147$ **         R = .090         R =014           AppLIANCES         Sig. (2-tailed) = .446         Sig. (2-tailed) = .251         Sig. (2-tailed) = .725           P17 = SMALL KITCHEN         R = +.021         R =019         R =014           AppLIANCES         Sig. (2-tailed) = .586         Sig. (2-tailed) = .625         Sig. (2-tailed) = .137           P18 = FAMILY SIZED         R =079         R =111         R =018         Sig. (2-tailed) = .639           <	FIU-SIOVE	K =030 Sig (2 tailed) = 134	$K = \pm .041$ Sig (2 tailed) = 285	K =015 Sig. (2 tailed) = 730
P11 = REPROCERATOR $R =021$ $R = +.024$ $R = +.003$ $Sig. (2-tailed) = .159$ $Sig. (2-tailed) = .870$ P12 = VCR $R =108$ ** $R =008$ $R =106$ **         Sig. (2-tailed) = .005       Sig. (2-tailed) = .829       Sig. (2-tailed) = .006       R =002       Sig. (2-tailed) = .006         P13 = MICROWAVE $R =030$ $R = +.019$ $R =002$ Sig. (2-tailed) = .569         P14 = COLOR TV $R =139$ ** $R = +.019$ $R =049$ Sig. (2-tailed) = .201         P15 = NEW FURNITURE $R =147$ ** $R =090$ $R =031$ Sig. (2-tailed) = .201         P16 = LEASED $R = +.029$ $R = +.044$ $R =014$ $R =014$ APPLIANCES       Sig. (2-tailed) = .446       Sig. (2-tailed) = .251       Sig. (2-tailed) = .725         P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ Sig. (2-tailed) = .625       Sig. (2-tailed) = .137         P18 = FAMILY SIZED $R =732$ $R =019$ $R =018$ Sig. (2-tailed) = .639       Re = .068         P19 = ENTRE FAMILY $R =732$ $R =007$ $R =018$ Sig. (2-tailed) = .639       Sig. (2-tailed) = .639	D11 - DEEDICEDATOD	B = -0.021	Sig. $(2-tailed) = .285$	$B_{-1} = 0.06$
P12 = VCR $R = .108$ $R =108$ $R =106$ $R =106$ P13 = MICROWAVE $R =030$ $R =001$ $R =002$ $Sig. (2-tailed) =060$ P14 = COLOR TV $R =030$ $R =010$ $R =002$ $Sig. (2-tailed) =060$ P14 = COLOR TV $R =039$ $R =019$ $R =049$ $Sig. (2-tailed) =000$ $Sig. (2-tailed) =019$ $R =031$ P15 = NEW FURNITURE $R =147$ $R =000$ $Sig. (2-tailed) =020$ P16 = LEASED $R =029$ $R =020$ $Sig. (2-tailed) =049$ Sig. (2-tailed) =000 $Sig. (2-tailed) =020$ $Sig. (2-tailed) =021$ P16 = LEASED $R =029$ $R =044$ $R =014$ APPLIANCES $Sig. (2-tailed) =045$ $Sig. (2-tailed) =025$ $Sig. (2-tailed) =027$ P17 = SMALL KITCHEN $R =021$ $R =019$ $R =014$ $R =014$ DETERGENT $Sig. (2-tailed) =040$ $Sig. (2-tailed) =025$ $Sig. (2-tailed) =037$ DETERGENT $R =012$ $R =011$ $R =018$	FII – KEFKIGERATOK	K =021 Sig (2-tailed) = 594	$K = \pm .034$ Sig (2-tailed) = 150	$K = \pm .000$ Sig. (2-tailed) = 870
I12 - VCK       R = -100 mm       R = -100 mm       R = -100 mm         Sig. (2-tailed) = .005       Sig. (2-tailed) = .829       Sig. (2-tailed) = .006         P13 = MICROWAVE       R =030       R = +.001       R =002         Sig. (2-tailed) = .443       Sig. (2-tailed) = .972       Sig. (2-tailed) = .569         P14 = COLOR TV $R =139 * mm$ R =019       R =049         Sig. (2-tailed) = .000       Sig. (2-tailed) = .618       Sig. (2-tailed) = .201         P15 = NEW FURNITURE $R =139 * mm$ R =090       R =031         Sig. (2-tailed) = .000       Sig. (2-tailed) = .020       Sig. (2-tailed) = .201         P15 = NEW FURNITURE $R =127 * mm$ R =090       R =031         Sig. (2-tailed) = .000       Sig. (2-tailed) = .020       Sig. (2-tailed) = .427         P16 = LEASED $R = +.029$ $R = +.044$ $R =014$ APPLIANCES       Sig. (2-tailed) = .446       Sig. (2-tailed) = .625       Sig. (2-tailed) = .172         P17 = SMALL KITCHEN $R =019$ $R =019$ $R =019$ $R =019$ Sig. (2-tailed) = .586       Sig. (2-tailed) = .625       Sig. (2-tailed) = .639       Sig. (2-tailed) = .639         P18 = FAMILY SIZED $R =079$ $R =012$ <th><math>\mathbf{P12} - \mathbf{VCP}</math></th> <th>B = 108 **</th> <th>P = 0.08</th> <th>B = 106 **</th>	$\mathbf{P12} - \mathbf{VCP}$	B = 108 **	P = 0.08	B = 106 **
P13 = MICROWAVE $B_{r}$ (2-tailed) = .000 $B_{r}$ (2-tailed) = .001 $B_{r}$ = .002           P13 = MICROWAVE $R =030$ $R = +.001$ $R =002$ $Sig.$ (2-tailed) = .569           P14 = COLOR TV $R =139$ ** $R = +.019$ $R =049$ $Sig.$ (2-tailed) = .201           P15 = NEW FURNITURE $R =147$ ** $R =0900$ $R =031$ $Sig.$ (2-tailed) = .201           P16 = LEASED $R = +.029$ $R =044$ $R =014$ $R =014$ APPLIANCES $Sig.$ (2-tailed) = .446 $Sig.$ (2-tailed) = .251 $Sig.$ (2-tailed) = .725           P17 = SMALL KITCHEN $R = +.029$ $R = +.044$ $R =014$ $R =014$ APPLIANCES $Sig.$ (2-tailed) = .586 $Sig.$ (2-tailed) = .625 $Sig.$ (2-tailed) = .137           P18 = FAMILY SIZED $R =079$ $R = +.005$ $R = +.018$ DETERGENT $Sig.$ (2-tailed) = .001 $Sig.$ (2-tailed) = .639 $R =068$ P19 = ENTIRE FAMILY $R =132$ ** $R =012$ $R =068$ $R =078$ $R =026$ $R =008$ P20 = WIFE AND $R =088$ $R =078$	112 - VCR	K =100 Sig (2-tailed) = 0.05	K =000 Sig (2-tailed) = 829	K =100 Sig (2-tailed) = 006
IT IS - MICKOVA VE $R =030$ $R =030$ $R =030$ Sig. (2-tailed) = .443       Sig. (2-tailed) = .972       Sig. (2-tailed) = .569         P14 = COLOR TV $R =139$ ** $R = +.019$ $R =049$ Sig. (2-tailed) = .000       Sig. (2-tailed) = .618       Sig. (2-tailed) = .201         P15 = NEW FURNITURE $R =147$ ** $R =090$ $R =031$ Sig. (2-tailed) = .000       Sig. (2-tailed) = .020       Sig. (2-tailed) = .427         P16 = LEASED $R = +.029$ $R = +.044$ $R =014$ APPLIANCES       Sig. (2-tailed) = .446       Sig. (2-tailed) = .251       Sig. (2-tailed) = .725         P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =019$ $R =057$ Sig. (2-tailed) = .586       Sig. (2-tailed) = .625       Sig. (2-tailed) = .137         P18 = FAMILY SIZED $R =079$ $R = +.111$ $R =018$ DETERGENT       Sig. (2-tailed) = .040       Sig. (2-tailed) = .892       Sig. (2-tailed) = .639         P19 = ENTIRE FAMILY $R =078$ $R =016$ Sig. (2-tailed) = .042       Sig. (2-tailed) = .004       Sig. (2-tailed) = .080         P20 = WIFE AND $R =078$ $R =078$ $R =026$ $R $	P13 – MICDOWAVE	R = -0.030	$B = \pm 0.01$	B = -002
