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THE IMPACT OF SELECT SOCIO-DEMOGRAPHIC AND LIFECYCLE VARIABLES ON THE IMPORTANCE RATINGS OF VACATION ENJOYMENT ATTRIBUTES

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ABSTRACT

The primary objective of this investigation was to identify the soft amenity attribute factors considered most important by interval resort owners in contributing to a satisfying resort vacation. A second objective was to determine whether attribute factor importance scores were effected by select socio-demographic and lifecycle variables. Using both focus groups and a Delphi survey technique, 1,200 randomly selected interval resort owners were asked to rate the mean importance of 75 soft amenity attributes on a five point Likert scale. Through factor analysis with varimax rotation, 18 vacation soft amenity attribute factors were identified. These factors accounted for 65.4% of the variance relating to vacation enjoyment. For subsequent analysis certain amenities were assigned to their second highest loading factor or omitted because they related to specific interval resort owner/manager issues. Mean scores for each of the remaining 14 factors was computed for each respondent and an analysis of variance or t-test was performed to compare the mean factor scores among different groups defined by the demographic and lifecycle variables. Hospitality and operating effectiveness and information on area attractions were rated as the most important vacation soft amenity factors. The independent variables of income, age and presence of children in the home exerted to greatest influence on attribute factor importance scores.

INTRODUCTION

Knowing what vacation services are most important for a satisfying vacation is a key element in competing effectively in today's vacation market. Vacation resorts, and for that matter any business that caters to enhancing the vacation satisfaction of customers, can use this information to attract customers, understand customer satisfaction and sustain a repeat customer base.

Increasingly, vacation resorts are concentrating on providing a variety of "soft amenities" as the means to enhance a customer's vacation satisfaction. Soft amenities refer to those experiential components of a vacation not directly related to accommodations or food and beverage (hard amenities). The term has been operationized to include services, activities or programs which enhance the enjoyment of a resort vacation through either increased participation or improved relaxation. Unfortunately, there is little research available that has determined just what those soft amenities are and which ones are considered most important to various target markets.

BACKGROUND

Vacation Satisfaction

Customer satisfaction is a function of the expectations related to certain specific attributes and the judgements of attribute performance. (9, 12). This theory was expanded in Tse and Wilton's study (14) that found "perceived performance cognition may outweigh expectation in determining consumer satisfaction/dissatisfaction judgements across a variety of consumption situations" (14, p. 210). While conceptual models for consumer satisfaction formation have been tested, their application to vacation satisfaction have not.

Mannell and Iso-Ahola (8) stress that to succeed in structuring the leisure environment by creating or encouraging a predictably satisfying experience calls for systematic examination of the antecedents and consequences of leisure and tourist experiences. Gottleieb states that "few authors attempt to explore the vacationers own perspectives on the nature of a vacation" (13, p. 166). Swan and Mercer (13) found that vacation dissatisfaction included feelings (positive and negative) that are triggered by the knowledge of the vacation being better or worse than expected and the equity feeling of a fair or unfair purchase. Satisfaction was found to be related to the difference between expectations and actual performance. The authors found that satisfaction increased as the fit between individual needs and motives and the ability of a vacation to satisfy those needs and motives was maximized.

Iso-Ahola, et. al. (8) indicate that perceived outcome is one of the most powerful determinants of human feelings and cognitions with regard to leisure satisfaction. Lounsbury and Hoopes (7) found vacation satisfaction to be a function of highly individualized satisfactions which a person derives from his or her own vacation activities and experiences. These findings indicate a need for a thorough understanding of vacation expectations in order to draw valid satisfaction indicators.

Vacation Attributes

Mannell and Iso-Ahola (8) believe that previous vacation research has ascertained vacationer needs and motives by presenting subjects with a variety of vacation activities and asking them to rate their level of participation (satisfaction). Subjects make ratings, then, not in relation to a particular leisure experience (vacation), but in terms of their perceived reasons for leisure participation in general. This forced-response approach is reflected in much of the research regarding vacation participation and satisfaction.

Rubenstein (11), using a sample of over 10,000 respondents to measure vacation

attitudes and preferences, limited response choices to a list of 22 "reasons for taking a vacation". Goodrich (2) asked 230 international travelers to rate 11 "tourist benefits" they might seek on their vacation. Oppedijk van Veen and Verhallen's study (10) set up forced responses in three areas: 16 global statements evaluating the terminal aspects of vacations; 21 requirements of an "ideal" vacation and a set of 23 activity variables that could be carried out at a vacation destination. Cato and Kunstler (1) had respondents rank order 25 leisure activities into their 10 preferred choices as well as 14 reasons for participating in leisure activities.

