

# SOCIAL AND PSYCHOLOGICAL FACTORS AFFECTING FERTILITY

## XII. THE RELATIONSHIP OF GENERAL PLANNING TO FERTILITY PLANNING AND FERTILITY RATES<sup>1</sup>

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**T**HIS paper is a report on an investigation of the following hypothesis: "The greater the tendency to plan in general, the higher the proportion of couples practicing contraception effectively and the smaller the planned families."

The hypothesis is based on the assumption that planning is a general rather than a specific trait, so that couples will tend to plan their family size if they plan their behavior in other areas of life. Since the data on "general planning" are mainly about economic behavior, it is more accurate to state the subject of investigation as the relationship between the planning of personal economic affairs on the one hand and the planning of fertility and size of planned family on the other hand.

The hypothesis is a restatement of the frequently made observation<sup>2</sup> that the increasing practice of family limitation and the decreasing size of family in modern times are part of an increasing tendency for individuals to weigh motives and actions rationally—that is, to plan behavior carefully.

The link between general planning and small family size is the less obvious part of the hypothesis. There are at least two alternative bases for expecting such a relationship. In the first place, the person who plans in general may be depicted as one whose rational calculations result in referring all questions to a narrow conception of self-interest. To such a person the traditional social norms reinforcing family life and the importance

<sup>1</sup> This is the twelfth of a series of reports on a study conducted by the Committee on Social and Psychological Factors Affecting Fertility, sponsored by the Milbank Memorial Fund with grants from the Carnegie Corporation of New York. The committee consists of Lowell J. Reed, Chairman; Daniel Katz; E. Lowell Kelly; Clyde V. Kiser; Frank Lorimer; Frank W. Notestein; Frederick Osborn; S. A. Switzer; Warren S. Thompson; and P. K. Whelpton.

<sup>2</sup> *E.g.*, Myrdal, Alva: *NATION AND FAMILY*. New York, Harpers, 1942, p. 51.

of children have relatively little value. He is involved in what has been described as "social capillarity"—a situation in which the individual rather than the group is the more significant social unit.<sup>3</sup>

A second approach to the hypothesis is that those who plan belong to groups in which the small family is the accepted and sanctioned norm. The small family may result not from the failure to conform to social norms but rather from conformity to a specific social norm for the small family. However, from this point of view the planned family need not inevitably be the small family. Under certain conditions, a large family may be the group goal to which the individual member directs his planned action. On this view, the ends of fertility planning are not implicit in the fact of such planning, but may vary with the group membership of the person involved. The link between general planning and fertility planning appears to be more intrinsic than that between planning and the small family.<sup>4</sup>

It is also possible to reason that the more a person tends to plan the longer his list of things that parents need to do for children and the greater his estimate of the cost of doing these things; hence, the smaller the number of children he thinks he can afford to have. In this line of reasoning planning leads to a small family without the completely narrow conception of self interest.

General planning—especially economic planning—will be shown to be in part a function of socio-economic status. A

<sup>3</sup> REPORT OF THE ROYAL COMMISSION ON POPULATION. London, His Majesty's Stationery Office, 1949, p. 39.

<sup>4</sup> The two approaches to the relationship between planning and fertility developed in the preceding two paragraphs are stated more fully in Freedman, Ronald and Whelpton, P. K.: *Social and Psychological Factors Affecting Fertility. X. Fertility Planning and Fertility Rates by Religious Interest and Denomination*. The Milbank Memorial Fund *Quarterly*, July, 1950, pp. 294-300 (Reprint pp. 418-423).

In terms of these two theoretical approaches, the factors of religious interest and general planning may both be related, as indices, to the more general factor of rationality of behavior. Traditional attitudes, which are to be investigated in relation to family limitation in a later study can also be used as an index of rationality of behavior. Thus, all three of these studies can be conceived as investigating various aspects of the relationship of rationality of behavior to family limitation.

previous paper in this series has already demonstrated a close relationship between socio-economic status on the one hand and family planning and size of planned family on the other hand.<sup>5</sup> Therefore, it will be of some importance to establish whether any relationship between general and fertility planning is more than a reflection of a joint relationship to socio-economic status. In a sense, this investigation, as well as others in the series, may be interpreted as an attempt to understand the nature of the relationship between socio-economic status and fertility patterns and to account for deviant cases not consistent with that relationship.

### THE DATA

The methodology of the study and the nature of the data have been described in detail in previous reports of this series.<sup>6</sup> The categories of fertility planning<sup>7</sup> also have been described

<sup>5</sup> Kiser, Clyde V. and Whelpton, P. K.: *Social and Psychological Factors Affecting Fertility*, ix. *Fertility Planning and Fertility Rates by Socio-Economic Status*. Milbank Memorial Fund *Quarterly*, April, 1949, xxvii, No. 2, pp. 188-244 (Reprint pp. 360-415).

<sup>6</sup> *Ibid.*, p. 192 (Reprint p. 363).

<sup>7</sup> In general, the detailed pregnancy and contraceptive histories, including data on outcome of pregnancies and attitudes toward each pregnancy, constitute the criteria for the classifications by planning status. The categories used, in descending degree of success in planning family size, are described below.

*Number and Spacing of Pregnancies Planned.* The 403 couples in this group exhibit the most complete planning of fertility in that they had no pregnancies that were not deliberately planned by stopping contraception in order to conceive. The group consists of two major subdivisions: (a) 121 couples practicing contraception regularly and continuously and having no pregnancy, and (b) 282 couples whose every pregnancy was deliberately planned by interrupting contraception in order to conceive.

*Number Planned.* This group of 205 couples consists mainly of those whose last pregnancy was deliberately planned by stopping contraception in order to conceive but who had one or more previous pregnancies under other circumstances. Because of this, the couples are regarded as having planned the number but not the spacing of their pregnancies.

For couples not classified as "number and spacing planned" or as "number planned" the previously mentioned criteria regarding attitudes of husband and wife to each pregnancy constituted the bases for classification.

*Quasi-Planned.* This group includes 454 couples who did not deliberately plan the last pregnancy in the manner described above but who either wanted the last pregnancy or wanted another pregnancy.

*Excess Fertility.* This group is composed of 382 couples classified as least successful in planning size of family because they neither wanted the last pregnancy nor another.