P14 = COLOR TV $R = .139$ $R = .019$ $R = .049$ Sig. (2-tailed) = .000         Sig. (2-tailed) = .618         Sig. (2-tailed) = .201           P15 = NEW FURNITURE $R = .147$ $R = .090$ $R = .031$ P16 = LEASED $R = +.029$ $R = +.044$ $R = .014$ APPLIANCES         Sig. (2-tailed) = .446         Sig. (2-tailed) = .251         Sig. (2-tailed) = .725           P17 = SMALL KITCHEN $R = +.029$ $R = +.044$ $R = .014$ APPLIANCES         Sig. (2-tailed) = .4466         Sig. (2-tailed) = .251         Sig. (2-tailed) = .725           P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ Sig. (2-tailed) = .625         Sig. (2-tailed) = .137           P18 = FAMILY SIZED $R = .079$ $R = +.005$ $R = +.018$ Sig. (2-tailed) = .639           DETERGENT         Sig. (2-tailed) = .040         Sig. (2-tailed) = .639         R =018           DETERGENT         Sig. (2-tailed) = .001         Sig. (2-tailed) = .639         R =018           DETERGENT         Sig. (2-tailed) = .001         Sig. (2-tailed) = .040         Sig. (2-tailed) = .639           P19 = ENTIRE FAMILY $R = .078$ $R = .078$ $R = .078$ <th< th=""><th></th><th>K = -1050 Sig (2-tailed) = 443</th><th><math>K = \pm .001</math> Sig (2-tailed) = 972</th><th>K =002 Sig (2-tailed) = 569</th></th<>		K = -1050 Sig (2-tailed) = 443	$K = \pm .001$ Sig (2-tailed) = 972	K =002 Sig (2-tailed) = 569
If a = 0.019       If a = 0.019       If a = 0.019       If a = 0.010         Sig. (2-tailed) = .000       Sig. (2-tailed) = .618       Sig. (2-tailed) = .020       Sig. (2-tailed) = .021         P15 = NEW FURNITURE $R =147$ ** $R =090$ $R =031$ Sig. (2-tailed) = .000       Sig. (2-tailed) = .020       Sig. (2-tailed) = .427         P16 = LEASED $R = +.029$ $R = +.044$ $R =014$ APPLIANCES       Sig. (2-tailed) = .446       Sig. (2-tailed) = .251       Sig. (2-tailed) = .725         P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ Sig. (2-tailed) = .625       Sig. (2-tailed) = .137         P18 = FAMILY SIZED $R =079$ $R =079$ $R =005$ $R = +.018$ DETERGENT       Sig. (2-tailed) = .040       Sig. (2-tailed) = .625       Sig. (2-tailed) = .639         P19 = ENTIRE FAMILY $R =132$ ** $R =111$ ** $R =068$ HAS EATEN OUT       Sig. (2-tailed) = .001       Sig. (2-tailed) = .004       Sig. (2-tailed) = .080         P20 = WIFE AND $R =078$ $R =026$ $R =009$ Sig. (2-tailed) = .811         HUSBAND MAND $R =088$ $R =078$ $Sig. (2-tailed) = .508$ Sig. (2-tailed) = .404	P14 - COLOR TV	B = -130 **	$B_{-\pm} 019$	B = -0.00
P15 = NEW FURNITURE $R = .147$ $R = .000$ $Sig. (2 - tailed) = .000$ $R = .031$ P16 = LEASED $R = .127$ $R = .020$ $Sig. (2 - tailed) = .020$ $Sig. (2 - tailed) = .427$ P16 = LEASED $R = +.029$ $R = +.044$ $R = .014$ APPLIANCES $Sig. (2 - tailed) = .446$ $Sig. (2 - tailed) = .251$ $Sig. (2 - tailed) = .725$ P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ Sig. (2 - tailed) = .586 $Sig. (2 - tailed) = .625$ $Sig. (2 - tailed) = .137$ P18 = FAMILY SIZED $R =079$ $R = +.005$ $R = +.018$ DETERGENT $Sig. (2 - tailed) = .040$ $Sig. (2 - tailed) = .639$ $Sig. (2 - tailed) = .639$ P19 = ENTIRE FAMILY $R =132$ $R =079$ $R =005$ $R = +.018$ DETERGENT $Sig. (2 - tailed) = .040$ $Sig. (2 - tailed) = .639$ $Sig. (2 - tailed) = .639$ P19 = ENTIRE FAMILY $R =132$ $R =014$ $Sig. (2 - tailed) = .040$ $Sig. (2 - tailed) = .068$ P20 = WIFE AND $R =078$ $Sig. (2 - tailed) = .042$ $Sig. (2 - tailed) = .508$ $Sig. (2 - tailed)$		K =137 Sig (2-tailed) = 000	$K = \pm .017$ Sig (2-tailed) = 618	K =049 Sig (2-tailed) = 201
Initial and the second structure $K =034$ $R =034$ P16 = LEASED $R = +.029$ $R = +.044$ $R =014$ APPLIANCES       Sig. (2-tailed) = .446       Sig. (2-tailed) = .251       Sig. (2-tailed) = .725         P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ Sig. (2-tailed) = .586       Sig. (2-tailed) = .625       Sig. (2-tailed) = .137         P18 = FAMILY SIZED $R =079$ $R =005$ $R =018$ DETERGENT       Sig. (2-tailed) = .040       Sig. (2-tailed) = .892       Sig. (2-tailed) = .639         P19 = ENTIRE FAMILY $R =132$ $R =079$ $R =011$ $R =005$ $R =018$ DETERGENT       Sig. (2-tailed) = .040       Sig. (2-tailed) = .892       Sig. (2-tailed) = .639         P19 = ENTIRE FAMILY $R =132$ $R =111$ $R =0068$ HAS EATEN OUT       Sig. (2-tailed) = .001       Sig. (2-tailed) = .004       Sig. (2-tailed) = .080         P20 = WIFE AND $R =078$ $R =026$ $R =009$ Sig. (2-tailed) = .811         HUSBAND MAND $R =088$ $R =078$ $R =027$ Sig. (2-tailed) = .479         P21 = HUSBAND AND $R =050$ $R =$	P15 – NEW FURNITURE	R = -147 **	B = -0.00	R = -0.031