Due to the forced response design of these studies, the vacation needs and expectations derived cannot be correlated to the ability of a specific vacation experience to meet them. Therefore, it would appear no true satisfaction index was possible.

Along with the constraints inherent in limiting the range of vacation attributes, van Raaij (15) found that most research first identifies market segments, then attempts to describe the segments with behavioral data. In many academic studies, personal characteristics (i.e. vacationer type) are taken as dependent variables rather than independent variables. Oppedijk van Veen and Verhallen feel the reason for most non-correlations between specific explanatory variables and the behavior to be explained is that variables measuring general consumer characteristics are independent of any product or situation regarding consumer consumption or purchase. Such variables will more likely show relationships with an extensive pattern of behavioral responses (such as general leisure activities) than with specific ones (such as a vacation) (15). Van Raaij (15) explains that the consumer's perceptions and preferences should be the basis for both marketing and consumer policy. The forced response structure of these research studies limits the ability to assess the range of possible consumer perceptions and preferences. June and Smith (6), in looking at service attributes and situational effects on consumer preferences, found that a more explicit consideration of the situation or context surrounding the choice of a commercial recreation product is necessary if consumer behavior is to be better understood.

In market or behavioral segmentation research, variables are related to person-product interaction. This study was designed to explore one such person (vacationer type) product (vacation pattern) interaction: specifically interval resort vacation owner satisfaction with a resort's soft amenity package. Additionally, by expanding the range of soft amenity attributes, the researchers feel that the needs, expectations and preferences of the vacationer are more specifically identified.

PURPOSE OF THE STUDY

The purpose of this investigation was to identify the key soft amenity attribute factors resort vacationers perceived as being most important to meeting their vacation goals.

A second purpose was to determine whether vacation soft amenity attribute factor preferences differed significantly across segments comprised of resort vacationers homogeneously grouped on the basis of gender, age, employment, income, marital status, and presence of children in the home.

METHOD

Sample Selection

Members of the interval vacation exchange company Interval International made up the research sample group. Participants were selected from a population of over 330,000 interval owners, representing over 1,000 interval resorts worldwide. A stratified random sample of 1,200 members (200 from each of six geographic regions throughout the United States and Canada) who had taken at least one interval vacation within the last twelve months was selected as the study sample.

A total of 413 (34%) interval owners returned usable open ended survey questionnaires designed to elicit an expansive list of vacation soft amenity attributes that they felt most impacted their enjoyment of a timeshare vacation.

After a codification and compression of the soft amenity attributes identified in Delphi Round One, a second Delphi survey containing a list of 99 soft amenity attributes was sent to the same stratified random sample. The second survey was returned by 381 participants, representing a 32% response rate.

INSTRUMENTATION

Focus groups of interval resort owners from a Western vacation resort, supplemented by phone interviews with other owners of the resort assisted in the development of an initial survey instrument designed to identify the key soft amenity attributes resort vacationers felt most enhanced their vacation goals. The instrument contained the following five open-ended questions:

1. When on an ownership vacation, how would you describe your activity involvement?

   a. a doer
   b. mostly doing, some relaxing
   c. a relaxer
   d. mostly relaxing, some doing
   e. it varies

2. What sorts of things do you like to DO best on an ownership vacation?

3. How do you RELAX on an ownership vacation?

4. What could management do to assist you in increasing your ownership vacation enjoyment?

5. What are three (3) key factors (within managements control) that most impact your family's vacation enjoyment?

After analyzing the results from the first survey questionnaire a second instrument was pre-tested on a convenience sample. The instrument that was then sent to the same study sample contained 99 vacation soft amenity attributes that were randomly placed on the instrument. The criteria used for attribute inclusion in this Delphi Round included: (1) Attribute quality was within the control of resort management; (2) Attribute delivery was possible by a majority of interval resorts; (3) Attribute contributed specifically to vacation enjoyment; (4) Attribute would be an enjoyment factor for at least ten percent of the ownership vacation sample population. Participants were asked to indicate the importance of each attribute to their family's vacation enjoyment using a five point Likert scale ranging from not important to extremely important. Participants were also

asked to provide information about themselves of a socio-demographic and life-cycle nature.

Statistical Analysis

To determine the actual number of soft amenity attributes that respondents perceived as beneficial to meeting their vacation enjoyment goals, simple frequency counts and percentages of respondents listing the attributes were made.

