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EDUCATION AND CHANGE: THE DOMESTIC SYSTEM
OF AN URBAN ELITE¹

by C. Opong*

This paper is the outcome of an attempt to document and analyse a number of measurable social facts about the married life of a set of urban 'elite' couples in Accra.² The main focus of the study was the conjugal division of labour and the provision and allocation of income - that is how these urban husbands and wives used their time and money in providing for the domestic needs of themselves, their children and kin. In particular one line of enquiry was to examine the extent to which conjugal relationships were joint, wives assisting husbands in the task of earning and managing family income and husbands helping wives in assuming some responsibility for chores and child-care, - a subject which has engaged the attention of a number of recent writers on the conjugal family elsewhere, and at the same time to assess the extent to which the conjugal family was a functionally discrete or closed domestic unit. (For a detailed discussion of these two variables jointness/segregation and openness/closure see Opong 1971 c).

The sample of couples for study was selected from among Senior Civil Servants and their wives living in Accra. Most of the husbands and wives in the study were newcomers to urban 'elite' living. Very few of their own parents were professionals or senior administrators and the majority, being Akan and

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1. The original version of this paper was presented at the Annual Conference of the Ghana Sociological Association, April 1972.
2. The field work on which this paper is based was carried out in Accra in 1967-68. The data is taken from a wider study of conjugal relationships among a sector of the Ghanaian elite; a study which formed part of a cross-cultural research enterprise, in which the Institute of African Studies collaborated with the Department of Social Anthropology, Edinburgh. The whole project was supported by the S.S.R.C. and headed by Professor K. Little to whom grateful thanks are due.

Ewe, were immigrants, in the sense that their home-towns were some thirty to three-hundred miles away from Accra. Separated from most of their kin, who in the customary rural setting would be likely to share with them many of their domestic and economic rights and duties, they were thrust into a position of being more apt to need to rely upon their spouses, who now, for some contrary to tradition, lived with them. And frequent occasions of domestic need were noted in the city - husbands without enough money to pay for extra household needs at the end of the month, wives under stress as they tried to be simultaneously mothers, workers and housewives - sometimes with inadequate responsible help in the home.

The striking point to the observer, and one which may have hitherto delayed the detailed documentation of urban Ghanaian family relationships is the point well made by Bott (1957) in her study of twenty London families - that is each one is likely to be very different in one or more ways from the rest of the families observed, even if major variables such as ethnicity, age group, occupational status and so on are held constant. And this was in fact borne out in the present study, where the underlying similarities in the modes of structuring rights and obligations between spouses and kin etc. were not immediately obvious, but only began to emerge after hours of fact collecting and discussion and the examination of survey as well as case study data.

Secondly tension, conflict, dissatisfaction and change were found to be frequent themes, running through the conversations and interviews. But in retrospect we realize that this was to be expected in a context of such revolutionary social and economic change. We are told for instance that even in the last decade, the sixties, the population of Accra has doubled and we know that it was only within this same period that the very Senior Civil Servants under study reached their present numbers. Obviously in such a novel situation a restructuring of domestic rights and obligations is taking place, the crux of which is the decision-making process. How are such individuals deciding to allocate and use their finite resources in time and money in this new situation? What proportion of their incomes is being spent on which sets of family members? In what ways are husbands and wives cooperating to form a viable domestic unit in an Accra sub-urban house? In what areas are changes most obvious or differences observable in sub-groups of a relatively homo-

geneous sample? These are some of the many questions which need to be considered - we can only deal with one or two here.

First of all the sample chosen, one of one hundred and eighty married Senior Civil Servants working in government institutions in Accra is conspicuous for its high level of formal education. And it is upon the question of levels and generations of education that I intend to focus in this paper. We have previously discussed some of the effects of generations of education on prescribed norms for behaviour between spouses and kin among a sample of highly educated young people (Oppong 1970 a), and have noted several of the writers who have pointed out the effects of levels and periods of education upon West African family life such as Lloyd (1966:30) and Caldwell (1968:107, 180). Here the effects of the husband's generation of education are considered - that is whether his own father and grandfather went to school; and also his wife's level of education - whether elementary, vocational or higher. An attempt will be made to correlate these independent educational variables with apparent differences in modes of domestic organization, both in the content of the husband-wife relationship and the relationship of the husband to his kin.