P16 = LEASEDR = $+029$ R = $+.044$ R = $014$ APPLIANCESSig. (2-tailed) = $.446$ Sig. (2-tailed) = $.251$ Sig. (2-tailed) = $.725$ P17 = SMALL KITCHENR = $+.021$ R = $019$ R = $057$ Sig. (2-tailed) = $.586$ Sig. (2-tailed) = $.625$ Sig. (2-tailed) = $.137$ P18 = FAMILY SIZEDR = $079$ R = $+.005$ R = $+.018$ DETERGENTSig. (2-tailed) = $.040$ Sig. (2-tailed) = $.892$ Sig. (2-tailed) = $.639$ P19 = ENTIRE FAMILYR = $132$ **R = $111$ **HAS EATEN OUTSig. (2-tailed) = $.001$ Sig. (2-tailed) = $.004$ Sig. (2-tailed) = $.080$ P20 = WIFE ANDR = $078$ R = $026$ R = $009$ HUSBAND WITHOUTR = $078$ R = $026$ R = $009$ HUSBAND HAVE EATENR = $088$ R = $078$ R = $078$ OUTSig. (2-tailed) = $.023$ Sig. (2-tailed) = $.044$ Sig. (2-tailed) = $.479$ P21 = HUSBAND ANDR = $088$ R = $078$ R = $027$ WIFE, WITHOUTSig. (2-tailed) = $.023$ Sig. (2-tailed) = $.044$ Sig. (2-tailed) = $.479$ CHILDREN, HAVER = $050$ R = $+.078$ R = $+.032$ EATEN OUTR = $050$ R = $+.078$ R = $+.032$ COUNTER DRUGSSig. (2-tailed) = $.194$ Sig. (2-tailed) = $.044$ Sig. (2-tailed) = $.401$	TIS = NEW FORMITORE	K =147 Sig (2-tailed) = 000	Sig (2-tailed) = 020	K = .031 Sig (2-tailed) - 427
<b>APPLIANCES</b> Sig. (2-tailed) = .446       Sig. (2-tailed) = .251       Sig. (2-tailed) = .725 <b>P17</b> = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ Sig. (2-tailed) = .586       Sig. (2-tailed) = .625       Sig. (2-tailed) = .137 <b>P18</b> = FAMILY SIZED $R =079$ $R = +.005$ $R = +.018$ <b>DETERGENT</b> Sig. (2-tailed) = .040       Sig. (2-tailed) = .892       Sig. (2-tailed) = .639 <b>P19</b> = ENTIRE FAMILY $R =132$ ** $R =111$ ** $R =068$ <b>P40</b> = WIFE FAND $R =078$ $R =026$ $R =009$ <b>P20</b> = WIFE AND $R =078$ $R =026$ $R =009$ <b>P21</b> = HUSBAND AND $R =088$ $R =078$ Sig. (2-tailed) = .508 <b>VIT</b> Sig. (2-tailed) = .023       Sig. (2-tailed) = .044       Sig. (2-tailed) = .479 <b>VIFE</b> , WITHOUT       Sig. (2-tailed) = .023       Sig. (2-tailed) = .044       Sig. (2-tailed) = .479 <b>VIFE</b> , WITHOUT       Sig. (2-tailed) = .023       Sig. (2-tailed) = .044       Sig. (2-tailed) = .479 <b>VIFE</b> , WITHOUT       Sig. (2-tailed) = .023       Sig. (2-tailed) = .044       Sig. (2-tailed) = .479 <b>VIFE</b> , WITHOUT       Sig. (2-tailed) = .023       Sig. (2-tailed) =	P16 – LEASED	B = +0.29	R = +0.44	B = -014
Init Difference       Sign (2 tailed) = .140       Sign (2 tailed) = .140       Sign (2 tailed) = .140         P17 = SMALL KITCHEN $R = +.021$ $R =019$ $R =057$ $R =057$ Sign (2 tailed) = .586       Sign (2 tailed) = .625       Sign (2 tailed) = .137         P18 = FAMILY SIZED $R =079$ $R =005$ $R = +.018$ DETERGENT       Sign (2 tailed) = .040       Sign (2 tailed) = .892       Sign (2 tailed) = .639         P19 = ENTIRE FAMILY $R =132$ $R =111$ $R =068$ HAS EATEN OUT       Sign (2 tailed) = .001       Sign (2 tailed) = .004       Sign (2 tailed) = .080         P20 = WIFE AND $R =078$ $R =026$ $R =009$ HUSBAND WITHOUT       Sign (2 tailed) = .042       Sign (2 tailed) = .508       Sign (2 tailed) = .811         WISE, WITHOUT $R =088$ $R =078$ $R =027$ Sign (2 tailed) = .479         VIIFE, WITHOUT       Sign (2 tailed) = .023       Sign (2 tailed) = .044       Sign (2 tailed) = .479         WIFE, WITHOUT       R =050 $R = +.078$ $R =027$ Sign (2 tailed) = .479         VIIFE       P22 = OVER THE $R =050$ $R = +.078$ $R = +.032$ Sign (2 tailed) = .401 <tr< th=""><th>APPLIANCES</th><th>Sig. (2-tailed) = .446</th><th>Sig. (2-tailed) = .251</th><th>Sig. (2-tailed) = .725</th></tr<>	APPLIANCES	Sig. (2-tailed) = .446	Sig. (2-tailed) = .251	Sig. (2-tailed) = .725
If the output of the formation of the fo	P17 = SMALL KITCHEN	R = +.021	R =019	R =057
P18 = FAMILY SIZED       R = $079$ R = $+.005$ R = $+.005$ R = $+.018$ DETERGENT       Sig. (2-tailed) = $.040$ Sig. (2-tailed) = $.892$ Sig. (2-tailed) = $.639$ P19 = ENTIRE FAMILY       R = $132$ **       R = $111$ **       R = $068$ HAS EATEN OUT       Sig. (2-tailed) = $.001$ Sig. (2-tailed) = $.004$ Sig. (2-tailed) = $.004$ Sig. (2-tailed) = $.080$ P20 = WIFE AND       R = $078$ R = $078$ R = $026$ R = $009$ Sig. (2-tailed) = $.811$ HUSBAND WITHOUT       Sig. (2-tailed) = $.042$ Sig. (2-tailed) = $.508$ R = $009$ Sig. (2-tailed) = $.811$ P21 = HUSBAND AND       R = $088$ R = $078$ R = $027$ Sig. (2-tailed) = $.479$ WIFE, WITHOUT       Sig. (2-tailed) = $.023$ R = $078$ R = $027$ Sig. (2-tailed) = $.479$ WIFE, WITHOUT       Sig. (2-tailed) = $.023$ R = $078$ R = $027$ Sig. (2-tailed) = $.479$ P22 = OVER THE       R = $050$ R = $+.078$ R = $+.032$ Sig. (2-tailed) = $.401$ COUNTER DRUGS       Sig. (2-tailed) = $.194$ Sig. (2-tailed) = $.044$ Sig. (2-tailed) = $.401$		Sig. $(2-tailed) = .586$	Sig. $(2-tailed) = .625$	Sig. $(2-tailed) = .137$
DETERGENTSig. (2-tailed) = .040Sig. (2-tailed) = .892Sig. (2-tailed) = .639P19 = ENTIRE FAMILY $R =132$ ** $R =111$ ** $R =068$ HAS EATEN OUTSig. (2-tailed) = .001Sig. (2-tailed) = .004Sig. (2-tailed) = .080P20 = WIFE AND $R =078$ $R =026$ $R =009$ HUSBAND WITHOUTSig. (2-tailed) = .042Sig. (2-tailed) = .508Sig. (2-tailed) = .811P21 = HUSBAND AND $R =088$ $R =078$ $R =078$ $R =027$ WIFE, WITHOUTSig. (2-tailed) = .023Sig. (2-tailed) = .044Sig. (2-tailed) = .479P22 = OVER THE $R =050$ $R =050$ $R = +.078$ $R = +.032$ COUNTER DRUGSSig. (2-tailed) = .194Sig. (2-tailed) = .044Sig. (2-tailed) = .401	P18 = FAMILY SIZED	R = -0.079	R = +.005	R = +.018
P19 = ENTIRE FAMILY $R =132$ ** $R =111$ ** $R =068$ HAS EATEN OUT       Sig. (2-tailed) = .001       Sig. (2-tailed) = .004       Sig. (2-tailed) = .080         P20 = WIFE AND $R =078$ $R =026$ $R =009$ Sig. (2-tailed) = .811         HUSBAND WITHOUT       Sig. (2-tailed) = .042       Sig. (2-tailed) = .508       Reference $R =026$ $R =009$ OUT       Sig. (2-tailed) = .042       Sig. (2-tailed) = .042       Sig. (2-tailed) = .508       Sig. (2-tailed) = .811         P21 = HUSBAND AND $R =088$ $R =078$ $R =027$ Sig. (2-tailed) = .479         WIFE, WITHOUT       Sig. (2-tailed) = .023       Reference $R =027$ Sig. (2-tailed) = .479         P21 = HUSBAND AND $R =050$ $R =078$ $R =027$ Sig. (2-tailed) = .479         WIFE, WITHOUT       Sig. (2-tailed) = .023       Reference $R =027$ Sig. (2-tailed) = .479         P22 = OVER THE $R =050$ $R = +.078$ $R = +.032$ Sig. (2-tailed) = .401         COUNTER DRUGS       Sig. (2-tailed) = .194       Sig. (2-tailed) = .044       Sig. (2-tailed) = .401	DETERGENT	Sig. $(2-tailed) = .040$	Sig. $(2-tailed) = .892$	Sig. $(2\text{-tailed}) = .639$
