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AN EXPLORATORY STUDY OF THE MANAGEMENT
PRACTICES OF SELECTED LOW-INCOME FAMILIES
IN SAN JACINTO COUNTY, TEXAS



WILLIAMS

1967

AN EXPLORATORY STUDY OF THE MANAGEMENT PRACTICES OF
SELECTED LOW-INCOME FAMILIES IN SAN JACINTO
COUNTY, TEXAS

A Thesis

By

Margaret Lee Jackson Williams

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CHAPTER I

INTRODUCTION

Low-Income Status: An Overview

Poverty -- one of the "social evils" of mankind is old, not new. Its continued existence is due largely to the myriad of changes which have occurred and continue to occur in our society. These changes fall into the categories of technology, specialization, automation, urbanization, and mass mobilization.

Periodically, in American society, attention has been focused upon low-income families. During the Depression of the 1930's people experienced deprivation, extreme need and despair. Once again, in the mid 1960's, the nation is acutely aware of the existence of a similar situation. Thirty million Americans -- characterized by (1) absence of marketable skills, (2) low educational and achievement levels, and (3) absence of motivation and/or aspiration -- fall into the low-income status group. However, even in face of this situation, it is readily conceded that the American society is the most "affluent" society in the Universe. It is para-

doxical that poverty parallels "affluence" in American society. There is poverty in the midst of plenty.

The Problem

This study was exploratory in nature and dealt with the management practices of selected low-income families with dependent children in San Jacinto County, Texas. This study was designed to determine:

1. the extent to which good management practices were used in the handling of money and non-money resources available to the families.
2. the resources available to these families for consumption needs.
3. evidences of mismanagement in the use of money and non-money resources.
4. the perception of and attitudes about family situations as expressed by all family members.
5. the usefulness of data to subsequent studies concerned with low-income families.

An interview schedule, utilizing two concepts -- (1) the structure, content, and process of the family situations; and (2) family functioning from the point of view of management -- as a basic guide was developed for use in the collection of data. These concepts were suggested by Duncan (13:35-39) in a similiar study.

Significance of Problem

Wolgamot, et al., (55:28) have pointed out that

Research is needed. We need more information about low-income families and the way they live -- information on incomes and expenditures, on the community services they use, and on home management practices. We need information on how to motivate families. We need interpretation of research findings for workers in the action program.

Wolgamot, expressed further concern thusly, "much remains to be done. We need pilot programs to point out methods of working with the disadvantaged. Successful experience can provide the principles on which to build further efforts" (55:28).

Kuvlesky, et al., in a recent report on "poverty in Texas with emphasis upon the distribution of low-income," made the following statement regarding current needs:

There is a general need that is prerequisite to any kind of a large-scale action program to ameliorate poverty in Texas. We need more detailed factual information about the poor -- their values, felt needs, aspirations, attitudes about change, attitudes about their relationship to society, and patterns of behavior. We need this information for two reasons: (1) so that we can understand various clusters of factors that are producing and sustaining poverty conditions; (2) so that we can develop action programs that will work effectively to reduce the occurrence or, at least, the severity of the consequences of poverty (26:26).

While this study of selected low-income families is not designed to provide data regarding factors that are producing poverty, it is probable that the data collected may provide some indication as to managerial factors -- including human resources, personal management, financial management, and management of property and household activities -- which are influential in sustaining poverty conditions within these families. Secondly, should these managerial factors become apparent, the data may provide opportunities for other organizations and agencies working with low-income families to gain greater insight into practices and problems of this particular group.

Definition of Terms

The special connotations of terms utilized throughout this study are summarized as a means of facilitating understanding of the ideas contained in the chapters which follow.

Management - the art and science of planning, directing, guiding and coordinating the use of human and mental resources of each member of the family -- this includes decision making and the organization of activities involved in the use of resources for defining and achieving goals of families(40:7).

Simply stated, "management is using what you have to get what you want" (19:3).

Planning - the orderly arrangement of the various means or successive steps believed to be necessary in the attainment of some end.

Directing - giving authoritative instructions that tend to induce a person or thing toward a specific goal or end.

Guiding - conducting or regulating the physical motions, attitudes, beliefs, et cetera, of a person or thing toward the attainment of a certain goal.

Coordination - the exertion of control through unifying all aspects of the home into a smooth-running enterprise.

Resources - those basic assets with which one plans, directs, and controls in order to get what is desired. Such assets include money, time, energy, equipment, ability, et cetera.

Goal - an objective or aim desired.

Value - that which has worth and importance, and governs one's actions toward the utilization of resources in obtaining certain goals.

Standards - patterns by which one's values are measured.

Low-Income - an income of less than \$3,000 per year (before taxes) for a family, and \$1500 for an unrelated individual

(16:3). The poverty line for the average family of 4 is set at an after tax income of \$3,000 and for the unrelated individual at \$1,540 (16:3).

The family - is composed of persons united by the ties of marriage, blood, or adoption, living together under one roof, constituting a single household as a unit of interacting and intercommunicating persons, enacting the social roles of husband and wife, mother and father, son and daughter, brother and sister.

Family functioning - suggests the purposes of the family, which includes reproduction or procreation, channeling of sexual behavior, child rearing (including some educational and religious upbringing), provision for economic support, placement in the class system and emotional support.

Family processes - refer to series of related events leading to a specific and predictable result, to which the person reacts as a whole. These events may also be referred to as situations and studied from three distinct points of view. The points of view are identified by the terms structure, process and content.

Structure - the description of the arrangement of and the organization of all the parts (members) of the family.

Process - a method of continuing events developing within a family and involving many changes.

Content - refers to all the state of affairs contained within a family.

CHAPTER II

REVIEW OF LITERATURE AND RELATED RESEARCH

This chapter will include a limited summary of relevant information dealing with specific areas of concern in this study. Included among these are: (1) a historical overview of poverty as it relates to present problems; (2) poverty today, (3) definitions and interpretation of the family, (4) family processes, (5) family functioning as related to management, (6) concepts of management, and (7) the need for curriculum planning in family finance and consumer education.

A Historical Overview of Poverty as it Relates to Present Problems

The American society has become one of "affluence." Yet, some remnant situations of the days of the Industrial Revolution and the 1930's still exist. A brief discussion of the two situations and the parallelism that is prevalent today follows in the ensuing paragraphs.

The Industrial Revolution

According to Groves, et al., (20:59) the resultant change

of the family pattern proved to be one of the more significant consequences of the Industrial Revolution. The family pattern had gone on for many centuries comparatively unperturbed. But with the offering of employment of children, women, and men outside the household, industry changed family life in all its aspects. The family was no longer a producing unit. Such pursuits as weaving and spinning, tailoring, shoemaking, and other trades ceased to be sustained in the household with all family members working together. Rather, this unit became a factor enterprise. Those workers who has been small manufacturers, had now become mere wage earners. Just as industry was centralized, so people were brought together at convenient places for the use of water or steam power. Mobility from the open country and rural villages to industrial centers created housing problems and overcrowded conditions that resulted in slums. In further elaboration on these conditions, Groves, et al. reported as follows:

Now that the pace of production was set by the speed of machinery, the worker, whether man, woman or child, returned from the long hours of the factory too fatigued to have any zest for domestic experience. Children especially suffered, growing old prematurely as a result of the time lost from play and the discipline that controlled them during the long days of labor... Friction developed where husbands demanded for their own

use of the earnings of their wives, which, in accordance with law, belonged to the head of the family (20:60).

Bassett described other contributing factors to the change of family pattern as the influx of immigrants. The poorer country districts of the South and Southwest were not very much benefitted by industrialization and in some respects they were injured by the new methods of agriculture, which cheapened the labor and raised the cost of farming on a small scale. The locations became populated to a certain degree with immigrants from the poorest classes in Europe. The immigrants received inadequate wages but were induced to leave their homes and take up squalid quarters in America. Immigrants and native Americans alike accepted harsh working conditions and in some instances were ready to see their womenfolk and children work long hours every day for a dole. Since the newcomers came on a whole from a poor environment, the standard of living they accepted was low. They crowded into slums; thus creating habits that were unsanitary. Illiteracy made them easy victims of exploitation (3:869).

Hofstadter, et al., characterized the events of the Industrial Revolution, in comparative style as did Bassett. By 1910, two-thirds of all the workers in 21 major branches of American industry was comprised of the "new" immigration

-- made up of the poorer people, less educated, the ones easily victimized -- people inflowing from Southeastern Europe and Negroes from the South in the United States. By this time these people had become inured to the hardship of factory life and city slums, which together, had conspired to turn many of their children into illiterate delinquents and criminals. Most of the immigrants remained to work and live in port cities in which they landed or the factory town where they were herded. They tended to segregate themselves, associating with their own countrymen, huddling in even more crowded tenements and slums (23:479).

The Depression

The Depression of the 1930's offered still another problem, that of mass unemployment, resulting in great need and despair. This period has been characterized as a time of great human upheaval.

Ver Steeg reported, "when conditions became so serious that millions of people were out of work, and many were starving, when the government itself was desperate, the Americans began to wonder whether or not they could survive the test." In analyzing the situation further, Ver Steeg asserted that:

By 1932 when the depression was reaching its most serious stage, 1,000,000 people in Chicago and most than 1 million in New York City were unable to find work. In Cleveland, 50 percent of the people were without jobs; in Akron, the figure was 60 percent and in Toledo, 80 percent (53:603-628).

Jobs in the factories were not available because no one could afford to buy the products. People who had purchased homes on credit during the prosperous times could not pay the mortgages. As a result, some lost their homes. Others without jobs could not pay rent. Consequently, families were forced to live in crowded quarters, or in some cases, to construct makeshift homes from old crates and discarded pieces of metal. People went hungry particularly in the large cities. Soup kitchens were set up to feed those who could not pay. Relief was given through private charities and state and city legislation.

Bassett related his narrative of the events of the 1930's as the time of constant public relief. Unemployment had resulted in the practical elimination of certain trades, such as the building and sales trade. Price cutting had reduced others to a sweatshop basis with the barest living furnished to their workers. Most of the states had proved themselves impotent in face of emergency. While the federal government frequently added to the unemployment by discharging teachers and

other public servants. This contributed immeasurably to the general distress by closing schools and curtailing vital public service (3:869).

John Steinbeck, in his novel, Grapes of Wrath, caught the spirit of men and women faced with despair and disaster. His account of this plight was stated thusly, "in the eyes of the people there is a failure, and in the hungry there is a growing wrath. In the souls of the people the grapes of wrath are filling and growing heavy, growing heavy for the vintage" (43:477).

At this point in American history, relief was prevalent there was a feeling of normalcy about unemployment, rather than employment. Many relief organizations were established. Included among these were, the Works for Progressive Administration (WPA) and Civilian Conservation Corps (CCC).

Poverty Today

It is not only significant to know that poverty is, has been, and is likely to continue to exist as a problem for generations to come, but to know and understand it and assist in the eradication or arresting of it is an act of mercy and wisdom.

Those described in the group labelled "the poor" include

the (1) unemployed; (2) low-income families; (3) the aged (over 65 years of age) and the disabled; (4) one-parent families with children at home (unwed mothers, deserted wives), widows; and (5) farmers or businessmen having sharply fluctuating incomes. Although 78 percent of the poor are white, nearly half of all non-whites live in poverty.

Harrington provided an interpretation of poverty as "economic stagnation." He also holds to the belief that "poverty is often off the beaten track." It's that part of the scenery that is never viewed by turnpike travelers. The poor are literally hidden away by skyscrapers and modern ways of transportation. Harrington's description continues...

...The only problem is that those people, the quaint inhabitants of those hills, and uneducated, underprivileged, lack medical care, and are in the process of being forced from the land into a life in the cities, where they are misfits.

These are normal and obvious causes of the invisibility of the poor. They operated a generation ago; they will be functioning a generation hence. It is more important to understand that the very development of American society is creating a new kind of blindness about poverty. The poor are increasingly slipping out of the very experience and consciousness of the nation (22: 158-174).

Sargent Shriver, in describing faces of poverty painted the picture thusly:

The faces of poverty are facts, too ... the resigned face of a dirt farmer, unskilled at anything except agriculture...and behind the times even in that ... watching his family's welfare deteriorate like his land...

The weathered face of a migrant worker, living with his family in a series of one-room shacks, his children tramping along behind him without shoes and without schooling...

The baffled, bitter face of a young Negro trapped behind the barriers of his ghetto, a prison within the prison of poverty...

The sad, bewildered face of a coal miner, once a good provider now displaced by a machine having to face his wife and children with his self-respect chipped away a little (36:3).

The regions where the poor or low income families are located are referred to as "Pockets of poverty." Among these are Appalachia, the region from the Ozarks to the Gulf of Mexico and the Atlantic Ocean, and an area in the Southwest.

The Southwest is the focal point of this study. The distribution of low income families in the "pockets of poverty" in Texas are located in the countries in the South Texas Plains, the Texas Prairies and the East Texas Plains. The greater number of Texas' poverty families reside in this large area. Two smaller areas within this region has more severe poverty rates than the rest of the region. One of these areas having severe levels of poverty encompassed Shelby County on the Louisiana border westward to Comanche County, southward from Comanche to Goliad County, and then northeast through San

Jacinto County and back to the Louisiana border. The other area includes the Big Bend, the Red River Rolling Plains and one other county, King County (26:6).

Bagdikian expressed poverty in terms of incomes and the number of people involved. If lone persons with less than \$1000 cash income and families with less than \$3000 are poor, there are 36,000,000 impoverished Americans or 20 percent of the population (2:65),

The Council of Economic Advisors in its report to the President in January 1964, suggested a definition of poverty useful in assessing the extent of the problem. This definition based on income stated that, "an income of less than \$3000 per year (before taxes) for a family, and \$1,500 for an unrelated individual," constituted a poverty situation. It was also recognized that refinement of this definition was necessary (36:1).

The Social Security Board developed two indexes, using a refinement of the CEA's definition of poverty as follows:

It places the poverty line for the average family of 4 at an after tax income of \$3,000 and for the unrelated individual at \$1,500. Families and unrelated individuals on farms are assumed to get 40 per cent as much cash income as nonfarm families (36:1).

Taylor, perhaps gives a more refined definition of

poverty:

Poverty is a human condition in which food, shelter and clothing are in such short supply that the human person suffers harm -- malnutrition, loss of vitality, disease, continual discomfort and very possibly, an early death. That's what I mean by a situation of poverty (47:7).

Definitions and Interpretation of the Family

Concepts pertinent to the comprehension of certain aspects of this study are discussed extensively in this section.

The Family

Preher and Calvey chose to interpret the family and marriage as being synonymous. Their definition of marriage is also the definition of family:

It is permanent union of one woman, willingly contracted, primarily for the purposes of procreation of the offspring and secondly for the mutual love, aid and happiness of the marital partners (35:119).

Cooley called the family a "primary group." By primary group he meant those characterized by intimate face-to-face association and co-operation

They are primary in several senses, but chiefly in that they are fundamental in forming the social nature and ideals of the individual. The result of intimate association, psychologically, is a certain fusion of individualities in a common whole, so that one's very self serves many purposes to the group (11:10-13).

Bossard described a family as "a vibrant functioning reality, a group of persons living together in intimate continuing relationships" (6:85).

Burgess pointed out that the family in its informal aspects is a "unit of interacting personalities!" According to this conception the family is a vital growing relationship wherein significant forces are the wishes and desires is sought within the family. In a family in which interaction leads to integration, the members come to share the common desires and to feel identified with each other in the family (8:3).

Cavan described the family thusly:

The American family is a group composed of parents and children, bound together by common needs, a feeling of loyalty and affection, and the belief that incorporation in the family provides a good way of life; usually there is a recorded marriage ceremony (public or private), by two people of similar backgrounds; the father is considered the head of the family; children enter the family through birth or adoption; the family provides for their care and education a public institution controlled by laws, the family is the accepted outlet for affection and sexual relations and fulfills other functions for all members (10:24-25).

Agreement among authorities on the essential features of the family showed that people live in some form of group out of necessity. The choice to live in isolation is not theirs to make. Relationships with other people provide individuals with a necessary means to satisfying needs and wants.

Family Processes

Family processes as conceptualized in this study involve the application of the definition to social situations. Generally speaking the term situation may be used synonymously with environment.

Queen stated that "a situation consists in relationships between persons viewed as a cross section of human experience, constantly changing in kaleidoscopic fashion, and affected both by material conditions and by relationships to other persons" (38:11-13).

Bossard's explanation of a social situation was more comprehensive. He defined a social situation as "an organization of stimuli, external to an organism and acting upon it, and having a special relatedness to one another as stimuli of the specific organism involved" (6:9-13).

In further amplification of the concept, Bossard stated that a family situation is

A unit of stimuli operating within the confines of the family circle, and organized in relation to the person or object which serves as the focal point in the particular case being considered (6:5).

In addition, Bossard suggested studying family situation or family process from three points of views -- structure, process and content (6:7).

Structure

"A social situation is, from one point of view, a structure" (6:8). Structure provides a description, an analysis, similar to a still life picture.

Process

Secondly, a social situation may be viewed and studied in terms of process. With process the primary concern is the interaction of the integral parts of the situation. The basic idea involved is not one of a mere meeting or collision of the arts but rather, the reaction and interaction of each of these integral parts upon the other. This interaction may take place between persons and their environment. Thus, perceived in terms of process, the situation becomes an immediately related and functioning segment of human experience.

Preher and Calvey indicated that "a process implies a series of actions or operations definitely conducive to an

end (35:12). They further explained that social processes are forms of social interaction through which individuals and society develop and are modified. The social process is based on the principle of the social nature of man who unites with other men to form the collectivity that constitutes the social group (35:12).

Preher and Calvey categorize social processes into types, These types include communication, suggestion and imitation, competition and conflict, social cooperation, accommodation, assimilation, amalgamation, social distance and acculturation (35:12-17).

The processes which have relevance for this study are:

Communication. Speech is man's principle means of communication, but there are many other means of communicating our thoughts and feelings. Gestures are silently expressive. A raised eyebrow or a shrug of the shoulders is often more effective than a long speech. A movement of the hands can express discouragement or despair; a toss of the head, elation or defiance. Unconsciously sometimes, the facial muscles may reveal much.

Means of communication have multiplied, as culture has become more complex. Many years following the invention of writing came one of the greatest inventions, that of print-

ing, which has made education possible to the poor as well as to the rich. Telegraph and telephone are inventions of the nineteenth century, the radio and television, the twentieth. From the covered wagon and pony express to the railroad, automobile, airplane and jets. Now all parts of the world are accessible, because of perfected means of communication and transportation.

Suggestion and Imitation. Imitation is the conscious copying of behavior that is seen in others, while suggestion is more properly uncritical response to stimuli. Both are important forces in the formation of personality. Children acquire characteristics and mannerisms of their parents through imitation. They also begin at an early age acquiring patterns of thought, prejudices and social conventions (35: 14).

Competition and Conflict. Competition and conflict are two major processes which in turn bring about social cooperation, accommodation and assimilation. Competition, an impersonal process, is that all engrossing economic struggle which goes on in the world's market. This, too, can exist within the family among brothers and sisters, mother and children, husband and children, husband and wife and so on. When this struggle become personal and is directed against a

specific group or individual, conflict is the result.

Conflict occurs when the struggles between opposing forces becomes conscious and personal (35:13).

Social Cooperation. Social cooperation is collective action, its purpose is to modify the competitive process, preventing it from becoming a conflict and making for social unity. Cooperation is usually obtained through the observance of certain laws or rules regulating the operation of various activities. In cooperation the individual adjusts his efforts to harmonize with the behavior of others (35:13).

Accommodation. This is a process by which groups or even individuals adjust themselves to difference of opinion through conscious toleration and compromise. There would be fewer conflicts among individuals, groups and among nations, if only there were a willingness to compromise. There would be fewer family quarrels, and fewer divorces, if husbands and wives would show a willingness to compromise. Simply stated, accommodation encourages "giving and taking" and "giving in" (35:12).

Assimilation. Conflicts are sometimes only partially or temporarily resolved by accommodation. The complete process is brought about by assimilation, a gradual process by which individuals and groups acquire unity in understanding, senti-

ments and standards. Unlike competition, conflict and accommodation, assimilation occurs only when harmonious relationships have been established (35:13).

Acculturation. Acculturation is merely the acquisition of the characteristic habit patterns of a particular group. A child becomes socialized as he is trained in the social heritage of his group the mannerisms, the ways of speaking and acting, the customs and traditions of the society into which he is born.

Content

Thirdly, both structure and process are but vehicles or channels through which are transmitted a content of ideas, attitudes, words, appreciation and values. This content we speak of as "culture" (35:76-77).

Culture is a distinctively human product, and the culture content of the interactive process is confined to human relationships. That being the case, the interactive process is a series of functioning operations conveying cultural items. These cultural items are molded into a pattern which becomes the central core of the situation.

Bossard delineated his theories with reference to family processes as they relate to the child thusly:

Obviously, the child's first social world is that of his family. In it the biological task of birth, protection, and feeding take place; within it develop those first and intimate associations with persons of different ages and sexes which form the basis of his personality development; from it are learned the manifold items which constitute its culture. It is a world in itself, in which the child learns to live, to move, and to have his being; and for a number of years his immaturity keeps him within the limits of his confines (6:107-111).

The distinction between process and content, as well as the specificity of the cultural content is well set forth by Anderson in his analysis of family situations:

The examples set for the child by his parents, older persons, and associates operate from birth onward. Older persons transmit a variety of techniques and attitudes...Two problems can be distinguished, first, the actual content of the pattern which is imitated. Next, we may distinguish the effects of these patterns as transmitted upon the child's adjustment. Whether he becomes hardened or sensitized depends upon his total make-up and the character of his previous experience quite as much as upon the intensity or character of the stimulation given (1:642-654).

Family Functions as Related to Management

According to Preher and Calvey, the functions of the family imply the purposes of the family. "These functions are generally classified as follows: affectional, educational, authoritative, religious, economic, recreational and protective" (35:120). To interpret these functions, the writer

listed them thusly:

The Affectional Function

It promotes the growth of a true love between the spouses. This is not based on mere physical attraction but physical love sublimated. This includes parental love from both parents and children. All family members benefit when affectional function operates strongly within the family circle (35:120).

The Educational Function

The educational function is part of the primary purpose of marriage and the family and is of fundamental importance to the individual and to society. Education of offspring is one of the responsibilities of the marriage contract. This function is fourfold: (1) physical care, (2) mental development, (3) moral training, and (4) religious training.

Physical care, contrary to current opinion, is not more important than intellectual and moral training. Parents have the duty, according to their ability and social position, not only to instruct their children as to what is right and wrong, but especially to train their wills to do what is right. Both parents are equally responsible and must coordinate their efforts, for each parent has abilities which

the other lacks. The most powerful force in education the parents possesses is the force of example.

Parents have not fulfilled their obligation when they have supplied formal education. The school only contributes to the education of the child by supplementing the efforts of the parents (35:121).

The Religious Function

Parents should instruct children in religious duties and practices. Sound religious training is the surest safeguard for all the natural and supernatural virtues. If a child, by example as well as precept, has seen God honored and worshipped by his parents and his whole family he is almost certain to carry this elevating and unifying force into his own activities of childhood and of later life (33:84-85).

The Economic Function

The family is an economic unit, whether it is considered as a productive unit, as it was in the past, or as a consumptive unit, as it is at the present. The family should provide for the physical needs of all its members. In order for this to be done successfully the family must possess sufficient means to maintain a standard of living worthy of human beings.

Decent, healthful home life and successful living are impossible not only in the slum sections of our larger cities and in the sharecropper's shack in our south, but also in the homes of many in the lower income brackets.

During the agrarian days when America was predominantly made up of rural and small towns, the family was a producing unit. All work activities centered in the home.

Urbanization and industrialization have created tremendous changes in the home. From an economy where each member was considered an asset, we have converted to an economy where each member becomes a liability. The liability is often lessened when members other than the father are engaged in gainful employment.

This bond, once a stabilizing factor in family life, has weakened considerably as conditions have changed. There are fewer home contacts, interests are different, friendships and acquaintances center around the occupation, and as a result the family loses its former solidarity (35:123).

The Recreational Function

The family that plays together is usually an integrated family. The child needs play to develop him physically, psychically and socially. The adult needs it for relaxation and for dementing of relations with others, both within and out-

side the family circle. Through commercialized recreation the family has been deprived of one of its forces for keeping its members together (35:126).

The Protective Function

Parents provide their children, as far as possible, with security from danger. At the same time, they teach proper respect for the person and property of others. Parents should protect the physical, mental and moral health of their children. Their protection, too, is a unifying factor, but the intervention by outside agencies in sharing a larger part of this function has weakened this bond (35:126).

The Authoritative Function

Every society must have a directive authority which has power to demand and enforce obedience without which good order is not possible. While maintaining the essential equality of man and woman, society accords to the husband the headship of the family, as it was given to Adam. The authority granted the husband does not deprive the wife of her inalienable rights nor their exercise. The wife is not the man's slave, but his companion and helpmate. Her subordination is not degrading, therefore, because she must be treated as a free person, and as a partner in the household affairs. The management of the household is hers -- a right with which

the husband must not interfere. The wife does not have to obey her husband's every whim. The wife is subordinate to the husband as the heart is to the head; neither can function without the other.

Children should be made to feel that by proper respect and obedience to authority they are contributing to the good of the family as a whole; the cooperation between parents and children should be based on love and respect. It is only then that the function of authority serves to unite husband, wife and children in that stable, integrated family group which is a constituent part of a united society (35:122).

Duvall described the family functions as reflected by social change as follows:

Today's families function in terms of the personality development of their members through affectional security, continuity of guidance, and cultural interpretation. Compared with grandmother's knitting and churning these new functions are bafflingly complex and bewilderingly intangible (14:66-67).

Duncan, in a study of management in welfare recipient families, gave attention to family functioning, and family processes. This study revealed that some of the functions and processes that are relegated to institutions outside the home have a decisive affect on the family and its members (13:29).