In an effort to reduce the number of attributes and identify key underlying soft amenity attribute constructs, a factor analysis with varimax rotation was performed using the SPSS Statistical package. Initial efforts generated an ill-conditioned matrix which failed to converge after multiple iterations. To reduce the number of variables several criteria were employed including: eliminating attributes with mean scores of 2.25 or less on a five point scale; exploring the "factorability" of attributes by examining the correlation matrix to determine if any attribute had excessive correlations of 0.3 or higher across multiple attributes, indicating no measure of unique underlying constructs; looking at the common factor variance or the proportion of total variance that was common factor variance and produced simultaneous linear equations. Commonality scores of .75 or higher were reviewed; a review of the squared multiple correlations to determine those with a high degree of multicolinearity. After the aforementioned cleansing of the data, a factor analysis with varimax rotation was performed on 75 soft amenity attributes.

Analysis of variance was used to determine whether the variables of age, employment, income, marital status and presence of children in the home significantly influenced the vacation soft amenity attribute factor preferences of resort vacationers. A t-test was used to determine the influence of the variable gender on amenity factor preference.

RESULTS

A total of 4,348 soft amenity attributes were initially provided by the 413 respondents to the Delphi Round One questionnaire. Since a variety of phrases were used to describe the same or similar amenity (i.e. sunbathing, laying by the pool, getting a tan, etc.) items were pruned and the remaining ones organized under eight broad categories. Subsequently, 125 attributes remained. See Table 1.

After reducing the 125 attributes to 75 attributes, based on the inclusion criteria described above, factor analysis with a varimax rotation generated 18 factors with eigenvalues greater than one. All 75 attributes loaded at or above the .30 level. The 18 factors accounted for 65.4% of the total variance among the attributes.

The complete list of soft amenity attributes and the factor labels appear in Table 2. For the sake of parsimony and soft amenity attribute theory building, some attributes were assigned to their second highest loading factor (Factor 16) while others were omitted for purposes of further analysis since they were unique to interval ownership.

The largest percentage of attribute variance correlations involved loadings on thirteen attributes to produce the factor "Information on Area Attractions". Seven additional factors generated common factor loadings of at least five attributes. These included the

soft amenity attributes specific to "Guest Services", "Audiovisual", "Sports and Sports Equipment", "Transportation", "Planned Activities", as well as "Hospitality and Operating Effectiveness".

A mean score for each of the 14 remaining factors for each respondent was computed and an analysis of variance was performed to compare the mean factor scores among different groups defined by the demographic and lifecycle variables of age, employment, income, marital status and presence of children in the home. For the variable gender a t-test was performed to compare the mean factor scores among different groups. Table 3 shows the results of the t-test and analysis of variance tests performed.

Gender

Three factors, "Guest Amenities", "Hospitality and Operational Effectiveness" and "Outdoor Aquatics", were found to be significantly influenced by a vacationers gender(p=.05). Females rated these amenity factors as more beneficial than males as factors contributing to a satisfying vacation experience.

Age

The soft amenity factors of "Sports and Sports Equipment", "Scope of Recreation Activities", "Outdoor Aquatics", "Culinary Amenities" and "Golf and Tennis" were all found to be significantly influenced by the age of the resort vacationer (p=.05). Also, "Indoor Aquatics" (p=.01) was significant. The older the resort vacationer is, the less importance he/she places on these factors as ones contributing to a satisfying vacation experience.

Employment

Retired individuals were found to be significantly less interested or concerned with the factors of "Sports and Sports Equipment" (p=.05), "Outdoor Aquatics" (p=.01), "Culinary Amenities" (p=.01), and "Indoor Aquatics" (p=.01) than vacationers with either single or dual incomes.

Income

Of all of the variables, income was found to have the most influence on the importance ratings of resort vacationers soft amenity factor preferences. Eight of the 14 factors were found to be influenced significantly by the amount of income an interval resort owner earned. Owners with incomes under $25,000 and those with incomes over $60,000 indicated "Planned Activities" were less important (p=.01). Owners reporting incomes of $40,000 and higher rated "Hospitality and Operational Effectiveness" as a factor more important to a quality vacation experience than resort vacationers with less income (p=.05). Resort vacationers with higher incomes consistently rated "Sports and Sports Equipment" (p=.05), "Transportation Amenities" (p=.05), "Outdoor Aquatics" (p=.05), and "Golf and Tennis" (p=.05) as factors of preference to meeting their vacation goals than vacationers with lower incomes. "Tranquil Amenities" and "Culinary Amenities" were factors significantly rated more important by resort owners earning between $40,000 and $60,000.