HAS EATEN OUT       Sig. (2-tailed) = .001       Sig. (2-tailed) = .004       Sig. (2-tailed) = .080         P20 = WIFE AND       R = $078$ R = $026$ R = $009$ Sig. (2-tailed) = .811         HUSBAND WITHOUT       Sig. (2-tailed) = $.042$ Sig. (2-tailed) = $.508$ R = $009$ Sig. (2-tailed) = $.811$ P21 = HUSBAND AND       R = $088$ R = $078$ R = $026$ R = $026$ Sig. (2-tailed) = $.811$ P21 = HUSBAND AND       R = $088$ Sig. (2-tailed) = $.023$ R = $078$ Sig. (2-tailed) = $.479$ WIFE, WITHOUT       Sig. (2-tailed) = $.023$ R = $078$ R = $027$ Sig. (2-tailed) = $.479$ P22 = OVER THE       R = $050$ R = $050$ R = $+.078$ R = $+.032$ COUNTER DRUGS       Sig. (2-tailed) = $.194$ Sig. (2-tailed) = $.044$ Sig. (2-tailed) = $.401$	P19 = ENTIRE FAMILY	R =132 **	R =111 **	R =068
P20 = WIFE AND       R = $.078$ R = $.026$ R = $.009$ HUSBAND WITHOUT       Sig. (2-tailed) = $.042$ Sig. (2-tailed) = $.508$ Sig. (2-tailed) = $.811$ P21 = HUSBAND AND       R = $088$ R = $078$ Sig. (2-tailed) = $.042$ R = $078$ Sig. (2-tailed) = $.811$ P21 = HUSBAND AND       R = $088$ R = $078$ Sig. (2-tailed) = $.023$ R = $078$ Sig. (2-tailed) = $.479$ WIFE, WITHOUT       Sig. (2-tailed) = $.023$ R = $078$ Sig. (2-tailed) = $.479$ CHILDREN, HAVE       R = $050$ R = $+.078$ R = $+.032$ Sig. (2-tailed) = $.401$ P22 = OVER THE       R = $050$ R = $+.078$ R = $+.032$ Sig. (2-tailed) = $.401$	HAS EATEN OUT	Sig. (2-tailed) = .001	Sig. $(2-tailed) = .004$	Sig. $(2-tailed) = .080$
I 20 - WITE AND $R =078$ $R =020$ $R =009$ HUSBAND WITHOUTSig. (2-tailed) = .042Sig. (2-tailed) = .508Sig. (2-tailed) = .811OUTP21 = HUSBAND AND $R =088$ $R =078$ $R =027$ WIFE, WITHOUTSig. (2-tailed) = .023Sig. (2-tailed) = .044Sig. (2-tailed) = .479CHILDREN, HAVE $R =050$ $R =050$ $R = +.078$ $R = +.032$ P22 = OVER THE $R =050$ $R =050$ $R = +.078$ $R = +.032$ COUNTER DRUGSSig. (2-tailed) = .194Sig. (2-tailed) = .044Sig. (2-tailed) = .401	P20 - WIFE AND	R = -0.78	P = -0.026	R = -0.09
HUSBAND WITHOUT       Sig. (2-tailed) = .042       Sig. (2-tailed) = .053       Sig. (2-tailed) = .011         HUSBAND HAVE EATEN       R =088       R =078       R =027         VIFE, WITHOUT       Sig. (2-tailed) = .023       Sig. (2-tailed) = .044       Sig. (2-tailed) = .479         CHILDREN, HAVE       R =050       R = +.078       R = +.032         P22 = OVER THE       R =050       R = +.078       R = +.032         COUNTER DRUGS       Sig. (2-tailed) = .194       Sig. (2-tailed) = .044       Sig. (2-tailed) = .401	HUSBAND WITHOUT	K =078 Sig (2 tailed) = 0.42	K =020 Sig (2 tailed) = 508	K =009 Sig (2 tailed) = 811
Incustance in a vertical out       R =088       R =078       R =027         P21 = HUSBAND AND       R =088       Sig. (2-tailed) = .023       Sig. (2-tailed) = .044       Sig. (2-tailed) = .479         WIFE, WITHOUT       Sig. (2-tailed) = .023       R =078       R =027       Sig. (2-tailed) = .479         CHILDREN, HAVE       R =050       R = +.078       R = +.032       Sig. (2-tailed) = .401         P22 = OVER THE       R =050       Sig. (2-tailed) = .194       Sig. (2-tailed) = .044       Sig. (2-tailed) = .401	HUSBAND HAVE FATEN	Sig. (2-tailed) = .042	Sig. $(2 - tailed) = .508$	Sig. (2-tailed) = .811
VIT         R =088         R =078         R =027           WIFE, WITHOUT         Sig. (2-tailed) = .023         Sig. (2-tailed) = .044         Sig. (2-tailed) = .479           CHILDREN, HAVE         R =050         R =050         R = +.078         R = +.032           P22 = OVER THE         R =050         Sig. (2-tailed) = .194         R = +.078         R = +.032           COUNTER DRUGS         Sig. (2-tailed) = .194         Sig. (2-tailed) = .044         Sig. (2-tailed) = .401	OUT			
VIFE, WITHOUT CHILDREN, HAVE EATEN OUTSig. $(2-tailed) = .023$ $R =076$ Sig. $(2-tailed) = .044$ $R =027$ Sig. $(2-tailed) = .479$ P22 = OVER THE COUNTER DRUGS $R =050$ Sig. $(2-tailed) = .194$ $R = +.078$ Sig. $(2-tailed) = .044$ $R = +.032$ Sig. $(2-tailed) = .401$	P21 – HUSBAND AND	R = -0.88	B = -0.78	R = -0.027
CHILDREN, HAVE EATEN OUTSig. (2-tailed) = .025Sig. (2-tailed) = .044Sig. (2-tailed) = .479P22 = OVER THE COUNTER DRUGS $R =050$ Sig. (2-tailed) = .194 $R = +.078$ Sig. (2-tailed) = .044 $R = +.032$ Sig. (2-tailed) = .401	WIFF WITHOUT	Sig (2-tailed) = 0.003	Sig (2-tailed) = 0.44	Sig (2-tailed) = 479
Childbach, fix y E       EATEN OUT       Restart         P22 = OVER THE       R =050       R = +.078       R = +.032         COUNTER DRUGS       Sig. (2-tailed) = .194       Sig. (2-tailed) = .044       Sig. (2-tailed) = .401	CHILDREN HAVE	515. (2 - tailed) = .025	515.(2-tailed) = .044	51g. (2-tancu) – .477
P22 = OVER THE $R =050$ $R = +.078$ $R = +.032$ COUNTER DRUGS         Sig. (2-tailed) = .194         Sig. (2-tailed) = .044         Sig. (2-tailed) = .401	EATEN OUT			
<b>COUNTER DRUGS</b> $K =050$ $K =050$ $K =052$ Sig. (2-tailed) = .194         Sig. (2-tailed) = .044         Sig. (2-tailed) = .401	P22 = OVER THE	R = -0.50	R = +0.78	R = +032
	COUNTER DRUGS	Sig. (2-tailed) = .194	Sig. (2-tailed) = .044	Sig. $(2\text{-tailed}) = .401$