*Ibid.*, pp. 210-211 (Reprint pp. 381-382).

previously. The present report deals with the "inflated" sample of 1,444 "relatively fecund" couples.<sup>8</sup>

Eleven questions<sup>9</sup> were asked relating to general planning. They may be grouped as follows:

- a. Two questions involved separate ratings of the husband by the wife and *vice versa* on planning and "good management."
- b. Six questions called for self-reporting by husband and wife on specific behavior indicative of general planning—mainly in the economic sphere. Husbands and wives each made separate responses to four of these "behavior" questions. One question<sup>10</sup> was answered only by the wife. One question<sup>11</sup> was answered only by husbands.
- c. The interviewer rated the husband and wife separately on a five-point planning-type scale.<sup>12</sup>

A check on the validity of the ratings may be made by comparing self-ratings and ratings by spouse on the same trait. For example, a wife's response to the question: "Do you plan things in advance or wait until the time comes?" may be compared with her husband's response to the question: "Does your wife plan things in advance or wait until the time comes?" Table 1 shows that while the relationship between these responses of wives and husbands is moderately close, it is obviously far from perfect. Other cross-tabulations of husband and wife ratings

<sup>8</sup> In the application of chi-square tests of significance it does not appear to be appropriate to use the inflated sample without modification, since this would underestimate the sampling error. Therefore, the procedure followed has been to test each distribution on the assumption that the proportional entries in each cell are correct but that the *numbers* in each cell should be proportionately deflated to yield a total of 860 cases—the size of the sample actually interviewed. Since the inflation ratio was not the same for every part of the sample, but varied to yield a representative distribution by fertility, an argument may be made for deflating the sample to 635 cases to correspond with the highest inflation ratio. This would permit a more rigorous significance test than has been used in this study.

<sup>9</sup> The questions are listed in the stubs of Tables 3, 4, 5, and in Appendix 1.

<sup>10</sup> "Do you plan buying to take advantage of sales?"

<sup>11</sup> "What kinds of insurance do you carry?"

<sup>12</sup> Serious question must be raised about the independent validity of these ratings, because they were made by the interviewer after she had collected all the information for the study—including fertility data. It appears likely that her knowledge of the fertility, contraceptive history, and socio-economic status of the family may have influenced her ratings on general planning.

WIFE'S SELF-RATING	ALL COUPLES		HUSBAND'S RATING OF WIFE					
	Num-ber	Per Cent	Total	Almost Always Plan	Usually Plan	Plan as Often as Wait	Usually Wait	Almost Always Wait
ALL COUPLES*	1,444*	100.0	100	17.0	51.0	20.6	9.1	2.2
Almost Always Plan	211	14.6	100	30.3	49.8	13.7	5.2	0.9
Usually Plan	596	41.3	100	20.1	52.7	17.4	7.9	1.5
Plan as Often as Wait	413	28.6	100	10.9	52.8	24.0	10.9	1.4
Usually Wait	191	13.2	100	6.8	45.6	29.3	12.0	6.3
Almost Always Wait	33	2.3	100	9.1	36.4	30.3	15.2	9.1

\* In this and succeeding tables the "total" row and column includes cases for which responses to general-planning questions are unknown.

Table 1. Percentage distribution by husband's rating of wife on planning, for couples with specified self-rating of wife on planning.

show similar results. The ratings must be considered to be rough indices.

Summary Indices of General Planning for the wife, the husband, and the couple were constructed by simply adding the code numbers for the responses to specific items.<sup>13</sup> Nine items were added to obtain a General Planning Index for wife. Eight items were added to obtain a General Planning Index for the husband.<sup>14</sup> The General Planning Indices for pairs of husbands and wives were added to obtain a General Planning Index for the couples. Since the individual item codes range in value from 1 to 9, the General Planning Indices range theoretically from 9 to 81 for wife, from 8 to 72 for husband, and 17 to 153 for the couple.<sup>15</sup> The actual range of values was 9 to 69 for wives, 8 to 60 for husbands and 17 to 117 for couples. The indices are constructed so that low values indicate much general planning and high values indicate little general planning.

Table 2 shows the relationship between the General Plan-

<sup>13</sup> The codes for the responses to individual questions were originally constructed to permit such addition.

<sup>14</sup> The Interviewer's Rating of husband and wife on general planning was not used in constructing the indices, since its independent value is seriously in question.

<sup>15</sup> The Indices for husband and wife are not equivalent, since the Index for the wife is based on nine items while the Index for the husband is based on eight items. The wife, but not the husband, was asked the question: "Do you plan your buying for family to take advantage of sale prices?"

GENERAL PLANNING INDEX FOR WIFE	ALL COUPLES		GENERAL PLANNING INDEX FOR HUSBAND			
	Number	Per Cent	Total	30	30-39	40 and Over
ALL COUPLES	1,444	100.0	100	28.5	44.1	27.4
Under 30	275	19.0	100	63.6	28.7	7.6
30-39	551	38.2	100	29.7	47.7	22.5
40-49	460	31.9	100	14.3	51.9	33.7
50 and Over	158	10.9	100	3.8	35.4	60.8

Table 2. Percentage distribution by general planning index for husband, for couples with specified planning index for wife.

ning Indices for wife and husband. While there is a close relationship between the two Indices, they are clearly not interchangeable. Therefore, general planning by husband and wife

Table 3. Percentage distribution, and births per 100 couples, by fertility-planning status, for couples with specified number of types of insurance carried.

NUMBER OF TYPES OF INSURANCE CARRIED	FERTILITY-PLANNING STATUS				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
PERCENTAGE DISTRIBUTION					
ALL COUPLES <sup>a</sup>	100	27.9	14.2	31.4	26.5
Five or More Types	100	36.6	12.9	31.4	19.1
Two to Four Types	100	18.3	15.7	32.7	33.3
Life Insurance Only	100	15.3	14.0	32.0	38.7
BIRTHS PER 100 COUPLES					
ALL COUPLES <sup>a</sup>	203	106	228	199	296
Five or More Types	174	102	218	186	264
Two to Four Types	215	111	237	209	268
Life Insurance Only	293	126	243	225	433
NUMBER OF COUPLES					
ALL COUPLES <sup>a</sup>	1,444	403	205	454	382
Five or More Types	773	283	100	242	148
Two to Four Types	496	91	78	162	165
Life Insurance Only	150	23	21	48	58

<sup>a</sup> Includes 9 couples with 1 type of insurance but not life, and 16 couples with no insurance.

need not bear exactly the same relationship to the fertility variable.

Data on the insurance coverage of the family were collected as another indication of advance planning to meet future contingencies. Most of the families in the sample carried various kinds of insurance. Life insurance was the only kind carried to the exclusion of other types of insurance by any substantial number of families. All other kinds of insurance were carried in a large variety of combinations. As shown in Table 3, the classification of insurance coverage used in this study segregates those couples who carried life insurance only and classifies other couples by the number of kinds of insurance coverage.<sup>16</sup>

#### THE RELATIONSHIP BETWEEN GENERAL PLANNING AND FERTILITY PLANNING

There is a significant relationship between general planning and fertility planning, if the sample is considered as a whole. Tables 3–7 show that there is a positive relationship between most measures of general planning and the effectiveness of fertility planning.

For example, in response to the question: “Do you plan your buying to take advantage of sales?”, one group of wives answered “Very often.” Among these, 44.3 per cent were in the effective fertility-planning categories.<sup>17</sup> Only 27.6 per cent of the wives answering “very seldom” to this question were in the effective fertility-planning group. Similar comparisons may be made for other individual items in Tables 4 and 5.