May, in pointing out some of the weaknesses of the welfare system, with reference to family functioning, states:

As wards of the state welfare families have not only changed their habits, but their locations as well. No longer is there the interdependence that was a part of haying, milking, morning chores on the farm (27:7-16).

The major responsibility is getting to the Welfare Office to pick up the monthly check.

The constant absence of the father in many instances, transfers both mother and father roles to the mothers, who in most cases are uneducated, and cannot be expected to function to maximum performance as sole provider for the family.

Hacker, examined some changes in the home and family.

She asserted:

The religious function of the family is declining, especially in regard to the urban protestant family. Grace at meals, group bible reading, and prayer and devotions are less and less family activities. Church attendance and membership may remain relatively high, but religion is not the vital family concern that it once was (21:6).

Corkey reinforces Hacker's point of view by conceding that rural economy has changed from hand labor to merchanzed production, requiring few laborers and no children. Urbanization is the fate of the majority of formerly rural families. Social security is a better source of indome than children.

And the hope for eternal life is satisfied by the evangelist instead of filial incense (12:478).

Concept of Management

The successful management of a home as compared to management of a business requires knowledge, skills, and ability. These concepts in addition to others have to be formulated through the provision of salient learning experiences.

A brief review of the definitions for home management should establish a basis for the conceptualization of home management expressed in this study.

According to Nickell, et al.:

Home management is the art and science of planning, directing, guiding and coordinating the use of the human and material resources of the family to secure optimum physical and mental health for each member of the family, optimum development of the individual members of the family, satisfying family life, and wholesome and useful relations with individual and groups, both within and without the home (29:36).

The Home Management area of the National Conference on Family Life reported that:

Home management is a series of decision-making activities constituting the process of using family resources to reach family goals. It is the major means by which families get what they want from the use of their resources throughout the family life cycle. Management in the home is a part of the fabric of family living. Its threads are interwoven

because decisions for the use of resources are made, whether the family is at work or play (28:2).

Gross and Crandall concluded that the structure of "home management consists of a series of decisions making up the process of using family resources to achieve family goals" (19:4).

With regard to process, they further stated that "the process consists of three more or less consecutive steps: 1) planning, 2) controlling the various elements of the plan while carrying it through whether it is executed by oneself or by others; and 3) evaluating results preparatory to future planning" (19:4).

Prater and Short express their ideas on management by insisting that "management is using the resources that you have to obtain certain goals. It involves choices and decision-making. Good managers develop through training" (34).

Paolucci and O'Brien in discussing role of decision-making in management stated that "the course of action that a family takes rarely just happens; it is based on decisions" (31:29). The opportunity and obligation to make intelligent decisions is one of the concepts basic to any democratic situation" (31:29).

The Need for Curriculum Planning in Family

Finance and Consumer Education

Family Finance

"Education is a vital instrument in any attempt to raise the standard of living of the poor." This keynote point of the Committee for Economic Development is relevant in terms of the objectives of this study. The committee elaborated further:

Teachers concerned with education in family finance have a special and intimate relationship with the new pattern of effort to attack poverty through education. They know that the faces of poverty are to be seen in the classrooms across the nation. They have witnessed the ills, frustrations and injustices that poverty imposes on some of our children and youth. Teachers of family finance have been drawn into the new program to apply the "vital instrument" of education. Ranging from the local involvement of a single school group up to the administrative center, family finance teachers are sharing in the effort (48:1).

That the task of education in family finance need not be confined to the world of middle income families and above is illustrated in reports made by authorities engaged in programs for the low income.

Since the birth of the Economic Opportunity Act 1964 (Public Law 88-452), popularly known as the anti-poverty bill, its purpose has been to improve the lot of persons with low income by "opening to everyone the opportunity for education

and training, the opportunity to work, and the opportunity to live in decency and dignity (16:18).

Lindley J. Stiles, Dean of the School of Education, University of Wisconsin, expressed these views:

Only as young people learn the meaning of money and its use, as they feel the excitement and satisfaction of personal planning to achieve worthwhile economic goals, as they come to understand the processes by which individual freedom and responsibility in economic matters may be guaranteed, only then do they grasp the full importance of an economic system that is responsive to private initiative and protection of personal independence... Education for citizenship in these times, then, must strongly emphasize preparation to deal with personal and family finance problems in successful and satisfying ways (44:1).

In an article, "Social Studies Courses Incorporate Family Material," there is this comment with respect to the curriculum:

The report stresses the importance of reaching the young teenager with appropriate, meaningful concepts at a time when he is most impressionable. It notes that students in the nation's junior and senior high schools are shouldering a number of adult responsibilities -- sometimes experimentally, sometimes for keeps. An increasing number of them have charge accounts, and many hold steady jobs. Those who drive cars have necessarily taken up a massive burden of financial as well as moral responsibility. Many who have already entered into marital commitments meet, first-hand and often without preparation, the full sweep of problems in family finance (44:1).

Proulx in a study of Financial Management Practices of Twenty-One Young Families in Montreal, found that "it is not

the level of income that makes the family finances improve but good management" (37:30).

The needs of low income groups cannot be confined to one subject matter section. "To serve more effectively," is one of the challenges that those preparing Home Economics -- New Directions: A Statement of Philosophy and Objectives gave home economists. It is the belief that these problems offer home economists unlimited possibilities in finding avenues to help raise standards of home and community life (55:27).

Wolgamot has stated that:

Our national concern for the disadvantaged is shown in the current expansion and development of programs designed to serve them. Such innovations as housing programs for low-income families and senior citizens, grants for migrant family health services, job training, urban renewal, the food stamp plan, and rural area development... The work of those in home management and family economics has been geared to the middle income family. Contrary to this, home management concepts employed by home economists could be vital to the welfare of low-income people as well. Wolgamot concluded, "it may well be that low-income families present the most practical problems the home economics profession ever faced" (55:27).

Lotwin offered this opinion:

Helping families in the area of home and money management, regardless of income level, is a challenge within itself, but for the home economist who will help families whose partial or total source of income is from public assistance, there needs to be a real appreciation of this challenge (55:33).

Lotwin asserts further that:

People are not born with managerial abilities nor are they born with the skills and techniques of knowing how to be good homemakers.. Management of a home implies ability to make decisions and the ability to plan for one's own family; it tacitly expects understanding of the social and economic status of the individual and family (55:34).

Consumer Education

Mrs. Esther Peterson, former special assistant to the President for Consumer Affairs, as chairman of this committee, appointed in 1964, a panel on Consumer Education for Persons with Limited Incomes to advise the President's Committee on Consumer Interests on consumer education for the poor. The report states, "that although consumer education cannot cure poverty, its objective should be to subtract from poverty." The goal of consumer education is to achieve high standards of living through more discriminating consumption (36).

Mrs. Peterson gave further impetus when she supported the panel's views by suggesting that:

Consumer education should be included as an integral part of overall projects to help low-income families. She has urged that communities take advantage of the opportunity to obtain funds for consumer education from the Office of Economic Opportunity, which makes such programs eligible for funds under the Community Action Program (36)

In addition Fliegler reported that:

If it be true that the children of the poor today are themselves destined to be the impoverished parents of tomorrow, then some social intervention is needed to break the cycle, to interrupt the circuits of hunger and hopelessness that link generation to generation. For the consumer benefit of all, we must assure the security and well-being of our children at the same time the nation's most precious and most perishable resources (18:408-450).

CHAPTER III

DESIGN OF STUDY AND INSTRUMENT DEVELOPED FOR USE IN THE STUDY

This chapter includes a detailed description of 1) design of the study; 2) basic assumptions underlying the study; 3) the instrument developed; and 4) the sample used in this study.

Design of Study

This study dealing with the management practices of selected low income families in San Jacinto County, Texas, was specifically designed to determine:

1. The extent to which good management practices were used in the handling of money and non-money resources available to the families.
2. How the resources were being used to bridge the gaps between accomplishments and aspirations.
3. Evidences of mismanagement in the use of money and non-money resources.
4. The perception of and attitudes about family situations as expressed by all family members.

5. The usefulness of data to subsequent studies concerned with low-income families.

Basic Assumptions

Basic to this study were the assumptions that:

- 1) economic levels for living influence patterns of behavior;
- 2) the quality of family living can be improved if there is efficient development and utilization of all human and material resources;
- 3) some mismanagement is done among low-income families;
- 4) there is a need for instruction in the area of management; consumer education and relationship;
- 5) reassessment of one's values can make for more satisfying living;
- 6) families without one and/or both parents experience problems different from other family levels; and
- 7) the results of such a study might furnish information to ascertain basis for further study.

Instrument Used in the Study

It was the decision of the writer, that the interview schedule was the best method for collecting data for this study. Justification for the selection and use of this method stemmed from the fact that 1) respondents were poorly

educated, creating difficulty in reading or understanding an instrument of all written questions; 2) information of a personal nature dealing with the complete resource situation and circumstances that influence the utilization of resources was sought -- in seeking this information, emotional reactions dealing with feelings, beliefs, and attitudes were involved; and 3) the interviewer could gain deeper insight into factors related to the study through the observation of the environment and personal characteristics of the respondent.

The interview schedule utilized two concept. The first concept which was derived from an outline used by Ducan (13) and (see Appendix A) included three facets -- the structure, content and process of the family situation. The second concept, suggested in Geismar's¹ yardstick, also had three elements -- personal management, financial management and management of property and household activities.

¹The writer searched for the primary source of this information but was unable to locate the original publication. The information contained herein was secured from Selma E. Duncan in her unpublished master thesis, Case Studies of Management In Welfare Recipient Families, Iowa, Iowa State University of Science and Technology, Ames, Iowa, 1965, pp. 30-31.

The outline used by Duncan and Geismar for examining and evaluating social situation and social functioning as interpreted by Bossard (6) were considered useful for the purpose of organization and interpretation of the data in this study.

Structure

The first aspect of the social situation consisted of twelve items which dealt with 1) statistical information, 2) background information, 3) employment history, and 4) neighborhood (see Appendix C).

Statistical questions pertaining to present residence, age, place of birth, number of children, and others in the household were relevant facts that helped make a description of the family unit more complete.

Geographical mobility of maternal and paternal families, other circumstances influencing the establishment of the present status of the families were considered feasible, as background information -- and would possibly require little interview time.

The type and length of employment during adult years, parents' occupation, would possibly aid in providing some insight into the relationship between past patterns and present situations.

Some description of the neighborhood, the physical and exterior environment of family dwelling, social environment of family and neighbors were thought to be relevant in assessing values, self improvement, et cetera.

Identification of direct and indirect causes of dependency was also considered a part of structure.

Content

One hundred and eight items were prepared for the second aspect of the total situation (see Appencix C). These items were categorized under the following headings: 1) housing, 2) inflow of resources, 3) property assets, 4) human resources, 5) community resources, 6) outflow of resources, and 7) evaluation of recipients own situation.

Four items dealt with housing in relation to allocation of resources and the fulfillment of physical, psychological, social and emotional needs.

A description of rooms, furnishings and order were included to gain further insight and to reflect family values.

Ten items emphasized the inflow of resources. These items were further divided into two groups -- 1) seven items seeking information about the inflow of money income including: wages, salaries, transfer payments, gifts, rents, commissions,

and pensions; 2) three items seeking information about the inflow of non-money resources including payments of goods, gifts, services, et cetera, in lieu of money.

Eight items were designed to assess property assets. Inventories included house and/or lot, equipment and appliances, furnishings, insurance, automobile, et cetera. Savings included money or other property held primarily for producing income.

Thirty-one items were assigned to human resources. These included: 1) time with respect to an hour, a day, a week, a lifetime; 2) energy and physical fitness: state of health and supply of available energy for normal tasks; 3) mental fitness: intellectual ability; 4) mental skills: ability to use intellectual ability for problem solving; 5) knowledge and understanding of principles related to subject matter involved; 6) attitudes, goals, values: philosophy concerning resources; importance of material things compared with less tangible resources, and people; effect of decision-making; 7) interests: activities that attract more attention than is routinely necessary; 8) special talents: natural or acquired abilities developed to a high proficiency; and 9) character and personality traits: psychological characteristics that are

associated with relationships to other people.

Forty-five questions with reference to the availability of community resources, their use or nonuse of recipients were developed. Such community opportunities included: 1) surplus commodities: staple foods made available without cost once per month to persons eligible for state welfare aid. This was equivalent to approximately \$7.50 per person per month; 2) thrift shops; secondhand stores: places where used clothing, furnishings, and equipment are available at reduced prices; 3) churches: recreational, educational services and programs available in addition to spiritual guidance; 4) schools; lunch programs available at nominal cost; and 5) summer school program: free supplies, breakfast, lunch and transportation made available to students who needed remedial help, by the federal government. 6) Project Head Start: free supplies, breakfast, lunch, transportation, field trips, medical and health care made available to expected first grade enrollees for the ensuing year, by the federal government; 7) Tisinger Memorial Library: books and other reading materials made available to the Caucasian population only; 8) organizations: direct and indirect help for people in need; 9) parks: facilities for recreation and education; 10)

recreational programs: educational programs; such as, swimming instruction and little league baseball; 11) information services; educational services available such as, cooperative extension meetings, demonstrations and the San Jacinto County Fair; and 12) credit: charge accounts, loan services, installment plans available in community.

Six items were used to categorize the outflow of resources. The categories were: 1) money expenditures base estimate where there were no records, and 2) human resources, as they implement management in the family, with regard to uses made of time and energy; and uses made of skills.

Four items were designated for the discussion of the evaluation of recipients own situation. These items consisted of 1) information about problems and gaps between accomplishments and aspirations, 2) the needs they have relative to resources at their command or to their use of resources, 3) and the paired comparisons test: food, housing, medical care, furniture and equipment, clothing, education and recreation listed so that each was paired with every other item and the respondent asked to choose which was considered more important to him for each of 15 pairs (see Appendix D).

Process

The third and last aspect of social situation consisted

of twenty-six items. These twenty-six items were divided into the following categories, personal management, financial management and management of property and household activities as suggested by Giesmar's outline.

Personal management as a concept includes:

1) Warmth and affection shown among family members; evidences demonstrating cohesiveness such as: members often do things together; members plan and work toward common goals; definite feeling of collective responsibility; relationships to other people; relates comfortably to most people; rejection or acceptance by other people.

2) Mental and physical fitness are characterized by good mental health; performing up to mental and physical capacity and able to function adequately in most areas.

3) Attitude toward personal and group responsibilities are demonstrated by family members assuming responsibility for decisions made; can be dependent upon to carry them out.

4) Attitude toward community opportunities; has positive attitude towards community; takes advantage of available opportunities, when necessary; lends some

support to school activities and attend school regularly.

Financial management as a concept includes:

1) Planning and controlling resources effectively so that maximum use of money and material resources to reach goals are realized; is fairly well satisfied with economic status, and working toward greater financial security. Breadwinner, if present, works regularly at full time job, seeks advancement; has positive feeling toward job.

2) Decision-making policy how and by whom decisions are made reflect values and attitudes. Money spent on basis of agreement that such is responsibility of one or more members of family.

3) Family budget income inflow and outflow balance, relation of money income to money expenditures over given period of time; attitude toward financial management oriented to present, or future satisfaction of needs or wants; debts are relatively few, and seldom included for luxuries; they are manageable and planned for in the budget.

Management of property and household activities

consists of:

- 1) Planning and controlling resources; effective use of money and material resource to reach goals.
- 2) Role of family members; the responsibilities that are assigned or assumed by different members of the family.
- 3) Care and condition of property and equipment; necessary household equipment available and kept in repair, stored and handled to increase and prolong efficiency; routine household tasks: (a) meal preparation, nutritional standards met, meals served in orderly pleasant surroundings; (b) cleaning: routine or flexible schedule for keeping household in clean, sanitary condition, some consideration is given to making home attractive; (c) laundering, mending: regular routine or flexible schedule to accomplish laundering, mending, and ironing tasks; (d) shopping: plans made ahead for good buys and suitable quantities and qualities of foods needed.

Overview of Family Situation

The summation of the situation as perceived by the family members and the interviewer was a brief sketch of the family and its functioning in the complete resources situation.

Structuring the Interview Schedule

Three types of questions -- open-end or free response, direct, and lead -- were used so as to permit the participants to respond in their own words. Information thus gained would perhaps give broader insight into their feelings, background, hidden motivations, interests and decisions -- information not received through one form of questioning would be revealed through another.

It was decided that direct questions would probably be the most effective method of getting answers to many pertinent questions, such as, what other sources of income do you have? How much do you receive? Do you consider being on the welfare a disadvantage?

Lead questions could be used whenever the respondents hesitated or did not seem to understand particular questions; such as rephrasing the question, or if one respondent would express a desire not to answer certain information, perhaps asking that same question of another family member, or simply

leaving that question unanswered until another time, might prove to be advantageous.

It was conceded, in addition to the use of the interview schedule, that observations of reactions to questions and communication between members of the family could be utilized; when note taking was limited in the presence of respondents, more time was allowable for conversation and observation.

A tour around the premises and through the house could reveal information that was not necessary to obtain by questioning.

The utilization of school records was also considered.

Collection of Data

The following techniques and methods were used to obtain cooperation from the ten families who participated in the study. Each participant was contacted by telephone and by personal visits.

The purpose of the study and the value and contribution which could be made by each interviewee were very carefully explained.

The arrangement of time for interview sessions to take place were given consideration and the assurance of the confidentiality of data volunteered was thoroughly discussed with

participants.

Data were collected during the months of May and June, 1966. Limited time permitted the interviewer only two to four visits. However, this was not a disadvantage, considering the fact that the writer had lived and worked in the community for eight years, knew these families, where they lived, and other pertinent data needed to gain entrance into these homes, et cetera. Previous home visitations of a different nature (home visitation of Future Homemakers and adult class participants) aided in establishing rapport with these families.

All family members, including children, were good sources of information. More attention was placed on resources and how they were being used instead of attention to the welfare aspects (see pages 46-48 and Appendix B).

Description of Sample

Upon investigation of school records, conversation with a high school principal, several teachers, and some community people -- ten families of low-income were selected to participate in this study. One family was Caucasian; nine were Negro. One family name was provided through the Office of the Superintendent of Schools of the Shepherd Independent School District.

The study took place in a low socio-economic area -- Shepherd, Texas in San Jacinto County. San Jacinto County is located in the East Texas Timber belt with a land area of approximately 390,000 acres, about 42.8 percent is considered in farms. According to the 1959 census there are 798 farms. Some 90 percent of the farm owners receive more income from off-farm jobs than from the sale of farm products (41:6).

This rural farm area is located near the metropolitan areas of the Gulf Coast. As a result many people are employed out of the county. Some commute daily to Houston, Pasadena, Galveston, Texas City and Bay Town while others return only for the weekend.

According to the San Jacinto County Program handbook, the following situation exists:

Family income is below the state average of \$3,313. Only 29 percent of the families in Texas have incomes under \$3,000 per year; 64 percent of the families in San Jacinto County have incomes of less than \$3,000 per year (41:14).

The standard of living is considered poor, since many of the people receive donated foods.

A large percentage of the rural people are 65 years of age or older and depend on State Welfare for a large portion of their livelihood.

Job opportunities in the metropolitan areas are better, thus San Jacinto County constantly suffers a population decrease. It is the young educated adults who migrate; those with the lowest educational level are the ones who remain.

CHAPTER IV

ANALYSIS AND INTERPRETATION OF DATA

This chapter includes a description and analysis of each family situation included in the study and a discussion of the findings.

The Case Situations

Each case study was constructed in relation to the questions developed for the interview schedule as a guide to interpret the two concepts utilized in this study -- 1) family situation, and 2) family functioning. These two concepts are analyzed under three main headings, 1) structure, 2) content, and 3) process.

The case studies were developed using the following outline:

Case Number _____ Mr. or Mrs. _____

- I. Structure (background information)
- II. Content
 - A. Housing
 - B. Inflow of resources
 - 1. Income, money
 - 2. Income, non-money, estimated dollar value
 - 3. Property assets
 - 4. Human resources
 - 5. Community resources
 - C. Outflow of resources
 - 1. Money expenditures
 - 2. Human resources
 - D. Evaluation of own situation
- III. Process
 - A. Personal management
 - B. Financial management
 - C. Management of property and household activities
- IV. Overview of Family Situation

The section which follows includes case situations of the ten (10) families included in the study. Following each case situation is the writer's evaluation in terms of the six basic factors for which the study was designed to explore.

Case 1: Mrs. A

Structure (Background)

Name	Mrs. A
Present Residence	San Jacinto County
Age	38
Date of Birth	October 31, 1928
Birthplace	Livingston, Polk County
Number of Siblings	9 (brothers: 5; sisters: 4)
Last School Grade Completed	Eleventh
Name of Husband	Mr. A
Education of Husband (last grade completed)	Tenth
Marital Status	Separated
Employment	Housewife
Number of Children	3 (boys, 2 girls)
Others in Household	Mother and father

Mrs. A was born in Polk County, Texas. She moved to San Jacinto County at the age of 15 with her family; 5 brothers and 4 sisters, mother and father. Upon completion of the eleventh grade, she married a young man she had known from Polk County. After about two and one half years of marriage, her husband was accidently killed.

During the next two years she lived with her parents, supporting herself by working in Liberty County, Texas at a flooring plant (fed planks into a machine to be cut various lengths). It was during this time that she met and married another man. To this union were born three children.

All were living and had been living in a metropolitan area for, according to Mrs. A. "about 3 or 4 years when my troubled started." "After several months of trying to make a go of the marriage, and especially because of the children, I finally carried the children to my mother's and father's. I had no other choice." "I had become a nervous wreck and to complicate things I began to have pains in the lower part of my back." "I will always believe I hurt my back while working at the floor plant."

For almost a year or more, the children remained with maternal grandparents while Mrs. A returned to the metropolitan area, and worked as a waitress and cashier in a cafe, owned by one of her brothers, to help support her family.

During this period she and her husband agreed to a reconciliation. Their oldest child, a boy, remained with his grandparents. The second oldest, and youngest, girls went to live with their parents.

Unfortunately, after two and one half years, they were finally divorced. Mrs. A was not able to secure child support. And at the time of this interview, some 11 or 12 years since the marriage was dissolved, she said, "my children's father promised to help support them without the courts forcing him, but he never kept his word."

Both eventually married again, Mrs. A returning to the town where she had worked at the flooring plant, and Mr. A settled in a Northwestern state. He fathered four other children.

Mrs. A and her husband took full responsibility for the care of her three children. However, this was not long lived. Mrs. A soon discovered that she was in for more marital problems. This new husband was a disabled veteran, who drank excessively that Mrs. A had to take a job as a maid-housekeeper combined to help take care of the children.

After three years with this husband, she returned with children (boy was already with them) to her parents, where she is presently living. Her back injury recurred a few months later. As a result she had to submit to surgery.

Neither she nor her mother were considered in good health. According to Mrs. A, her aid to Families with Dependent

Children¹ grant was her only means of support -- \$72.00 a month for 1 child and her physical inability to hold a job. The two oldest children, ages and have reached the age of ineligibility.

Since Mrs. A and her children are living with her parents, they share the responsibility of caring for the children. Both Mrs. A's parents have reached the age of eligibility for old age assistance.

Mrs. A described the children as follows:

1. Boy, 18 years old, musically inclined, has completed 1 full year of college, rather childish and immature, but well mannered; especially enjoys helping his grandfather do odd jobs around the house.

2. Girl, 17 years old, just completed high school this past spring and is looking forward to going to college with her brother this Fall. She is interested in business; very aggressive, enjoys people, has a sweet and charming personality, intelligent, mature and determined.

3. Girl, 15 years old, spoiled, shy and retiring but friendly and outgoing when you get to know her; displays average intelligence but mother

¹ No names or information regarding the financial status of participants was obtained through the County Welfare Office. This information was volunteered by each recipient himself.

Aid to Families with Dependent Children Grant means money payments and services to needy families with a dependent child or children.

thinks she can do better in class work. She is interested in a beauty course; considered well mannered.

Mrs. A and her daughter share in the care of her mother, whole illness was physical and mental, and had been for about 5 years. She was completely dependent on others. During interviews, Mrs. A's mother never seemed to realize that interviewer was there. Several times she sat in the same room during interview sessions and the reaction was the same.

The girls and Mrs. A would take her mother's arms and move her from chair to chair and place to place. The girls also shared in household responsibilities, such as cooking, washing, cleaning and ironing.

Content

Housing

The house now occupied by Mrs. A and her family was owned by her father and mother. It was an attractive one story family dwelling of five rooms and a bath. The bath and dinette were added about a year ago. The bathroom fixtures were a gift, worth about \$35.00. According to Mrs. A, "we do not have enough space for the number of family members." There was a need for closet space for clothes and storage space for household equipment. For example, a relatively new conventional type washing machine was in a corner of small

front porch. Two bedrooms, a living room, kitchen, dinette, storage room (for a freezer and other pieces of household equipment including a half hide-away bed) and a bathroom, made up other parts of house. The rooms were furnished with fairly good furniture, especially the living room, which was very attractive and comfortable. It included a sofa, two occasional chairs, television set, phonograph, two end tables, coffee table and a number of beautiful figures that the oldest daughter had made in her high school art class.

All of the rooms were very neatly kept except the girls' bedroom. They were rearranging and decorating their room on two different occasions.

Inflow of resources:

Income, money

Source	Per month	Per year
Aid to Families with Dependent Children	\$ 72.00	\$ 864.00
Neighborhood Youth Corps ² (daughter's contribution)	50.00	350.00
Playing in band on weekends and odd jobs (son's contri- bution)	52.00	624.00
Total	<u>\$174.00</u>	<u>\$1838.00</u>

²The Neighborhood Youth Corps, commonly known as NYC, provides for full or part-time employment so that young people (living at home) may continue or resume their education or increase their employability.