But before we can go on to do this - to look at variations - we need to outline briefly the broad patterns or norms of domestic organization among the people selected for discussion.

Sample

First of all the sample itself was composed of men who were mainly in their thirties, some in their twenties and forties and all employed in senior posts as professionals or administrators in government departments in Accra. About half had travelled abroad in the course of getting a higher education. Nearly one quarter came from Accra and most of the rest from southern villages or towns. The three main ethnic groups represented were the Akan, Ga and Ewe and the majority had wives of similar origins. They were divided fairly equally into first, second and third generation educated. Only a quarter of their fathers had secondary school or college education. Nearly seventy per cent had a registered marriage and nearly all claimed to belong to one of the Christian denominations. Most of their wives worked full-time outside the home - many as nurses, teachers and clerks. Most of them

had started to have children in the same twelve month period as their marriage.

Domestic Organisation

What of the organization of family maintenance and care? How did these couples, most of whom were both salaried employees cope with the various needs of their dependent children and kin. For nearly 60% were educating 1-6 children of their own and the same proportion were educating 1-6 relatives' children and almost all had requests put to them for financial help of one kind or another from kin and over ninety percent sent regular or sporadic sums of money to provide for relatives' needs.

First of all family maintenance - this was not the sole responsibility of husbands - most wives were also contributing money quite extensively to provide for the material needs of the household, especially for items such as clothes, food and domestic labour. What of ownership and management of property and money? Of those - almost a half - claiming to own property of some kind, such as a house or land, jointly with some one - twice as many (37%) held such property jointly with their kin as with their wives (18%). Only a small minority of couples had joint bank accounts and many of the husbands of working wives claimed to have no idea as to how they spent their income. The overall picture drawn as regards finances is one in which only a small minority of couples have what we may classify as a joint relationship, managing a single domestic budget together, in which they pool all their resources, each knowing how the other is spending money, and owning property together and managing a bank account jointly. Rather we find that the majority are earning and spending incomes over which their partners have relatively little control or knowledge, though they both usually share the burden of financial responsibility for the household.

In fact the matter of the mode of spending and saving income is not infrequently a vexed question in the home and the opinions of men and women differ as to what should be done. Women expect and try to earn, save and manage their own separate incomes, whereas men are more ready to favour joint use of it. This situation is sometimes quite gladly accepted by both who see it as a mechanism of tension avoidance in a

situation where both are making use of their money in ways which would not entirely please their spouses. Frequently lack of communication in this matter breeds distrust. But this may be preferable to open conflict. We have shown elsewhere that this pattern of financial segregation tends to be more marked among couples from areas in which matrilineal descent and inheritance are the norm and demonstrated that it often serves the purpose actors ascribe to it, that is it serves as a mode of conflict avoidance in situations in which spouses' views differ as to how their monies should be spent - especially with regard to the amount of money spent on relatives outside the conjugal family or the joint or individual ownership of property (Oppong 1969, 1971 a).

Next what of chores - the division of domestic labour? Perhaps the main point is the extent of the delegation of tasks to junior relatives and resident employed helpers. Nearly all wives have some such assistance in their domestic work and only a few women are full-time housewives and mothers. As regards husbands the only regular part they appear to play is in store-shopping. Few play an active or major role in such tasks as washing, tidying the home or child-care. Here again ethnic differences have been shown to exist between on the one hand couples coming from areas in which duolocality of spouses in the norm and lineage - based households are common and on the other couples coming from areas in which spouses coreside in conjugal family - based domestic groups. Thus the Ewe husbands reported that they did significantly more chores than husbands from other areas ($P < .02$) a difference which is presumably the result of continuations of traditional patterns (Oppong, 1972).

The third and perhaps most important aspect of conjugal relations for consideration is that of the ways in which husbands and wives take decisions, which has already been shown in this and other studies to be inextricably linked with modes of financial organisation and task performance (Oppong, 1970 b). In the present sample over half of the husbands (52%) claimed to discuss issues with their wives before deciding what to do; 29% said husband and wife usually decided things separately. Only 12% of husbands claimed that they made all the main decisions.