Table 3 shows the Pearson correlation coefficients and the level of significance (2-tailed) for the twenty two purchase variables versus the three multiple-item measures of subjective discretionary income.

### TABLE 3: PEARSON'S CORRELATION COEFFICIENTS FOR COMPOSITE MEASURES OF SUBJECTIVE DISCRETIONARY INCOME VERSUS PURCHASE VARIABLES

P01 = NEW CARS $R =194$ ** Sig. (2-tailed) = .000 $R =130$ ** Sig. (2-tailed) = .001 $R =176$ ** Sig. (2-tailed) = .000P02 = USED CARS $R = +.059$ Sig. (2-tailed) = .127 $R = +.034$ Sig. (2-tailed) = .384 $R = +.052$ Sig. (2-tailed) = .181P03 = MOBILE HOMES $R = +.114**$ Sig. (2-tailed) = .003 $R = +.075$ Sig. (2-tailed) = .005 $R = +.095$ * Sig. (2-tailed) = .014P04 = HOMES $R =162$ ** Sig. (2-tailed) = .003 $R =124$ ** Sig. (2-tailed) = .001 $R =171$ ** Sig. (2-tailed) = .001P05 = LIFE INSURANCE $R =005$ Sig. (2-tailed) = .000 $R =124$ ** Sig. (2-tailed) = .000 $R =017$ Sig. (2-tailed) = .000P05 = LIFE INSURANCE $R =005$ R = .003 $R = +.040$ Sig. (2-tailed) = .298 $R = +.017$ Sig. (2-tailed) = .657P06 = HEALTH INSURANCE $R =033$ Sig. (2-tailed) = .397 $R = +.048$ Sig. (2-tailed) = .214 $R =008$ Sig. (2-tailed) = .657P07 = MAGAZINE $R =213$ ** Sig. (2-tailed) = .397 $R =144$ ** Sig. (2-tailed) = .843P07 = MAGAZINE $R =213$ ** Sig. (2-tailed) = .000 $R =048$ Sig. (2-tailed) = .000P08 = WASHING MACHINES $R =048$ Sig. (2-tailed) = .217 $R =048$ Sig. (2-tailed) = .213P09 = DRYER $R =050$ Sig. (2-tailed) = .217 $R =033$ Sig. (2-tailed) = .213P10 = STOVE $R =011$ Sig. (2-tailed) = .196 $R =038$ Sig. (2-tailed) = .300R =011 Sig. (2-tailed) = .768 $R = +.019$ Sig. (2-tailed) = .615P11 = REFRIGERATOR $R =019$ <
Sig. (2-tailed) = .000Sig. (2-tailed) = .001Sig. (2-tailed) = .000P02 = USED CARS $R = +.059$ $R = +.034$ $R = +.052$ Sig. (2-tailed) = .127Sig. (2-tailed) = .384Sig. (2-tailed) = .181P03 = MOBILE HOMES $R = +.114**$ $R = +.075$ $R = +.095$ P04 = HOMES $R = +.162$ $Sig. (2-tailed) = .003$ Sig. (2-tailed) = .0.52Sig. (2-tailed) = .014P04 = HOMES $R =162$ $R =124$ $R =171$ $**$ Sig. (2-tailed) = .000Sig. (2-tailed) = .001Sig. (2-tailed) = .000P05 = LIFE INSURANCE $R =005$ $R = +.040$ $R = +.017$ Sig. (2-tailed) = .892Sig. (2-tailed) = .298Sig. (2-tailed) = .657P06 = HEALTH INSURANCE $R =033$ $R = +.048$ $R = +.008$ Sig. (2-tailed) = .397Sig. (2-tailed) = .214Sig. (2-tailed) = .843P07 = MAGAZINE $R =213$ $R =214$ $R =205$ Sig. (2-tailed) = .300Sig. (2-tailed) = .000Sig. (2-tailed) = .843P07 = MAGAZINE $R =013$ $R =048$ $R =054$ Sig. (2-tailed) = .000Sig. (2-tailed) = .000Sig. (2-tailed) = .600P08 = WASHING MACHINES $R =048$ $R =048$ $R =054$ P09 = DRYER $R =050$ $R =038$ $R =037$ Sig. (2-tailed) = .196Sig. (2-tailed) = .330Sig. (2-tailed) = .163P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .710 $R =014$ Sig. (2-tailed) = .615Sig. (2-tailed) = .7
P02 = USED CARS         R = +.059 Sig. (2-tailed) = .127         R = +.034 Sig. (2-tailed) = .384         R = +.052 Sig. (2-tailed) = .181           P03 = MOBILE HOMES         R = +.114** Sig. (2-tailed) = .003         Sig. (2-tailed) = .384         R = +.095 * Sig. (2-tailed) = .014           P04 = HOMES         R = +.162 ** Sig. (2-tailed) = .003         R =124 ** Sig. (2-tailed) = .001         R =171 ** Sig. (2-tailed) = .000           P05 = LIFE INSURANCE         R =005 R =005         R = +.040 R = +.040         R = +.017 R = +.017           P06 = HEALTH INSURANCE         R =003 Sig. (2-tailed) = .397         Sig. (2-tailed) = .298         Sig. (2-tailed) = .657           P06 = HEALTH INSURANCE         R =033 Sig. (2-tailed) = .397         Sig. (2-tailed) = .214         Sig. (2-tailed) = .657           P07 = MAGAZINE         R =213 ** SUBSCRIPTIONS         Sig. (2-tailed) = .397         Sig. (2-tailed) = .214         Sig. (2-tailed) = .843           P07 = MAGAZINE         R =213 ** Sig. (2-tailed) = .000         Sig. (2-tailed) = .214         Sig. (2-tailed) = .843           P07 = MAGAZINE         R =018         R =048         R =025 **           Sig. (2-tailed) = .397         Sig. (2-tailed) = .000         Sig. (2-tailed) = .000         Sig. (2-tailed) = .163           P09 = DRYER         R =018         R =038         R =037         Sig. (2-tailed) = .163
Sig. $(2-tailed) = .127$ Sig. $(2-tailed) = .384$ Sig. $(2-tailed) = .181$ P03 = MOBILE HOMES $\mathbf{R} = +.114**$ $R = +.075$ $\mathbf{R} = +.095$ Sig. $(2-tailed) = .003$ Sig. $(2-tailed) = .052$ Sig. $(2-tailed) = .014$ P04 = HOMES $R =162$ $R =124$ $R =171$ $**$ Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .001$ Sig. $(2-tailed) = .000$ P05 = LIFE INSURANCE $R =005$ $R =040$ $R = +.017$ Sig. $(2-tailed) = .892$ Sig. $(2-tailed) = .298$ Sig. $(2-tailed) = .657$ P06 = HEALTH INSURANCE $R =033$ $R = +.048$ $R = +.008$ Sig. $(2-tailed) = .397$ Sig. $(2-tailed) = .214$ Sig. $(2-tailed) = .843$ P07 = MAGAZINE $R =213$ $R =144$ $R =205$ SUBSCRIPTIONSSig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ P08 = WASHING MACHINES $R =048$ $R =048$ $R =054$ Sig. $(2-tailed) = .217$ Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ P09 = DRYER $R =050$ $R =038$ $R =037$ Sig. $(2-tailed) = .196$ Sig. $(2-tailed) = .330$ Sig. $(2-tailed) = .344$ P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. $(2-tailed) = .768$ Sig. $(2-tailed) = .615$ Sig. $(2-tailed) = .711$ P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