Income, money, estimated dollar value

Surplus foods (\$7.50 per person) \$ 45.00 \$ 540.00

School lunch program
(two children participated)
for 9 months
(\$.50 a day; \$2.50 a week,
\$10.00 a month) 10.00 90.00

Property AssetsHow Acquired

1. Housing	Cash	Credit Gift	Present Value
Range (gas)		x	\$ 20.00
Refrigerator (used)		x	30.00
Washing machine (new)		x	139.00
Furniture		x	400.00
Steam iron		x	10.00
Television set		x	50.00
Radio		x	10.00
Car (belonged to father)			
Hair dryer			

2. Family Protection	For whom	Per month
Insurance (Group and Life)	All	
Sick and Accident	All	
Burial	All	
Fraternal	All	
Savings	All	

Human Resources

Mrs. A is attractive, shy and retiring, yet a warm person with a ready smile. She appeared to be more relaxed, at ease, and friendly after she came to know the interviewer.

In spite of Mrs. A's physical incapacities, she did have energy to perform household tasks daily. Each daughter

was assigned special responsibilities, which was considered a "big help" by Mrs. A. The daughters also shared in the responsibility of caring for their grandmother, which was mainly Mrs. A's responsibility. Each girl would take turns in bathing, changing her clothes and feeding her daily. Mrs. A's mother is unable to do anything for herself and has been in this condition for the past five years. At the time of the interview, Mrs. A's father appeared to be in good health, energetic and on the go all the time. He and the grandson performed odd jobs around the house and did errands for Mrs. A and the girls.

Mrs. A's ailment dates back to the time she worked in a flooring plant. She pulled a muscle in her back, which later resulted in surgery which she feels never corrected her condition. From time to time, she suffers such severe pain that she has to sleep on the floor in order to get relief. This condition will not allow her to get a job outside of the home. Even though Mrs. A feels that she does a "pretty good" job of making reasonable decisions, she is somewhat of a nervous person and has emotional problems.

The writer attributes her emotional problems to the prolonged illness of her mother which rendered it impossible for

Mrs. A to spend very much time away from home in order to relax.

It seemed that Mrs. A's brothers and sisters thought that, since she lived with their parents, caring for them was her sole responsibility. According to Mrs. A, "my father isn't much better." He always finds some excuse for not staying with my mother and his wife -- such as not being able to stand to see her as she really is now, and remembering how she used to be, and seems like caring for her is a woman's job.

During the course of one of the interviews, Mrs. A began to cry when she talked about her mother's condition and the assistance she gets from her brothers, sisters and father. However, Mrs. A's children appeared to be helpful and served as a great consolation to her. Her oldest daughter was very considerate, sensitive and understanding. She and her sister often encouraged their mother to go out with friends while they cared for their grandmother. When it was her time to prepare meals, she always tried to plan one of her grandmother's favorite dishes. She sewed for all the family members. She also assisted with grandmother's feeding; arranged to sit and talk with her during the evening when

school activities and class assignments and schedules were not too full, even though the grandmother makes very incoherent sentences. However, the youngest daughter was very good at getting her grandmother to talk and make coherent statements.

Besides assisting with her feeding and conversation, the youngest daughter was a very good hairdresser and assumed responsibility along with her oldest sister for styling the hair of all the women in the family. With this skill and a hair dryer, they were able to save the money which ordinarily would have been paid to a beauty shop operator.

Mrs. A's son and father did most of the gardening every year. She and her daughters along with one of her sisters and a sister-in-law who lives in the same town, do most of the freezing and home earning.

Mrs. A said that she was quite proud of her oldest daughter's homemaking skills being put to use outside of the home when she had an opportunity to work with Head Start last summer, and doubly appreciative when her daughter told her about an application to work with the Neighborhood Youth Corp had been accepted.

Daughter number 1 started working with Neighborhood

Youth Corps, as it is commonly called, about the middle of October, 1965. She would clean the library and help clean the girl's rest rooms every evening after school; and sold ice cream during the lunch period each day. She had to work a total of ten hours a week, two hours a day or overtime on Saturdays. She received \$50.00 a month; \$12.50 a week. Mrs. A expressed her appreciation to the daughter's principal for helping her to get the job. She made this statement, "even though _____ could not work with the Neighborhood Youth Corps program after graduation, that job certainly was a big help to all of us."

Mrs. A also felt that her son had made quite a contribution to the income and gained experience, by keeping up with his subjects and playing his trumpet in a combo, on week-ends. He averaged about \$13.00 weekly and \$52.00 monthly.

When opportunities permitted, Mrs. A would go to hear her son play. "I like dancing, but I am not a good dancer." "My girls make fun of me often when they are teaching me the latest steps." She also enjoyed reading and looking at television.

Community Opportunities

Following are a list of opportunities offered in the community that the A family had taken advantage of:

1. Surplus foods.
2. Road side park has often been used by the family; but more often used by the teenagers for entertainments for, by and with other teenagers.
3. Both daughters participated in 4-H and Future Homemakers of America. The oldest daughter was a local past-president of both organizations. She also participated in a wool sewing contest last winter.
4. Church and vacation bible school; oldest daughter was an instructor during vacation bible school. All three children participated in Sunday School when there was no transportation problem.
5. Oldest daughter had been able to participate in Neighborhood Youth Corps. Mrs. A considered this as the best opportunity in the past six months.
6. Children always made trips sponsored by the school, such as: San Antonio; Battle of Flowers, Brackenridge Park, The Alamo; Dallas-Fort Worth; Six Flags over Texas; Houston; Fingers' Furniture Showcase; Freeport; Art Exhibits and Drawings by Sea Shore.
7. All children participated in annual San Jacinto County Fair, especially the eldest daughter, who entered art work, cooking, sewing, canning, et cetera.

8. Youngest daughter belongs to a book club.
9. Oldest daughter received salutatorian award from the San Jacinto County Teachers' Association on the night of high school graduation May, 1966.
10. Mrs. A borrowed \$400.00 from local bank for college expenses for her son. Her father was cosigner on the note.

Mrs. A expressed that she wished the community could provide more recreational opportunities for the children's benefit.

Outflow of Resources Money Expenditures for year
July 31, 1965 through June 30, 1966

Mrs. A did not have any records of the past month or past year's expenditures, so she approximated the amount spent during the past year.

	Monthly	Yearly
Food	\$ 50.00	\$ 600.00
Clothing	30.00 (every 3 months)	120.00
Home improvement and re- pairs	Father pays	
Shelter	Free	
Utilities (electricity, heat, water)	Father pays	
Medical care		
doctor	10.00	120.00
medicine	15.00	180.00
Education and recreation	20.00	240.00
books, newspapers, magazine, records		
Public school expense	30.00	
College	65.00+400.00	1180.00

Personal care	\$ 35.00	\$ 420.00
Communications		
telephone	8.00 (9 months)	72.00
postage and stationery	3.00 (9 months)	27.00
Gifts and contributions	20.00	240.00
Insurance	10.40	124.80
life		2.15
hospitalization		3.00
fraternal		2.50
Miscellaneous	10.00	120.00
installment payments	5.00	60.00
transportation	15.00	180.00
Total	<u>\$341.40</u>	<u>\$ 3683.80</u>

Human Resources

Mrs. A used her time, energy and abilities working for her family. Almost all of her time revolved around her daily activities in the home, with the exception of having to leave to shop, take her mother to the doctor, or to go to the doctor herself; occasionally she went out on week-ends with friends or to school activities when school was in session, provided there was someone to sit with her mother.

There was a scheduled time for washing, every Monday. But according to Mrs. A, "there is no specific time scheduled for doing other things," such as ironing, mopping, waxing the floors et cetera.

All of the females in the household usually slept late when school was not in progress. The two males were usually up and "puttering" outside by 7:00 A.M. According to Mrs. A's father, "staying in bed until 9:00 or 10:00 o'clock is too

late for anybody."

A typical day usually progressed as follows: the grandmother usually slept later than the others; Mrs. A and daughters took turns preparing breakfast, cleaning the house, bathing, dressing and feeding her mother. The remainder of the day was unplanned, unless it was a day to see a doctor.

Self Evaluation (own situation)

Mrs. A stated that if there were an increment she would first send her children to college and secondly buy a home. "I can't think of anything else I would like to do, other than buy furniture and furnishings to go in the home, once I get it." She made other statements that gave further inference as to her perception to the problems:

"I think I manage fair with what I have to manage with."

"No, I don't think I have the knowledge, understanding, and skills to manage my resources in order to get maximum use in all instances."

"I think most of my goals are realized."

"There is a need for consideration of time and energy."

"I do not have enough leisure time."

"Credit would make things easier, even though I don't have any."

"Some family members seem to make maximum use of mental and physical abilities, others don't."

"Money is a problem, that is, the need for more of it."

Mrs. A said, "my main worries are providing for the children and my mother's illness." Her most immediate problem, in addition to her seemingly more constant ones, was trying to send her oldest daughter to college along with her son. She spoke of getting depressed sometimes, but, "I take heart in knowing that there are a lot of families whose problems are worse than ours." She also expressed the desire to get married one day before she gets "too old."

Her greatest satisfaction is, "when all the family is together, brothers and sisters, with their children included." Mrs. A feels that one day her life will be different from what it is now. "If I am able to send all the children to college, maybe if they don't get married we can all join forces and buy the kind of home we want." On one occasion the oldest daughter told the interviewer that, "we are always making plans for getting mother her dream house."

Mrs. A expressed her appreciation for getting help from the welfare, in spite of one disadvantage to her:

"I am not able to work so I can depend on the check from the welfare for another six or seven

months. For this I am grateful. But I still have a daughter in high school -- will be for two more years. She will be 16 years old in February. When she does become 16, the payments will stop, which is a disadvantage to me."

Mrs. A mentioned, "I wish my children's father would help with their schooling long about now. It would be such help to me."

The daughter who graduated from high school mentioned that her father wanted her to visit with him before summer was over. However, she seemed reluctant to go.

Process

Personal Management

Mrs. A and her family appeared to be a "closely knit" family. She seemed to be devoted to her mother; she appeared to get along very well with her teenagers, and according to her, "my neighbors too."

This relationship was observed on several occasions. On one occasion, a middle aged male neighbor, was helping the two girls paper the kitchen when the interviewer arrived.

Several neighbors visited at different times. Mrs. A's congeniality, consideration and concern for others was observed.

The family appeared to have been accepted in the

community.

Individual problems become family problems as far as Mrs. A's children were concerned. If one had a problem, all "pitched in." Mrs. A had this to say concerning sharing problems:

"I feel close to some of my brothers and sisters; some of us try to help with each others problems. The thing that I feel the strongest about and which stands between us is, all my brothers and sisters will not do their part by mama. Since I live in the same house with her, I'm expected to feed, cloth, and nurse her with \$72.00 a month, -- to say nothing of my children and myself.

"When the family plans reunions and special days, such as birthdays and holidays, all family members seem to be at peace and on one accord."

"These are the happiest times," according to Mrs. A.

Mrs. A and her family tried to take advantage of all opportunities presented in the community. She was especially appreciative and concerned when her children participated directly or indirectly with community affairs.

According to Mrs. A and her children, who were present at this point, they can accept responsibilities and do assume responsibility for some decisions made, regardless to the consequences, if the fault lies with one of them.

There were no apparent conflicts between children and mother. During the course of the interviews the children

displayed very good manners.

The oldest daughter prepared and served a cold plate lunch for her mother and the interviewer. All three children were congenial, as was their mother. They were polite and excused themselves when they left the room or answered the telephone if the interview was being conducted in the same room. They answered questions when their mother or the interviewer asked.

The children seemed to get along well with their elders, their peers, and the "small frys" in their neighborhood. Two boys about 7 or 8 years of age came one afternoon, while an interview session was being conducted in the yard. One asked to see the oldest daughter, "I have come to visit with her a little while."

Financial Management

Mrs. A had these comments to make on financial management:

"Some preplanning is done, not too much and not too far in advance. All things are not planned on a tomorrow basis or future basis."

"With some things, we live from day to day."

Mrs. A informed the interviewer that all of the furniture, furnishings and appliances except the television set were acquired by her parents. She had purchased the tele-

vision set herself.

Mrs. A did not have a credit rating, but she would like to establish credit. Most of her buying was done on a cash basis unless her father intervened and signed for the credit. She did not have any running accounts or installment payments, with the exception of a \$400.00 bank note for college expenses, with which her father cosigned.

Most of the decisions were made by Mrs. A. However, her three children were conferred with on all matters and given the opportunity to express their opinions.

Mrs. A expressed:

"My youngest daughter and son do not seem to be as aware of money matters and future financial security, as my oldest daughter. But they all usually make good suggestions when it comes to how the money should be spent."

"All are concerned and considerate when it comes to making demands on me for money I don't have."

"Most of our goals are realized on the basis of the decisions we make."

According to Mrs. A, "the relation of money income to money expenditures balances most of the time. I very seldom have any money left over."

She also added other comments:

"Usually when I want to save for something, I can."

"I am aware that I could probably do a better job of managing, and would appreciate some help, but when and where do I start?"

Mrs. A felt that she could do a much better job of management if she had more money.

	<u>Per Year</u>
Cash income	\$ 1838.00
Total expenditures	<u>3683.80</u>
Deficit	\$ 1845.80

Management of Property and Household Activities

Activities are planned in such a way that all family members have a contributing part to play.

The furniture and equipment seemed to have been in good condition, with the exception of the range, with a faulty oven door and a pump that needed new pipes because it issued rusty water. A lack of money was the reason these repairs had not been made.

The children had been taught to store, handle and care for property and equipment. They had all reached the age where they appreciated and cared for what their elders, had acquired for them.

Most of the rooms were neatly kept. Meals were generally planned day by day and eaten in the dinette. Mrs. A said that the meals were balanced according to nutritional standards. Most of the surplus commodities received were used in their meals.

The A family had not had the opportunity of receiving and using the suggested recipes issued to commodity recipients. It was during this point that Mrs. A was prompted to say, "food is my biggest buying problem and I don't know what to do to solve this big problem."

Then she quickly added, "I don't have any problem shopping for durability nor difficulty in getting my money's worth, I work to the effect." "I shop every week, and I go where the sales are, if it means going out of the county."

When Mrs. A was asked to list the food group for which most money was spent she responded with this order:

Meat Group	First
Milk and Dairy Products	Second
Bread and Cereal Products	Third
Vegetables and Fruits	Fourth

Many of their vegetables were home grown, canned or frozen.

Household routines were usually planned for, such as: laundering on a particular day; bedmaking, cleaning, cooking; dressing, bathing, and feeding Mrs. A's mother. All of the above were considered routine tasks, but, "very little else was planned for," according to Mrs. A.

Overview of Family Situation

Mrs. A admits that she and her family should give more consideration to time, and energy, but she had not been able to do much about it. According to her she did not have enough leisure time. However, it is believed by the interviewer that actual time is one resource that she was not lacking in, unless she had reference to leisure time away from home.

What she needed was more cooperation from other family members (father, brothers, and sisters) to share in the responsibility of caring for the wife and mother.

This also showed a lack of communication among family members who needed it most. Perhaps, if this problem was solved, Mrs. A's emotional and nervous condition could be alleviated, thus making maximum use of mental and physical abilities.

There were other evidences of lack of management of resources for maximum use. Perhaps if meals were preplanned, at least a week in advance, this could be an area of improved management.

Mrs. A expressed her desire to establish credit. However, there were no records of expenditures to give factual

evidence that management with the use of cash was any more advantageous than the added use of some credit. Yet, with the information given by simple recall, it was apparent that income and expenditures did not balance.

The questions arises as to whether or not it could be concluded that consumer credit might improve the financial problems of this family. It might be said that this family was better off without the use of credit as a tool, for what might have seemed a "tool" could easily have become a "trap."

The interviewer was not able to understand the monthly allotment of \$72.00, when expenditures for exceeded that amount -- which gives evidence that there were certain elements that were contradictory with reference to aid to Families with Dependent Children grants being the only source of income. However, it is believed that Mrs. A had done a fairly good job of managing what she had.

It was further observed that, Mrs. A has done an exceptional job with personal management, as for as her children were concerned. They seemed not to be lacking in opportunities to practice, display or utilize any training or talents they may have received in home and family living classes; Future Farmers of America; Future Homemakers of America; 4-H;

or Boy Scouting or other similiar organizations, thereby, preparing for attaining their future independence.

A good indication of Mrs. A's values and what she desired for her children was expressed when she took the paired comparison's test. The two things which she considered most important to her and her family were, education for the children and a house.

Mrs. A and her family made use of their land resources by providing for a garden every year. Mrs. A's father and son gathered the produce; Mrs. A's daughter and one of her sisters canned and prepared it for the freezer. This seemed to be a means of cutting down on food bills. Another means of cutting down on the food bill was their use of surplus commodities.

Neither Mrs. A nor her father attended any of the food demonstrations, where food samples and suggested recipes were given to commodity recipients. The demonstrations were sponsored by the Commodity Supervisor and County Home Demonstration Agents.

Mrs. A did not participate in home demonstration club work, nor did she attend any other civic affairs. PTA was attended two or three times yearly. Perhaps this was due to not having someone to stay with her mother, lack of transpor-

tation, or her shyness of other people. However, the interviewer perceived it to be lack of interest first, and perhaps the other reasons as secondary.

Mrs. A did not have any difficulty when shopping and buying, usually, "I get my money's worth," said Mrs. A. She also made other comments:

"I have no problem buying for durability even though I buy the cheapest goods. But I do have difficulty when choosing for comfort and health reasons."

"Reading the newspapers and keeping check of the sales have helped me to get my money's worth!"

This is indicative of Mrs. A's thriftiness. She also shops out of the county if it means "catching a sale."

Case Number 2: Mr. B
Structure (Background)

Mr. B

Present Residence	San Jacinto County
Age	49
Date of Birth	January 10, 1917
Birthplace	San Jacinto County, Texas
Number of Siblings	12 (7 brothers; 5 sisters)
Last School Grade Completed	Third
Education of Wife (last school grade completed)	Ninth
Marital Status	Divorced
Employment	Unemployed
Number of Children	4 (2 boys, 2 girls)
Others in Household	None

Mr. B appeared to be suspicious of interviewer and remarked that he wanted to hurry and get interview sessions over.

Because of the interviewer's previous relationships with Mr. B and his family, only one visit was scheduled, with the exception of the first meeting that was necessary to arrange

the prospective interview schedules. It was also Mr. B's wish, as was several others, that the interview sessions be completed as soon as possible. The time spent with Mr. B was interrupted several times.

Being a native of San Jacinto County, and having lived all of his 49 years in this rural farm area, he had a love for farming that was second only to his family. As a young boy of 11 or 12 he started farming, along with his brothers (more or less on their own). Mr. B's father, a farmer and logger, died during this time.

Mr. B, his brothers and sisters grew up on land that their father, grandfather and his father, aunts and uncles had bought and farmed. The land and house where Mr. B was living was the "old homestead," -- property which he, his brothers and sisters inherited.

When Mr. B became a man, as far as age is concerned, about the age of 24 or 25, he stopped farming and began cutting logs and pulpwood with one of his older brothers. Several years later he met and married Mrs. B. To this union was born 4 children. He returned to farming. Most of his farming was truck farming. Mr. B worked at both of these jobs until 1955, at which time he came disabled. Then he and his family were

placed on the Aid to Families with Dependent Children, and have been there for eleven years.

Mr. B and his wife have not been together for about six years. According to him, "I have been both mother and father to the children." Mrs. B lives in a Metropolitan area and has three other pre-schoolers. Mr. B's children range in age from 10-17.

He gave descriptions of each child as follows:

"17 year old is a female; smart, "can do any thing she has a mind to do, if she can do it her way. She's selfish; tough; she's just like her mother, you can't tell her anything."

"15 year old son, dependable; works hard and easy to get along with."

"13 year old son, very mature for his age; devoted to father."

"10 year old daughter, gets along very well with the others. She gets tired of them bossing her around. She is pretty smart."

Content

Housing

The B house was worn, weather-beaten and unpainted. The floor were bare. There were no screens on the front nor back door. The house consisted of four rooms, a living room, kitchen and 2 bedrooms. One bedroom was located "off" from

the kitchen, where a freezer was also housed. The living room was used as a room for sleeping at night. Mr. B's sons used it sometimes and sometimes they shared the front bedroom with Mr. B, while the girls shared the back bedroom "off" from the kitchen.

The kitchen was small with the usual appliances and equipment; refrigerator, gas range, cabinet area and dinette table and chairs. It was observed from the arrangement of the cabinet shelves, that cooking utensils were limited. The woodwork was very badly in need of cleaning. There was no running water. The pump was located about fifty feet in back of the house.

Most of the furniture was in need of repair. Even though the sofa was worn, it was used for a bed at night. A broken television set was in the corner of the living room. The bedrooms were crowded with clothes hanging on the walls.

The front yard was clean with a field of corn to one side and a patch of cushaw and gourd on the other.

Inflow of Resources

Income, money

Source	<u>Per month</u>	<u>Per year</u>
Aid to Families with Dependent Children Grant	\$ 144.00	\$ 1368.00

Neighborhoods Youth Corps (daughter's contribution)	\$ 50.00	\$ 400.00
Total	\$ 194.00	\$1768.00

Income, money, estimated dollar value

\$ 7.50 per person	No. in family	Month	Year
Surplus foods	(\$7.50 per person)	\$37.50	\$ 450.00
School lunch program	4 children	20.00	240.00

Property assets

1. <u>Housing</u>	How Acquired			Present Value
	<u>Cash</u>	<u>Credit</u>	<u>Gift</u>	
Range (gas butane)		x		\$ 25.00
Refrigerator		x		15.00
Television set (broken)		x		Unknown
Dics machinery		x		10.00
Truck (1956)		x		Unknown
Mules (22 years)		x		50.00
2. <u>Family Protection</u>		None		

Human Resources

Mr. B is a tall quiet man, but very outspoken and opinionated once he begins to talk. According to him he has been in bad health for about eleven years. "I have also been on the welfare for eleven years." Mr. B showed the interviewer some of the medicine that he was taking and would have to continue to take for the rest of his life.

Mr. B spoke of how smart and cooperative his children

were. "If it were not for them we could not make it." "Each one does his share in the field. I tell them what to do and they do it. We have a truck farm you know." The boys do all of the plowing and the girls help plant, harvest and can and put food in the freezer.

Mr. B also has two sisters who help with the preserving of the feed. Occasionally one of his male neighbors assists his sons with the plowing. One of his neighbors happened to have been there working the day this interview was conducted. Several times Mr. B would interrupt the interview to give his neighbor and oldest son some directions about the work they were doing.

His oldest son was helping in the field at the time of the interview. His youngest daughter was cleaning the kitchen and back bedroom. The youngest son was participating in the summer school program in order to "bring up" some grades and improve his reading by September. (He returned before the interview was completed). His oldest daughter and according to Mr. B, "the toughest one," was away at the school, working with the summer program of the Neighborhood Youth Corps. He told how she had worked with the Neighborhood Youth Corps since last October and her application had been accepted for a summer

position. She worked in the school cafeteria as an assistant to the cooks, she and another Neighborhood Youth Crops student. Mr. B often spoke of how smart she was during the course of the interview. But he never hesitated to add, "she likes to do things her way, you can't tell her anything, she's just like her mother."

According to him this particular daughter was a discipline problem at home as well as at school. When asked what does he do about this problem? He replied, "I don't usually do anything, I just let her go on doing half way as she pleases, knowing that eventually she will realize that this attitude is not the best and that she will end up like her mother." To the interviewer he said, "I know that _____ makes some bad grades, and especially in your class, but what can I do? I talk with her and it doesn't do any good. She has a mind of her own, like I told you before." "She can really almost do anything she has a mind to do." "She can sews good, but I'm not able to buy her a sewing machine."

Mr. B also expressed concern for his oldest daughter being away from the house everyday. He would take her each day to work. She worked from 7:00 A.M. until 2:00 P.M. daily. Now that the peas, okra, tomatoes, greens, corn and other vege-

tables were maturing, Mr. B needed someone to help can and prepare food for the freezer. This had been daughter number 1's responsibility each summer when school was out -- to help gather produce and do family canning. None of Mr. B's sisters nor brothers were available to assist with the ripened produce.

Even though daughter number 1 was not available to do canning, Mr. B was appreciative of the opportunity she had of working with the Neighborhood Youth Corps.

Mr. B did express an interest in attending local baseball games and farming. He is no longer physically able to farm. However, he and his children do provide for a garden and a "truck patch." Since Mr. B has a heart condition and cannot exert himself, he supervises the activities involved in truck farming. His two sons were responsible for "clearing the land, plowing and harvesting (with the help of the girls).

The girls also had other responsibilities that entailed the care of the house. Mr. B and oldest daughter shared in the responsibility of cooking the evening meals. "There was a time when I had a housekeeper to do these things" said Mr. B. She had children along about the same age, but after a while they all left.

According to Mr. B none of his children did as well in their

school subjects as he thought they should have, and neither did he show any undue alarm. It was his desire for the children to attend school and get all they could. "I don't believe in letting them to miss school unless they are sick. I didn't get the chance to go to school, but my children are going if they want to."

Community Opportunity

Following are a list of opportunities offered in the community that the B family had taken advantage of:

1. Surplus foods
2. Church and Vacation Bible school
3. Oldest daughter had been fortunate enough to participate in the Neighborhood Youth Corps.

This was considered by Mr. B as one of the biggest opportunities in the past six months.

4. Both boys were boy scout members.

According to Mr. B, "I have a good credit record." He has credit with a local bank and some local stores.

Outflow of Resources - Money Expenditures for Year July 31, 1965 through June 30, 1966

	Monthly	Yearly
Food	\$ 60.00	\$720.00
Clothing	Unknown	
Shelter	Rent free	
Utilities (electric)	9.00	108.00

Medical care		
doctors	\$10.00	\$ 120.00
medicine	14.00	168.00
Education and Recreation	10.00	120.00
Public school Expense	15.00	180.00
Personal Care	12.50	150.00
Gasoline for Truck	12.00	144.00
Gifts and Contributions	20.00	240.00
Insurance	None	

Human Resources

Mr. B used most of his time sitting around visiting different family members and friends. Occasionally he would run an errand for someone. Other times he might do an odd job for someone in town, if it did not require him to do strenuous work. Since he has become incapable of working, sitting around the house is something he has had a difficult time adjusting to.