Education and Change

We may now examine these areas of activities - financial provision, financial management, chore performance and decision-making, to see whether there are significant differences in modes of domestic organization associated with levels and generations of education of the husband and wife and if so what kinds of differences.

Husband's Origin

We will deal first with the question of the husband's family of origin - whether he had educated or illiterate forebears and aspects of his relationships with kin. We shall examine this data to see whether there is a significant diminution of responsibilities towards and a decrease in joint holding of rights with, - extra-nuclear kin, with successive generations of education. This we shall measure in terms of education of relatives' children, joint ownership of property with kin and the extent of demands for financial help. Thus there is evidence that a greater proportion of sons of illiterate fathers have frequent demands put to them for help - 37% as compared with 25% (Table 1); that they are more likely to have shares in joint properties with their kin than with their wives 49% as compared with 23% (Table 2); and that in every ethnic group the number of children of relatives educated decreases with successive generations of education - those whose fathers and grandfathers went to school bearing an appreciably lighter financial burden of this kind (see Oppong 1969, Table 4). Thus there are noticeable differences in husbands' relationships with their kin correlated with whether or not they are first or second generation educated.

What of the conjugal relationships? Are there measurable differences in degrees of jointness in various aspects of behaviour associated with the husband's generation of education. Taking the population as a whole there is no positive correlation between degree of jointness in the area of spending the wife's income, household chore performance or decision-making, between those whose fathers are illiterate and those whose fathers are literate (Tables 3 & 4). We must look elsewhere for the important independent variables associated with such differences.

Financial provision, saving and property ownership however, appear to be more among couples in which the husband's father received an education. Thus 47% of those with literate fathers as compared with 38% of those with illiterate fathers provide jointly for the material needs of the household (i.e. wife scores 4-7 on wife's financial participation index - see appendix). While 16% and 23% with literate fathers save and own property jointly as compared with 6% and 12% respectively, of couples in which the husbands' fathers are illiterate. When a financial management index is used combining attributes such as joint saving, owning and spending the correlation is not statistically significant, but it is in the expected direction (see Table 5). There is also a slight tendency for increasing closure in financial matters, that is a cutting down on the economic obligations to kin to be associated with a high degree of jointness in the financial aspect of the conjugal relationship (see Tables 6 & 7). However the separation of husbands' and wives' financial activities and resources cannot merely be explained in terms of, the more open are financial relationships of the conjugal family the less joint the conjugal relationship in this respect, for the data show that couples are found who fall into each possible type of combination of financial relationships. But as we have demonstrated elsewhere fewer Akan than non-Akan couples fall into the conflict-prone category of open/joint with respect to financial management (Oppong 1969, 1971 a).

Wife's Educational Level

We turn next to the apparent effects of the wife's educational level upon the jointness of the conjugal relationship in its several aspects. Many previous studies elsewhere, as for instance the interesting study by Blood and Wolfe (1960), have shown that decision-making and the division of labour between husbands and wives are likely to be influenced to a considerable extent by the couple's levels of education in relation to each other. There is in this case evidence that wives with post-elementary education, (who are in better paid jobs) are making relatively greater financial contributions to the household expenditure than wives with only elementary education, many of whom are not employed and this applies to all ethnic groups. Thus such couples have a more joint mode of financial provision.

The difference is significant at the .1 percent level (see Table 8). Moreover the former, (that is the more highly educated wives) are also more likely to be spending their incomes jointly with their husbands (a difference significant at the one percent level) (see Table 9); and also more likely to be holding joint bank accounts with them, for three times as many wives with higher education have such joint accounts with their husbands as those with lower levels of education (see Table 10).

So much for joint financial provision and joint management; what of decision making? Again the evidence is quite clear. It is wives with vocational and secondary school education who have the greatest proportion of syncratic relationships with regard to decision-making and the smallest proportion of relationships we may label autonomic or husband-dominated (Oppong, 1970 b). (A difference significant at the 1 per cent level $\chi^2 = 6.78$, $P < .01$, $df = 1$). This correlation fits quite logically with the previous finding regarding the financial contribution of educated wives, because in numerous studies it has been demonstrated that where wives are working and contributing to household expenditure their role in the decision-making process is enhanced. In this particular case we can show quite convincingly that the size of the wife's financial contribution and mode of decision-making are correlated (at least using husbands' reports of those two factors) (see Table 11).