P03 = MOBILE HOMES $R = +.114**$ Sig. (2-tailed) = .003 $R = +.075$ Sig. (2-tailed) = .052 $R = +.095$ *P04 = HOMES $R =162$ $R =162$ $R =124$ $R =171$ $R =171$ P05 = LIFE INSURANCE $R =005$ Sig. (2-tailed) = .000 $R = +.040$ Sig. (2-tailed) = .298 $R = +.017$ Sig. (2-tailed) = .657P06 = HEALTH INSURANCE $R =033$ Sig. (2-tailed) = .397 $R = +.048$ Sig. (2-tailed) = .214 $R =008$ Sig. (2-tailed) = .843P07 = MAGAZINE $R =213$ $R =213$ $R =144$ $R =205$ $R =205$ P08 = WASHING MACHINES $R =048$ Sig. (2-tailed) = .217 $R =048$ Sig. (2-tailed) = .000 $R =054$ Sig. (2-tailed) = .000P09 = DRYER $R =050$ Sig. (2-tailed) = .196 $R =038$ Sig. (2-tailed) = .330 $R =037$ Sig. (2-tailed) = .330 $R =014$ Sig. (2-tailed) = .344P10 = STOVE $R =011$ Sig. (2-tailed) = .768 $R = +.019$ Sig. (2-tailed) = .615 $R =014$ Sig. (2-tailed) = .711P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
Sig. (2-tailed) = .003Sig. (2-tailed) = .052Sig. (2-tailed) = .014P04 = HOMES $R =162 **$ $R =124 **$ $R =171 **$ Sig. (2-tailed) = 000Sig. (2-tailed) = .000Sig. (2-tailed) = .000P05 = LIFE INSURANCE $R =005$ $R = +.040$ $R = +.017$ Sig. (2-tailed) = .892Sig. (2-tailed) = .298Sig. (2-tailed) = .657P06 = HEALTH INSURANCE $R =033$ $R = +.048$ $R = +.008$ Sig. (2-tailed) = .397Sig. (2-tailed) = .214Sig. (2-tailed) = .843P07 = MAGAZINE $R =213 **$ $R =144 **$ $R =205 **$ SUBSCRIPTIONSSig. (2-tailed) = .000Sig. (2-tailed) = .000Sig. (2-tailed) = .000P08 = WASHING MACHINES $R =048$ $R =048$ $R =054$ Sig. (2-tailed) = .217Sig. (2-tailed) = .213Sig. (2-tailed) = .163P09 = DRYER $R =050$ $R =038$ $R =037$ P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768Sig. (2-tailed) = .615Sig. (2-tailed) = .711P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
P04 = HOMES $R =162$ ** $R =124$ ** $R =171$ **Sig. (2-tailed) = 000Sig. (2-tailed) = 000Sig. (2-tailed) = .001Sig. (2-tailed) = .000P05 = LIFE INSURANCE $R =005$ $R = +.040$ $R = +.017$ Sig. (2-tailed) = .892Sig. (2-tailed) = .298Sig. (2-tailed) = .657P06 = HEALTH INSURANCE $R =033$ $R = +.048$ $R = +.008$ Sig. (2-tailed) = .397Sig. (2-tailed) = .214Sig. (2-tailed) = .843P07 = MAGAZINE $R =213$ ** $R =144$ ** $R =205$ **SUBSCRIPTIONSSig. (2-tailed) = .000Sig. (2-tailed) = .000Sig. (2-tailed) = .000P08 = WASHING MACHINES $R =048$ $R =048$ $R =054$ Sig. (2-tailed) = .217Sig. (2-tailed) = .213Sig. (2-tailed) = .163P09 = DRYER $R =050$ $R =038$ $R =037$ Sig. (2-tailed) = .196Sig. (2-tailed) = .330Sig. (2-tailed) = .344P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768Sig. (2-tailed) = .615Sig. (2-tailed) = .711P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
Sig. (2-tailed) = 000Sig. (2-tailed) = .001Sig. (2-tailed) = .000P05 = LIFE INSURANCE $R =005$ $R = +.040$ $R = +.017$ Sig. (2-tailed) = .892Sig. (2-tailed) = .298Sig. (2-tailed) = .657P06 = HEALTH INSURANCE $R =033$ $R = +.048$ $R = +.008$ Sig. (2-tailed) = .397Sig. (2-tailed) = .214Sig. (2-tailed) = .843P07 = MAGAZINE $R =213$ ** $R =144$ ** $R =205$ **SUBSCRIPTIONSSig. (2-tailed) = .000Sig. (2-tailed) = .000Sig. (2-tailed) = .000P08 = WASHING MACHINES $R =048$ $R =048$ $R =054$ Sig. (2-tailed) = .217Sig. (2-tailed) = .213Sig. (2-tailed) = .163P09 = DRYER $R =050$ $R =038$ $R =037$ Sig. (2-tailed) = .196Sig. (2-tailed) = .330Sig. (2-tailed) = .344P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768Sig. (2-tailed) = .615Sig. (2-tailed) = .711P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
P05 = LIFE INSURANCE $R =005$ Sig. (2-tailed) = .892 $R = +.040$ Sig. (2-tailed) = .298 $R = +.017$ Sig. (2-tailed) = .657P06 = HEALTH INSURANCE $R =033$ Sig. (2-tailed) = .397 $R = +.048$ Sig. (2-tailed) = .214 $R = +.008$ Sig. (2-tailed) = .843P07 = MAGAZINE $R =213$ $R =213$ $R =144$ $R =205$ $R =205$ SUBSCRIPTIONSSig. (2-tailed) = .000Sig. (2-tailed) = .000Sig. (2-tailed) = .000Sig. (2-tailed) = .000P08 = WASHING MACHINES $R =048$ Sig. (2-tailed) = .217 $R =048$ Sig. (2-tailed) = .213 $R =054$ Sig. (2-tailed) = .163P09 = DRYER $R =050$ Sig. (2-tailed) = .196 $R =038$ Sig. (2-tailed) = .330 $R =037$ Sig. (2-tailed) = .344P10 = STOVE $R =011$ Sig. (2-tailed) = .768 $R = +.019$ Sig. (2-tailed) = .615 $R =014$ Sig. (2-tailed) = .711P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
Sig. $(2-tailed) = .892$ Sig. $(2-tailed) = .298$ Sig. $(2-tailed) = .657$ P06 = HEALTH INSURANCER =033R = +.048R = +.008Sig. $(2-tailed) = .397$ Sig. $(2-tailed) = .214$ Sig. $(2-tailed) = .843$ P07 = MAGAZINER =213 **R =144 **R =205 **SUBSCRIPTIONSSig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ P08 = WASHING MACHINESR =048R =048R =054Sig. $(2-tailed) = .217$ Sig. $(2-tailed) = .213$ Sig. $(2-tailed) = .163$ P09 = DRYERR =050R =038R =037Sig. $(2-tailed) = .196$ Sig. $(2-tailed) = .330$ Sig. $(2-tailed) = .344$ P10 = STOVER =011R = +.019R =014Sig. $(2-tailed) = .768$ Sig. $(2-tailed) = .615$ Sig. $(2-tailed) = .711$ P11 = REFRIGERATORR =019R = +.039R = +.018
P06 = HEALTH INSURANCE $R =033$ Sig. (2-tailed) = .397 $R = +.048$ Sig. (2-tailed) = .214 $R = +.008$ Sig. (2-tailed) = .843P07 = MAGAZINE SUBSCRIPTIONS $R =213$ ** Sig. (2-tailed) = .000 $R =144$ ** Sig. (2-tailed) = .000 $R =205$ ** Sig. (2-tailed) = .000P08 = WASHING MACHINES $R =048$ Sig. (2-tailed) = .217 $R =048$ Sig. (2-tailed) = .213 $R =054$ Sig. (2-tailed) = .163P09 = DRYER $R =050$ Sig. (2-tailed) = .196 $R =038$ Sig. (2-tailed) = .330 $R =037$ Sig. (2-tailed) = .344P10 = STOVE $R =011$ Sig. (2-tailed) = .768 $R = +.019$ Sig. (2-tailed) = .615 $R =014$ Sig. (2-tailed) = .711P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