Table 6 shows the overall positive relationship between the three General Planning Indices and fertility planning. The contrast between extreme categories is very marked. For example, the percentage of effective fertility-planners is 89.6 among the couples classified as doing the most general planning

<sup>16</sup> It was not possible to isolate each type of insurance coverage—other than life—with the size of the present sample. Life insurance was included in the coverage of couples who carried two or more kinds of insurance.

<sup>17</sup> As in previous studies in this series, the two effective fertility planning categories are considered to be “number and spacing planned” and “number planned.”

Table 4. Percentage distribution by fertility-planning status for couples with specified ratings on planning and good management.<sup>a</sup>

RATINGS <sup>b</sup>	RATING OF WIFE					RATING OF HUSBAND				
	Fertility-Planning Status					Fertility-Planning Status				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<b>COUPLES</b>	100	27.9	14.2	31.4	26.5	100	27.9	14.2	31.4	26.5
<i>f-Rating on Planning</i>										
Almost Always Plan	100	30.3	22.3	24.2	23.2	100	38.4	11.4	27.8	22.4
Usually Plan	100	31.5	10.4	31.7	26.3	100	28.5	13.0	34.5	23.9
Plan as Often as Wait	100	23.7	14.8	35.6	25.9	100	22.5	16.6	29.3	31.7
Usually Wait	100	25.1	14.1	31.4	29.3	100	24.7	16.0	29.6	29.6
Almost Always Wait	100	15.2	24.2	21.2	39.4	100	17.0	21.3	27.7	34.0
<i>Rating by Spouse on Planning</i>										
Almost Always Plan	100	35.9	11.4	32.3	20.4	100	36.3	14.7	27.0	22.0
Usually Plan	100	28.7	15.6	31.0	24.7	100	25.9	14.9	35.0	24.2
Plan as Often as Wait	100	17.8	15.4	34.2	32.6	100	23.6	13.0	34.6	28.8
Usually Wait	100	30.5	9.9	31.3	28.3	100	29.5	12.2	29.9	28.4
Almost Always Wait	100	28.1	9.4	12.5	50.0	100	34.1	22.0	12.2	31.7
<i>Interviewer's Rating on Planning</i>										
Usually Farsighted	100	34.7	15.3	29.9	20.1	100	48.5	16.6	20.6	14.3
Thinks in Long-Time Terms	100	31.9	15.9	31.1	21.1	100	31.9	15.7	33.5	18.9
Average Forethought	100	25.2	13.7	34.7	26.4	100	21.6	13.4	37.1	27.9
Thinks in Day-to-Day Terms	100	14.6	9.5	24.1	51.8	100	15.9	10.9	23.5	49.7
No Concern for Future	*	—	—	—	—	100	14.3	0.0	14.3	71.4
<i>g-Rating on Good Management</i>										
Excellent	100	47.5	32.5	15.0	5.0	100	34.5	6.9	24.1	34.5
Very Good	100	38.0	15.7	27.3	19.0	100	29.3	15.2	27.3	28.3
Good	100	28.5	12.8	29.5	29.2	100	39.0	14.6	27.4	19.0
About Average	100	23.9	13.9	34.4	27.7	100	24.2	14.1	33.5	28.1
Somewhat Poorer Than Average	100	50.0	5.9	26.5	17.6	100	18.6	15.3	37.3	28.8
Poor or Very Poor	*	—	—	—	—	100	18.7	14.6	29.2	37.5
<i>Rating by Spouse on Good Management</i>										
Excellent	100	41.5	12.3	28.1	18.1	100	35.0	22.0	27.0	16.0
Very Good	100	27.7	14.5	32.8	23.0	100	38.8	16.8	27.2	17.2
Good	100	28.4	13.5	28.9	29.1	100	26.1	13.6	33.5	26.7
About Average	100	21.1	15.9	33.8	29.1	100	24.5	11.5	33.4	30.6
Somewhat Poorer Than Average	100	37.0	13.0	41.3	8.7	100	20.3	15.3	33.8	30.5
Poor or Very Poor	100	12.5	4.2	20.8	62.5	100	29.2	25.0	16.7	29.2

<sup>a</sup> See Appendix 2, Table 13 for numerical distributions.

<sup>b</sup> See Appendix 1, for exact questions to which ratings were responses.

\* Percentages not computed for total less than 20.



Table 5. Percentage distribution by fertility-planning status of couples with rating on specified planning of other types.<sup>a</sup>

EXTENT OF OTHER PLANNING <sup>b</sup>	RATING OF WIFE					RATING OF HUSBAND				
	Fertility-Planning Status					Fertility-Planning Status				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
ALL COUPLES	100	27.9	14.2	31.4	26.5	100	27.9	14.2	31.4	26.5
<i>Frequency Run Out of Money Between Pay Checks</i>										
Very Seldom	100	37.1	12.4	26.0	24.5	100	39.1	12.7	26.1	22.1
Seldom	100	29.2	13.1	36.5	21.3	100	31.7	13.0	27.9	27.5
Sometimes	100	23.2	16.0	33.6	27.2	100	22.1	16.3	40.0	21.6
Often	100	21.7	14.5	29.5	34.3	100	17.0	12.7	35.8	34.5
Very Often	100	17.6	16.7	30.4	35.3	100	21.4	17.9	17.9	42.9
<i>Keep Extras on Hand for Emergencies</i>										
Definitely Yes	100	31.3	15.8	29.4	23.5	100	30.2	14.6	30.6	24.6
Probably Yes	100	24.2	12.5	35.3	28.0	100	27.8	13.6	30.3	28.3
Doubtful	100	14.9	4.3	23.4	57.4	100	11.4	10.0	50.0	28.6
Probably No or Definitely No	100	15.8	13.2	36.8	34.2	100	6.7	23.3	30.0	40.0
<i>Is Installment Buying Good Management</i>										
Definitely No	100	40.7	15.6	22.2	21.6	100	31.6	15.6	20.3	32.5
Probably No	100	29.8	11.9	27.7	30.6	100	28.2	10.3	28.6	32.9
Doubtful	100	24.8	13.3	33.8	28.1	100	25.3	16.1	35.2	23.4
Probably Yes	100	27.9	14.2	33.6	24.4	100	27.3	15.2	34.7	22.8
Definitely Yes	100	17.6	17.6	34.5	30.3	100	28.4	11.3	33.5	26.8
<i>Household Purchases on Installment Plan</i>										
None	100	49.6	15.0	17.7	17.7	100	46.8	13.9	17.0	22.3
Few	100	35.2	8.3	33.1	23.4	100	36.2	12.3	28.8	22.6
Some	100	26.8	15.7	28.5	29.0	100	29.1	16.4	26.8	27.7
Most of Them	100	22.4	14.3	37.1	26.3	100	22.2	13.1	38.4	26.3
All of Them	100	18.5	21.5	26.7	33.3	100	23.1	17.4	24.8	34.7
<i>Plan to Buy at Sales<sup>c</sup></i>										
Very Often	100	30.9	13.4	31.3	24.4					
Often	100	25.1	16.8	30.0	28.1					
Sometimes	100	27.9	12.9	35.1	24.1					
Seldom	100	30.6	11.1	19.4	38.9					
Very Seldom	100	20.7	6.9	20.7	51.7					

<sup>a</sup> See Appendix, 2, Table 14 for numerical distributions.