Thus the evidence points towards greater jointness in the financial and decision-making aspects of the conjugal-role relationship when the husbands' and wives' educational levels are more nearly similar. This is not the case however with regard to performance of household chores.

Type of Marriage Contract

A further point is that generation and level of education of husband and wife respectively are also correlated with the type of marriage contract the couple enter - that is more second and third generation educated husbands and more higher educated wives have had their marriages registered under the Ordinance. Thus even among

these couples with husbands relatively similar in occupational status, there are highly significant difference in aspects of conjugal relationships correlated with the type of marriage. Thus more couples married under the Ordinance than in customary marriage have financial arrangements. For instance while only 5% of couples married customarily own joint property, 20% of those with registered marriages do so and 35% of those whose parents also had registered marriages ($\chi^2 = 11.342$, $P < .001$, $df = 1$). A statistically significant difference also exists in the overall management of finances between the two sets of couples (see Table 12 $\chi^2 = 5.609$, $P < .02$, $df = 1$).

Conclusion

We selected a sample of socially and spatially mobile urban immigrants, a section of an educated elite and used a conceptual framework for examining aspects of conjugal and kinship relations composed of two variables; first - jointness and segregation referring to the extent to which husbands and wives acted together or as substitutes for each other in the performance of their conjugal rights and duties - and secondly the degree of openness or closure of the conjugal family in a number of respects, namely the extent to which the husband was playing the parental role, educating and supporting kin in conjugal families other than his own and the extent to which others were assuming their domestic responsibilities.

Each of these variables has been used separately in previous studies - the innovation here was to try to use the two concepts together and at the same time to examine areas of conjugal and kinship behaviour separately. Thus a number of quantifiable indices were devised with a view to measuring and comparing the variables in contrasting sets of couples. The effect of the independent variables of husband's generation educated and wife's level of education were chosen for discussion. The one was chosen as indicating relatively less dependence upon kin, other than parents, in childhood - as evidenced in life histories (Oppong, 1970 c) and the other, demonstrated elsewhere to be a crucial factor in her power relationship vis à vis her husband. What were the results when these two sets of family relationship and educational variables were examined simultaneously? First

as regards FINANCES - the husband's increasing generations of education were associated with closure, in that there was a decrease in extra-nuclear family commitments - pressures to help decreased and fewer relatives' children were educated and there was increasing jointness between husband and wife with regard to ownership and spending. Similarly joint financial provision and spending and saving were seen to be correlated with the wife's educational level. Overall in the economic sphere, education was associated with jointness and closure and these two tended to go together.

Next as regards CHORE PERFORMANCE, the division of labour in the home. The general pattern was openness - almost all households having outside help in one form or another. Much of the assistance from kin was given by the wife's relatives. Though some wives with educated kin complained they could not get them to help sufficiently, the gap could always be filled to some extent by paid help. There was no correlation between joint chore performance and either the husband's generation educated or the wife's educational level. For the most part the pattern remained open and segregated.

Lastly in the area of decision-making case studies revealed a considerable amount of tension between wives and in-laws in their efforts to influence the husband's decision-making regarding his allocation of resources. Certainly there was no correlation between joint or decision-making and the husband's generation educated, but there was a significant positive correlation between the wife's educational level and joint decision-making.

Thus the shift towards closure, conjugal family individuation and jointness was not found to be uniform following upon increases in levels and generations of education. In the area in which closure relieved strain (by cutting down the financial burden in cases where there was no feeling of obligation) and in which jointness (when not threatened by outsiders' claims) was seen as beneficial by both partners - the trends were in these directions. On the other hand when openness was seen as beneficial, in the case of child-care and chores - there were attempts to preserve it at all costs and wives as well as husbands opted out of many of the attached responsibilities. It was only

when the attempt to obtain reliable substitutes from outside to assume these tasks failed, that wives employed outside the home tried to persuade their husbands to play a more active part in this. We do not observe the same shift to closure and jointness as witnessed in the financial sphere. Moreover jointness in decision-making is shown to be as elsewhere related to the relative power-giving resources brought to marriage by the husbands and wives concerned. It is not a product of "enlightenment" following upon education or urban living.