Marital Status

Only the factor "Scope of Recreation Activities" was significantly influenced by the marital status of resort vacationers.

Married persons rated this factor significantly more important than unmarried persons (p=.05).

Presence of Children in the Home

Resort vacationers with children living in the home rated "Sports and Sports Equipment", "Scope of Recreation Activities", "Outdoor Aquatics" and "Indoor Aquatics" significantly more important than vacationers without children. These factors were all significant at the .05 level.

DISCUSSION

Increased attention is being paid in the vacation resort industry to offering consumers a wide variety of soft amenities as a means of increasing their satisfaction with their vacation experiences. Unfortunately, the research literature has shed very little specific light on just what soft amenities are most important to a quality vacation because they have failed to discriminate on "vacation behavior" as a construct and have restricted respondent input to a limited number of forced-choice responses. This study avoided those pitfalls by concentrating on a specific person (interval resort vacationer)-product(interval or time-share vacation) interaction. The study also provided study participants with the opportunity to open-endedly list all of the soft amenity attributes they believed to be important in meeting their vacation goals.

It can be concluded from this investigation that interval vacation owners feel that a wide array of soft amenity attributes are important to their vacation enjoyment. Amenities that enhance their desire for "doing" as well as those amenities that enhance their desire to "relax" are both perceived as important contributors to a satisfying vacation experience. As well, interval resort owners place a great deal of importance on hospitable service and clean, well run facilities, providing information about area attractions, having planned activities, providing opportunities for socialization and offering entertainment outlets as contributors to a satisfying vacation experience.

Interval resort managers need to be aware that owners place greater or lesser importance on certain amenity factors depending on their age, gender, employment status, income, marital status and whether they have children living with them or not. This information is particularly important to resort marketers who can use it to more effectively and efficiently match prospective purchasers with the attribute preferences being sought to enhance their vacation.

Demographic trends project significant increases in persons age 60 and over for the foreseeable future. In addition, a continuous trend in the number of dual income families suggests that married couples will be increasingly interested in having their children accompany them on vacations. Both of these trends underscore the importance of resort managers becoming more sensitive to the unique attributes that enhance vacation enjoyment of these market segments.

Lastly, previous empirical research has suggested that satisfaction is a function of both expectations related to importance factors and judgements of their performance. As a consequence of this study, resort managers now have a better understanding of the soft amenity attribute factors perceived to be important by interval owners. Logically, they may now use these

data as a tool to assess their performance in delivering the desired amenities.

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TABLE 1

SOFT AMENITY ATTRIBUTES BY FREQUENCY AND PERCENTAGE OF RESPONSE

Soft Amenity Attribute Category	Number of Attributes	Frequency of Response	Percentage of Response
Recreation	32	838	19.2
Area Attractions	14	837	19.2
Entertainment	10	176	3.9
Socializing	6	135	3.1
Relaxing	12	922	21.3
Management & Staff	25	790	18.2
Information	8	186	4.4
Other	17	464	10.7
Total	125	4,348	100.0

TABLE 2

KEY SOFT AMENITY ATTRIBUTE SCALES

1: Information on Area Attractions	Variance 21.3
Attributes	Factor Loading
Brochures on Area Attractions	.78
Information on Local Fairs, Special Events, etc	.74
Information on Nearby Parks (theme,zoo,natural)	.73
List of Scenic Attractions	.68
Information on Historic Attractions	.65
Staff Knowledgeable about Area Attractions	.56
Rating System for Area Attractions	.53
Cost and Sample Menus of Restaurants	.52
Driving Map of the Area	.52
Location of Entertainment Spots	.48
Staff Assistance in Finding Areas of Interest	.47
Shopping Locations	.43[a]
List of Charges for Amenities (Factor 8 .263)	.42[a]

2: Guest Service Amenities	Variance 6.0
Attributes	Factor Loading
Flexible Maid Service	.68
Beach Towel Service	.67
Help with Luggage at Check In/Out	.67
Coffee Shop or Snack Bar	.66
Cocktail Service by Pool	.59
Staff Available 24 Hours	.52
Ticket Arrangements for Plays,Concerts,Games	.52
Evening Entertainment On-site	.49