<sup>b</sup> See Appendix 1 for exact questions asked.

<sup>c</sup> Question asked only of wives.

(under 40) and 36.8 among the couples classified as doing the least general planning (100 and over).

In Table 7 the General Planning Indices for husband and wife are cross-classified to show how various configurations of the two Indices are related to fertility planning. The data indicate that the General Planning for one member of the couple tends to be positively related to fertility planning even after the General Planning Index for the other member of the couple has been taken into account. As might be expected, the highest proportion of effective fertility-planners—66.2 per cent—is

Table 6. Percentage distribution, and births per 100 couples by fertility-planning status, for couples with specified indices of general planning.

GENERAL PLANNING INDICES	PER CENT DISTRIBUTION BY FERTILITY-PLANNING STATUS <sup>a</sup>					BIRTHS PER 100 COUPLES BY FERTILITY-PLANNING STATUS <sup>a</sup>				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<b>COUPLES</b>	100	27.9	14.2	31.4	26.4	203	106	228	199	296
<i>General Planning Index</i>										
<i>Wife:</i>										
Under 20 (High)	100	62.5	17.5	7.5	12.5	138	108	*	*	*
20-29	100	39.1	15.7	25.5	19.6	180	104	254	192	254
30-39	100	29.6	13.1	32.3	25.0	193	107	221	194	278
40-49	100	18.5	13.7	37.2	30.6	231	108	224	209	334
50 and Over (Low)	100	24.0	16.4	26.6	32.9	209	103	223	195	292
<i>General Planning Index</i>										
<i>Husband:</i>										
Under 20 (High)	100	52.1	11.3	15.5	21.1	175	111	*	*	*
20-29	100	38.8	13.5	27.6	20.0	171	96	228	171	279
30-39	100	25.3	14.0	32.2	28.6	206	109	217	203	292
40-49	100	19.6	14.8	37.8	27.8	227	125	252	212	305
50 and Over (Low)	100	9.1	22.7	25.0	43.2	252	*	*	*	*
<i>General Planning Index</i>										
<i> Couple:</i>										
Under 40 (High)	100	65.5	24.1	10.3	0.0	159	*	*	*	*
40-59	100	43.9	13.0	23.0	20.1	166	102	231	169	261
60-79	100	26.1	13.1	35.5	25.3	202	108	231	196	290
80-99	100	19.1	15.6	32.1	33.2	232	111	231	222	312
100 and Over (Low)	100	19.3	17.5	29.8	33.3	193	*	*	*	*

<sup>a</sup> See Appendix 2, Table 15 for numerical distributions and bases for rates.

\* Rates not computed for base less than 20.

Table 7. Percentage distribution by fertility-planning status of couples with specified general planning index for husband and wife.

GENERAL PLANNING INDEX OF HUSBAND BY GENERAL PLANNING INDEX OF WIFE	FERTILITY-PLANNING STATUS				
	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
PER CENT DISTRIBUTION					
<b>ALL COUPLES</b>	100	27.9	14.2	31.4	26.5
<i>Husband's General Planning Index: Under 30</i>					
<i>Wife's General Planning Index:</i>					
Under 30	100	49.1	17.1	17.1	16.6
30-39	100	43.3	7.9	27.4	21.3
40-49	100	18.1	10.6	42.5	28.7
50 and Over	*	—	—	—	—
<i>Husband's General Planning Index: 30-39</i>					
<i>Wife's General Planning Index:</i>					
Under 30	100	27.8	12.6	31.6	27.8
30-39	100	25.5	16.3	32.3	25.9
40-49	100	23.0	12.1	36.0	28.9
50 and Over	100	30.3	12.5	16.1	41.0
<i>Husband's General Planning Index: 40 and Over</i>					
<i>Wife's General Planning Index:</i>					
Under 30	100	42.8	19.0	38.1	—
30-39	100	20.2	12.9	38.7	28.2
40-49	100	11.6	17.4	36.8	34.2
50 and Over	100	21.8	15.6	32.3	30.2
NUMBER					
<b>ALL COUPLES</b>	1,444	403	205	454	382
<i>Husband's General Planning Index: Under 30</i>					
<i>Wife's General Planning Index:</i>					
Under 30	175	86	30	30	29
30-39	164	71	13	45	35
40-49	66	12	7	28	19
50 and Over	6	—	4	2	—
<i>Husband's General Planning Index: 30-39</i>					
<i>Wife's General Planning Index:</i>					
Under 30	79	22	10	25	22
30-39	263	67	43	85	68
40-49	239	55	29	86	69
50 and Over	56	17	7	9	23
<i>Husband's General Planning Index: 40 and Over</i>					
<i>Wife's General Planning Index:</i>					
Under 30	21	9	4	8	—
30-39	124	25	16	48	35
40-49	155	18	27	57	53
50 and Over	96	21	15	31	29

\* Percentages not computed for total less than 20.

found among those cases in which both husband and wife are in the category reflecting the most general planning. Among the cases in which both husband and wife indicate the least general planning, the proportion of effective fertility-planners is low—37.4 per cent—although not the lowest of all the groupings in Table 7.

A minimum test of the hypothesis for any particular general planning item is that the extreme category indicating the most general planning should have a higher percentage of effective fertility-planners and a lower percentage of “excess fertility” couples than the extreme category indicating the least general planning. The data in Tables 4 and 5 indicate that all of the ten specific items for wife and seven of nine specific items for husbands meet this minimum test. In addition to three General Planning Indices, the cross-classification of the husband and wife General Planning Indices, and the classification by types of insurance all meet this test.

Chi-square was computed as an overall test of the significance of the relationships between each general planning item and fertility planning.<sup>18</sup> The relationship is highly significant for each of the three General Planning Indices and for the types of insurance carried. For the specific items listed in Tables 3 and 4, the chi-square tests show statistically significant relationships at the .05 level for 7 of 10 items for wives, and 7 of 9 items for husbands.