These observations have I know all been commonplace in nature - familiar to all those who are familiar with or live the life of the sample described. They are however I think very relevant to the literature on changing family systems, in much of which is the implicit assumption that change is in the closed - joint direction as these terms are defined here. We have demonstrated that factors considered at the outset as possible causes or associates of change need to be examined in relation to each of the several areas of family activities separately and that when this is done we may see change occurring in one kind of activity and not in another, just as when examining changes among the prescribed norms for family relationships of an educated elite sample we found that change was occurring rapidly with successive generations of education with regard to family finances in particular inheritance but not with regard to the care of children across conjugal family boundaries (Oppong, 1970 a).

It is not enough to say that some kind of conjugal pattern has emerged, that there are fewer kinship ties with distant kin or that there is greater emphasis upon the nuclear family (Goode 1963:1). The concept of the conjugal family system itself is not a workable one. It is composed of too many variables - according to the personal relationship referred to, whether between husband and wife, parent and child, brother or sister and according to the sphere of activities, whether financial provision, management or saving, child-care, chores or decision-making.

If we appear to have dwelt unnecessarily upon domestic detail in this paper it is because we feel that the careful documentation of such details, within a single and sufficiently complex conceptual framework is the only way we can begin to understand the intricate processes of social change taking place in present day domestic relationships in Ghana.

TABLE 1

Percent of Senior Civil Servants frequently asked for help by kin by Father's School Attendance.

Father Attended School	%	N
No	37	(46)
Yes	25	(115)
Total	28	(161)

TABLE 2

Percent of Husbands Owning Property Jointly with Kin (not wife) by Father's School Attendance.

Father Attended School	%	N
No	49	(43)
Yes	23	(119)
Total	31	(162)

$$\chi^2 = 9.589. \quad P < .01.$$

TABLE 3

Husband's Domestic Chore Participation by Father's Educational Level.

Father Went to School	Chore Score (a)			Total
	Low (1-3)	Medium (4-5)	High (6-8)	
No	(15) 30%	(21) 43%	(13) 27%	(49)
Yes	(37) 29%	(67) 53%	(20) 16%	(124)

(a) See appendix for mode of calculating score.

TABLE 4

Mode of Decision Making by Level of Husband's
Father's Education.

Father Attended School	Syncretic %	Autonomic %	Autocratic %	N
No	60	27	13	(45)
Yes	55	33	12	(121)
Total	56	31	12	(166)

TABLE 5

Couples' Management of Financial Affairs by
Husband's Father's School Attendance.

Father Attended School	Financial Management Score*			N
	Segregated 0	Medium (1-2)	Joint (3-5)	
No	(27) 55%	(18) 37%	(4) 8%	(49) 100%
Yes	(59) 45%	(49) 38%	(20) 16%	(28) 99%
Total	(86) 49%	(67) 38%	(24) 14%	(177) 101%

* For mode of calculating score see appendix.

TABLE 6

Couples with very joint financial relationships
by the size of the husbands' remittances to kin.
(Percentages. N = 176)

Size of monthly remittances	% Joint Finances(a)	Total N
None	21	(14)
Up to C10	15	(79)
C10 - 20	11	(61)
Over C20	9	(22)
Total	14	(176)

(a) Score on the financial index of 3 - 5.
(i.e. couples possessing joint property/
accounts. See Appendix).

TABLE 7

Couples with very joint financial relationships by the number of relatives' children educated by the husband. (Percentages. N = 169)

No. of children	% Joint Finances(a)	Total N
0	18	(67)
1	14	(47)
2-6	8	(60)
Total	14	(169)

(a) See Table 6.

TABLE 8

Wife's Financial Contribution by her Educational Level

Educational Level	Wife's Financial Contribution Score*				Total %	N
	Nil Housewife	Low (1-3)	Medium (4-5)	High (6-7)		
Elementary	45	29	20	6	100	(51)
Vocational	17	30	35	18	100	(66)
Higher	30	16	34	20	100	(54)
Total	29	26	30	15	100	(167)

* See Appendix for calculation of score.