3: Planned Activities	Variance 4.8
Attributes	Factor Loading
Scheduled Activities with Other Owners	.78
On-site Recreation Director	.68
Orientation Party	.66
Evening Activities	.63
Planned Activities	.62
Tour of Area	.49
Written Activity Schedule	.48

4: Hospitality & Operating Effectiveness	Variance 4.3
Attributes	Factor Loading
Helpful and Courteous Staff	.81
Friendly & Warm Attitude of Staff	.75
Clean Recreation Areas	.72
Furnishings Clean and In Good Repair	.67
Staff Able to Solve Complaints Quickly	.63
Recreation Amenities that Operate Well	.38

5: Audio Visual Amenities	Variance 3.5
Attributes	Factor Loading
VCR Available	.82
Variety of Video Tapes to Borrow	.82
Cable/Color TV in unit	.60
TV & Radio Listings	.57

6: Sports & Sports Equipment	Variance 3.1
Attributes	Factor Loading
Boating Opportunities	.70
Water Related Sports	.68
Opportunity to Rent Quality Sports Equip	.59
Bicycles to Rent/Borrow	.54
Skiing Opportunities	.48

7: Transportation Amenties	Variance 2.8
Attributes	Factor Loading
Local Transportation Information	.71
Reservations to Avoid Overcrowding	.68
Available Airport Transportation	.67
Rental Cars Available	.55
Pre-travel Information	.41

8: Scope of Recreation Amenities	Variance 2.4
Attributes	Factor Loading
Good Selection of Activities for All Ages	.76
Family Oriented Activities	.74
Good Variety of On-site Recreation Facilities	.58
Recreation Supplies to Borrow (cards,games,etc)	.44
Adult Only Floor	-.38[b]

9: Outdoor Aquatic Amenities	Variance 2.2
Attributes	Factor Loading
Adequate Sun Bathing Area by Beach or Pool	.78
Adequate Lounge Chairs by Beach or Pool	.77
Outdoor Swimming Pool	.65

10: Tranquil Amenities	Variance 2.2
Attributes	Factor Loading
Walking/Nature Trails	
Hiking/Biking Trails	
Reading Material Lending Library	
Quiet Surroundings	

11: Area Attractions II[c]	Variance 1.9
Attributes	Factor Loading
List of Restaurants in Area (Factor 1 .269)	.61
Discounts for Area Attractions (Factor 1 .302)	.58
List of Cultural Attractions (Factor 1 .313)	.33

12: Culinary Amenities	Variance 1.8
Attributes	Factor Loading
Picnic Supplies (basket,food,games)	.60
Gorcery Information or Delivery	.53
Barbecue Facilities	.46

13: Indoor Aquatic Amenities	Vairance 1.7
Attributes	Factor Loading
Jacuzzi, Hot Tub, Sauna	.66
Indoor Swimming Pool	.62

14: Interval Ownership[d]	Variance 1.6
Attributes	Factor Loading
Facilities Restricted to Owners Only	.71

15: Golf and Tennis Amenities	Variance 1.6
Attributes	Factor Loading
Golf Course Available	.69
Tennis Courts Available	.53

16: Omit[e]	Variance 1.5
Attributes	Factor Loading
Adult Lounge (Factor 15 .213)	.56
Attractive Landscaping (Factor 10 .386)	.42

17: Interval Ownership	Variance 1.4
Attributes	Factor Loading
Not Being "Sold To" While on Vacation	.76

18: Interval Ownership	Variance 1.4
Attributes	Factor Loading
Owner/Manager Meetings	.56

[a]Usually a factor loading of .45 is necessary to be retained on a factor scale but in certain instances factor-based scales ignore specific variations in the factor loading and consider only one type of information as relevant: either a variable loads on a given factor or it does not. The rule of thumb used in this context is to consider factor loadings less than .3 as not substantial (Kim and Mueller 1978).
[b]Signs for variables on a given factor have a specific meaning relative to the signs for the other variables; the different sign means that the variable is related to the factor but in the opposite direction (Kim and Mueller 1977).
[c]Factor 11 violates the postulates of parsimony and simple structure which states that a variable has factor loadings on as few common factors as possible, and that each common factor has significant loadings on some variables and no loadings on others.
[d]Factors 14, 17 and 18 are considered Unique Factors or ones that are believed to affect only a single observed variable (Kim and Mueller 1978: 85-86).
[e]Factor 16 violates the postulate of simple structure which states that a variable has factor loadings on as few common factors as possible, and that each common factor has significant loadings on some variables and no loadings on others.