The foregoing evidence has indicated that a significant relationship does exist in the sample as a whole between fertility planning and the measures of general planning under consideration. A previous analysis has indicated a much closer relationship between fertility planning and socio-economic status. As pointed out earlier, most of the measures of general planning used in this study relate to personal economic matters, which may bear a close relationship to socio-economic status. It is

<sup>18</sup> Appendix 3, Table 16, shows the levels at which chi-square is significant for the various relationships in Tables 3-7. The chi-square values for the relationships involving the General Planning Index for the couple and the cross-classification of General Planning Index for husband and wife are all significant at the .001 level.

INDEX OF SOCIO-ECONOMIC STATUS	NUMBER OF COUPLES	GENERAL PLANNING INDEX OF COUPLES				
		Total	Under 60	60-79	80-89	100 and Over
ALL COUPLES	1,444	100	20.6	46.5	28.9	3.9
0-19 (High)	224	100	48.6	41.5	9.8	0.0
20-29	243	100	35.0	46.1	13.6	5.3
30-39	323	100	15.5	59.1	22.6	2.8
40-49	403	100	8.7	47.4	38.2	5.7
50 and Over (Low)	251	100	7.6	33.5	54.2	4.8

Table 8. Percentage distribution by general planning index for couples with specified index of socio-economic status.

very important, therefore, to inquire whether the relationship between general planning and fertility planning may not be a product of the joint relation between the two types of planning and socio-economic status.

There is a strong association between the various indices of general planning and socio-economic status, but it is not so high as to preclude an independent relationship between general and fertility planning within socio-economic status subgroups. This is illustrated in Table 8 which shows the association between an Index of Socio-Economic Status<sup>19</sup> and the General Planning Index for couples. In general, the various measures of general planning are more closely related to socio-economic status than to fertility planning.<sup>20</sup>

<sup>19</sup> This Index was developed by Kiser and Whelpton, *op. cit.*, pp. 214, 216 (Reprint pp. 385, 387). It is a simple summation of the ratings of each couple on a 8, 9, or 10 point code for each of the following eight items: husband's average annual earnings since marriage, net worth, shelter rent at interview, husband's longest occupational class since marriage, purchase price of car, education of wife, education of husband, and rating of the household on Chapin's Social Status Scale. A low score on the Index indicates a high socio-economic status and *vice versa*. With the code numbers used a couple could receive any score from 1 to 72. The actual range of variation extended from 1 to 69. Kiser and Whelpton found that five groupings of the sample based on this Index serve to differentiate the couples with respect to planning status and fertility very well as compared with any of the conventional individual items.

<sup>20</sup> Each of the planning items was correlated separately with fertility planning status and socio-economic status. The computations for each of these pairs of contingency coefficients were based on classifications of the data into comparable table forms. The correlations involving socio-economic status were higher than those involving fertility-planning status for the three General Planning Indices for types of insurance held, and for 8 of 10 individual items for wife and 6 of 9 individual items for husband.

The relationship between various indices of general planning and fertility planning was investigated within each of the five socio-economic status categories to determine whether the relationship is independent of socio-economic status. As a minimum test of the hypotheses, extreme categories on each general planning item were compared within each socio-economic subgroup as to percentage of effective fertility-planners. To support the hypothesis any particular comparison should show the highest percentage of effective fertility-planners in the category indicating the greatest amount of general planning.

Table 9 illustrates this analysis for the General Planning In-

Table 9. Percentage distribution by fertility-planning status for couples with specified index of socio-economic status and general planning index.

INDEX OF SOCIO-ECONOMIC STATUS BY GENERAL PLANNING INDEX FOR COUPLES	NUMBER OF COUPLES	FERTILITY-PLANNING STATUS				
		Total	No. and Spacing Planned	Num- ber Planned	Quasi- Planned	Excess Fer- tility
<b>COUPLES</b>	<b>1,444</b>	<b>100</b>	<b>27.9</b>	<b>14.2</b>	<b>31.4</b>	<b>26.5</b>
<i>io-Economic Status: 0-19</i>						
<i>eral Planning Index:</i>						
Under 60	109	100	62.4	9.2	12.8	15.6
60-79	93	100	35.5	19.4	36.6	8.6
80 and Over	22	100	36.4	22.7	31.8	9.1
<i>io-Economic Status: 20-29</i>						
<i>eral Planning Index:</i>						
Under 60	85	100	34.1	23.5	28.2	14.1
60-79	112	100	44.6	10.7	33.0	11.6
80 and Over	46	100	34.8	28.3	30.4	6.5
<i>io-Economic Status: 30-39</i>						
<i>eral Planning Index:</i>						
Under 60	50	100	48.0	14.0	22.0	16.0
60-79	191	100	23.0	12.6	41.9	22.5
80 and Over	82	100	17.1	13.4	39.0	30.5
<i>io-Economic Status: 40-49</i>						
<i>eral Planning Index:</i>						
Under 60	35	100	28.6	14.3	22.8	34.3
60-79	191	100	22.0	10.5	34.6	33.0
80 and Over	177	100	20.3	11.3	32.2	36.2
<i>io-Economic Status: 50 and Over</i>						
<i>eral Planning Index:</i>						
Under 60	33	100	18.2	42.4	24.2	15.2
60-79	94	100	6.4	25.5	22.3	45.7
80 and Over	124	100	13.7	1.6	33.1	51.6

dex for couples. For this Index and for the other two General Planning Indices, the category reflecting most general planning has a higher proportion of effective fertility-planners than the category reflecting least general planning in four of the five socio-economic status groups. In each case the comparisons are inconsistent with the hypothesis only in the 20-29 socio-economic status group. Apart from this group, the relationship between general planning and fertility planning is apparently not entirely a function of socio-economic status.

Comparisons were also made within socio-economic categories between couples holding two to four kinds of insurance and those holding five or more kinds. In each socio-economic status group the latter have the highest percentage of effective fertility-planners.

Similar comparisons were made for each of the individual general planning items listed in Tables 4 and 5. The number of comparisons consistent with the hypothesis in each socio-economic status group is tabulated below:

<i>Socio-Economic Status</i>	<i>Number of Items Consistent with Hypothesis in Comparisons Based on Responses of</i>	
	<i>Wives</i>	<i>Husbands</i>
0-19	8 of 10	8 of 9
20-29	4 of 10	1 of 9
30-39	7 of 10	8 of 9
40-49	6 of 10	6 of 9
50 and Over	5 of 10	8 of 9

A number of conclusions may be drawn from these comparisons. First, overall for husbands and wives, the comparisons are most consistent with the hypothesis for the highest socio-economic status category. Secondly, except for the 20-29 socio-economic status category, the relationship between general planning and fertility planning is more consistent for the general planning responses of husbands than of wives. The comparisons based on the individual items do not lend much

support to the hypothesis except for those based on the husband's responses. However, as we have already seen, when the effects of the individual items for each person are combined in the General Planning Indices, the results are more consistent with the hypothesis.