TABLE 9

Wife's Income and Expenditure by her Educational Level

Educational Level	Income and Expenditure				Total %	N
	Nil Husband knows how spent	Husband Spend jointly	no knowledge of spending	Husband		
Elementary	41	16	14	29	100	(51)
Vocational	18	11	39	32	100	(66)
Higher	30	6	34	30	100	(50)
Total	29	11	30	31	100	(167)

$\chi^2 = 9.203$. $P < .01$. $df = 1$.

TABLE 10

Percent of Couples with Joint Accounts by Wife's Educational Level.

Educational Level	Joint Accounts %	N
Elementary	2	(51)
Vocational	13	(66)
Higher	<u>27</u>	(49)

$$\chi^2 = 9.358. \quad P < .01. \quad df = 1.$$

TABLE 11

Spouses' Mode of Decision-Making by the Financial Input of Wife.

Wife's Input*	Score	Mode of Decision-Making			Total N'
		Syncratic %	Autonomic %	Autocratic %	
Nil housewife		44	35	21	(43)
Low	(1-3)	46	39	16	(44)
Medium	(4-5)	67	27	6	(48)
High	(6-7)	74	26	0	(23)

$$\chi^2 = 9.27. \quad P < .01. \quad df = 1.$$

* See appendix for mode of calculating relative size of financial contribution.

TABLE 12

Couples' joint management of finances by the type of their marriage contract (Percentages. N = 171)

Type of Contract	% Joint (a)	Total
Customary	36	(47)
Registered	57	(124)

(a) i.e. score of 1 - 5 on the financial index. See appendix.

$$\chi^2 = 5.609. \quad P < .02. \quad df = 1.$$

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AppendixThe Behavioural Indices1. The wife's financial provision score

The following question was asked and the coded responses regarding the relative amounts wives contributed to the payment of the following eight household expense items were totalled.

If your wife is earning an income how much does she contribute to the following items of expenditure? Circle the appropriate figure

Item	AMOUNT		
	Nothing	Part	All
(a) Food	0	1	2
(b) Rent	0	1	2
(c) Transport	0	1	2
(d) Children's clothes	0	1	2
(e) Her own clothes	0	1	2
(f) Domestic labour	0	1	2
(g) Children's school fees	0	1	2
(h) Electricity/gas	0	1	2

The possible range of scores was from 0 - 16.

The actual range recorded was 0 - 8. Zero and low scores meant that the wife was contributing nothing or little to the cost of the items. Higher scores meant she was contributing something to several or all items.

2. The Joint Finances Scores

A number of responses concerning financial management were allotted scores, which were subsequently added up to give an overall indication of the degree to which husband and wife managed their finances together.

	Score
a) Husband knows how wife spends income or couple pool incomes and spend jointly	1 2
b) Couple own joint property	1
c) Couple keep a joint savings bank account	1
d) Couple keep a joint current bank account	1

The possible range of scores was 0 - 5. Scores from 0 - 4 were recorded.

3. The Husband's Chore Participation Score

To achieve an indication of the husband's overall degree of participation in domestic tasks responses to the following statement were totalled (0 = 0, 1 = 1, 2 = 2, 3 = 3, 4 = 1) and divided by four, giving scores ranging from 1 - 8.

Household tasks:- Please indicate by circling the appropriate figures how often you have done the following tasks since you married:-

	Never	Occasion- ally	More than half the time	Always	Previous- ly but not now
(a) gardening	0	1	2	3	4(4 = 1)
(b) tidying up	0	1	2	3	4
(c) washing up	0	1	2	3	4
(d) marketing	0	1	2	3	4
(e) store shopping	0	1	2	3	4
(f) buying children's clothes	0	1	2	3	4
(g) bath children	0	1	2	3	4
(h) dress children	0	1	2	3	4
(i) mixing food for baby	0	1	2	3	4
(j) changing nappies	0	1	2	3	4
(k) mending fuses	0	1	2	3	4
(l) setting the table	0	1	2	3	4
(m) cooking	0	1	2	3	4
(n) making beds	0	1	2	3	4
(o) washing shirts	0	1	2	3	4
(p) washing car	0	1	2	3	4
(q) petty household repairs	0	1	2	3	4