Mr. B did not participate in any activities that requires physical or emotional involvement. He does not attend PTA meeting nor did he attend church regularly. Occassionally he took the children to Sunday School, "but they do not attend as they should," he said. Mr. B blamed himself for this, yet he felt he could not insist on them going some place he did not go. His reason for not attending was this: "Since I became ill I gave up my office as Church Treasurer, because I didn't want to be connected with anything that was going to cause me worry,

so without that responsibility, I just slacked off from attending."

Mr. B mentioned that often he received notices to attend PTA, but he just didn't attend. His children often encouraged him to attend, to no avail.

Each family member contributed to household activities. According to Mr. B the family did not follow any particular schedule. However, when school was in session, the breakfast and dinner meals were on a schedule. During the summer, the family "snacked around." The meals were generally eaten in the kitchen.

Self Evaluation (own situation)

How Mr. B perceived his situation is revealed in the following statements that he made:

"I have been on the welfare for eleven years. I can't think of a brother or sister who could have put up with my family and me that long."

"I'm not able to work and I haven't been for eleven years, so where can you find a better set up than what I have? Yet being on the welfare means that you cannot have too much or receive too much help in terms of money?"

"There's not much planning to do. Don't have anything to plan with. Can't stick with trying to save any money, something always comes up."

"I know I should have some kind of insurance, being sick and all, but where am I going to get the money?"

"If I could get more money the most important thing would be to get a new house and new furniture.

"Some of my main worries are having a new house and furniture: pleasing the children and seeing that they go to school every day."

"My children are my greatest satisfaction. I have had my troubles, trying to be both father and mother to them. The women in my family have helped, but they have their problems too!"

"I think my oldest daughter is going to be just like her mother, you can't tell her anything. I have tried all I know to understand_____and help her. Now she has a mind of her own, she's tough so I don't fool with_____too much. I think her mother left her at a time she needed her most."

Mr. B feels that the biggest opportunity he could have offered to him would be for someone (a woman) to help him with his family, perhaps move in with them. Mr. B had this to say, "there are no women now a days who want to live in the country. They think its too far from the city."

When Mr. B was asked to choose from pairs of categories of expenditures which was more important to him, he placed a house and furnishings first; food and clothing second. Medical care was placed third on his scale of values.

Process

Personal Management

There was evidence of inadequate personal functioning

and management of personal relationships in the B family, particularly so of the oldest daughter. The boys and youngest daughter appeared to have been well mannered and well adjusted.

Financial Management

Mr. B did not keep any records, so he estimated as best he could the monthly and yearly expenditures. He made this remark during the interview, "what's the point of keeping records? The money is spent when I get it and I know what it is spent for."

The majority of the decisions concerning the family and money were made by Mr. B. However, the children were consulted. Very little preplanning was done.

Mr. B. felt that he had a good established credit rating. He did have running accounts where he purchased groceries. He felt that he could not get along without credit. He also believed that with more money he could do a much better job. Yet, he felt that he had done as well as could be expected under the circumstances.

	<u>Per Year</u>
Cash income	\$ 1768.00
Total expenditures	<u>1950.00</u>
deficit	\$ 182.00

Personal Management

The family seemed to have been a "closely knit" unit. Mr. B seemed to feel that if he and his family ever needed help some of his brothers and sisters would "pitch in."

The B family does not plan any family reunions. On birthdays, the oldest daughter usually bakes the cake and the group sings "happy Birthday," and exchange gifts, if there are any.

Management of Property and Household Activities

Mr. B said that his children are taught to care for and appreciate equipment. However, the furniture appeared to be very drab.

Meals were planned day by day and eaten in the kitchen. According to Mr. B most of the meals were balanced. He and his oldest daughter made use of most of the free commodities in planning their meals. Mr. B and his family had not taken advantage of the suggested recipes issued to commodity recipients. He stated that groceries and dry goods were his big buying problems. However, the family was able to save some money because they grew quite a few fresh products, and they have fresh vegetables in the freezer.

When Mr. B was asked to check the food group that he spent

the most money for, he checked as follows:

Meat group	First
Vegetables and fruit	Second
Bread and whole grain cereals	Third
Milk and milk products	Fourth

The family shopping was done once a week, at which time groceries were purchased on credit.

Perhaps if Mr. B and his daughter could have considered plans for a sewing machine some of their clothing problems could have been resolved.

Overview of Family Situation

Mr. B seems to be in need of some type of help, especially where he and his daughter's relationship is concerned. There seems to be a lack of personal management. His constant referral to his daughter being like her mother appears to be an unhealthy sign.

Reassessment of Mr. B's time perhaps could provide time for him to paint and make minor repairs around the house. It would seem evident that one with such a good credit rating could make minor repairs such as the screens on the doors and doing a paint job. He could purchase needed supplies and supervise his sons.

Mr. B seemed to have been aware that there was need for a family protective plan, but was resigned to not being able to do anything about it. Perhaps a talk with his social worker could be considered worthy use of some of his time.

Perhaps some of his leisure time could be redirected to include some of the civic activities. Mr. B seemed to be a man with little concern for his community and the opportunities it had to offer.

Further, there seemed to have been some income or other resources upon which the family relied which were not made apparent to interviewer.

Case 3: Mrs. C
Structure (Background)

Name	Mrs. C
Present Residence	San Jacinto County
Age	47
Date of Birth	June 7, 1919
Birthplace	San Jacinto County
Number of Siblings	7 (4 brothers, 3 sisters)
Last School Grade Completed	Eighth
Name of Husband	Mr. C
Education of Husband (last grade completed)	Third
Marital Status	Widow
Employment	Housewife
Number of Children	9 (4 boys; 5 girls) 4 at home
Others in Household	Mother (ill 85 years)

Mrs. C was born and reared in San Jacinto County along with three sisters and four brothers. Her father was a farmer who believed in the children working. For this reason she only completed the eighth grade. Mrs. C's father had no objection to education, but the farm work came first with him.

Mrs. C married in her middle teens to a man quite a few years her senior. He like her came from a family of farmers. After their marriage they continued to live with Mr. C's family for a year or so, then they moved in with her parents for a year or so. During the two years or so, they both helped their parents with the farm work.

After the first two or three years of marriage the first child was born to Mr. and Mrs. C. They located a house and Mrs. C took care of the housekeeping duties while Mr. C continued to farm. This continued until about ten years ago, at which time he began work at the Urbana Gravel Pit. Mr. C enjoyed farming so he continued to do so on a small scale, while Mrs. C cared for the house and the children which were being born almost every year now. Between children Mrs. C would manage to help with the farm work.

Content

Housing

Mrs. C owned the six room house that she presently lives in. She and Mr. C bought it some years ago. The household is made up of Mrs. C four of her nine children and her 85 year old mother who is in ill health. Mrs. C is also in ill health and under the care of a doctor. In fact she is still recuperat-

ing from major surgery about five months past.

According to Mrs. C, her daughter of nine years was also under the constant care of a doctor. She has bad teeth; needs glasses; and had some kind of stomach ailment. This particular child is quite, serious, studious, did not play and stayed around the house.

The other daughter, seventeen years of age and a sophomore in high school is "smart," outgoing, friendly and had a motherly attitude where the other three children were concerned. Her two boys ages seven and twelve were mischievous, rough and tough and much like average boys their ages.

The house work was done by both Mrs. C and her oldest daughter. Mrs. C's oldest daughter would not let the other children do any of the inside chores. However, she required that they keep the front and backyards clean and keep their toys up out of the way.

According to Mrs. C the six rooms were inadequate for her family, yet she was unable to add any rooms at the time of this interview. The rooms were spacious, clean and very neatly arranged, despite the fact that closet space was very badly needed. Two bedrooms, the living room, and a dinette accounted for most of the space. The kitchen and Mrs. C's mother's bedroom were small.

The furniture and furnishings were very well selected and in good condition. One bedroom suite and a fan were new. The refrigerator was relatively new. The front and back doors needed new screens. However the rest of the house looked relatively new. Mrs. C had not been too many months completing repairs made on her house after a storm had blown it off the blocks and set it a few feet away from its original foundation.

Inflow of Resources:

Income, Money

Source	<u>Per month</u>	<u>Per year</u>
Social Security	\$ 150.00	\$ 1800.00
Aid to Families with Dependent Children grant	32.00 (8.00 before the storm)	240.00
Neighborhood Youth Corp (daughter's contribution)	50.00 (at seven months)	350.00
		<u>Total \$2390.00</u>

Income, Money, Estimated Dollar Value

	<u>Month</u>	<u>Year</u>
Surplus foods	\$ 45.00	\$ 540.00
School Lunch Program (4 children) (\$.25 per person \$1.00 a day - \$5.00 week)	20.00	180.00

Property Assets

Housing	<u>Cash</u>	How Acquired <u>Credit</u>	<u>Gift</u>	Present Value
Range		x		\$ 185.00
Refrigerator		x		210.00

	<u>Cash</u>	<u>Credit</u>	<u>Gift</u>	<u>Present Value</u>
Freezer		x		\$ 135.00
Washing machine		x		55.00
Television		x		50.00
Fan		x		35.00
Living Room		x		200.00
Bedroom suite		x		145.00
Radio		x		10.00

Family ProtectionFor Whom

Life Insurance	did not state amount	All
Hospitalization	did not state amount	All
Fraternal insurance	did not state amount	one child
Medicare	did not state amount	mother

Human Resources

Mrs. C was a talkative, outgoing and a cordial person. Her overall attitude is a positive one. For a person who had her share of life's problems her outlook on life is complete optimism.

She had been a widow for four years, a constant visitor to the doctor's; a recent major surgery patient and the owner of a house that literally fell apart when a storm lifted the house off its blocks seven or eight months ago. Her mother who was ill had lived with her for five years Mrs. C's youngest daughter of nine years along with herself were constantly under the care of a doctor.

Mrs. C believed in discipline and had been able to maintain rapport with her children in the absence of her husband. However, there was always the problem of shared responsibilities. Some of the older children as well as some of the young could not be counted on to do their share of the responsibilities. The others were less reliable.

Household activities were relegated by Mrs. C and her seventeen year old daughter. A cleaning schedule was adhered religiously. There was a schedule for breakfast. During the vacation from school months, there was no schedule for lunch and supper meals. Snacks were prepared and eaten whenever desired. According to Mrs. C, "our meals are not always nutritiously planned." She also mentioned the fact that her children did not like to eat greens nor black-eyed peas.

Mrs. C had a schedule for washing. She ironed when she felt like it.

Mrs. C's mother's days are spent in quilting. All of the family's covers are provided by her.

Community Opportunities

The most recent opportunity enjoyed by Mrs. C and her family, was the notification of her daughter to work with Neighbor Youth Corps. Other community opportunities taken advantage of

by her children were listed as follows:

1. Boy Scouts - boy of twelve
2. Future Homemakers of America - girl of seventeen
3. Children participated in the school sponsored trips
4. Free school lunch program
5. Surplus commodities
6. All of the children participate in the Youth Department of the Church

Outflow of Resources

Money Expenditures for year July 31, through June 30, 1966

	<u>Monthly</u>	<u>Yearly</u>
Food	\$ 60.00	\$ 720.00
Clothing	45.00	540.00
Utilities		
Light	10.00	120.00
Gas	9.75	117.00
Furniture	20.00	240.00
Medical Care		
doctor	10.00	120.00
medicine	25.00	300.00
education	20.00	240.00
Total	<u>\$199.75</u>	<u>\$2387.00</u>

Self Evaluation (own situation)

The following comments will give the reader, some idea as to how Mrs. C perceived her situation:

"Things could be worse, and I do appreciate the help I get."

"I do have the ability and skill to manage our income, even though many times I do overspend."

"The meals are not always nutritious, but we manage to get along. We only cook breakfast and supper, while school is out. The children eat

snacks most of the time."

"I believe in discipline. I have had no major problems with the children since their father died."

"Some of the children can't be depended upon to share responsibilities; like everybody else's children some can be depended upon to do their part."

"My biggest worries are, not enough money to pay bills and give _____, my daughter and me the medical care we need. If there were an increment it would go for health and medical care for my little daughters and me!"

"My greatest satisfaction is staying at home with the children. I don't even go to church, but the children do sometimes."

"As for the use of credit, I can't get along without it."

"I don't keep records on the amount of money I spend -- I can keep it in my head, and I can tell you where I owe it. Its always spent before I get it!"

"When it comes to the advantages and disadvantages of being a part of this kind of system (being on welfare), I can't think of no disadvantages -- but one advantage is this -- I'm not in good health and I wouldn't be able to hold a job -- the check is regular."

"The most important things to my family are: having clothes on their backs and plenty of food."

"One thing we hope to accomplish and that is to get an indoor bath before long!"

"If the children are not sick, they have to go to school. That is the one thing they are going to do, if nothing else!"

Process

Personal Management

Mrs. C is a firm believer of discipline. The children must obey. The older children living in and away from the home are under subjection to the mother. The younger children are under subjection to the mother and the older children.

There seemed to have been evidence of a very good and close relationship existing between Mrs. C and her children.

According to Mrs. C she and her neighbors get along very well because, "I tend to my business and they tend to theirs."

Financial Management

There were no records to indicate the actual spending of income. However, Mrs. C was of the opinion, that she could account for most of her money. She also considered herself skillful enough to manage their money.

She finds it difficult to decide on durability, because she likes to buy the cheapest items.

All of the household appliances and equipment were paid through the use of credit. Mrs. C's philosophy is, "I can't get along without credit."

	<u>Per year</u>
Cash income	\$ 2390.00
Total expenditures	<u>2387.00</u>
	\$ 3.00

Management of Property and Household Activities

The rooms were neat, clean, and in good order. The selection of furniture showed good taste. Some furniture was new. That which was old appeared to have been properly used and cared for.

The back porch, the privy and the front screen door were in need of repair.

Household activities such as, cooking, cleaning and washing were planned for daily and weekly. Mrs. C said of ironing, "I iron when I feel like it."

It was a custom of Mrs. C's to shop around for the cheapest food. Staples were bought twice a week.

Mrs. C added, "most of the food dollars were spent in the following order:"

Meat group	First
Milk and milk product	Second
Bread and whole grain cereal	Third
Vegetables and fruits	Fourth

Overview of Family Situation

Mrs. C's house is neat, clean, well arranged and her household appears to be very well managed.

She is a firm believer in education helping to improve

her family's situation in the long run. There seems to be no limit to what she will do to see that her children stay in school.

She does not participate in community activities. However, she does put forth effort to see to her children having whatever is needed for them to participate in any school, church or other community affairs.

She does not give the impression of being satisfied with her situation, yet there does not seem to be enough money with which to make the improvements she desires too.

It is evident that while she does possess some managerial ability, perhaps some advice along these lines could alleviate the large amount of credit in her budget and provide some means for savings.

Some thought needs to be given to the financial security of Mrs. C's children since she is in bad health and her mother is senile.

Case 4: Mr. and Mrs. D

Structure (Background)

Name	Mr. D
Present Residence	San Jacinto County
Age (husband)	73
Date of Birth	December 20, 1893
Birthplace	Polk County
Number of Siblings	5 (4 brothers; 1 sister)
Last School Grade completed	Fifth
Marital Status	Married
Employment	Self-employed
Number of Children	14 (8 boys; 6 girls - 1 deceased)
Name of Wife	Mrs. D
Present Residence	San Jacinto County
Age	46
Date of Birth	April 27, 1920
Birthplace	Jacksonville, Goergia
Number of Siblings	14 (1 brother living - 1 deceased; 12 sisters)
Last School Grade Completed	Sixth

Marital Status	Married
Employment	Housewife
Others in Household	2 grandchildren - 1 daughter

Mr. D is a very strong willed man who seems to dominate his wife and his children. He was born in Polk County and moved to San Jacinto at the age of twenty. He has lived in San Jacinto approximately fifty years in the same general locale, with the exception of living in different houses. At the age of twenty-five he was inducted into the army. He attempted to serve his country during World War I, but after a brief stay of several months was discharged for medical reasons.

Most of his employment years have been in logging and farming. Both his parents and his wife's parents were farmers.

Mrs. D was born in Jacksonville, Georgia, and was reared in McKay, Georgia until the age of twelve. Then her family moved to Texas, settling in San Jacinto County. Mrs. D and her fourteen brothers and sisters were reared on a San Jacinto County farm. She has lived in San Jacinto for approximately thirty-three years.

Both Mr. and Mrs. D had limited education. They both had to help their parents, brothers, and sisters work on the

farm. However, according to Mrs. D, "My parents stressed education and they have sent as many as four of my sisters to college. I just think in my case I did not understand the value of education at the time I was at home and having to do field work so many months before I could go to school."

Mr. and Mrs. D have five boys and three girls who are school age and living at home with them. The other six are more or less adults and have moved away. However, on to occasions when the interviewer visited in the D home, she did observe and talk with one daughter who was the mother of two pre-schoolers and expecting another. Mrs. D informed the interviewer that her daughter was not married and the fathers (two different men) of the little girls were not supporting them. Thus, she felt it was her duty to ask her daughter to return home. This daughter had been living in a nearby Metropolitan area, with relatives.

Content

Housing

The D's owned the house and land on which the well constructed house of six rooms was located. According to Mrs. D, the home was not nearly adequate for their family of ten and the occasional "roomers" -- such as her older daughter and the

two grandchildren. The house consisted of three bedrooms, a living room, a kitchen and a dining room. The furniture showed evidence of having once been good furniture, but had begun to wear and tear under the constant bombardment of their five sons (between the ages of two and eleven) according to both Mr. and Mrs. D. They both expressed agreement that, "it's hard to train children to appreciate equipment, furniture and the like, when they are boys and are as young as our." The D's had two occasional chairs, a sofa that had begun to wear, and a television set that was in need of repair. Other equipment including a refrigerator and a gas range appeared to be relatively new. Everything in the house had the appearance of having once been new, but the newness had begun to fade.

Inflow of Resource

Income, Money

Source	<u>Per month</u>	<u>Per year</u>
Veteran's Disability check	\$ 115.00	\$ 138.00
Aid to Families with Dependent Children grant	110.00	1320.00
Social Security	68.00	816.00
Old Age Pension (First check June 9, 1966)	75.00	75.00

Income, Nonmoney, Estimated Dollar Value

Surplus foods	\$ 75.00	\$ 900.00
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Property Assets

Housing	How Acquired			Present Value
	<u>Cash</u>	<u>Credit</u>	<u>Gift</u>	
Range, gas		x		\$ 225.00
Refrigerator		x		190.00
Freezer		x		300.00
Electric Iron		x		16.00
Television Set		x		200.00
Radio		x		39.00
Fan (out or order)		x		40.00
Living room suite		x		150.00
Bedrooms		x		150.00

Family Protection

<u>Types of Insurance</u>	<u>For Whom</u>
Wife hospitalization	Wife
Husband V.A. Insurance and Medicare	Husband
Burial for all members	All
Savings	None

Neither Mr. D nor Mrs. D gave any premium value for their insurances and neither did they volunteer the cost of the policies each week or month.

Human Resources

Both Mr. and Mrs. D are considered to be in ill health and have various ailments that warrant their being under constant care of a doctor. However, most of the time they do have energy to do daily tasks around the house.

Mr. D is no longer employed. When he was employed he was self employed as a farmer.

Mr. D appears to be hard, self-willed and completely domineering over his family. Mrs. D appears to be a quiet, deep thinking person who cannot seem to resist her husband's domination of the family.

Mr. D does all of the decision-making completely oblivious to suggestions from anyone in the family. He and Mrs. D seemed to be at odds on this particular issue.

There were evidences of differences in religious beliefs in this household. Mr. D considered himself a good Baptist deacon, while Mrs. D is Secreatry of the Church of God in Christ. She also served as substitute Sunday School teacher. While the religious beliefs of the children were not asserted, it was stated that most of the children attended their father's church.

According to Mrs. D, "one of our daughters sings very well and has expressed a desire to learn to play the piano if her daddy were able to buy the piano."

The children and parents usually have a garden every year. Mrs. D did some canning and freezing. Mr. D did occasional fishing and hunting.

Community Opportunities

Mr. and Mrs. D listed the following opportunities as having been utilized by their family:

1. Food supplied by commodity welfare office once a month
2. Church
3. School closing programs
4. Neighbors and friends transported them for a nominal fee

Outflow of Resources Money Expenditures for Year July 31
1965 through June 30, 1966

It was the opinion of Mr. D that it wasn't necessary to keep records, because he could just about account for every dollar they had spent. "I really don't think we waste too much," replied Mr. D. The figures that follow are estimates given by Mr. and Mrs. D as nearly correct as he could remember:

	<u>Monthly</u>	<u>Yearly</u>
Food	\$ 100.00	\$ 1200.00
Clothing	300.00	3600.00
Shelter (owned)	500.00 (repairs) credit	500.00
Utilities	33.00	396.00
Medical Care	20.00 (note \$370 for child who drank spray)	610.00
Education and Recreation	3.00	36.00
Public School Expense	7.00	84.00
Personal Care	10.00	120.00
Gifts and Contributions	5.00	60.00
Insurance	would not say	
Miscellaneous	4.00	48.00
	\$ 982.00	\$ 6654.00

Self Evaluation (Own situation)

Both Mr. and Mrs. D made statements as to how they perceived their situation. According to Mr. D, "We have done mighty well with the chances we've had these thirty years." "The most important things to our family are having food and clothes, and a decent place to sleep."

From remarks made by Mr. D, Mrs. D worries about the welfare of her family. Mr. D concluded, "She worries about how long the master (God) will let me stay here."

Mrs. D volunteered, "Our greatest satisfaction is seeing the family happy." In answer to the question regarding getting the things out of life that they planned for, Mrs. D said, "we don't plan too big." "We haven't been able to have physical check-ups like we should."

If it were possible to have an increase of money the first thing the D's would do is improve their home and the grounds. They both expressed displeasure with the care and condition of their property. Both parents have the attitude that "It is hard to train children to appreciate equipment."

In summation of their situation Mr. and Mrs. D hoped that their children would learn the importance of future security.

Process

Personal Management

Even though the D's household appeared to be a closely knit family on the surface, there seemed to have been some undertones, of what was possibly due to Mr. D's domineering personality.

Mr. D does all of the decision making with no suggestion at all from the children and very few from his wife. Yet, there seemed to have been some degree of happiness existing within this family.

According to Mr. D, they get along "pretty fair" with their neighbors. Their closest neighbors were relatives. Mrs. D was visiting with one of her aunts-in-law on one occasion when the interviewer arrived.

The fact that one adult, an unmarried expectant daughter and her two children -- were visiting with the D's was a good indication of how individual problems become the concern of the family.

Financial Management

According to Mrs. D, "There is very little preplanning. Perhaps, in some instances we might plan two or three days ahead."

"I need help in meal planning," was another remark made by Mrs. D. "Where we will shop, what we will buy for the most part is decided by Mr. D. In fact most of the decisions are made by Mr. D." "Most of the buying is done through credit."

On the use of credit Mr. D said, "I don't like using credit, but we can't beat it." However, Mrs. D felt differently, "If I had the money to do the shopping, I could do better. I know I could beat this credit a lot."

Whenever Mrs. D does the shopping she attempts to locate bargains and in her words, "buy more for the cheapest," many times buying inferior goods. Shopping for food is done once a week, with the exception of flour, which is purchased every other month.

The only solution Mr. D can see for his financial problems is, "quit eating to solve the problem."

Mr. and Mrs. D expressed regret for the \$500.00 (partially credit) in repairs done on their house by the Investors Syndicate Credit Corporation. They felt the company was fraudulent.

	<u>Per Year</u>
Cash Income	\$ 3591.00
Total Expenditures	<u>6654.00</u>
Deficit	\$ 3063.00

Management of Property and Household Activities

Most of the household activities were shared by Mrs. D and the two oldest girls. The outside chores were shared by the boys and the youngest girl. There were no fixed time for meals during the summer months, but during school months breakfast and supper were scheduled. Breakfast was prepared by the two oldest girls. Supper was prepared by Mrs. D. All meals were prepared in the kitchen and served in the dinette.

Most of the food dollars were spent in the following order:

Meat groups	First
Vegetables and fruit	Second
Bread and cereals	Third
Dairy products	Fourth

The appliances, the refrigerator and the gas range, as well as the living room and one bedroom suite were relatively new. For the most part the rooms were well arranged and neatly kept. Two of the bedrooms were a bit crowded and had the appearance of not being so neatly kept.

It is the opinion of both Mr. and Mrs. D that, "It is hard to train children to appreciate equipment." They were not pleased with the care and condition of their property.

Some months prior to the interviewer's visit the D's had some improvement done, approximately \$500.00 worth.

This was done by credit, through the Investors Syndicate Credit Corporation. They did not seem to be pleased with the work because they found it to be a fraudulent company.

Overview of Family Situation

It appears that Mr. D could be a little more democratic with his decisions and could show a little more concern and appreciation for his family.

There is evidence that there is a need for preplanning and a method for keeping records. A re-examination of values perhaps, would also be of benefit to this family.

Case 5: Mrs. E
Structure (Background)

Name	Mrs. E
Present Residence	San Jacinto County
Age	36
Date of Birth	February 20, 1930
Birthplace	San Jacinto County
Number of Siblings	2 (brother; 1 half sister)
Last school Grade Completed	Tenth
Name of Husband	Mr. E
Education of Husband (Last Grade Completed)	Tenth
Marital Status	Widow
Employment	Housewife
Number of Children	6 boys, 2 girls living and 1 deceased
Others in Household	None

Mrs. E and her brother were born and reared in San Jacinto County. At the age of thirteen her parents moved to the community where she presently lives. It was during this time that she met her future husband. They both attended school together and were very good students. According to Mrs. E

their mistake was getting married before they finished high school. Both their parents protested violently, but finally consented after much persuasion from the couple.