Sig. $(2-tailed) = .397$ Sig. $(2-tailed) = .214$ Sig. $(2-tailed) = .843$ P07 = MAGAZINE $R =213$ ** $R =214$ ** $R =205$ **SUBSCRIPTIONSSig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ P08 = WASHING MACHINES $R =048$ $R =048$ $R =048$ $R =054$ P09 = DRYER $R =050$ $R =038$ $R =037$ P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. $(2-tailed) = .768$ $R =014$ Sig. $(2-tailed) = .711$ P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
P07 = MAGAZINE $R =213$ ** $R =144$ ** $R =205$ **         SUBSCRIPTIONS       Sig. (2-tailed) = .000       Sig. (2-tailed) = .000       Sig. (2-tailed) = .000       Sig. (2-tailed) = .000         P08 = WASHING MACHINES $R =048$ $R =048$ $R =048$ $R =054$ P09 = DRYER $R =050$ $R =038$ $R =037$ Sig. (2-tailed) = .330       Sig. (2-tailed) = .344         P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768       Sig. (2-tailed) = .615       Sig. (2-tailed) = .711         P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
SUBSCRIPTIONS         Sig. (2-tailed) = .000         Sig. (2-tailed) = .000         Sig. (2-tailed) = .000         Sig. (2-tailed) = .000           P08 = WASHING MACHINES $R =048$ $R =048$ $R =048$ $R =054$ Sig. (2-tailed) = .217         Sig. (2-tailed) = .213         Sig. (2-tailed) = .163           P09 = DRYER $R =050$ $R =038$ $R =037$ Sig. (2-tailed) = .196         Sig. (2-tailed) = .330         Sig. (2-tailed) = .344           P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768         Sig. (2-tailed) = .615         Sig. (2-tailed) = .711           P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
<b>P08 = WASHING MACHINES</b> $R =048$ $R =048$ $R =054$ Sig. (2-tailed) = .217Sig. (2-tailed) = .213Sig. (2-tailed) = .163 <b>P09 = DRYER</b> $R =050$ $R =038$ $R =037$ Sig. (2-tailed) = .196Sig. (2-tailed) = .330Sig. (2-tailed) = .344 <b>P10 = STOVE</b> $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768Sig. (2-tailed) = .615Sig. (2-tailed) = .711 <b>P11 = REFRIGERATOR</b> $R =019$ $R = +.039$ $R = +.018$
Sig. (2-tailed) = .217Sig. (2-tailed) = .213Sig. (2-tailed) = .103P09 = DRYER $R =050$ $R =038$ $R =037$ Sig. (2-tailed) = .196Sig. (2-tailed) = .300Sig. (2-tailed) = .344P10 = STOVE $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768Sig. (2-tailed) = .615Sig. (2-tailed) = .711P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
<b>P09 = DKYER</b> $R =050$ $R =058$ $R =057$ Sig. (2-tailed) = .196Sig. (2-tailed) = .330Sig. (2-tailed) = .344 <b>P10 = STOVE</b> $R =011$ $R = +.019$ $R =014$ Sig. (2-tailed) = .768Sig. (2-tailed) = .615Sig. (2-tailed) = .711 <b>P11 = REFRIGERATOR</b> $R =019$ $R = +.039$ $R = +.018$
P10 = STOVER =011R = +.019R =014Sig. (2-tailed) = .768Sig. (2-tailed) = .615Sig. (2-tailed) = .711P11 = REFRIGERATORR =019R = +.039R = +.018
R =011 $R =014$ $Sig. (2-tailed) = .768$ $Sig. (2-tailed) = .615$ $Sig. (2-tailed) = .711$ P11 = REFRIGERATOR $R =019$ $R = +.039$ $R = +.018$
P11 = REFRIGERATOR         R =019         R = +.039         R = +.018
$\mathbf{R} = \mathbf{R} \mathbf{R} \mathbf{R} \mathbf{R} \mathbf{R} \mathbf{R} \mathbf{R} \mathbf{R}$
i Sig (2-tailed) = 616 $i$ Sig (2-tailed) = 311 $i$ Sig (2-tailed) = 646
<b>P12 = VCR</b> $R =072$ $R =066$ $R =099$ *
Sig. (2-tailed) = .062 Sig. (2-tailed) = .062 Sig. (2-tailed) = .089 Sig. (2-tailed) = .010
<b>P13 = MICROWAVE</b> $R =018$ $R = +.012$ $R =079$
Sig. $(2-tailed) = .649$ Sig. $(2-tailed) = .763$ Sig. $(2-tailed) = .041$
<b>P14 = COLOR TV</b> $R =075$ $R = +.016$ $R =079$ *
Sig. $(2\text{-tailed}) = .530$ Sig. $(2\text{-tailed}) = .687$ Sig. $(2\text{-tailed}) = .041$
P15 = NEW FURNITURE $R =144$ ** $R =076$ * $R =125$ **
<i>Sig.</i> ( <i>2-tailed</i> ) = .000 Sig. (2-tailed) = .049 Sig. (2-tailed) = .001
P16 = LEASED APPLIANCES $R = +.044$ $R = +.021$ $R =029$
Sig. $(2-tailed) = .249$ Sig. $(2-tailed) = .582$ Sig. $(2-tailed) = .446$
P17 = SMALL KITCHEN $R = +.002$ $R =045$ $R =022$
Sig. $(2-tailed) = .961$ Sig. $(2-tailed) = .243$ Sig. $(2-tailed) = .574$
<b>P18 = FAMILY SIZED</b> $R =046$ $R = +.014$ $R =029$
<b>DETERGENT</b> Sig. $(2\text{-tailed}) = .234$ Sig. $(2\text{-tailed}) = .722$ Sig. $(2\text{-tailed}) = .457$
P19 = ENTIRE FAMILY HAS $R =148$ $R =111$ $R =143$ $R =143$ EXTENSION TO A TRANSPORT       Si = (2,4,31,4)       Si = (2,4,31,4)       Si = (2,4,31,4)       Si = (2,4,31,4)
<b>EATEN OUT</b> Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$ Sig. $(2-tailed) = .000$
$\begin{vmatrix} \mathbf{r}_{20} = \mathbf{WIFE} \text{ AND HUSBAND} &   \mathbf{K} =064 &   \mathbf{K} =022 &   \mathbf{K} =054 \\ \mathbf{WIFHOUTHUSDAND} \text{ HAVE} &   \mathbf{Sig}(2, tailed) = 000 &   \mathbf{Sig}(2, tailed) = 500 &   \mathbf{Sig}(2, tailed) = 164 \\ \end{vmatrix}$
$\begin{bmatrix} \mathbf{w} 1 \mathbf{H} \mathbf{U} \mathbf{I} \mathbf{H} \mathbf{U} \mathbf{I} \mathbf{H} \mathbf{U} \mathbf{I} \mathbf{H} \mathbf{I} \mathbf{U} \mathbf{I} \mathbf{H} \mathbf{U} \mathbf{I} \mathbf{I} \mathbf{U} \mathbf{I} \mathbf{U} \mathbf{I} \mathbf{I} \mathbf{I} \mathbf{U} \mathbf{I} \mathbf{I} \mathbf{I} \mathbf{U} \mathbf{I} \mathbf{I} \mathbf{I} \mathbf{I} \mathbf{I} \mathbf{I} \mathbf{I} I$
<b>D</b> 21 - HUSPAND AND WIFE <b>D</b> - 100 ** <b>D</b> - 066 <b>D</b> - 000 *
$\begin{bmatrix} 1 & 41 - 11 & 0 & 50 & 100 & 110 & 0 & 0 \\ \hline \mathbf{WITHOUT CHILDREN HAVE} & \mathbf{Sig} (2 - tailed) = 0.00 & \mathbf{Sig} (2 - tailed) = 0.86 & \mathbf{Sig} (2 - tailed) = 0.20 & 0.00 & $
FATEN OUT Sig. (2-tailed) = $.009$ Sig. (2-tailed) = $.000$ Sig. (2-tailed) = $.020$
<b>P22 – OVER THE COUNTER</b> $R = -015$ $R = \pm 0.069$ $R = \pm 0.026$
<b>DRUGS</b> $R = 1.007$ $R = 1.007$ $R = 1.007$ $R = 1.020$ Sig. (2-tailed) = .671 Sig. (2-tailed) = .073 Sig. (2-tailed) = .523