While the evidence is far from conclusive, there is a tendency for the relationship between general planning and fertility planning to be maintained to some degree within specific socio-economic status groups—except for the 20–29 group. This is particularly true for the general planning characteristics of the husband. However, a considerable part, but not all, of the relationship between general planning and fertility planning, results from their joint connection to socio-economic status.

#### THE RELATIONSHIP BETWEEN GENERAL PLANNING AND FERTILITY

The second part of the hypothesis is “the greater the tendency to plan in general . . . the smaller the planned families.” While the hypothesis refers only to “planned” families, other families are considered in the analysis for purposes of contrast. Fertility is measured by number of live births per hundred couples.

For the sample as a whole there is clearly an inverse relationship between general planning and fertility. This may be seen by inspection of the total columns in Tables 3, 6, and 10 to 12. In the case of the three Indices of General Planning (Table 6), the high index categories (indicating little general planning) have relatively high fertility rates. Similarly, for the items in Tables 10 and 11, the pattern of fertility rates tends to be consistent with the hypothesis if the extreme general planning categories are used for comparison in each case. Thus, in Tables 10 and 11, for the responses of wives, the category indicating most general planning has a lower fertility rate than the category indicating least general planning in 8 of 10 cases. For responses of husbands, this is true for every item—9 out of 9 cases. There is similar evidence in the data on types of insur-



ance coverage. As Table 3 indicates, the lowest fertility rates are for persons carrying five or more types of insurance, and the highest rates are for persons carrying life insurance only. For most items the data are consistent with the hypothesis even when intermediate categories of general planning are con-

Table 10. Births per 100 couples by fertility-planning status by ratings of husbands and wives on planning and good management.<sup>a</sup>

RATINGS <sup>b</sup>	RATING OF WIFE					RATING OF HUSBAND				
	Fertility-Planning Status					Fertility-Planning Status				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<b>ALL COUPLES</b>	203	106	228	199	296	203	106	228	199	296
<i>Self-Rating on Planning</i>										
Almost Always Plan	192	117	221	198	253	185	113	237	180	287
Usually Plan	202	105	244	203	302	201	100	222	207	300
Plan as Often as Wait	206	110	226	200	289	212	113	221	196	294
Usually Wait	206	88	200	188	330	214	95	242	198	315
Almost Always Wait	236	*	*	*	*	223	*	*	*	*
<i>Rating By Spouse on Planning</i>										
Almost Always or Usually Plan	199	106	221	200	303	195	102	239	198	280
Plan as Often as Wait	211	111	217	201	274	210	110	219	202	298
Usually Wait	208	115	*	176	305	207	112	203	191	323
Almost Always Wait	244	*	*	*	*	220	114	*	*	296
<i>Interviewer's Rating on Planning</i>										
Unusually Farsighted	185	136	250	177	234	169	124	224	192	224
Thinks in Long-Time Terms	173	92	212	182	252	181	99	219	193	268
Average Forethought	214	114	229	207	310	204	102	240	191	283
Less Than Average Forethought	302	110	*	277	361	286	109	250	264	354
<i>Self-Rating on Good Management</i>										
Excellent or Very Good	191	97	228	228	332	209	113	*	185	321
Good	197	101	213	204	277	190	119	241	206	275
About Average	210	113	233	193	304	203	98	223	197	292
Below Average	176	108	*	*	*	238	115	*	217	334
<i>Rating By Spouse on Good Management</i>										
Excellent or Very Good	191	104	234	191	304	189	103	249	209	280
Good	200	101	228	199	284	195	111	206	184	284
About Average	218	120	218	206	303	215	111	231	203	307
Below Average	202	95	*	204	*	202	81	210	207	291

<sup>a</sup> See Appendix, 2, Table 13 for numerical bases for rates.

<sup>b</sup> See Appendix 1 for exact questions to which ratings were responses.

\* Rates not computed for base less than 20.

Table 11. Births per 100 couples by fertility-planning status by rating on specified planning of "other types."<sup>a</sup>

EXTENT OF OTHER PLANNING <sup>b</sup>	RATING OF WIFE					RATING OF HUSBAND				
	Fertility-Planning Status					Fertility-Planning Status				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<b>COUPLES</b>	<b>203</b>	<b>106</b>	<b>228</b>	<b>199</b>	<b>296</b>	<b>203</b>	<b>106</b>	<b>228</b>	<b>199</b>	<b>296</b>
<i>Frequency Run Out of Money between Pay Checks</i>										
Very Seldom	171	102	226	190	226	163	100	222	161	242
Seldom	191	95	226	193	297	197	99	232	207	283
Sometimes	217	122	224	203	312	214	121	224	210	310
Often	231	92	246	206	333	236	128	238	217	309
Very Often	264	*	*	223	367	255	83	240	210	367
<i>Steps Extras on Hand for Emergencies</i>										
Definitely Yes	188	102	221	197	270	195	103	238	189	289
Probably Yes	222	121	247	198	330	207	113	211	212	294
Doubtful	226	*	*	*	259	243	*	*	186	365
Probably No or Definitely No	260	*	*	*	*	270	*	*	*	*
<i>Installment Buying Good Management</i>										
Definitely No	184	98	273	214	250	197	92	242	179	289
Probably No	202	114	236	188	288	215	112	268	198	301
Doubtful	220	139	230	205	304	207	115	221	214	285
Probably Yes	206	101	221	198	327	197	113	228	190	288
Definitely Yes	186	59	200	200	236	209	93	182	220	329
<i>Household Purchases on Installment Plan</i>										
None	184	114	*	220	300	179	111	*	*	267
Few	192	120	242	182	299	190	100	253	170	324
Some	202	100	231	187	294	197	110	228	200	267
Most of Them	213	100	227	213	301	212	107	224	205	304
All of Them	209	92	210	200	280	220	104	210	213	307
<i>Willingness to Buy at Sales<sup>c</sup></i>										
Very Often or Often	206	113	228	204	296					
Sometimes	200	103	224	194	309					
Seldom	186	*	*	*	*					
Very Seldom	172	*	*	*	*					

<sup>a</sup> See Appendix 2, Table 14 for numerical bases for rates.

<sup>b</sup> See Appendix 1 for exact questions asked.

<sup>c</sup> Question asked only of wives.

\* Rates not computed for base less than 20.

sidered. With a few exceptions, a decrease in fertility rates accompanies each increase in general planning.

The association between general planning and fertility within each of the four fertility-planning status groups is shown in Tables 10 and 11 for specific general planning items. The minimum test of the hypothesis considered is that for each item the category indicating least general planning should have a higher fertility rate than the category indicating the most general planning. The data for wives do not meet this test very well. For the items of Tables 10 and 11, ten comparisons for

Table 12. Births per 100 couples by fertility-planning status, for couples with specified general planning index for wife and husband.