Mr. E started out by doing some farm work with his parents. After about six months he decided to leave the farm. He took a job at a local sawmill where he worked for several years. After this job, he started hauling logs which brought in more money for the now large family of eight.

Mrs. E's main source of income was her monthly check of \$148.00 from Social Security. She also receives a check for \$105.00 a month from Aid to Families with Dependent Children.

Content

Housing

Mrs. E lives in a neat one story house of six rooms and a bath. She owns her home and has lived there for eleven years. Most of her neighbors are home owners.

The four older boys share one bedroom. Her two girls share one, and the youngest boy sleeps with his mother.

Mrs. E recently did some home improvement through the Gulf Coast Investors Finance Company. The outside of the house looked new, but Mrs. E was not very pleased, because of the terms of the agreement, which she did not understand as

the agreement was never thoroughly explained to her. According to her, "the total cost of improvement was two thousand dollars with monthly notes at sixty dollars, more than originally agreed upon." She finally conceded that it was her fault that she had been "taken in" along with several of her neighbors. Many of her neighbors had also committed themselves to home improvement programs through the same company much to their detriment.

The inside of Mrs. E's home was also clean, neat and well organized. The furniture was clean and in good condition. Mrs. E and the children share in the household activities. A very strict schedule was observed for such activities as cleaning, washing, ironing, eating, shopping, et cetera.

Inflow of Resources

Income, Money

Source	<u>Per month</u>	<u>Per year</u>
Aid to Families with Dependent Children	\$ 105.00	\$ 1260.00
Social Security	148.00	1776.00
Neighborhood Youth Corps	50.00 (for 1 month)	50.00
	<u>\$ 303.00</u>	<u>\$ 3086.00</u>

Income Money, Estimated Dollar Value

	<u>Month</u>	<u>Year</u>
Surplus foods	\$ 67.50	\$810.00
School Lunch Program (4 participated, \$1.00 day; \$4.00 a week; and \$20.00 a month)	20.00	180.00

Property Assest

Housing	How Acquired			<u>Present Value</u>
	<u>Cash</u>	<u>Credit</u>	<u>Gift</u>	
Range		x		
Refrigerator		x		
Electric Iron	x			
Freezer		x		
Furniture ¹		x		
Fan			x	
Car		x		
Television		x		
Washing machine		x		

Family Protection

	<u>For Whom</u>
Insurance (Group and Life)	All
Car Insurance	X

Mrs. E is a relatively young, methodical thinker, who has the air of a business woman instead of a housewife. Up until a month prior to this interview, she was considered to be in excellent health. May 18, 1966 Mrs. E slipped down the stairs

1

Mrs. E did not wish to estimate the value of her furniture for fear of over or under estimation.

in a business establishment and hurt her back. Yet, she was progressing very well.

Physically, she is able and does have the energy to perform household tasks daily. Emotionally and mentally she seems to have the stamina to meet life's problems calmly and with confidence each day.

Mrs. E has been a widow for approximately fifteen years. She has been both mother and father to her seven children. She was the mother of eight children, but while still in infancy one of her triplets died.

Mrs. E's oldest child is a young lady of eighteen who is mentally retarded. The care of this child has been wholly Mrs. E's and her children especially her oldest son age seventeen and her youngest daughter, one of the triplets, who is thirteen years of age. Until December of 65, Mrs. E's oldest daughter had spent about a year in a state school for the mentally retarded. Before that year, she had never been away from her family. Mrs. E never could bring herself to accept separation from this child.

It was during one interview session that Mrs. E brought the child and sat her down in the interviewer's presence. The child looked the age of a thirteen or fourteen year old. She paid no attention to us. Her mother said she seems not to

notice people, television, radio, et cetera. However, loud unexpected noises made her nervous. It was Mrs. E's opinion that the one year spent in the state school failed to help her. Thus, she would not agree for her to return.

Although the other members share in the care of the oldest daughter, most of the responsibility fall to the youngest daughter who shares a bedroom with her. Her mother also helps, but most of the time the bathing, dressing, feeding and entertainment is left up to the youngest daughter. The two youngest boys also help with trying to keep the oldest daughter entertained.

Mrs. E is a determined young mother whose every thought seems to be for her children and their success. Every spring she sees to it that the boys work, plant and harvest a garden. She and her youngest daughter contribute to this project by canning and freezing the vegetables.

Mrs. E also does most of the family's sewing -- clothing for herself the girls and some of the boys shirts.

Community Opportunities

Mrs. E listed the following opportunities that she and her family had taken advantage of and the special ones they had enjoyed in the last six months:

Outflow of Resources for Year July 31, 1965 to
June 30, 1966

Money Expenditures

There was no evidence of record keeping by Mrs. E, but she gave an estimate of her expenditures on the basis of what she spends monthly.

	<u>Monthly</u>	<u>Yearly</u>
Food	\$ 75.00	\$ 900.00
Clothing	45.00 (every 3 months)	180.00
Shelter	20.00	240.00
Home Improvement and Repairs	60.00	2000.00
Utilities (electricity, gas)	17.50 (summer 5 months)	255.50
	24.00 (winter 7 months)	
Medical Care	No response	
Doctor	No response	
Medicine	No response	
Education and Recreation (books, newspapers, magazines records, et cetera)	No response	
Public School Expense	8.00	72.00
Car note	53.00	636.00
Insurance	7.06	84.72
Furniture note	15.23	172.76
Gifts and Contributions	5.00	60.00
Gas for car	15.00	180.00
Total	<u>\$241.50</u>	<u>\$4560.48</u>

Outflow of Human Resources

According to Mrs. E, "The money we have is spent wisely. I could give more consideration to time and energy." "We don't have recreation money and we could use more time for relaxation."

1. She had received a \$10.00 increase from Aid to Families With Dependent Children.

2. Oldest son had been given a job with the Neighborhood Youth Corps for three months and would be given consideration when school started in Spetember.

3. Two children were able to attend summer shool and get help in remedial reading.

4. One son participated in Head Start.

5. The youngest daughter who had her eyes tested and fitted was expecting to receive her glasses any day.

6. Federally donated fooss were received once a month.

7. Recipes that were issed with donated foods had been used.

8. Oldest son was a Future Farmer of America.

9. The two boys next to the oldest were boy scouts.

10. The youngest daughter was a 4-H'er.

11. The oldest boy attended Sunday School and church often.

12. The other family members were occasional Sunday School and church goers.

Mrs. E lived in a community that was seven miles from town.

Occasionally she used her to taxi her neighbors to and from town for a nominal fee.

Most of Mrs. E's time and energy is spent in the running of her household, caring for her mentally retarded child and keeping her reasonably happy. Keeping the other children healthy and well for school daily is a task that she finds neither a task nor a big problem, but a joy. "All of the children chip in and share in all of the responsibilities around here. I'm real proud of them."

Mrs. E's greatest satisfaction is knowing that she is healthy. And as long as she remains so she will provide and care for her family. On the other hand, her greatest worry is remaining healthy so that her family can stay together and so that she will not have to depend on her family for help with the children. Secondly, Mrs. E worries about the care of her oldest daughter will get if something should happen to her. She would like to have help with this daughter from some organization, if she could remain at home.

Self Evaluation (Own Situation)

"My situation can't be helped, so for the most part, I'm satisfied," was the reply that Mrs. E gave to the interviewer when she was asked to describe her situation. The following comments gave further insight as to how she perceived her situation:

"My main source of income is social security, and I appreciate the check from Aid to Families With Dependent Children."

"One advantage of the welfare system to me is a means of getting some help, because with what I have, the system adds to it. But, if I had to give a disadvantage of the system, I could only say that I feel I don't get enough money."

"I think I am managing in such a way that everything is being done that can be done with \$253.00."

"When it comes to gifts and contributions, I don't have too much to share with my family (mother, brother, sister, cousin, et cetera)."

"Yes, I will admit that sometimes my spending is not balanced."

"I depend on credit quite a bit. I don't know what I would do without it!"

"If it were possible for me to get an increase in income some way, the first thing I would do is have the interior of my house painted. Secondly, buy a washing machine and next, buy linoleum and have the front porch fixed!"

"I am not a believer of day-to-day planning. I have to plan some ahead. It takes me a long time to make decisions!"

"My family and I usually get what we need and want on the basis of what we plan for!"

"All of the children contribute to family decisions and planning!"

"Generally, I accept full responsibility for and decisions I make, good or bad!"

"I believe I need to give more consideration to the planning of more nutritious meals. I could

use some help in this area -- in fact, I really need it, and wouldn't mind having it."

"I guess I could read the newspaper and magazines more, too."

"When it comes to income (money), I think I have done just about the best that I can!"

"I think I do use my resources to their fullest extent!"

"There are times when I am not so pleased with my environment, especially for the children's sake, but then I think, it could be worse!"

Process

Personal Management

Mrs. E and her children appeared to be very close. They appeared to be well mannered. There seemed to be little, if any, discipline problems. She and her children seemed to have great respect for each other and seemed to exemplify an understanding of parent-child relationship, that is rare in many of today's families. Individual problems became family problems. Everyone was always willing to share and help whenever and wherever.

Mrs. E said that she and her neighbors got along "fair."

Financial Management

Even though Mrs. E does not keep records, there is evidence of some kind of system. She does believe in preplanning or

long range planning.

Some meals were preplanned. The family shopping was done once a week, usually after the local stores have posted their sales. However, Mrs. E does not hesitate to go out of the county for a bargain if she feels she is justified in doing so (to save some money). Her largest cash purchases are for groceries and clothes. According to Mrs. E, "Food is my biggest buying problem, and I cannot think of anything to solve this problem."

While Mrs. E did not hesitate to buy for comfort and health, she always tried to pay less for the item in question. She experienced no difficulty in deciding on price and durability, especially when the purchase of clothes was involved.

Most of her appliances, furniture, furnishings, car, et cetera, were purchased through the use of credit. She maintained several running accounts. She volunteered information concerning a small bank loan that she made. She borrowed \$125.00 from the First National Bank of Cleveland, Texas to buy school closing clothes for the past school term, and to pay off two bills.

Mrs. E expressed displeasure over the amount of money she was spending through credit to the Gulf Coast Investors Finance

Company for some home improvement work. She admitted that she needs help with legal terms and legal matters.

	<u>Yearly</u>
Total income	\$ 3086.00
Expenditures	<u>4560.48</u>
Deficit	\$ 1474.48

Management of Property and Household Activities

The proper care of equipment and property was evident, with three exceptions: 1) the door on the range was broken and two burners were out of order, 2) the kitchen and dinette linoleum was worn. 3) The front porch needed repair. Perhaps it was not a matter of improper use and care of property and equipment, but rather a lack of money to maintain and repair necessities.

Mrs. E listed the following order in which food dollars were spent:

Meat Group	First
Vegetables and fruits	Second
Bread and whole grain cereals	Third
Milk and milk products	Fourth

Overview of Family Situation

Taking into consideration Mrs. E's situation, she appears to be a well organized person. She is a methodical thinker, long range planner and a most independent person.

It was evident that her children has been taught the proper care and use of equipment. And that the children appreciated what material things their mother had provided for them.

At one point during an interview session Mrs. E made the statement, "If the opportunity ever presents itself, I would like to take the whole family on vacation." She also made a remark with regard to needing more time for relaxation.

It is the opinion of the interviewer, that in view of the fact that Mrs. E and most of her children are not regular church goers, perhaps she could give this area of her family's life some consideration. Perhaps, a Saturday afternoon or Sunday afternoon outing could be arranged. Perhaps a picnic for this family every now and then, would add more sparkle to their lives.

Mrs. E also made mention of the fact that she would like to have more help with her oldest daughter. Perhaps more frequent visits to the church, would create more concern and interest for her particular problem among the church members.

However, speaking from another point of view, it appears that Mrs. E is over protective where her oldest daughter is concerned. Only she and her children, and mostly she and her

youngest daughter care for her. She will not ask the help of her immediate family (mother, brother, sister-in-law, sister). It also appears that the youngest daughter has to assume too much responsibility for one so young (thirteen years of age).

Perhaps Mrs. E made a mistake when she refused to have her daughter committed (through the County Welfare Office) to a place where she could have received help, when she was a young child.

There was no evidence of books and magazines or other educational materials. It would seem as if some consideration should be given to this area also.

However, in spite of the above mentioned facts, Mrs. E and her family appear to manage exceptionally well.

Case 6: Mrs. F
Structure (Background)

Name	Mrs. F
Present Residence	San Jacinto County
Age	Forty
Date of Birth	September 7, 1927
Birthplace	San Jacinto County
Number of Siblings	4 (brothers 1 living; 1 dead; sisters 2)
Last School Grade Completed	Eighth
Name of Husband	Mr. F
Education of Husband (Last Grade Completed)	Unknown
Marital Status	Separated
Employment	Housewife
Number of Children	7 (6 boys; 1 girl)
Others in Household	None

Mrs. F was born and reared in San Jacinto County with her immediate family until the age of thirteen. When she became thirteen her mother and father consented for her to go to Houston to live with one of her mother's sisters. She lived in Houston with her aunt for fifteen years. Then she met and

married her husband and they lived in Houston three additional years.

During the fourth year of marriage Mrs. F and her husband moved to Celveland, Texas and lived for two years. After five years of marriage and one son, Mr. and Mrs. F separated. He returned to Houston, and she to San Jacinto County.

Before separation Mr. F worked at the Southern Acid Company, hauling and loading fertilizer at the Houston Ship Channel.

Before Mrs. F married she worked as a cook in a Houston restaurant. When she moved to Cleveland she took work in a laundry. Between children she continued to work at the laundry until recent years.

When Mrs. F returned to San Jacinto County, she moved in with her parents on a small farm. They were both long time residents of San Jacinto County. They had farmed the land for forty-five or fifty years, just as their parents before them had.

Most of Mrs. F's neighbors were relatives. Her mother and one of her aunts helped care for her son while she worked at the laundry. A year later she had twin boys. Eventually her father built her a house. She and her three sons moved

into it.

Since then Mrs. F has had four other children. During the interview Mrs. F told the interviewer the names and ages of her children. Only one child was born in wedlock, the others were illegitimate. Mr. F continued to support his one. And at the time of this interview, his son was living with him and had been for two years. (It should be noted, however, that Mrs. F was yet not divorced from Mr. F).

She described her children as follows:

1. "Boy; sixteen years, quite, smart, well mannered and quite a young man".
2. "Boy: fifteen years, performs well in school when he desires to do so".
3. "Boy: fifteen years, undecided about his ability because of eye disorder."
4. "Boy: fourteen years, smart; shows maturity; depends on him to help make decisions".
5. "Girl: eight years, sweet, jolly, well mannered".
6. "Boy: seven years, is very smart".
7. "Boy: six years, likes to play".

Content

Housing

The house now occupied by Mrs. F and family was neither

owned nor rented by them. A cousin of hers had asked her and her children to move in. The house owned by one of Mrs. F's aunt's who had died over a year ago at the time of this writing.

The house was an old house of four rooms; two bedrooms, a kitchen and living room. The space was inadequate for Mrs. F's family, but there was nothing she could do about it. She said, "I only received \$135.00 a month from the welfare.

The outside of the house was worn and weatherbeaten; unpainted, and part of the porch had decayed and was falling in. The inside was worse. The living room furniture was filthy and shabby; the linoleum was worn. There were no other chairs in the living room. Some of the dinette chairs were broken. The paper on the walls was torn and dirty.

One bedroom suite was in fair condition. One iron bed was good, but needed painting. An old fashioned wood stove, a gift from her aunt was in very good condition.

The rooms were dirty, dreary looking and most depressing. Nevertheless, the rooms were spacious, but cluttered and gave one the impression of crowdedness.

Mrs. F is not satisfied with her environment. She wants better for her children, but, "I can't do any better," she said.

Inflow of ResourceIncome, Money

Source	<u>Per month</u>	<u>Per year</u>
Aid to Families with Dependent Children	\$ 135.00 (\$15.00 increase for only 4 months)	\$ 1380.00

Income, Nonmoney, Estimated Dollar Value

	<u>Per month</u>	<u>Year</u>
Surplus foods	\$ 35.00	\$ 420.00
School lunch Program (\$1.50 a day; \$7.50 a week; \$30.00 a month)	30.00	270.00
	\$ <u>65.00</u>	\$ <u>690.00</u>

Property Assets

Housing	How Acquired			<u>Present Value</u>
	<u>Cash</u>	<u>Credit</u>	<u>Gift</u>	
Wood stove			x	\$ 20.00
Refrigerator			x	15.00
Washing machine (belong to father; out of order)				15.00
Bedroom suite			x	6.00
Iron bed			x	5.00
Electric Iron	x			5.00
Television			x	200.00
Fan (out of order)		x		No value
Dinette			x	No value
Radio			x	20.00

Family Protection

	<u>For Whom</u>	
Burial for all members	All	\$ 4.00 per month
Savings		None

Human Resources

Mrs. F was asthmatic and suffers with ulcerated stomach. She and her children did excessive worrying. There had been four or five recent deaths in her family. These deaths were three and four months apart. This pain and worry associated with death caused her condition to become worsened.

Two of her boys, one of the twins and the seven year old were not well. One was diabetic; the other one had bad eyes and a knot in his chest that had been there for three years.

One son showed a special interest in carpentry, another in gardening. They usually had a garden every year. Mrs. F canned the produce.

Mrs. F is a quite, shy person, and very easily upset. Yet, she has the energy to perform normal task daily.

Her desire was to get a better house for her children and to keep them healthy.

Community Opportunities

The F family had taken advantage of the following opportunities offered in the community:

1. Surplus commodities
2. Free lunch program at school
3. The children had taken several school field trips

4. The three oldest boys had participated in boy scouting
5. Church occasionally

Futher, Mrs. F had credit accounts at several stores.

Outflow of Resources

Money Expenditures for Year July 31, to June 30, 1966

	<u>Monthly</u>	<u>Yearly</u>
Food	\$ 60.00	\$ 720.00
Clothing	25.00 (every 4 months)	75.00
Wood	20.00 (for 4 months)	80.00
Medical care	40.00 (spent during the flu epidemic this past winter)	280.00
Insurance	4.00	48.00
Education	10.00	120.00
Miscellaneous	20.00	240.00
Total	<u>\$159.00</u>	<u>\$1563.00</u>

Self Evaluation (Own Situation)

When Mrs.F was asked to express herself about her own situation, the following comments were volunteered:

"With respect to being on the welfare, I don't see any bad points. One good thing I can think of is, I got a increase to my check in March, \$15.00"

"Sometimes we get what we want and sometimes we don't."

"As for material things (resources) I have managed the best I could!"

"I'm not pleased with my situation but I can't seem to do much about it. I want every thing to be better for my children -- when that'll be, I don't know."

"The most important thing to me is to provide a home for any children."

"My main worries are seeing to the children going to school -- keeping' em healthy, and trying to keep them from worryin. They worries too!"

"My greatest satisfaction is if the children are happy, I'm happy!"

"If I could get an increase in money I would buy a home for the children; a car for transportation, to keep from bothering other folks -- and buy cows and hogs and raise' em all around here."

In addition to purchasing a home, a car, cows and hogs, if there were an increase, Mrs. F felt she would then have an opportunity to go places such as to church, the zoo and visit relatives more often.

Process

Personal Management

There was evidence of adequate personal functioning and management of personal relationships in the F family. The children appeared to be well adjusted. According to their

mother they were also children who enjoyed attending school. They were considered smart students.

There was evidence of inadequate management on the part of Mrs. F where her more intimate affairs were concerned. The fact that she had not divorced her husband and married one of the father's of her children seemed to be a problem area.

Financial Management

Mrs. F listed:

Cash Income	\$1380.00
Total Expenditures	<u>1563.00</u>
Deficit	\$ 183.00

Mrs. F felt that most months her spending did balance. However, the evidence of a deficit was to the contrary. If the same situation continued to exist month after month re-evaluation of her management techniques should be considered.

Mrs. F's main buying problems were food and clothing. She does not see a way to solve them. The boys wear each others clothes; as soon as one outgrows something she puts the next child in it.

Mrs. F did not shop at thrift stores. She shopped at regular stores, if there are a sale. According to Mrs. F, she experienced no difficulty in getting money's worth. She had a hard time deciding on what price to pay. Of other items

she experienced difficulty when deciding on durability. She did not hesitate to buy for health and comfort.

Mrs. F had difficulty shopping for herself, especially shopping for suitable colors. Shopping for misrepresented merchandise was no problem for her. She admitted reading the newspapers and magazines more would probably help her to better utilize her money.

Mrs. F had access to credit. She purchased clothes, groceries and appliances on credit. When asked about the use of credit, she stated, "I like it because I can get what I want if I don't have the money." She seemed to think her spending was balanced.

Decision-making was her sole responsibility. However, the children did make contributions. Sometimes it took her a long time to make a decision. At other times, depending on what the decision involved, it did not take her very long.

Management of Property and Household Activities

The activities in the F house were very disorganized. There was no particular time for doing anything, with the exception of getting ready for school, when school was in session and eating the supper meal when the children returned home from school.

None of the rooms were clean or orderly. The children shared the responsibility of cleaning, washing, mopping, cooking, et cetera. During one interview session Mrs. F and her older boys had made plans for washing. The boys drew the water from a near by well; she made the fire around a wash pot (her father's washing machine was out of order). The children did some of the washing while we talked.

The house, equipment, and property,-- inside and outside had not been properly cared for. The yard was cluttered with broken equipment and toys that were not in use and had not been in use for some time. Weeds near the front and side of the house needed cutting.

It was Mrs. F's opinion that she used her time, money and energy wisely. It was also her opinion that she needed more time to go places.

Her last statement in connection with having the skill and ability to manage was "all in all, I think I manage pretty good."

Most of the food dollars were spent in the following order:

Meat Group	First
Milk and Dairy Products	Second
Vegetables and Fruits	Third
Bread and Whole Grain Cereal	Fourth

Overview Situation

Mrs. F had resources that might be managed more productively to achieve some of her goals. Reassessment of her values could contribute to improve management. Considering the age of her boys and their seeming intelligence, they could cut the grass and clean up outside the house as well as help on the inside. The smaller children could also help pick-up toys and other small pieces of equipment that was not in use.

It was not observed by the interviewer that Mrs. F's physical condition could have been the cause of the disorderly house and the need of repairs around the house. She appeared to have been feeling well the times the interviews were being conducted.

More consideration could possibly be given to the use of time and energy. Some of the repairs around the house could be made with responsibilities delegated among the children, and a small amount of money spent for paint would show a remarkable improvement.

It appeared that Mrs. F needed guidance with her personal as well as financial problems. She is aware that she over spends. Her credit exceeds her ability to pay and she has no savings. Yet she thought she did a "pretty fair" job of

managing her affairs.

Buying clothes was her second largest buying problem yet she only spends approximately \$25.00 every four months on five boys and one girl. It appears that she received help from other sources, with the children's clothes, were not disclosed.

Mrs. F did not give information concerning the amount of payments at the stores where she bought clothes, food and appliances on credit.

There is a need for record keeping in this family.

Case 7: Mr. G

Structure (Background)

Name	Mr. G
Present Residence	San Jacinto County
Age	49
Date of Birth	October 8, 1918
Birthplace	Fullerton, Louisiana
Number of Siblings	9 (brothers, 2 sisters, 4 dead, 3 living)
Last School Grade Completed	Ninth Grade
Name of Wife	Mrs. G
Education of Wife (Last Grade Completed)	Eleventh Grade
Marital Status	Widower
Employment	Irregularly employed
Number of Children	7 (boys 4; girls 3)
Others in Household	None

Mr. G lived in Fullerton until the age of five, at which time his parents migrated to Tyler County, Ducette, Texas, in search of better farming land. Mr. G worked and learned about farming from his father, along with his brothers and sisters until the age of seventeen.

In 1935, at the age of seventeen Mr. G started to see more

of the world. His first destination was San Jacinto County to live with relatives. While in San Jacinto County, he worked at odd jobs.

He moved to Houston and worked at the shipyard during World War II. In 1942 he worked for the Southern Pacific Railroad for eight months.

From Houston he moved to Colton, California. After eight months, he returned to Houston and worked as a grinder, for the Dixon Gun Plant. This job only lasted three months because he was unable to wear goggles for any length of time. Later he took a job as a construction worker for a year, with a rubber plant.

After the job with the rubber plant Mr. G returned to San Jacinto County. While in San Jacinto he took the job of hauling pulp wood and logs.

In 1945 Mr. G met and married Mrs. G. By 1947 their first son was born. In 1949 their second child, a girl was born. In that same year Mr. G took another job as pipe line worker. Mr. G took this job because he could make more money for his now increasing family. But Mr. G was unhappy with this job, even though it paid more, because it kept him away from his family at long periods at a time. He cited two examples --

once he stayed in Louisiana for two months and Oklahoma for four months.

After several years of working with the pipeline company, he turned to San Jacinto County to his family and his former job of hauling pulp wood and logs.

Content

Housing

The neighborhood or community in which Mr. G lived was a community of homeowners. All of the people had inherited their land and some houses from relatives in similar manner as he.

Mr. G lived in a very small three room house, with neither screen on his doors nor windows. Mr. G and seven of his nine children had been living in their present house for eight months. His oldest and youngest sons were living with his mother and father-in-law. His in-laws had reared his eldest son since he was about three or four years old.

Since his wife's death nine months prior to the interview, his mother in-law had helped with the care of the baby. Mrs. G's death was the result of childbirth. Their oldest daughter, age seventeen years, had full responsibility for the house, the other four children in addition to attending school.

Between odd jobs Mr. G did his share of caring for the children. It was for this reason that the complete care of the baby was taken over by the mother-in-law.

After Mrs. G's death the family moved from the larger house that they were renting to the smaller one that was a rent free gift provided by a cousin. It was also necessary for Mr. G to stop work so that he could be at home to take over some of the wife's previous responsibilities. However, after his mother-in-law was available to assume complete care for the baby and partial care for the two youngest daughters, ages four and six years, he managed to perform odd jobs, care for the children and the house.