TABLE 3
SIGNIFICANCE OF DEMOGRAPHICS TO VACATION SOFT AMENITY FACTORS
(ANOVA and t-tests)

Attribute Factors → / Variables ↓	Info on Area Attributes	Guest Amenities	Planned Activities	Hospitality & Operational Effectiveness	Audio/ Visual Amenities	Sports & Sports Equipment	Transportation Amenities	Scope of Recreation Activities	Outdoor Aquatics	Tranquil Amenities	Discount on Attractions	Culinary Amenities	Indoor Aquatics	Golf & Tennis
	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value	F Mean Value
GENDER[a]	t=-1.80	t=-2.66**	t=-.68	t=-2.52**	t=-.12	t=.64	t=-1.82	t=.71	t=-2.4**	t=-.30	t=-.61	t=-.95	t=1.10	t=.82
Male	3.5	2.8	2.6	4.4	3.1	2.8	3.5	3.1	3.9	3.1	3.6	2.7	3.4	2.4
Female	3.7	3.0	2.6	4.5	3.1	2.7	3.6	3.1	4.1	3.2	3.6	2.8	3.3	2.3
AGE	1.22	1.79	1.20	1.17	1.69	19.10**	1.72	3.20**	3.36**	1.63	1.11	2.79**	2.82*	3.23**
20 - 29	3.7	3.0	2.8	4.5	3.3	3.1	3.7	3.1	4.2	3.3	3.9	2.8	3.3	2.6
30 - 39	3.6	2.9	2.5	4.4	3.3	3.1	3.5	3.2	4.1	3.3	3.6	2.9	3.5	2.3
40 - 49	3.7	3.0	2.6	4.6	3.1	3.0	3.7	3.2	4.1	3.1	3.6	2.9	3.4	2.6
50 - 59	3.6	3.1	2.7	4.4	3.0	2.5	3.5	2.9	4.0	3.1	3.7	2.7	3.4	2.3
60 +	3.5	2.7	2.5	4.4	3.0	2.0	3.4	2.8	3.6	3.0	3.5	2.5	2.9	2.1
EMPLOYMENT	2.16	.387	.603	1.67	1.37	18.37**	.752	2.27	3.23*	1.62	.386	3.05*	2.62*	2.15
Dual Income	3.7	3.0	2.6	4.5	3.2	2.9	3.6	3.2	4.1	3.2	3.6	2.9	3.4	2.5
Single Income	3.6	3.0	2.5	4.5	3.0	2.8	3.5	3.0	4.0	3.1	3.6	2.7	3.3	2.3
Retired	3.5	2.9	2.7	4.4	3.0	2.0	3.4	2.9	3.7	3.0	3.6	2.5	2.9	2.2
INCOME	1.50	1.79	2.61*	5.26**	.899	4.83**	3.39**	.337	5.16**	2.53*	2.22	3.55**	.646	8.34**
under 25K	3.5	2.7	2.4	4.1	2.8	2.4	3.4	3.0	3.4	2.9	3.2	2.5	3.1	1.8
25K - 40K	3.6	2.8	2.7	4.4	3.1	2.6	3.3	3.1	3.8	3.0	3.6	2.6	3.5	2.0
40K - 60K	3.7	3.0	2.7	4.5	3.1	2.7	3.6	3.0	4.1	3.3	3.8	3.0	3.3	2.4
over 60K	3.6	3.0	2.5	4.5	3.2	2.9	3.7	3.1	4.1	3.1	3.7	2.8	3.3	2.6
LIFECYCLE A	1.17	.639	.007	1.39	.516	2.83	1.22	4.79**	1.84	2.20	1.14	.004	.412	.897
Married	3.6	2.9	2.6	4.5	3.1	2.7	3.6	3.1	4.0	3.1	3.6	2.8	3.3	2.4
Unmarried	3.7	3.1	2.6	4.5	3.2	2.9	3.7	2.8	4.0	3.4	3.6	2.8	3.4	2.2
LIFECYCLE B	.023	.015	.506	.379	1.16	29.33**	.230	90.32**	7.01**	.222	.199	.323	13.18**	1.71
No children	3.6	2.9	2.6	4.5	3.1	2.6	3.6	2.8	3.9	3.2	3.6	2.8	3.2	2.3
Children	3.6	3.0	2.6	4.5	3.2	3.0	3.6	3.5	4.2	3.1	3.6	2.8	3.6	2.5

[a] t-test * significant at .05 ** significant at .01