GENERAL PLANNING INDEX FOR WIFE BY THAT FOR HUSBAND	FERTILITY-PLANNING STATUS				
	Total	No. and Spacing Planned	Number Planned	Quasi- Planned	Excess Fer- tility
<b>ALL COUPLES</b>	203	106	228	199	296
<i>Wife's General Planning Index: Total</i>					
<i>Husband's General Planning Index:</i>					
Under 30	172	99	231	171	282
30-39	206	109	217	203	292
40 and Over	230	118	242	215	311
<i>Wife's General Planning Index: Under 30</i>					
<i>Husband's General Planning Index:</i>					
Under 30	158	102	237	173	224
30-39	168	114	*	216	268
40 and Over	215	*	*	*	*
<i>Wife's General Planning Index: 30-39</i>					
<i>Husband's General Planning Index:</i>					
Under 30	168	99	*	164	294
30-39	199	115	216	199	272
40 and Over	213	112	*	212	271
<i>Wife's General Planning Index: 40 and Over</i>					
<i>Husband's General Planning Index:</i>					
Under 30	215	*	*	180	*
30-39	211	101	203	203	313
40 and Over	243	123	264	219	328
<i>Husband's General Planning Index: Total</i>					
<i>Wife's General Planning Index:</i>					
Under 30	173	105	250	228	243
30-39	193	74	221	194	278
40 and Over	225	107	213	207	323

\* Rates not computed for base less than 20.

wives are possible within each of the four fertility-planning status categories—forty comparisons in all. Only fifteen of these forty comparisons are consistent with the hypothesis. In the two effective fertility-planning categories, only six of the twenty comparisons are consistent with the hypothesis.

For the general planning responses of husbands shown in Tables 10 and 11, thirty-six such comparisons are possible. Twenty-two of the thirty-six comparisons are consistent with the hypothesis—with seven of eighteen comparisons consistent in the two general planning categories.

Clearly, the analysis within fertility-planning status categories based on individual general planning items gives little support to the hypothesis, although husbands' responses are more consistent than those of wives. However, in the summation of individual items in the General Planning Index for husbands, there is evidence of the inverse relationship of general planning and fertility.

Table 12 contains the fertility rates for each of the four fertility planning groups classified by the General Planning Index for husbands and wives. In the two effective fertility-planning categories, the fertility rates are negatively related to the General Planning Index for husbands, but not to the Index for wives.<sup>21</sup> Further, this relationship for husbands remains, even when the General Planning Index for the wife is taken into account by cross-classification.

Table 6 shows the fertility rates by the General Planning Indices for husband and wife in somewhat greater detail. In the "number and spacing planned" category the fertility rates vary little with the General Planning Index for wife. In the "number planned" category the relationship appears to be positive rather than negative. In fact, only in the "excess fertility" category is there clearly a negative relationship between the General Planning Index for the wife and fertility rates of the couple.<sup>22</sup>

<sup>21</sup> The direction of the relationships described in this and the next paragraph refers in all cases to the meaning of the Index, not to the actual magnitude of the Index itself. A high Index means little general planning and *vice versa*.

<sup>22</sup> An anomaly appears if the relationship between fertility rate and the Gen-

On the other hand for each of the four fertility planning status groups, there is clearly a negative relationship between extent of husband's General Planning as measured by the Index and the fertility of the couple.

One interpretation of these data taken in connection with the findings of the previous section is as follows:

The general planning characteristics of both husband and wife are relevant to their fertility planning status, but among those couples that do plan, only the general planning characteristics of the husband are related to the size of planned family. The general planning characteristics of the wife may help to determine whether the family will be planned, but they are not independent determinants of the size of planned family.

#### SUMMARY

For the sample as a whole, various measures of general planning are directly related to the planning of fertility and inversely related to fertility. This is true whether the measure of

eral Planning Indices is examined. This involves combining the "number and spacing planned" and the "number planned" categories from Table 6 into a single group. The resulting rates are shown below:

<i>General Planning Index<sup>a</sup></i>	<i>Births per 100 Couples</i>		
	<i>By Index for Wife</i>	<i>By Index for Husband</i>	<i>By Index for Couple</i>
TOTAL	148	148	148
Under 20	134	136	158
20-29	147	130	137
30-39	142	147	149
40-49	157	179	165
50 and Over	152	*	110

\* The coded values for index of the couple are twice as large as those shown. See Appendix, Table 15.

\* Rate not computed for base less than 20.

The anomaly is that for effective planners a negative relationship appears between the general planning of the wife and fertility while neither of the constituent planning groups shows such a relationship in Table 6. The negative relationship for the combined "effective fertility-planners" appears to be an artifact resulting from the pronounced differences between the two fertility planning groups in their distribution by the General Planning Index for wives. This in turn weights the differences in fertility rates of the two groups in such a way as to produce a "spurious" negative relationship when the two fertility-planning status groups are combined. The relationships shown in Table 6 with the more complete control of fertility planning seem to be the more valid.

general planning is based on the behavior of the wife, of the husband, or of the couple.

To a large extent—but not entirely—the relationship between general planning and fertility planning is a function of the socio-economic status of the couple. Within specific socio-economic status groups, the relationship is maintained most consistently for the general planning characteristics of the husband.

When the four fertility planning groups are considered separately important exceptions are found to the inverse relation between general planning and size of family. In the “number and spacing planned” and “number planned” groups only the General Planning Index of the husband is inversely related to fertility rates. The inverse relationship for wives is found only in the “excess fertility” group. Even for husbands the inverse relationship does not appear consistently for individual items but only in their summary in the General Planning Index.

The influence of general planning on size of family is mainly through its influence on fertility-planning status. What remains when socio-economic status and fertility planning status are held constant is mainly a function of the husband's general planning characteristics.

Thus, the initial promising relationship between general planning and fertility patterns is not strongly maintained when the data are analyzed with the use of significant controls in an attempt to get at more basic relationships. Although general planning may be an important constituent element of socio-economic status, its independent predictive power in this kind of fertility study is not great. A more persistent relationship might have been found if additional questions had been asked regarding planning in other fields than personal economic affairs.

## APPENDIX I

## The Questions on General Planning

The exact questions asked in the study relevant to general planning are listed below. They are listed by order under the number of the table in which they are first related to fertility planning status:

## Table 3:

- Do you plan things in advance or wait until the time comes?
- Does your wife (husband) plan things in advance or wait until the time comes?
- Are you a good manager?
- Is your wife (husband) a good manager?

## Table 4:

- When you (your husband) have worked steadily, how often have you run out of money between pay checks?
- Do you try to keep extra things on hand for emergencies, like a little cash, razor blades, shoe laces, (canned goods), first aid supplies, etc.?
- Is it good management to use the installment plan when buying household goods?
- Many Americans buy household goods on the monthly (or weekly) payment plan. What part of yours have you bought that way?
- Do you plan your buying for the family to take advantage of sale prices?

## Table 7:

- What kinds of insurance do you carry?