The gift of the house was meant to decrease expenses. Yet, there were many repairs to be made and new furniture to be bought. The furniture was very bare and crude and the house was badly in need of paint. The three rooms were used for two bedrooms and a kitchen. The front yard was littered with broken and discarded farm machinery. The grounds were very badly in need of landscaping. But according to Mr. G he didn't have the money and since his wife's death, he had not considered doing anything.

Inflow of Resources

Before the death of Mrs. G, Mr. G was working as a pulp worker and his family was not eligible for welfare assistance. With his wife's death his situation was changed, he had to stop work and care for the family at home. He immediately became eligible for welfare assistance. After sometime the help of his mother in-law and one of his sisters, he was able to resume working. However, his work was limited to part-time jobs in order to maintain his eligibility with the welfare.

According to Mr. G his main source of income was his monthly Aid to Families with Dependent Children grant.

Income, Money

Source	<u>Per month</u>	<u>Per year</u>
Aid to Families with Dependent Children grant	\$135.00	\$ 1215.00 (9 mos.)
Personal gift	<u>Once</u>	<u>40.00</u>
	\$135.00	\$ 1255.00

Income, Money, Estimated Dollar Value

	<u>Month</u>	<u>Year</u>
Surplus foods	\$ 45.00	\$ 540.00
Clothes	60.00	720.00
School Lunch Program (four children participated \$1.00 per day \$5.00 per week)	20.00	180.00

Property Assets

Housing	How Acquired			<u>Present Value</u>
	<u>Cash</u>	<u>Credit</u>	<u>Gift</u>	
Wooden Range		x		\$ 50.00
Wood			x	15.00
Refrigerator			x	25.00
One Bed		x		10.00
Electric Iron			x	15.00
Radio			x	20.00
Fan			x	20.00
Car		x		500.00
One Horse	x			100.00
Plow			x	10.00

Family Protection

	<u>For Whom</u>	
Insurance (Group)	All	\$ 3.25
Sick and Accident	None	
Burial	None	
Fraternal	None	
Savings (down payment for a truck)	None	150.00

Human Resources

Mr. G's is a short, reserved, almost a shy little man. However, once he become confident and at ease with the person with whom he is talking he becomes an enthusiastic conversationalist.

Mr. G does not consider himself a completely healthy man. Yet he is healthy enough to work at odd jobs and take care of routine activities around the house.

"All of the children contribute and share in all of the activities around the house," said Mr. G. He described each

of his children in the following manner:

1. "Boy, nineteen years old, is spoiled; a junior in high school and is frequently absent from school; he prefers working to attend school.

2. "Girl, seventeen years old is pretty smart; also a junior, gets disgusted with life; wants to stop school to get married.

3. "Boy, fourteen old is a good boy, mannerable, he loves school.

4. "Boy ten years old, does not like school."

5. "Girl, six years old, is smart, and likes school."

6. "Girl, four years old like to play and meddle with her six year old sister; she is very devilish."

Community Opportunities

In Mr. G's estimation he and his family had enjoyed many opportunities within the community. Some of the opportunities were as follows:

1. Surplus commodities once a month.
2. Most of the members belonged to and participated in church activities.
3. The oldest daughter was secretary to the Sunday School.
4. The two oldest children belonged to the FHA and FFA organizations.
5. The third oldest child was a Boy Scout.
6. The four oldest child was a Cub Scout.

7. The oldest son worked with Neighborhood Youth Corps (even though his contributions were made to his grandparents income).
8. Mr. G had recently received a \$40.00 gift from a friend.
9. The children's clothing were supplied by a cousin.

Outflow of Resources

Money Expenditures for Year July 31, 1965 to June 30, 1966

	<u>Monthly</u>	<u>Yearly</u>
Food	\$ 85.00	\$1020.00
Clothing	20.00	240.00
Car note	32.65	391.80
Light Bill	5.00	60.00
Insurance	3.25	39.00
Gas	25.00	300.00
Smoking	12.00	144.00
Total	<u>\$182.00</u>	<u>\$2194. 80</u>

Human Resource

Mr. G had done everything humanly possible to keep his family together since his wife's death. He thinks he had the ability and skill to manage his family's affairs, with some assistance from his in-laws and other relatives.

He considered himself calm and emotionally fit. He was able to stay reasonably calm in the face of disaster. He considered himself a rather ill man, but well enough to perform his daily activities.

According to Mr. G, his children did not like to be away from him. They were a closely knit family and enjoyed sharing

in household activities. Their days were preplanned, with time for leisure and work as well.

The children usually helped with a garden each year. The oldest daughter did sewing for her and her sister.

Self Evaluation (Own Situation)

The most important thing to Mr. G is, to see that his children are cared for.

In his words, "I'm completely satisfied with my situation."

"I have done the best I could do with the resources I have. Without the welfare we couldn't have made it."

"I can't think of any disadvantages of my situation!"

However, the previous statement made by Mr. G seems to be contradictory with one he made later. He confided that his main worry is getting a house, and if it were possible to get an increment, he would buy a house for his family.

Personal Management

According to Mr. G, he and his children got along very well. Individual problems become family problems. Decisions are discussed with the children. They are taught how to treat other people and the meaning of responsibility. All children have some responsibilities when it comes to sharing household tasks.

Special activities were planned on holidays. "The children enjoy going a lot since their mother died." Ironically when their mother was alive, the children seemed to want to stay with their mother instead of going places.

Mr. G and his family seemed to be accepted in their community, even though, according to Mr. G, "I have more visitors than I have a chance to visit with them in their homes."

Financial Management

"Finance is one of our biggest problems," was Mr. G's first reaction when asked about the financial management of his family.

Running accounts are a necessity, especially at the grocery stores," was further indication of Mr. G's financial management. The following are statements of further indication of Mr. G's financial management ability:

"I couldn't get along without credit. If I didn't use it, all my money would be gone each month."

"Credit is alright, you have to know how to use it. Get what you need, not get because you can."

"Mr. G had borrowed \$40.00 from a county bank not many months prior to the interview."

Mr. G. also admitted that he had no particular method for saving money. However, when he wanted to buy something he

could save money for it. He had recently saved \$150.00 towards a down payment on a truck.

When it came to buying, Mr. G's biggest buying problem was food. Yet, according to him, "having a truck patch does help alleviate this problem some." He also told how their surplus commodities were used in most of their meals. The meals were planned from day to day.

He shopped once a month for groceries. He had no difficulty in shopping for money's worth, other than, he thought that food prices were very high. He always kept a running account at several grocery stores. He preferred to buy groceries on credit.

The surplus commodities that were included in their meals were: Meal, flour, rolled oats, powdered milk, peanut butter, canned meat, rice and raisins. It was Mr. G's opinion that he and his oldest daughter did "pretty fair" in planning their meals. They considered their meals to be nutritious. His family did not eat very much meat.

It was also Mr. G's opinion that he made good decisions. It did not take him long to make decisions. The children were conferred with on all matters, even though the final decision was his.

Mr. G did not hesitate to shop at second hand stores, bargain counters and places where their are sales, if these places had goods to suit his needs. However, misleading information through advertisement on the television, radio and newspapers offers Mr. G no special problems, "I just don't pay no attention to it," was Mr. G's reply to this question. "I do have a hard time shopping for durability" was another one of his comments. He attributes this to not having enough money. He had no trouble shopping for himself. Sometimes he experienced some difficulty shopping for the children. Perhaps this was due to the fact that because his wife had always shopped for and with their children. The children's clothes were usually a gift from an elderly cousin who did not have any children. However, on occasions that Mr. G did purchase clothes for the children, he paid cash.

According to Mr. G, "I hope my oldest children will begin to think of their future and make plans for their financial security. I'm living in hope they will profit by my mistakes and get training that will help them to plan and manage for their families better than I have."

Total Income		<u>Yearly</u>
Expenditures	\$	1215.00
		<u>2194.80</u>
Deficit	\$	979.80

Management of Property and Household Activities

Mr. G and his children appeared to have a very close relationship. He and his children seemed to get along very well. According to him, they had to be taught to appreciate whatever they had.

Each child shared in the daily routine of running a house. They also shared in the planting and harvesting of a garden each year.

It was Mr. G's responsibility to keep the family car in good repair, and it seemed in good running order. He was also saving to buy a truck.

Mr. G gave the following information with regard to the order in which their food dollars were spent:

Milk and Dairy Products	First
Vegetables and Fruits	Second
Bread and Cereal Group	Third
Meat Group	Fourth

Overview of Family Situation

It was evident to the interviewer that Mr. G was receiving from funds of other sources, perhaps from his odd jobs. He did not elect to divulge any additional source or the amount of money he was earning.

Mr. G appeared to have done a very good job of managing his money. However, the condition of his property and equipment

gave evidence that their could have been better use of energy, time and other human resources.

The fact that he had not considered doing anything about his house showed that he was still emotionally involved. Perhaps if he could reevaluate his situation and give more consideration to present conditions things could be different.

A three room house was far too small for a family of six or seven people. The furniture did not even come up to minimum standards.

Even though this family appeared to be destitute, there was an attitude of happiness or even bliss. Yet, Mr. G did express the desire for better things for his children. He hoped they would profit from his mistakes.

Case 8: Mr. and Mrs. H

Structure (Background)

Name	Mr. H
Present Residence	San Jacinto County
Age	61
Date of Birth	September 13, 1905
Birthplace	San Jacinto County
Number of Siblings	10 (brothers, 5 dead, 2 living; sisters 3)
Last School Grade Completed	Third
Marital Status	Married
Employment	Unemployed
Number of Children	8 (boys 5; girls 3) 1 son at home
Name of Wife	Mrs. H
Present Residence	San Jacinto County
Age	61
Date of Birth	November 23, 1905
Birthplace	San Jacinto County
Number of Siblings	16 (brothers 9, 1 deceased; sisters, 4, 2 deceased)
Last School Grade Completed	Third

Marital Status	Married
Employment	Unemployed
Others in Household	1 grandson

Both Mr. and Mrs. H were born in San Jacinto County. They have also lived together as husband and wife for 42 years.

Each one came from large families. They are family conscious people and very proud of their individual families as well as their immediate family.

Both sets of parents were farmers and Mr. and Mrs. H were used to farm work. They felt that being a part of a large family had its advantages especially when it was chore time. They were taught to share and to accept responsibility. Their desires were to have a large family, fear their children as they had been reared, and have a love for the "good earth and farming."

Mr. and Mrs. H met and married in 1924. After living one month with his mother and father, Mr. and Mrs. H moved into their own house and immediately started their family. Their first born was a boy, born in 1925. Two years later their first girl was born. Exactly every two years for the next six years, 3 of their remaining 6 children were born. In 1941 another daughter was born; in 1944 another son. In 1951,

according to Mr. H. "the last child," a boy, of the large family we had wanted was born.

According to Mr. H, "I am not really a man of many talents, but its just that I know how to work." He has worked at many jobs. Some of which included work at a saw mill, setting timber, tripping lumber and an edger; work at a gravel pit, pulpwood cutter and farming. Mr. H has worked as a farmer longer than at any other job. He also enjoyed farming better than the others. Mrs. H also worked in the fields along with her husband. When their children became of age they were also taught and shown how to work on a farm.

Content

Housing

Mr. and Mrs. H lived in a modest 6 room house, with furniture and equipment well cared for. The grounds and nearby fields had been very well cared for; fields that had been plowed and planted, and flower beds framing the attractive farm type house. Mrs. H considered the size and space of their home "adequate." She commented, "if we were able, we would have another room and a back porch."

The house was located in a community of home owners. Most of the H's neighbors had inherited their land and homes,

others bought theirs, just as Mr. and Mrs. H had done.

Their youngest son, age 15 and a grandson, age 13 were the other members of the household.

Inflow of Resources

Source	<u>Per Month</u>	<u>Per Year</u>
Aid to Families with Dependent Children	\$ 96.00	\$ 1152.00

Income, Money, Estimated Dollar Value

	<u>Per Month</u>	<u>Per Year</u>
Surplus Foods	\$ 30.00	\$ 360.00
School Lunch Program (2 children participated)	10.00	120.00

Property Assets

Housing

	How Acquired			Present Value
	Cash	Credit	Gift	
Electric Range		x		\$ 100.00
Refrigerator		x		20.00
Freezer		x		160.00
Television		x		15.00
Furniture (3 bedrooms)		x		100.00
Living room				95.00
1 mule and Plow				35.00
Electric Iron	x			4.00
Radio			x	No value
Water Pump		x		Invaluable

Family Protection

	<u>Per Month</u>	<u>Year</u>	<u>For Whom</u>
Insurance (Group hospitalization, medical and surgical)	\$ 4.00	\$ 48.00	All

	<u>Per Month</u>	<u>Year</u>	<u>For Whom</u>
Burial	\$ 4.00	\$ 48.00	All
Fraternal	2.00	24.00	Husband and wife
Hospitalization (surgical and medical)	2.30	27.60	Wife
Hospitalization (medical)	1.50	18.00	Husband
Savings	11.60	139.20	None

Human Resources

Both Mr. and Mrs. H were considered in poor health. Mr. H had been ill for 10 years with a bone ailment. Some days neither had the energy to work around the house. Both took medication daily.

Mr. H managed to control his emotional conditions, to remain calm and in control of himself most of the time. Mrs. H, on the other hand was highly emotional and became disturbed at the sight of blood. However, according to Mr. H: "I usually make reasonable decisions with the help of the Lord. My wife and I both stick with the decisions we make. It takes us a short time to decide."

Their son and grandson took care of much of the farm work and some of the chores in the house, according to Mrs. H. They had quite a few acres of land. The boys are young and healthy, on which the H's rely completely. According to Mr. H, "On weekends and in the fall of the year, some of the older children help with some of the work."

Community Opportunities

Mr. and Mrs. H listed the following opportunities they have taken advantage of:

1. Their son and grandson participated in the free school lunch program. The lunches were valued at \$.25 a plate which would have cost them \$.50 a day, \$2.50 a week, \$10.00 a month and \$190.00 for nine months. They both thought this a very good opportunity since they were enjoying it free of charge.
2. Once a month they would go to the welfare center and get free surplus commodities.
3. All four family members were members of and participated in a local Baptist church.

Outflow of ResourcesMoney Expenditures for Year July 31, 1965 to June 30, 1966

	<u>Monthly</u>	<u>Yearly</u>
Food	\$ 48.00	\$ 576.00
Clothes (don't buy too many)	25.00	300.00
Medical Care	72.00	864.00
Gifts and Contributions	10.00	120.00
Transportation	5.00	160.00
Insurances	11.60	139.20
Utility	9.00	88.00
Refrigerator	3.00	36.00
Bank Note	17.00	204.00
	<u>\$200.60</u>	<u>\$2587.00</u>

Human Resources

Both Mr. and Mrs. H were in ill health and did not have the energy to perform all of their regular household tasks

daily. However, on other days when they felt better, and were well enough, they did perform their usual duties.

With the help of their youngest son and grandson the H's were able to maintain a schedule. The boys shared in the upkeep of the house as well as planting and harvesting of the truck farm (garden).

"We think we make very good use of our time and energy was a remark made by Mr. H."

"Even the boys have time for playing and visiting with their friends!"

"Mr. H also had this to say, 'the boys and I always see to it that our horse is well and ready for work. The plow is always ready to be used, too.'"

Often their adult children visited two and three days at a time and helped with whatever work there was to be done. At other times, some of Mr. and Mrs. H's grandchildren shared in the work.

Every two or three years the H's had a family reunion. After the eating and celebration was over the visiting children would share in the farm chores.

Self Evaluation (Own Situation)

Mr. and Mrs. H were very religious people. They appeared to be people who had very strong beliefs and faith in what they believed. The following statements will give the reader some

ideas as to how Mr. and Mrs. H perceived their own situation:

"We are pleased with our situation, knowing it could be worse than it is".

"We both consider being on the welfare an advantage, because if we weren't, we would be at a disadvantage".

"The money we get each month, we appreciate it, even though we would like to have more. Our last raise was in 1965".

"We can't grumble, just about everything works out for us".

"If it were possible for us to have an increase there are several things we would like to do. We do not have any transportation, we have to depend on our friends and neighbors. We need new furniture and furnishings, have the stove fixed, new pipe for the water pump, and a top on the house".

"Our greatest satisfaction is to wake up and see a new day".

Their main worries were to get the house "fixed" and get some transportation.

Process

Personal Management

There appeared to be very close family ties within this family. This could be attributed to the fact that this family "prayed, played and work together." There was definite evidence of cohesiveness and communication.

Both Mr. and Mrs. H have shared in the responsibility of rearing their children. There seemed to have been a mutual respect between both husband and wife; and the respect on the part of the children toward their parents and vice versa.

The H family very definitely seemed to have been accepted in the community.

Financial Management

Both Mr. and Mrs. H commented during this phase of the interview. The comments might suggest some of their ideas about financial management. Mr. H stated that: "We don't have everything that we need. We don't use our resources to the fullest extent -- we do some truck farming (gardening) every year."

It was during this point that Mrs. H interrupted: "But I think we have done well in getting what we have. We could not have made it had we not bought before husband's health failed. Haven't gotten very much since his illness!"

Mrs. H was referring to their material accumulations. She gave further comment as to their financial management:

"We don't keep records. I'm too nervous -- it would worry me to death. I do the best I can. We make pretty wise use of time and energy -- I don't know about money."

"Sometimes I think I have made a mistake when I unwrap my goods just after I come home from shopping. You don't get your money's worth nowadays.

"We shop once a month. The biggest buying problem is buying meat!"

Mr. H offered this comment in connection with Mrs. H's last comment, "We raise hogs and cows to solve meat buying problem -- and you know we git commodities to help out." Mrs. H continued the interview from this point by making the following comments:

"It's hard to shop for durability, some things are not good any more."

"It's hard to decide on price because everything is high."

"We will buy merchandise that means more comfort and better health, if it will not interfere with our monthly check."

"We are not misled by misrepresentation of merchandise by the television, radio, or what we read in the papers!"

"Yet, we do think we could buy better sometime if we would keep up by reading newspapers and magazines and make use of the salespeople who know what they doing!"

The H's do not have any running accounts, with the exception of one for food. They purchase groceries every month on credit.

The family's food dollars were spent in the following

order:

Meat Group	First
Milk and Dairy Products	Second
Vegetables and Fruits	Third
Bread and Cereal Products	Fourth

Mr. H had these comments to make on the use of credit:

"Credit is ok, without it you can't go too far."

"Its a wise idea to be in a position to get credit. Money can't go all the way. A man or woman's standing is poor, if you can't get credit."

When Mr. and Mrs. H were asked if they did any preplanning, Mr. H replied, "That's my job, is to plan. I plan all the time if I don't get to follow through, I'm determined to go forward, just like the song, go forward."

Mr. H's last comment was about his managerial ability, "Yes, I think I have the ability to manage (money), at least as far as it will go."

	<u>Yearly</u>
Total income	\$ 1152.00
Expenditures	<u>2587.00</u>
Deficit	\$ 1435.00

Management of Property and Household Activities

It is the responsibility of the H's youngest son and their grandson to share in the household activities. The boys were usually acquainted with the daily routine. They would wash the

clothes, iron, mop, wash dishes, cook and assist with the truck farming. Meals were planned daily. Mrs. H said she did not know anything about using recipes.

Breakfast was generally served on time. The other meals were not eaten on schedule, because of the irregular hours of the boys while working in the garden. The boys ate many snacks during their work in the garden. They did not like drinking fresh sweet milk -- they preferred having homogenized milk. Mrs. H's son was on a diet because of having eaten too many sweet foods.

There were other household activities with which the boys participated, but were not responsible. Mr. H conducted family prayer every Sunday morning.

Quilting and patching were two of Mrs. H's daily chores; for the purpose of relaxing her.

Most of the furniture, household equipment and property were in good condition, with a few exceptions, such as the water pump, the range, and the house roof. The boys had been and were given an opportunity to care of the household equipment and appreciate what they had to use.

Mr. H's philosophy to the boys was: "Don't look at other children look at your own condition."

Overview of Situation

Mr. and Mrs. H have gained much managerial skill through experience. They seemed to have done a very good job in the area of personal management. Their family seemed to be a very closely knit family; there appears to be love, respect and great admiration for and toward each family member.

The management of property and household activities has been very well handled.

However, the writer does not feel this way about financial management. There is a deficit of money. The fact that Mrs. H does not see the need for some systematic way of keeping account of expenditures, is evident that this area needs to be given more consideration.

Perhaps more money would solve this family's problems or perhaps there has been utilization of money that was not reported.

There were also evidence that Mrs. H needed some help in the area of meal preparation, by her own admission. However, it is doubtful that any help of this type would be appreciated by Mrs. H. Especially considering her age and the fact that she has reared a large family cooking her same way year in and year out without the use of a written recipe.

According to Mr. H's final word of advice:

If you want to accumulate you have to stand together.

If you have a reputation you can establish credit.

Yet, in the case of the H's credit has been well used, perhaps over used, or not managed properly. Mr. H was aware that his family's spending is not balanced with the money to which they had.

Case 9: Mr. and Mrs. I

Structure (Background)

Name	Mr. I
Present Residence	San Jacinto County
Age (Husband)	56
Date of Birth	August 28, 1910
Birthplace	Anderson County
Number of Siblings	9 (4 brothers; 5 sisters)
Last School Grade Completed	Tenth
Marital Status	Married
Employment	Laborer
Number of Children	9 (6 boys; 3 girls)
Name of Wife	Mrs. I
Present Residence	Same as Husband's
Age	31
Date of Birth	March 8, 1935
Birthplace	Anderson County
Number of Siblings	5 (3 brothers; 2 sisters)
Last School Grade Completed	Sixth
Marital Status	Married
Employment (Wife)	Housewife

Others in Household None

For the purpose of clarity, Mr. I did most of the talking to the interviewer. Mrs. I contributed very little during the three interview sessions. Even when she did talk, she wanted Mr. I to clarify or comment on what she had said.

Mr. I was born and reared in Anderson County until 1938. He moved to Lubbock and lived in that vicinity for four years. In 1940 he stayed a few months in Liberty County. In the fall of 1940, during peace times, he went into the Armed Services for three years. He also did farming on the East Texas Plains. He worked 120 acres and 66 acres were in cotton. Thirty-three bales went to FHA to pay off a loan. He moved to San Jacinto County in the early 40's where he worked at a lumber mill.

Following the attack on Pearl Harbor, December 7, 1940, he was called back into service on February 2, 1941. He took 16 weeks of training in Camp Crowder, Missouri, from there to Camp Polk, Louisiana for field training. During his years of service, Mr. I traveled to many places, included were: Casa Blanca, the Orient, Algeria, Sicily, Italy, France, Berlin, and Cairo, Egypt. According to Mr. I, the worst trouble (in terms of war) was at the Solorano Line in Italy. He was in

actual mortal combat for 21 months. Following his discharge in October, 1944, Mr. I traveled to and from Anderson County and Lubbock, doing odd jobs. He did public work that included work at a cotton gin, operating the grain elevator in the gin, and operating the run press and turn baler. During the summer he would work at land irrigation in Lubbock; in the fall it was back to the cotton gin, in Anderson County. In 1950 Mr. I moved back to San Jacinto County, and started working as a sawmill hand.

In 1952 Mr. I met and married Mrs. I, a native of San Jacinto County. For 2 years, Mr. I continued his job at the sawmill, and farmed with his father-in-law. His wife also worked quite a bit the first two years of their marriage on the farm. Mrs. I's parents and three brothers were farmers. Two of her brothers were common laborers.

In 1954 Mr. and Mrs. I had their first son. According to Mr. I, he also had several children by a previous marriage.

Content

Housing

Mr. and Mrs. I were housed in an unpainted, rundown, four-room house. The shingles and siding had begun to fall off. The front porch had decayed or fallen off. There was no porch

The screen door was torn half off and there were no screens on any of the windows. Some of the windows were without windowpanes. The linoleum was worn on the living room and kitchen floor. The two bedroom floors were bare. The furniture in all of the rooms was barely the minimum, and what was there was very shabby.

The I's were renting, but had not paid any rent (did not have it) for months. According to Mr. I, this was one reason the landlord had not made any repairs or added any, much needed, rooms. Their neighbors were homeowners. Many had inherited their homes. Others had bought their land and houses.

Inflow of Resources

At the time of the interview sessions, Mr. I and his family had been dropped from the welfare roll, four months prior. Mr. I had been in the Veteran's Hospital for a week undergoing a series of tests. Two weeks after he received his first 100 percent disability check, his name was dropped from the welfare roll. Two months prior, Mr. I had also received his first Social Security check. Since these two sources of income were still relatively and not completely processed and stabilized, he still considered the Aid to Fami-

lies with Dependent Children his main source of income. It had been his main source for the past year.

Income, Money

Source	<u>Per Month</u>	<u>Per Year</u>
Aid to Family Dependent Children Grant	\$ 115.00	\$ 1380.00
Social Security	135.00	270.00
Veteran's Disability	<u>115.00</u>	<u>115.00</u>
Total	\$ 365.00	\$ 1765.00

Income, Money, Estimated Dollar Value

	<u>Month</u>	<u>Year</u>
Surplus foods (3 participated \$.75 a day; \$3.75 a week; \$15.00 a month)	\$ 15.00	\$ 135.00 (9 months)
Clothes	45.00	540.00

Property Assets

Housing	How Acquired			Present Value
	<u>Cash</u>	<u>Credit</u>	<u>Gift</u>	
Range, gas (independent - \$10 now, pay when you can)				\$ 65.00
Refrigerator (notes were made, couldn't pay them)				50.00
Furniture		x		No value
Iron	x			5.00
Radio	x			8.88
Car			x	75.00
Fan (made from washing machine motor)				

Family Protection

	<u>For Whom</u>	
Insurance (Group and Life)	None	No value given for any of these
Sick and Accident	None	
Burial	Wife	
Fraternal	None	
Savings	None	

Human Resources

Mr. I is a man of medium height with a lean frame and shoulders slightly stooped. He is quite a conversationalist, domineering, very opinionated, and appears to possess quite a bit of "mother wit." He is very cordial, and one might consider him a man of the world.