## PURCHASES VERSUS SDI<sub>L13</sub>: OUR FAMILY INCOME IS HIGH ENOUGH TO SATISFY NEARLY ALL OUR IMPORTANT DESIRES

Table 2 shows that there are seven significant relationships between SDI<sub>L13</sub>, "Our family income is high

enough to satisfy nearly all our important desires", and the twenty two purchasing variables. To determine if  $SDI_{L13}$  was the best predictor of purchasing behavior versus the other single and composite measures of SDI, step-wise regression analysis for variables L13, L21, L32, L13+L21, L21 + L32, and  $SDI_{L13}$  was completed for each of the 22 purchasing variables. The four items that were better predicted by the single measure of  $SDI_{L13}$  are:

P04 = Number of <u>non-mobile</u> residential homes purchased in last 5 years.

P12 = Number of new video cassette recorders (VCRs) purchased in last 24 months.

P14 = Number of new colored television sets purchased in last 24 months.

P15 = Number of pieces of new furniture valued at \$200 or more purchased in last

12 months.

All relationships are negative which indicates that the higher the subjective income (low score on the statement) Our family income is high enough to satisfy nearly all our important desires, the higher the probability an item will be purchased. Table 4 shows the highest and second highest correlation coefficients for these four variables.

#### TABLE 4: PEARSON'S CORRELATION COEFFICIENTS FOR THE HIGHEST AND SECOND HIGHEST CORRELATION COEFFICIENTS FOR THE FOUR VARIABLES WHICH WERE ENTERED FIRST IN THE STEPWISE REGRESSION ANALYSIS

PURCHASE	HIGHEST CORRELATION	SECOND HIGHEST CORRELATION
VARIABLES	MEASURE	MEASURE
P04 = HOMES	$SDI_{L13}$ : R =171	$SDI_{L13+L21+L32}$ : R = -170
P12 = VCR	$SDI_{L13}$ : R =108	$SDI_{L32}$ : R =106
P14 = COLOR TV	$SDI_{L13}$ : R = -139	$SDI_{L13+L21+L32}$ : R =079
P15 = NEW	$SDI_{L13}$ : R =147	$SDI_{L13 + L21}$ : R = -144
FURNITURE		

### PURCHASES VERSUS ${\rm SDI}_{\rm L21},$ NO MATTER HOW FAST OUR INCOME GOES UP, WE NEVER SEEM TO GET AHEAD (REVERSE SCORED)

There are four significant relationships between  $SDI_{L21}$ , "No matter how fast our income goes up, we never seem to get ahead", and the twenty two purchasing variables. To determine if  $SDI_{L21}$  was the best single predictor of purchasing behavior versus the other single and composite measures of SDI, step-wise regression analysis for variables L13, L21, L32, L13&L21, L21 & L32and  $SDI_{L21}$  was completed for each of the 22 purchasing variables. For the 22 purchase variables,  $SDI_{L21}$  was not the first stepwise variable chosen (the value of R was always higher for one of the other measures) and was therefore not considered as good a measure of subjective discretionary income.

### PURCHASES VERSUS SDI<sub>L32</sub>, I WISH WE HAD A LOT MORE MONEY (REVERSE SCORED)

There are only two significant relationships between  $SDI_{L32}$ , "I wish we had a lot more money", and the twenty two purchasing variables. Again, to determine if  $SDI_{L32}$  was the best predictor of purchasing behavior versus the other single and composite measures of SDI, step-wise regression analysis for variables L13, L21, L32, L13&L21, L21 & L32and  $SDI_{L32}$  was completed for each of the 22 purchasing variables. For the 22 purchase variables,  $SDI_{L32}$  was never the first stepwise variable chosen and was therefore not considered as a good measure of subjective discretionary income.

### PURCHASES VERSUS SDI<sub>L13 +L21</sub> AS A COMPOSITE MEASURE OF SDI

There were seven significant relationships between  $SDI_{L13 + L32}$  and the twenty two purchasing variables. Step-wise regression analysis was again used to determine if the combination of  $SDI_{L13 + L21}$  was the best single predictor of purchasing behavior versus the other single and composite measures of SDI. When using an alpha-to-enter of .01, the composite measure of  $SDI_{L13 + L21}$  was the only variable entered for P01, P03, P07, P19 and P21. The four items that were better predicted by the composite measure of  $SDI_{L13+L21}are$ :

P01 = Number of <u>new</u> cars purchased in last 24 months.

P03 = Number of <u>residential</u> mobile homes purchased in last 5 years.

P07 = Number of magazine subscriptions sent to home.

P19 = Number of times the entire family has eaten outside the home in last 2 weeks.

P21 = Number of times wife and husband, without the children, have eaten outside

the home in last 2 weeks.

All relationships are negative except for number of mobile home purchased. This indicates that the higher the subjective income the higher the probability that a family will: purchase new cars, purchase magazine subscriptions, eats out with the entire family and eats out without the children. For mobile homes, lower the subjective discretionary income increases the probability of purchasing a mobile home. Table 5 shows the highest and second highest correlation coefficients for these five purchase variables.

# TABLE 5: PEARSON'S CORRELATION COEFFICIENTS FOR THE HIGHEST AND SECONDHIGHEST CORRELATION COEFFICIENTS FOR THE FOUR VARIABLES WHICH WEREENTERED FIRST IN THE STEPWISE REGRESSION ANALYSIS

PURCHASE VARIABLES	HIGHEST CORRELATION MEASURE	SECOND HIGHEST CORRELATION MEASURE
P01 = NEW CAR	$SDI_{L13+L21}$ : R =194	$SDI_{L13 + L21 + L32}$ : R =176
P03 = MOBILE HOMES	$SDI_{L13+L21}$ : R = +.114	$SDI_{L21}$ : R = +.102
P07 = MAGAZINE	$SDI_{L13+L21}$ : R =213	$SDI_{L13}$ : R =211
SUBSCRIPTIONS		
P19 = ENTIRE FAMILY EATS	$SDI_{L13+L21}$ : R =148	$SDI_{L13+L21+L32}$ : R =143
OUT		
<b>P21 = EAT OUT WITHOUT</b>	$SDI_{L13+L21}$ : R =100	$SDI_{L13+L21+L32}$ : R =090
CHILDREN		

### PURCHASES VERSUS SDI $_{\rm L21\,+\,L32}$ AS A COMPOSITE MEASURE OF SDI

There were four significant relationships between  $SDI_{L13 + L32}$  and the twenty two purchasing variable. Step-wise regression analysis was again used to determine if the combination of  $SDI_{L21 + L32}$  was the best single predictor of purchasing behavior versus the other single and composite measures of SDI. For the 22 purchase variables, SDI  $_{L21 + L 32}$  was not the first stepwise variable chosen (the value of R was always higher for one of the other measures) and was therefore not considered as good a measure of subjective discretionary income.

### PURCHASES VERSUS SDI<sub>L13 + L21 + L32</sub> AS A COMPOSITE MEASURE OF SDI

There were six significant relationships between  $SDI_{L13 + L13 + L32}$  and the twenty two purchasing variable. Step-wise regression analysis was again used to determine if  $SDI_{L13 + L21 + L32}$  was the best single predictor of purchasing behavior versus the other single and composite measures of SDI. For the 22 purchase variables,  $SDI_{L13 + L21 + L32}$  was not the first stepwise variable chosen (the value of R was always higher for one of the other measures) and was therefore not considered as good a measure of subjective discretionary income.

#### SUMMARY

Of the twenty two purchase variables investigated, four had a stronger relationship with  $SDI_{L13}$ , "Our family income is high enough to satisfy nearly all our important desires. When L21," No matter how fast our income goes up, we never seem to get ahead.", was added to L13, five purchase variables were better predicted by  $SDI_{L13 + L21}$ , the composite measurement. Therefore,  $SDI_{L13}$  seems to be the most robust measure of subjective discretionary income in terms of certain items purchased. For the other five items,

the composite measure of  $SDI_{L13+L21}$  is a better predictor.

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