## APPENDIX 2

Table 13. Number of couples, by fertility-planning status, by ratings of husband and wife on planning and good management.

RATINGS	RATING OF WIFE					RATING OF HUSBAND				
	Fertility-Planning Status					Fertility-Planning Status				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<b>TOTAL COUPLES</b>	<b>1,444</b>	<b>403</b>	<b>205</b>	<b>454</b>	<b>382</b>	<b>1,444</b>	<b>403</b>	<b>205</b>	<b>454</b>	<b>382</b>
<i>Self-Rating on Planning</i>										
Almost Always Plan	211	64	47	51	49	237	91	27	66	53
Usually Plan	596	188	62	189	157	660	188	86	228	158
Plan as Often as Wait	413	98	61	147	107	338	76	56	99	107
Usually Wait	191	48	27	60	56	162	40	26	48	48
Almost Always Wait	33	5	8	7	13	47	8	10	13	16
<i>Rating by Spouse on Planning</i>										
Almost Always Plan	245	88	28	79	50	204	74	30	55	45
Usually Plan	736	211	115	228	182	471	122	70	165	114
Plan as Often as Wait	298	53	46	102	97	399	94	52	138	115
Usually Wait	131	40	13	41	37	288	85	35	86	82
Almost Always Wait	32	9	3	4	16	82	28	18	10	26
<i>Interviewer's Rating on Planning</i>										
Unusually Farsighted	144	50	22	43	29	175	85	29	36	25
Thinks in Long-Time Terms	598	191	95	186	126	529	169	83	177	100
Average Forethought	548	138	75	190	145	523	113	70	194	46
Thinks in Day-to-Day Terms	137	20	13	33	71	183	29	20	43	91
No Concern for Future	14	1	—	2	11	28	4	—	4	20
<i>Self-Rating on Good Management</i>										
Excellent	40	19	13	6	2	29	10	2	7	10
Very Good	121	46	19	33	23	99	29	15	27	28
Good	414	118	53	122	121	336	131	49	92	64
About Average	819	196	114	282	227	871	211	123	292	245
Somewhat Poorer Than Average	34	17	2	9	6	59	11	9	22	17
Poor or Very Poor	16	7	4	2	3	48	9	7	14	18
<i>Rating by Spouse on Good Management</i>										
Excellent	171	71	21	48	31	100	35	22	27	16
Very Good	296	88	43	97	68	232	90	39	63	40
Good	443	126	60	128	129	352	92	48	118	94
About Average	464	98	74	157	135	653	160	75	218	200
Somewhat Poorer Than Average	46	17	6	19	4	59	12	9	20	18
Poor or Very Poor	24	3	1	5	15	48	14	12	8	14



Table 14. Number of couples, by fertility-planning status, by rating on planning of other types.

EXTENT OF OTHER PLANNING <sup>a</sup>	RATING OF WIFE					RATING OF HUSBAND				
	Fertility-Planning Status					Fertility-Planning Status				
	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility	Total	Number and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
<b>ALL COUPLES</b>	1,444	403	205	454	382	1,444	403	205	454	382
<i>Frequency Run Out of Money Between Pay Checks</i>										
Very Seldom	396	147	49	103	97	402	157	51	105	89
Seldom	329	96	43	120	70	262	83	34	73	72
Sometimes	449	104	72	151	122	435	96	71	174	94
Often	166	36	24	49	57	229	39	29	82	79
Very Often	102	18	17	31	36	112	24	20	20	48
<i>Keep Extras on Hand for Emergencies</i>										
Definitely Yes	863	270	136	254	203	829	250	121	254	204
Probably Yes	496	120	62	175	139	515	143	70	156	146
Doubtful	47	7	2	11	27	70	8	7	35	20
Probably No or Definitely No	38	6	5	14	13	30	2	7	9	12
<i>Is Installment Buying Good Management</i>										
Definitely No	167	68	26	37	36	231	73	36	47	75
Probably No	235	70	28	65	72	213	60	22	61	70
Doubtful	278	69	37	94	78	261	66	42	92	61
Probably Yes	599	167	85	201	146	545	149	83	189	124
Definitely Yes	165	29	29	57	50	194	55	22	65	52
<i>Household Purchases on Installment Plan</i>										
None	113	56	17	20	20	94	44	13	16	21
Few	290	102	24	96	68	243	88	30	70	55
Some	396	106	62	113	115	354	103	58	95	98
Most of Them	510	114	73	189	134	632	140	83	243	166
All of Them	135	25	29	36	45	121	28	21	30	42
<i>Plan to Buy at Sales<sup>b</sup></i>										
Very Often	479	148	64	150	117					
Often	481	121	81	144	135					
Sometimes	419	117	54	147	101					
Seldom	36	11	4	7	14					
Very Seldom	29	6	2	6	15					

<sup>a</sup> See Appendix 1 for exact questions asked.

<sup>b</sup> Question asked only of wives.

GENERAL PLANNING INDICES	FERTILITY-PLANNING STATUS				
	Total	No. and Spacing Planned	Number Planned	Quasi-Planned	Excess Fertility
ALL COUPLES	1,444	403	205	454	382
<i>General Planning Index of Wife:</i>					
Under 20	40	25	7	3	5
20-29	235	92	37	60	46
30-39	551	163	72	178	138
40-49	460	85	63	171	141
50 and Over	158	38	26	42	52
<i>General Planning Index of Husband:</i>					
Under 20	71	37	8	11	15
20-29	340	132	46	94	68
30-39	637	161	89	205	182
40-49	352	69	52	133	98
50 and Over	44	4	10	11	19
<i>General Planning Index of Couple:</i>					
Under 40	29	19	7	3	-
40-59	269	118	35	62	54
60-79	671	175	88	238	170
80-99	418	80	65	134	139
100 and Over	57	11	10	17	19

### APPENDIX 3

Table 16. Level of significance of chi-square values for relationship of questions on general planning to the index of socio-economic status and to fertility-planning status.

QUESTIONS AND ITEMS ON GENERAL PLANNING	INDEX OF SOCIO-ECONOMIC STATUS		FERTILITY-PLANNING STATUS	
	Wives	Husbands	Wives	Husbands
Self-Rating on Planning	a	b	b	b
Rating by Spouse on Planning	c	a	b	c
Interviewer's Rating on Planning	a	a	a	a
Self-Rating on Good Management	c	a	a	b
Rating by Spouse on Good Management	c	a	c	a
Frequency Run Out of Money Between Pay Checks	a	a	b	a
Keep Extras on Hand for Emergencies	a	c	a	b
Is Installment Buying Good Management?	a	a	c	c
Household Purchases on Installment Plan	a	a	a	a
Plan to Buy at Sales	c	-	c	-
Types of Insurance Carried	-	a	-	a
General Planning Index	a	a	a	a

a. Significant at .01 level.  
 b. Significant at .05 level.  
 c. Not significant at .05 level.