According to Mr. I, he is not in good health (the interviewer shared his opinion). "Sometimes I feel like I could stay in bed all day," was one statement that he made in regard to his health condition.

Mrs. I is a very quiet, mousey-type woman, who looks old and drab for her age. She seemed to lack confidence in herself. Perhaps this was due to her limited education, which she and her oldest son constantly referred to whenever she was asked a question.

The children's ages ranged 12 years to 3 months. They appeared to be happy and healthy. They were friendly and

curious to know why the interviewer was visiting with them. Often they would comment during the course of the conversation between the interviewer and the ones being interviewed, especially the oldest son.

Mr. I did most of the decision making. He talked with Mrs. I about their problems, but the final decision was his. Occasionally he talked with the children about various problems, but they do not contribute to the decision making.

The I's always planned for a garden. According to Mr. I, this was a main source of their food. He did most of the canning, by the coldpack method. Mrs. I and the children helped to gather and prepare the produce for canning. Occasionally Mr. I and the second oldest son would sell some of their produce. They also did most of the family's washing at the washateria. Occasionally some of the other children would go along. Mr. I also did the family shopping and some of the cooking.

Mrs. I's responsibilities consisted of mostly caring for the baby and the younger children, ironing and the cooking. The oldest boy did most of the house cleaning, washing dishes, et cetera. Having an artistic ability of cutting paper in various designs, he also contributed to the interior decora-

tion of several rooms by pasting several of his designs on the walls. He even demonstrated his talent for the inter-viewer.

Mr. I had the following comments to make about some of his children:

1. His second oldest son, " _____ likes puppies."
2. His oldest daughter, " _____ will be a born homemaker. She keeps all of her personal belongings in a cigar box."
3. His oldest son, " _____ is an artistic person and smart in his subjects."

Mr. I listed prophecizing of the Scriptures and playing the guitar as his special talents. Of his wife's, he had this to say: "I guess she doesn't have any special talent, unless it is having children."

Even though the I's means were meager, they did arrange for celebration of a few holidays and special days, such as Christmas, birthdays, special church birthdays and their church anniversary penny march.

Community Opportunities

In discussing the community opportunities available to his family, Mr. I had this to say: "We appreciate everything that is done for us, and we try to make use of all

resources that are made available to us."

Some of the opportunities that they had made use of in the past six months were as follows:

1. The three school age boys had participated in the free school lunch program, and were now in summer school.
2. The six year old daughter was in Head Start.
3. Each month they were given surplus commodities which included such foods as meal, flour, shortening, raisings, peanut butter, rice chopped meat and dried milk. According to Mr. I, they did not get the same commodities every month.
4. The oldest son was staying nights with a widow, for which he received a small fee.
5. Mr. I mentioned his veterans disability a pension, but he did not consider it much of an opportunity because once the legal process of getting his veteran disability checks was completed, he and his family would be dropped from the welfare's rool indefinitely.
6. "Church donations have been taken up, but we didn't get all of them"
7. "Grocery boxes have been made up, and we didn't get all of them."
8. "The Girl Scouts have made donations of Christmas boxes (toys). We did receive them."
9. The two oldest boys used the Tisinger Memorial Library.
10. The family attend the Assembly of God Church, but they were members of a Baptist church." The two oldest boys were Ambassadors for Christ.

Outflow of ResourcesMoney Expenditures for Year July 31, 1965 to June 30, 1966

When Mr. I was asked by the interviewer to discuss how the family income was spent and if records had been kept, this is how he replied, "Don't keep records, try to profit by mistakes." Below are estimates for a year:

	<u>Month</u>	<u>Year</u>
Food	\$ 50.00	\$ 600.00
Clothing (Gifts)	8.33	100.00
Shelter (seldom paid)	20.00	240.00
Health (medicine)	20.83	249.96
Utilities	25.00	300.00
Car (operation of)	10.00	120.00
Education	5.00	60.00
Appliances (does not pay often)	12.00	144.00
Miscellaneous	5.00	60.00
	<u>\$155.16</u>	<u>\$1873.96</u>

Human Resources

It is the opinion of Mr. I that he and his family made very good use of their time and energy as well as their money. "There is no scheduling of anything, but we get our work done," was the answer that Mr. I gave with respect to their human resources. "The children do their share of the work, and sometimes they were given pay for some of their chores," Mrs. I chimed, "Mrs. I chimed in. Any money they made outside the family is theirs."

"When it comes to the community, we don't know what other people's opinions are about us. But we can carry out responsibilities as far as we are able."

"We appreciate what other people do for us. Most of the help we get is from organizations and individual community people. We do not get any financial help from either of our families."

Mr. I seemed to think they did not have enough leisure time. However, they did plan and arrange time to celebrate during Christmas time and birthday times. They usually baked cakes, put on candles, and had a little party whenever there was a birthday.

Self Evaluation (Own Situation)

Mr. I expressed dissatisfaction with his situation as he sees it. He spoke with neither bitterness nor pity. The following statements gave the interviewer some insight as to how Mr. I perceived his situation.

"My greatest satisfaction is doing as well as I can with what I have to do with."

"I don't always have what I desire to have, one the basis of my decisions."

"We could not get along without the welfare. It does have its good points or advantages. It helps the needy. You can look forward to a check coming in, and can take care of some obligations."

"Of course there are disadvantages or bad points to this system, also, some of which I think are: There is taxation on the independent people (those

financially secure). Some people think you are lazy (welfare recipients). Some men working and making the same amount of money you are drawing think they should be on the welfare. Some taxpayers complain that we are not in need (welfare recipients)".

With regard to his family's goals being realized, Mr. I had this to say:

"Normally, a person with finance will have higher goals. My goals are more than realized, with what little aid I get."

With regard to the use of credit, Mr. I offered this bit of advice:

"It's alright for people who are working and can pay. You shouldn't get any more credit than you have the ability to pay for!"

Mr. I had advice to offer to young married couples, advice that grew out of his own personal experiences.

"It doesn't take too much money to marry on, nor too much for two people to live on. Buy home and land before family begins. Don't plan for any problems that you expect to arise, but face them as they come. You might have to make a quick or slow decision. Stay away from credit unless for household purposes or housekeeping purposes. Put all credit in one lump sum; let notes be small so it will be easy to pay or pay half in advance if you want to."

In summation of his own situation, Mr. I had this to say:

"Any person couldn't have done as well as I have done with what I have and being handicapped (not

physically able to work) _____ and I don't blame anyone else.

Process

Personal Management

Mr. I appeared to be the center of attention in his family. He seemed to be that personality that holds the family together. They were a very closely-knit family.

According to Mr. I, the children appreciated their home and what it had to offer. They enjoyed living where there was land for a garden, so they could have the feeling of contributing to the livelihood of their family.

Mr. I felt that while the children appreciated their home and their surroundings, they did not know how to care for the toys and equipment.

The children were taught to eat what was put before them. Mr. I listed a few foods that the children did not like, but ate. They were turnip and mustard greens, and no beans, other than pinto beans. Mr. I disliked most meats, but would eat bacon. He also felt that the meals Mrs. I prepared were as nutritious as any you would find in most homes. Mrs. I utilized the suggested menus that were given with some commodities. Mr. I said, "the commodities sure do help our food bill."

Mr. I and the children had the appearance of healthy people. The children appeared to be clean, healthy and happy.

Mr. I's main worries were the health, welfare and education of his children. If it were possible for him to receive an increment, he would spend most of it for the health, education and welfare of his children. "I will spend my last nickel for the children; unless I get down sick," was Mr. I's comment about the welfare of his children. He also made one other comment concerning the welfare of his children. "I consider the Civil Rights program (he meant the Economic Opportunity Program) for the educationally deprived an opportunity. "It's going to raise the standards of the children."

On the subject of training his children or anyone's children for that matter, he said: "Lack of instruction in raising children causes differences between children and parents."

Financial Management

Mr. I thinks, "there's not much managing because I don't have much monies, just have to manage for necessities or do without."

months prior he had borrowed \$150 from a local bank for emergencies, doctor and medicine bills. He did not quite know how he had repaid the loan.

	<u>Per Year</u>
Cash income	\$ 1765.00
Expenditures	<u>1873.96</u>
Deficit	\$ 108.96

Management of Property and Household Activities

There was no scheduling of any activities. Very little if any preplanning was done. According to Mr. I's philosophy: "You can't depend on plans made today, working out tomorrow." However, all family members contributed to the successful operation of the I household.

The equipment was scarce, drab and worn. It was Mr. I's opinion that the children appreciated what equipment they had in their home. They were not quite mature enough to care for it. Then, there was the fact that much of the furniture was "second or third hand."

Mr. I related the incidents surrounding the purchase of some of his appliances, namely his range and refrigerator. A local banker had carried his notes on the refrigerator over a period of time. Mr. I was not financially able to pay for the refrigerator, so the banker told him he could have it.

When it was time to buy a range (used) the banker took the first \$10 payment and told Mr. I to come in and pay when he could, not really ever expecting to get any pay.

Mr. I's landlord stopped visiting him the usual once a month to collect rent money, because it was made obvious by Mr. I that he just could not pay his rent.

Mr. I's 1953 Belair Cheverolet was of absolute necessity to his family. He had managed to pay for it and to keep it operating. However, the car was used only when absolutely necessary. He did not make extremely long trips in the car. If necessary, he would walk short distances in order to "save" gas.

The following is an explanation of how the food dollars were handled by the I's:

Milk and Dairy Products	First
Meat Group	Second
Vegetables and Fruits	Home grown
Bread and whole grain products	Supplied through monthly commodities

Overview of Family Situation

Mr I gave the impression of an intelligent man. Yet his logic was somewhat contradictory. He showed evidence of some managerial ability. He did seem to manage very well with what he had.

He also appeared to be a well-versed man about many subjects, so much so that his wife believes he knows practically everything and that nothing she thinks or says had any value.

Mr. I's family had all of the earmarks of a patriarchial family. He made all of the decisions. What he said was the law. He held the purse strings, and he believed a woman's role was that of a mother and sometimes cook. In addition to these descriptions, he was of a domineering, opinionated personality.

He appeared to be a good father and a dutiful husband. The children seemed to be more attached to Mr. I than to their mother, especially the second oldest son.

"I think I have the knowledge, ability and skill to manage for my family with what money I have!"

"When it comes to buying, we buy when we need it. We have no difficulty in getting our money's worth. Having money is biggest problem; more money would solve our problems."

Mr I discussed other shopping problems. When he did the family shopping, he declared it was harder for him to select for more comfort and health, but not difficult for him to decide what prices to pay. His judgment, "I pay the same price as those who are able." Shopping for durability also offered a problem because he thought durability meant more money than he could not afford.

Advertisements that tended to misrepresent the value of goods posed no problems for Mr. I. He did not hesitate to drive to neighboring towns to shop if the sales met his family's needs. It was his idea to make cash purchases, in order to get "what I want, which is not much."

Most of their food dollars were spent for milk and dairy products and the meat group, equally. They raised vegetables and fruits in their garden. Bread and grain products were supplied through the monthly commodities.

We don't have running accounts, "we can't afford them," Mr. I replied to the question asked by the interviewer. Some

Case 10: Mrs. J

Structure (Background)

Name	Mrs. J
Present Residence	San Jacinto County
Age	34
Date of Birth	August 8, 1932
Birthplace	San Jacinto County
Number of Siblings	7 (4 brothers, 3 sisters living, 1 deceased)
Last School Grade Completed	Fifth
Name of Husband	Mr. J
Education of Husband (last Grade completed)	Unknown
Marital Status	Deserted
Employment	Unemployed
Number of Children	4 (2 boys; 2 girls)
Others in Household	Mother and Father

Mrs. J is mentally retarded, and does not comprehend, nor communicate with others too well. For this reason, Mrs. J and the interviewer were never alone during their interview sessions. Mrs. J's legal guardian, her father, assisted with the questions and answers.

Because Mrs. J was thought not to be mentally fit and unable to manage her financial affairs, her father was assigned her legal guardian by local welfare officials. Mrs. J, her children, mother and father lived together.

Mrs. J was born in San Jacinto County and has lived there all her life. She has never been employed. When she was younger and all of her brothers and sisters were living at home, Mrs. J helped her mother with the housework. Her brothers and some of her sisters helped their father make cross tires and to sell them. They also helped their parents farm. In recent years, Mrs. J's father has been a bus driver.

Mrs. J did not attend school very well, possibly because she was mentally retarded, self-conscious, or maybe she knew or sensed that she was different from the other children.

She met and married her husband in 1953. They had four children; ages 13, 10, 7 and 4.

Very little information was known or given by either Mrs. J or her father about Mr. J. However, it was revealed that he deserted his family several years ago. He was a native of Louisiana. When he was with his family he worked as a pulpwood and log hauler.

Content

Housing

The house in which Mrs. J, her children, her mother and father lived was an attractive, modest, six room building. According to both Mrs. J and her father, the space was not adequate for their family and "we are thinking about doing something about it," replied Mrs. J's father.

The house was neat and very well kept. The furniture and household equipment seemed to have been in good condition.

Mrs. J's parents owned their home and several other lots and houses in their neighborhood. Most of their neighbors were homeowners. One person had recently inherited his home and some land. Two or three other families were renting.

Inflow of Resources

Mrs. J's main source of income was her monthly Aid for Families of Dependent Children grant of \$135. There were occasional gifts to her children from her oldest brother.

Income, Money

Source	<u>Per month</u>	<u>Per year</u>
Aid to Families with Dependent Children grant	\$ 135.00	\$ 1,620.00

Income, Money, Estimated Dollar Value

	<u>Month</u>	<u>Year</u>
Surplus foods	\$ 37.50	\$ 450.00
School Lunch Program (3 children participated; \$.75 a day; \$3.75 a week; \$15 a month)	15.00 (for 9 months)	180.00

Property Assets

Housing	How Acquired			Present Value
	Cash	Credit	Gift	
Range (Butane)		x		Don't know
Refrigerator		x		\$ 100.00
Freezer		x		100.00
Furniture		x		125.00
Electric Iron		x		5.00
Television Set		x		75.00
Fan		x		12.00
Record Player		x		150.00
Car		x		200.00

Family Protection

	For Whom	
Insurance	All	No Information
Bural		
Car (belongs to father)		
Savings		

Human Resources

Mrs. J is a quiet, yet friendly person according to her father, but "she is not in good health." Despite her mental instability and physical deficiencies, she does have the energy to perform the routine household tasks.

Mrs. J is not always able to remain calm during dis-

tressful times. Under normal conditions she does very well. Mrs. J's children and her mother share the household duties.

Mrs. J's father, Mr. X, described Mrs. J's two oldest children as follows:

1. Oldest child, girl, age 12 enjoys singing; makes dresses for herself by hand; she likes to dress hair.
2. Oldest boy, age 10; likes to make things with wood. "He always has a hammer and nail in his hands," remarked Mr. X.

Mr. X also considers Mrs. J as one of the best children he has in his family. She has always gotten along with her brothers and sisters. She and her children get along very well. Both Mr. J, her mother and father, all get along very well also. Mrs. J's biggest problem, according to Mr. X, is "she does not communicate too well."

Community Opportunities

Mrs. J does not utilize most of the community opportunities that are available to her, but she does try to see that her children do.

1. Two of the children participated in the school lunch program (free lunch).
2. They received surplus commodities.
3. Mrs. J and all of her children were members of an AME Methodist Church. Mrs. J does not attend church, but her children do and they also enjoy attending Sunday School.

4. Other children participations.

Family reunions are usually the biggest celebrations.

There are no birthdays or holiday celebrations.

Outflow of Resources

Money Expenditures for the Year July 31, 1965 to June 30, 1966

	<u>Per Month</u>	<u>Per Year</u>
Food	\$ 75.00	\$ 900.00
Clothing (purchased every 3 months)	30.00	120.00
Utility	5.00	60.00
Medical Care	10.00	120.00
Education	10.00	120.00
Recreation	5.00	60.00
Clothes (Credit)	10.00	120.00
Total	<u>\$145.00</u>	<u>\$1500.00</u>

Human Resources

Mrs. J used her time, energies and abilities working for her family. She did not participate in church and community affairs. Her work was so arranged that both she and her children had leisure time. The children also helped with household activities.

Self Evaluation (Own Situation)

Mrs. J gave the impression of being completely satisfied with her situation. In fact, her father went so far as to express those very words for her, "completely satisfied." Mrs. J and her father both make decisions for she and the

family. Her father usually guides her as to what is best for her.

Mrs. J made other comments as to how she perceives her situation:

"We don't always get what we desire but we use our resources to their fullest extent."

"The most important thing is that you use what you have sparingly and use it to the best of your knowledge."

Being Mrs. J's guardian, her father has his own ideas about her situation. He perceives her greatest satisfaction as follows:

"She tries to stay around her children and help with them. She gets joy from being around her children and her parents!"

"My biggest worry is that my daughter does not pay attention to her children since they are growing up. If I die what will happen?"

"I feel sorry for the children because their father deserted them and he doesn't do for them, and their mother can't manage alone with them!"

"I have some skill and ability to provide her family even though I don't have all the skill for some other things!"

"Individual problems become family problems, even though my other children could share more than they do."

Process

Personal Management

It was evident that Mrs. J, her children, and her parents made up a closely knit family. In fact, most of her brothers and sisters lived from 50 to 150 feet away.

Mrs. J's father seemed to be the center of interest with everything revolving around him. Mrs. J, and her two oldest children, made suggestions and discussed problems, but the final decision was made by Mrs. J's father. Her mother confided to the interviewer that she had nothing to do with her daughter's financial affairs. She even admitted to knowing nothing about what her daughter and husband did concerning her daughter's financial welfare.

However, Mrs. J's mother did share in the disciplining of the children. The children appeared to be well mannered and respected authority.

Financial Management

Both Mrs. J and her father confirmed the fact that there were no records to show their last year's spending, but they could estimate the year's spending.

Mrs. J's father admitted that they always over spent. Their biggest buying problem was "don't get enough for my money." They preferred to shop at stores that carried sales,

even to the point of going out of the county if necessary to shop for less expensive items.

Mrs. J nor her father liked having to use credit, but Mrs. J's father had this to say about the utilization of credit:

"I don't like to use credit, but I have to!"

"Credit is used as an asset to the family budget. We couldn't get along without it."

"It's true, our spending is not balanced. Most of the time we over spend. Never have any left."

"I think I have done wonderful. I have done the best I can with what I have."

"I believe in planning two or three days ahead."

	<u>Per Year</u>
Cash income	\$ 1620.00
Total expenditures	<u>1500.00</u>
	120.00

Management of Property and Household Activities

Neither Mrs. J nor her father were pleased with the care and condition of the household equipment. Yet, the children were trained and taught to appreciate what they had.

The house was very neat and clean whenever the interviewer was there. All of the furniture was very well arranged.

Mrs. J did mention that if she could get an increase in her monthly check, she would like to buy two mattresses, sheets and pillow cases.

A garden is provided for every year to compensate for the food budget along with the monthly commodities they receive. Mrs. J's mother did most of the canning and freezing of the food.

They shopped once each week for groceries. Most of the food dollars were spent in the following order:

Meat Group	First
Vegetables and Fruit	Second
Bread and Cereals	Third
Dairy Products	Fourth

Mrs. J, her oldest daughter and her mother, adhered to a schedule for household routines, such as cleaning, ironing, washing, waxing, cooking et cetera. The family meals are eaten in the dining room. Mrs. J had this to say about the meals: "We do the best we can in planning nutritious meals."

The responsibility of getting the children ready for school is Mrs. J's. According to her father, "She is very dutiful about getting the children ready for school each day."

Mrs. J expressed the desire to educate all of her children.

Overview of Family Situation

It is unfortunate that Mrs. J is mentally retarded. But it is evident that she does have some capabilities and should be given the opportunity to use them more often.

There was no deficit in Mrs. J's and her father's estimated year of spending. Perhaps consideration could be given to saving more money, provided there is no deficit each year.

Some consideration should also be given to naming a guardian in the event of Mrs. J's father's death. He did make the fact known that he was ill and that he worried about what would happen to Mrs. J and her family in the event he pre-deceased them.

The fact that Mrs. J's mother knew virtually nothing about the financial affairs of her daughter seemed strange and puzzling to the interviewer. Her attitude of indifference was also puzzling. Mrs. J's mother left the room each time interview sessions were held.

Discussion of Findings

Several findings which are worthy of note and which need further elaboration emerged from this study. These findings are included in the discussion in this section.

Structure

Table 1 summarizes the family structure of the ten (10) families included in the study.

The families included several types: three families with both husband and wife present; two had been deserted; one man and one woman; one a divorcee; two were widows; one a widower; and one was separated.

The family heads ranged in age from 34 to 63 years. The average age was between 30-39 for the family heads.

The education of seven of these parents was below the seventh grade level; two had completed the eighth grade; one had completed the ninth grade; two had completed the tenth grade, and one had completed the eleventh grade.

These families were born of parents who had an average of seven (7) children per family. These ten (10) families had a total of 72 children.

The family situations were as varied as were individual family members. The allocation of Aid to Families with Dependent Children was on the basis of individual family needs and family situations; four families were granted aid on the basis of disability of the husband; in one situation the wife was divorced; another separated; one's husband had deserted; and three were granted aid on the basis of the death of the spouse; in these instances there were two maternal mothers and one maternal father with Old Age Assistance income that was not considered a part of the total income of these families, but were treated as two individual family incomes.

The characteristics of these families seemed no different than most low-income families of similar situations. Characteristics such as: marital problems, large families, welfare recipients, substandard housing, overcrowdedness, health problems, et cetera, seem to plague such families.

TABLE 1. FAMILY STRUCTURE

Family	Head of Household		Age		Educational Level		Number of Children
	Father	Mother	Husband	Wife	Husband	Wife	
A		Divorced		38		11th	3
B	Deserted		49		3rd		4
C		Widow		47		8th	9
D	Husband	Wife	73	46	5th	6th	14
E		Widow		36		10th	7
F		Separated		39		8th	7
G	Widower		48		9th		7
H	Husband	Wife	61	61	4th	3rd	8
I	Husband	Wife	56	31	10th	6th	9
J		Deserted		34		5th	4
TOTAL							72

Content

According to the information that was given to the writer only one family head was employed and that was part time to supplement his Aid to Families with Dependent Children grant. Some of the other recipients probably would have tried to find employment if they were not disabled or if their family situations warranted such. It is against the policy of the State Welfare Department that most recipients hold a job and Aid to Families with Dependent Children grant, concurrently.

Table 2 summarizes the incomes and expenditures in the ten case situations. Varied circumstances, such as number in family, health reasons, marital status, et cetera, accounted for the differences in amount of income. The family receiving the highest income had several resources upon which to draw -- Aid to Families with Dependent Children grant, Social Security, Veteran's disability and Old Age Assistance. This family had the highest number of children, fourteen.

TABLE 2. SUMMARY OF INCOME AND EXPENDITURES AID TO FAMILIES WITH DEPENDENT CHILDREN

Family	Income	Expenditures	Funds Un-accounted for
A	\$ 1838.00	\$ 3683.80	- \$ 1845.00
B	1768.00	1950.00	- 182.00
C	2390.00	2387.00	3.00
D	3591.00	6654.00	- 3063.00
E	3086.00	4560.48	1474.48
F	1380.00	1563.00	183.00
+G	1215.00	2194.80	979.80
H	1152.00	2587.00	1435.00
I	1765.00	1873.96	108.96
J	1620.00	1500.00	120.00

Family I was temporarily dropped from Aid to Families with Dependent Children Roll.

+Family G had been on Aid to Families with Dependent Children nine months.

Four of the families were home owners. Five families were living in rent free houses for several reasons thusly:

- 1) one lived in the house with her mother and father because of her mentally retarded condition and inability to manage her affairs alone;
- 2) a second one was not physically able to work, but could help with the care of her mother;
- 3) the remaining three lived on family owned (inherited by several heirs) land;
- 4) one family was a tenant family, but had not paid rent for months, neither was the landlord expecting the family to pay. They did not have the money.

Inadequate housing with respect to family size was common to all families. All family heads were aware of this condition, but contended there was no money available for improvements. All of the families aspired to have better housing, especially the six who did not have indoor bath and toilet facilities.

Only one family had accumulated savings (see Case Situation G, page 155). Eight families had at least two different types of insurance for all family members. One family had a burial policy on the wife only. One family had no insurance for any of its members.

Perhaps the failure of these families to divulge information regarding whether or not they had insurance of any

type stemmed from their suspicious nature -- a characteristic prevalent among low-income families. To divulge such information was regarded as "informing" on one's self.

Surplus commodities and the free school lunch program contributed more than any other source to the nonmoney incomes of the families.

The failure to properly utilize human resources was more apparent than the need for more money income. It was evident that time was one resource that most families did not consider as a resource. Seven family heads were too ill for gainful employment, but were not too ill to perform normal daily tasks around the house. Then too, the policy on supplementary earnings restricted the families. One was irregularly employed; and another was physically able, but mentally incapacitated.

Some wanted more time for leisure. Yet, the time they had was not utilized to the best advantage.

Time and energy are closely related. The management and use of either one affects the other. Plans for effective time management are easier to make when all family members who are old enough to participate in planning understand the problems to be met. The families in this study, for the most part were either unaccustomed to this procedure or pre-

ferred to rely on one individual's decision.

Limited uses had been made of most community opportunities, such as recreational facilities, information services, school activities and/or other community affairs. In some instances this was due to the lack of transportation, lack of available time away from the children, and for others, it was due to a lack of motivation.

Nine of the families shopped out of the county in larger shopping areas if it meant they could "catch a sale" and save a few dollars. None of the families did much shopping at thrift shops and secondhand stores. Perhaps this situation was due to the fact that most of these families utilized credit with the local stores.

The attitude of most of these families was, "I do have the ability and skill to manage my affairs," in spite of the fact that most of 1) their debts exceeded their income, 2) they have no liquidation assets, and 3) are generally living above their means. Many expressed a desire for assistance with financial management as well as personal management. Some would like to have help with meal planning and meal preparation.

All ten families were concerned with providing the

basic needs for their families. None were completely satisfied with their situations. Most of them felt that there was nothing else that they could do under the existing conditions. All wanted improvement and advancement for their children.

Table 3 summarizes the categories of expenditures in the order that the families chose them according to the paired comparisons test.

Food, clothing and medical care, being basic needs were understandably the ones selected the most frequently.

Education for her children was of prime importance to Mrs. A. While a house, equipment and furnishings were of more importance to families, B, D, G and J.

TABLE 3. CATEGORIES OF EXPENDITURES BASED ON PAIRED
COMPARISON'S TEST

Family	Food and Clothing	Food and Medical care	Clothing and Education	Medical care and equipment furnishings	Education and a House	Equipment furnishings and a house	Medi-care and educa-tion	Recrea-tion educa-tion	*Trans- portation
A	4	3	0	0	1	2	0	5	
B	2	3	0	0	0	1	0		
C	2	0	3	0	4	0	1		
D	2	3	0	0	0	1	4		
E	2	0	0	1	3	0	0	4	
F	4	3	0	0	2	0	0	4	(2)
G	3	2	0	0	0	1	0		
H	4	0	0	3	0	2	0		(1)
I	3	2	0	0	4	0	1		
J	3	0	0	0	0	1	2		

*Transportation was not included on the test, but it was the first choice of Mr. and Mrs. H and the second choice for Mrs. F.

It was felt by all of the participants, that their greatest need was for more income. It is the opinion of the writer that more money would not have solved all of the managerial problems of these families.

Process

Cohesiveness of family members, was very much in evidence. All of the families appeared to be very "closely knit." Individual problems became family problems.

All families were accepted by the community. Five families have experienced feelings of frustration because of their overall situations.

The attitude of most of the families was that present consumption was most important. However, it was the desire of all of them that their children learn from their parents' mistakes and try to plan for financial security.

In two families, the husbands made all of the decisions. This situation was the cause of some of the frustration felt by one wife. In one, both the husband and wife made the decision. In the remaining seven families, the children were given the freedom to express opinions and make suggestions, even though in some instances the final decision was the mother's or father's.

There were no evidences of record keeping by any of the families. Many of the figures given were estimates. All of the families felt that they had the managerial skills and abilities to manage their affairs. Five of them expressed the desire to have more help that would enable them to do a better job of managing.

One family showed evidence of having serious personal problems, especially with one daughter. There seemed to have been a lack of communication between the father and daughter. This same father desired the help of a woman with a similiar situation, so that their Aid to Families with Dependent Children grants would not be affected by such a relationship.

The other children of this family and the children of the nine families seemed to have been well adjusted and happy children not affected to any great degrees by their situations. Most of the children were performing well in school and liked school.

Six of the families interviewed felt that most of their goals were realized. Four of the families felt that there were times when their goals were realized and other times they were not.

TABLE 4. HOW FAMILIES PERCEIVED THEIR PROBLEMS OR GAPS

Family	If there were an increment -- would like to have	Feelings about own situation	Main Worries	Satisfaction
A	1. Send children to college 2. Buy a home 3. Buy furnishings and equipment to furnish home	Not satisfied	1. Providing for children 2. Mother's illness	When all family members are together (brothers and sisters and their children)
B	Source and furniture	Not satisfied	1. Need for a house 2. Furniture 3. Pleasing children	Children is greatest satisfaction
C	Health and medical care for one child and self	Not satisfied	1. Lack of money to pay bills and medical care	Staying at home with children
D	Improve home and grounds	Not satisfied	1. Providing for children (wife) 2. How long master will let me stay here (husband)	Seeing family happy
E	1. Interior of house painted 2. Buy linoleum 3. Get porch fixed	Basically satisfied "because my situation can't be helped"	Need help to take care of mentally retarded daughter	Being physically able to see after the family
F	1. Home for children 2. Car 3. Cows and Hogs	Satisfied	1. Keeping children in school 2. Their health and mine	"If children are happy, I'm happy"

TABLE 4. CONTINUED

G	House	Not satisfied	Getting a house	Watching the children play and seeing them happy
	1. Transportation 2. Furniture and furnishings 3. Have store fixed 4. New pipe for pump 5. New top for house	Satisfied, knowing it could be worse	1. Getting house fixed (wife's) 2. Lack of transportation (husband)	To wake up and see a new day
H	1. Health care for entire family 2. Education for the children	Satisfied	Health, welfare and education of children	"Doing as well as I can with what I have to do with"
I	1. Mattresses 2. Bedliners	Satisfied	"Care of children if something happens to my father"	Joy from being around children and parents
J				

Family H seemed to have had the most natural and realistic outlook on life than all the other families. Perhaps this was attributed to the fact that the husband and wife were elderly people and had experienced many of life's problems, that some of the younger families had yet to face.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

SUMMARY

Summarily this study dealt with ten low-income families of Shepherd, Texas and the managerial practices of these families.

The writer became interested in finding answers to the following questions:

1. To what extent is good management practices used in the handling of money and non-money resources available to the families?
2. How were the resources being used to bridge the gaps between accomplishments and aspirations?
3. Are there evidences of mismanagement in the use of money and non-money resources?
4. How do these families perceive their own situations?
5. How useful will this data be to subsequent studies concerned with low-income families?

A survey of literature revealed two studies with similiar purposes which in some manner approximated the criteria for the outline used for the interview schedule

desired for this study. These studies, by Duncan (13), and Proulx (37) were evaluated in terms of their appropriateness as models for this research.

An interview guide was prepared with two frames of reference as the basic guide, Duncan (13) and Geismar (13): (1) the structure, content, and process of the family situation and (2) family functioning from the point of view of management.

The ten family cases selected included nine Negro families and one Caucasian family represented ranges in age, marital status, and circumstances contributing to the sources of income management practices and communities of residence within the town.

Appointments with interviewees were made by telephone and by personal contact. Two to four visits were made during the months of May and June, 1966. The interviews ranged in length from two to four hours. Other information was obtained from school records, school officials, and some welfare personnel.

The information gained was summarized in terms of the aforementioned guide.

The school's free lunch program, gardens, and surplus commodities contributed substantially to the non-money in-

comes of the families. The four families who had children working with the Neighborhood Youth Corps also received a substantial amount of help to their money income. There was limited money and material goods extended to the families by relatives and friends.

The fulfillment of the basic physical needs consumed much of the physical energy, time and skills that were available to all family situations. It was the opinion of most families that their aspirations were being and had been accomplished.

The attitude generally reflected by the families was, that they were fortunate to receive aid from the welfare. They all believed that they were managing their own resources successfully.

Nine of the families were homeowners or resided in rent-free houses. One was a tenant, but he did not pay rent. According to these families there was very little money left for home improvements. In many instances, the housing was substandard.

Money incomes varied widely according to the number in the family and supplemental earnings. Non-money income usually included surplus commodities and gardens.

Seven families listed house furnishings among **property**

assets, while three included automobiles, and still two of the seven listed a work horse and plow among property assets.

Time and energy were considered scarce resources or in some instances not considered resources at all. However, contrary to the belief of the respondents, the interviewer believed that time was one resource that most families should re-evaluate for the purpose of effective and maximum use.

Common to all of these family situations are the following patterns: poor health, lack of training or skill and low educational level, large number of children and in some cases marital difficulties. Poor health could have contributed to the feeling of a lack of time and energy.

There was no noticeable overemphaiss on material possessions by these families. Their chief concern was attaining and maintaining the bare necessities. However, some of the furnishings were very good and look expensive.

Community facilities for recreation and education had been used in limited ways, with the exception of one family. Perhaps this was due to three active teenagers and transportation. One family made use of the Tisenger Memorial Library, this was probably because the services of this library were limited to the Caucasian population only. The children in the other families made use of the school libraries.

Most of the families appeared to be too involved with their own immediate problems to be concerned about civic and community affairs. Only one parent admitted to attending P.T.A. meetings about twice during the year. Several had received the recipes sent out by the County Home Demonstration Agents and Surplus Commodity Supervisor, but had not used them. None had attended the demonstrations, possibly for the following reasons: they could not get anyone to sit with children, lack of transportation and lack of motivation.

All participants felt an increase in income would be the best solution to their problems. Only a few were aware of the need for improved management as a means of accomplishing their aspirations.

Even though all of them felt they were fortunate to receive welfare assistance, eight of them did not hesitate to express the disadvantage in the administration's policy of restricting earnings of recipients.

Two recipients expressed another disadvantage in that the public lacks better understanding and information concerning families who are on welfare, and really would like to do better, but cannot.

Conclusions

From the results of this study the writer concluded that there was evidence to show that for the families contacted:

- 1) economic levels for living influenced patterns of behavior;
- 2) the quality of family living can be improved if there is efficient development and utilization of all human and material resources, such as time and energy. Improved personal management should be given consideration.
- 3) Some mismanagement is occurred among low-income families, in all three areas, personal, financial, and management of property and household activities.
- 4) There is a need for instruction in the areas of management, consumer education and family relationship -- particularly so of male students, both in school and out of school.
- 5) Reassessment of values could make for more satisfying living -- this could be facilitated by motivation and aspiration; and
- 6) Families without one and/or both parents experience problems different from other families.

Recommendations

The findings relating to this type of study with respect to procedure prompts the writer to make the following recommendations:

1. That a follow-up study of greater magnitude to conducted among low-income families in San Jacinto County, Texas for purposes of

gaining a broader prospective of needs as a basis for planning an educational program for disadvantaged youths and their families in the areas of home management, consumer education and family relationships.

2. That the instrument used in the present study be revised to include more items for the youth in the families interviewed.

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APPENDIX A

Sections of Duncan's Outline on Structure,
Content and Process in Management Utilized
in the Study

Case Number _____: Mr. and Mrs. _____

I. Structure

- A. Statistical information: present residence, age, date of birth, birthplace, number of siblings, last school grade completed, marital status, employment, number of children, others in household.
- B. Background information: geographical mobility of family, circumstances influencing status.
- C. Employment history: type and length of employment during adult years, parents' occupation.
- D. Neighborhood: physical and exterior environment of family dwelling, social environment of family and neighbors.

II. Content

- A. Housing: description of rooms, furnishings, order, and values reflected.
- B. Inflow of resources:
 - 1. Income:
 - a. Money: wages, salaries, transfer payments, gifts, rents, commissions, pensions
 - b. Nonmoney: payments of goods, gifts, services in lieu of money
 - 2. Property assets:
 - a. Inventories: house and/or lot, equipment and appliances, furnishings, insurance, automobile
 - b. Savings: money or other property held primarily for producing income

3. Human resources:

- a. Time: an hour, a day, a week, a lifetime
- b. Energy and physical fitness: state of health and supply of available energy for normal tasks
- c. Mental fitness: intellectual ability
- d. Mental skills: ability to use intellectual ability for problem solving
- e. Knowledge and understanding: understanding of principles related to subject matter involved.
- f. Attitudes, goals, values: philosophy concerning resources; importance of material things compared with less tangible resources, and people; effect of decision making.
- g. Interests: activities that attract more attention than is routinely necessary
- h. Special talents: natural or acquired abilities developed to a high proficiency
- i. Character and personality traits: psychological characteristics that are associated with relationships to other people

4. Community opportunities:

- a. Surplus foods: staple foods made available without cost once per month to persons eligible for state welfare aid; equivalent to approximately \$5 per person per month
- b. Thrift shops; second hand stores: places where used clothing, furnishings, and equipment are available at reduced prices

- c. Churches: recreational, charitable, educational services and programs available in addition to spiritual guidance
 - d. Schools: lunch programs available at nominal cost
 - e. Organizations: direct or indirect help for people in need
 - f. Credit: charge accounts, loan services, installment plans available in community
 - g. Parks: facilities for recreation and education
 - h. Recreational programs: educational programs; such as swimming instruction
 - i. Information services: educational services available such as Cooperative Extension meetings, demonstrations
- C. Outflow of resources:
- 1. Money expenditures: estimated or actual account of money spent for items bought
 - 2. Human resources:
 - a. Time and energy: uses made of time and energy
 - b. Skills: uses made of skills
- D. Evaluation of own situation:
- 1. Perceived problems or gaps: what the respondent would most like to have if there were an increment; how he feels about his own situation, worries, satisfactions.
 - 2. Adequacy of management process: how respondent feels about his resources and his ability to manage resources to meet goals.

3. Paired comparisons test: food, housing, medical care, furniture and equipment, clothing, education and recreation listed so that each was paired with every other item and respondent asked to choose which was considered more important to him for each of 15 pairs

III. Process

1. Personal management:

- a. Evidence of cohesiveness: how family members feel and act toward each other and to those outside family units, strengths that bind family members
- b. Relationships to other people: acceptance or rejection by other people
- c. Mental and physical fitness: most effective use of mental and physical abilities
- d. Attitude toward responsibilities: assume responsibility for decisions made; can be depended to carry them out
- e. Attitude toward community opportunities: takes advantage of available opportunities
- f. Socialization of children: acceptable behavior according to norms of community

2. Financial management:

- a. Planning and controlling resources: effective use of money and material resources to reach goals
- b. Policy decisions: how and by whom decisions are made reflect values and attitudes
- c. Inflow and outflow balance: relation of money income to money expenditures over given period of time

- d. Attitude toward financial management: oriented to present, or future satisfaction of needs or wants
3. Management of property and household activities:
- a. Planning and controlling resources: effective use of money and material resources to reach goals
 - b. Role of family members: what responsibilities are assigned or assumed by different members of the family
 - c. Care and condition of property and equipment: property and equipment kept in repair, stored and handled to increase and prolong efficiency.
 - d. Routine household tasks:
 - 1) Meal preparation: nutritional standards met, meals served in orderly pleasant surroundings
 - 2) Cleaning: routine for keeping household in clean, sanitary condition
 - 3) Laundering, mending: regular routine to accomplish laundering, mending, and ironing tasks
 - 4) Shopping: plans made ahead for good buys and suitable quantities and qualities of foods needed

APPENDIX B

Geismar's Yardstick of Family Functioning

From the Point of View of Management

Geismar's Yardstick of Family Functioning

From the Point of View of Management¹

1. Personal management, interpreted as: Warmth and affection shown among family members. Definite evidence of cohesiveness such as: members often do things together; family plans and works toward some common goals; definite feeling of collective responsibility; relates comfortably to most people; mental health good; performs up to mental capacity and able to function adequately in most areas; has positive attitudes towards community; makes good use of facilities when necessary, lends some support to community betterment; children have positive attitude toward school and attend regularly.
2. Financial management interpreted as: Sufficiently independent financially to afford a few luxuries of savings; is fairly well satisfied with economic status, and working toward greater financial security. Bread winner, if present, works regularly at full time job, seeks advancement; has positive feeling toward job. Money spent on basis of agreement that such is responsibility of one or more members of family. Family budgets income; money management carried out with realistic regard to basic necessities. Debts are relatively few, and seldom included for luxuries; they are manageable and planned for in the budget.
3. Management of property and household activities: Property kept in good condition; necessary household equipment available and in good working order;

¹

The writer searched for the primary source of this information but was unable to locate the original publication. The information contained herein was secured from Selma E. Duncan in her unpublished master thesis, Case Studies of Management In Welfare Recipient Families, Iowa, Iowa State University of Science and Technology, Ames, Iowa, 1965, pp. 30-31.

home maintained in a condition conducive to good health, hygiene and a sense of orderliness. Diet is well balanced and nutritious; attention paid to making home attractive.

APPENDIX C

INTERVIEW SCHEDULE

I. Structure(Background Information)

A. Statistical Information

1. How long have you lived in San Jacinto County?
2. What is your age? State your birthday_____

Birthplace_____Number of brothers and sisters____
3. Last school grade completed_____Spouse_____
4. What is your marital status?
5. Number of children_____Others in household

B. Employment History:

1. What types of jobs have you held during your adult years?

Husband?

Wife?

Parents?

C. Neighborhood:

1. Do you own your home? Rent?

Tenant Farmer?
2. Did you inherit your home? Land?
3. Do most of your neighbors own, rent, or are they tenant farmers?
4. My neighborhood is_____
5. I am(satisfied or not satisfied) with my environment because,

II. Content

A. Housing

1. How many rooms are there in your home?
2. Would you consider this number adequate for your family? Yes or No
3. If the answer is no, have you considered doing anything about the present situation?
4. What?

Note: Observe furnishings, property, et cetera

B. Inflow of Resources - Income - Money and Non-Money

a. Money

1. What is your main source of income?
2. Approximately how much per month?
3. Do you work to supplement aid?
4. How is this done?
5. Do you receive money in the form of gifts?

Rents?

Pensions?

b. Non-Money

1. Do you receive payments of goods? Gifts?
Service instead of money?
2. Property Assets

a. Inventories

If you own the following equipment and supplies, will you indicate the manner in which you acquired them?

Appliances and Equipment	Cash Wages	Credit Purchase	Received as a Present	Other
Ranges, Electric or Butane				
Refrigerator				
Freezer				
Tractor				
Other Farm Equipment				
Furnishings				
Washing Machine convention or automatic				
Steam Iron				
Television				
Radio				
Air Condition or Fan				
Car				
Others				

What is the approximate cost of each?

b. Family Protection

What type of insurance do you possess at the present time?

Life
 Health and Accident
 Automobile
 Other (specify)

c. Savings

1. Do you have property for lease?
2. Do you have a particular method of saving?
3. What is the method?
4. For what purpose are you saving?
5. Have you been successful in saving as much as you had planned?

Human Resources

a. Time

1. How much leisure time do you have each day?
2. Is most of your time, each hour, day, week, preplanned?

b. Energy and physical fitness

1. Are you considered to be in good health?
2. Do you usually have enough energy to do normal tasks?

c. Mental Fitness

1. Do you usually make reasonable decisions?
2. Are you able to stay calm and keep a level head in times of great strain and stress?

d. Mental Skills

1. Do you usually stick with decisions made?
2. Does it usually take you a long time or short time to make decisions?
3. Are the other family members consulted on decisions?
4. Do you usually discuss problems with the family?
5. Does one person do the decision making?

e. Knowledge and Understanding - Adequacy of Management Process:

1. Do you personally feel that you have the knowledge, understanding and skills to manage your resources in order to get maximum use of them?
2. Do you manage in such a way that most of your goals are realized?
3. When it comes to making decision _____.

f. Attitudes, Goals, Values

1. Are you completely satisfied with your situation?
2. Are there advantages to this system (being on welfare)? Disadvantages? What?
3. Do you seem to have what you desire on the basis of your decisions made?
4. Do you use your resources to their fullest extent?
5. Generally, what do you think about your resources and the material things you have acquired?
6. What are some of the things you consider most important to your family life and how do you plan to use your resources to achieve these things?

g. Interests

What type of activities do you and the family engage in?

h. Special Talents

1. Do you possess any natural or acquired talents, skills and abilities?
2. Do you make any of your clothes?
3. Is there a carpenter in the family?

4. Do you provide for a garden?
- i. Character and Personality Traits
 1. How well do you get along with your family?
 2. Do you and your teenagers have a good understanding?
 3. What about the younger children?
 4. How well do you and your neighbors get along?
 5. In general, can you communicate with others very well?

Community Resources

a. Surplus Food

1. Do you receive surplus foods?
2. Do you include the foods received in most meals?
3. How far in advance does the homemaker plan her meals?

Week _____ 2 days _____ 1 day _____ less _____

4. Do you have access to suggested dishes and menus for using the surplus commodities, supplied by Welfare Commodity Director and Home Demonstration Agents?

b. Thrift Shops; second hand stores

1. Do you buy from thrift shops?
2. Do you shop when there are sales?
3. Do you buy once a month _____ every two weeks _____
once a week _____ twice a week _____ every day or
so _____?

4. Do you recognize any difficulties in trying to get your money's worth when you buy?
- No difficulties _____ difficulties _____
- Serious difficulties _____ Very serious difficulties _____
5. What is your biggest buying problem?
6. What do you think is needed in solving this problem?
7. Do you find it difficult to choose for durability?
8. Do you find it difficult to decide what price to pay?
9. Do you find it difficult to choose merchandise that will increase your comfort and health?
10. Do you have difficulty in finding merchandise to suit your individual likes and tastes?
11. Do you find it difficult to choose correct colors and color harmonies?
12. Does misrepresentation of merchandise present a problem to you? Television _____ Radio _____
Newspaper _____ person to person _____ Other _____
13. Does misleading information concerning merchandise present a problem to you?
14. Put a check by those items that would help you most when buying (X).

What would help you most getting your money's worth?

- _____ a. Better informed salespeople
- _____ b. More interested salespeople
- _____ c. Better labeling of merchandise
- _____ d. More information in advertising
- _____ e. Less advertising
- _____ f. More time for shopping
- _____ g. More opportunity for comparing values
- _____ h. Larger variety from which to choose
- _____ i. A better variety from which to choose

- _____j. More education for intelligent consumer buying through schools, magazines and club study programs.
- _____k. More information on where to buy.
- _____l. Less supersalesmanship.

Do you make cash purchase of groceries? _____ Clothes?
 _____ Appliances? _____ Other?

16. Approximately how much money is spent per month for food _____ Clothing _____ Shelter _____ Others _____.

17. Which food group is more money spent?

Vegetables and fruits _____ Bread and Whole Grain cereals _____ Milk and dairy products _____ Meat, poultry, fish _____

c. Churches

1. Are you affiliated with a church?
2. What church activities do you participate in?
3. Are there other charitable recreation or educational services and programs available to you?

d. Schools

Do you and your children participate in the school lunch program?

e. Organizations

Are there any organizations through which you or your family receive direct or indirect help.

f. Credit

1. Do you have running accounts in certain stores where you buy (shop) regularly?

2. Is this account for groceries? _____ Clothes _____
 Appliances _____ Furnishings _____ Others _____

3. What is your attitude with regard (regarding) the utilization of credit other than the running accounts?

4. Have you utilized some other form of credit (such as loan association, banks, and installment plan available in the community?

5. If yes, will you indicate for each case the source from which you obtained the credit, the amount borrowed, and the purpose for which it was used.

Source	Amount	Usage
--------	--------	-------

6. If consumer credit used as an asset to the family budget?

g. Parks

1. Are there parks or other recreational facilities available to you and your family?

2. Do you take advantage of these facilities?

3. Do you and your children use the school, county, and memorial libraries?

h. Recreational programs; educational programs are those recreational programs available? Are there educational programs available?

i. Information Service

1. Are there educational services available sponsored by the Cooperative Extension Service?

2. Do you and your family attend and participate in the meetings and demonstrations?

3. When was the last time you attended such a meeting?

4. What information was given?

C. Outflow of Resources

Money Expenditures

1. Do you have any records of how money was spent?

Last month _____ last week _____ last year _____

2. Can you estimate the amount spent?

3. What percentage was spent for clothing _____
 shelter _____ Food _____ Health _____ Recreation _____
 Education _____ Others _____?

Human Resources

a. Time and Energy

1. Has there been wise use of time and energy?

2. Is there a need for consideration of time, energy, and money in planning all household activities?

b. Skills

Have you made use of all family skills and abilities?

D. Evaluation of Own Situation - Perceived Problems or Gaps

1. If there was an increment, what would you like to have above all else?

2. How do you feel about your situation?

3. What are your main worries?

4. What are your greatest satisfactions?

Process

1. Personal Management

a. Evidence of Cohesiveness

1. Would you consider your family a close knit family?
2. Is an individual problem considered as a family problem?
3. Do you share things?
4. Do you plan family gatherings and outings.
5. Are friends usually included in those affairs?
6. Do you plan special activities during birthdays? Holidays, et cetera?
7. How does the family unit act toward people outside of the family?

b. Relationship to other people

1. Is your family usually accepted by other people?
2. How are you accepted in the community?
3. Do you entertain friends in your home?
4. Do you and neighbors plan activities together?

c. Mental and physical fitness

Does the family make maximum use of mental and physical abilities?

d. Attitudes toward responsibilities

1. Do you and family members always accept responsibility for decisions or choices made?
2. Can you and family members be depended upon to carry out responsibilities?

e. Attitude Toward Community Opportunities

1. Do you take advantage of available opportunities regardless to how limited they may seem to you?
2. List some opportunities that you and your family have participated in the last six months.
3. What opportunities would you like to have made available to you and your family?

f. Socialization of Children

1. Do you consider your children well mannered?
2. Usually considerate of others?
3. Do they act like most children their age(s) in the community?
4. Do they have respect for authority?
5. Do they get along well with adults?

Children younger than they are ___ Older ___

Financial Management

a. Planning and Controlling Resources

1. Is there any preplanning done by the head of the family?
2. Is the family aware of the importance of family financial planning for the future security of the family members?
3. Who makes the decisions? Father? Mother? Children? All?
4. Do children have an opportunity to contribute?

APPENDIX D

PAIRED COMPARISON'S TEST

Name of Family _____

Paired Comparison's Test

From each of the paired items, list in numerical order (1, 2, 3, et cetera) which is more important to you and your family. Place numbers in blank spaces.

Food and Clothing _____ A House and Education _____

Food and Medical Care _____

Food and Recreation _____

Food and Equipment, Furnishings _____

Food and Education _____

Food and a House _____

Clothing and Medical Care _____

Clothing and Recreation _____

Clothing and Equipment, Furnishings _____

Clothing and Education _____

Clothing and a House _____

Medical Care and Recreation _____

Medical Care and Equipment, Furnishings _____

Medical Care and Education _____

Medical Care and a House _____

Recreation and Equipment, Furnishings _____

Recreation and Education _____

Recreation and a House _____

Equipment, Furnishings and a House _____

Equipment, Furnishings and Education _____