

Purchase Decisions in Urban Homes among Middle Aged Consumers with Grown Children in Obafemi Awolowo University, Ile-Ife, Nigeria

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Abstract - The study evaluated purchase decisions in urban homes among middle aged consumers with grown children in Obafemi Awolowo University, Ile-Ife, Nigeria. The objectives were to evaluate the level of participation of children in family purchases and identify the factors that contributed to children purchase participation. There averagely four children per household. The various products purchased by households for investigation were; foodstuff, household items, automobile, and accommodation. The factors responsible for children participation in purchases were; leisure time (81.13%), age (71.96%), gender (63.09%), family income (60.65%), class of commodity (54.18%), education of children (64.67%) as well as stage of life of children (66.03%). Despite children participation in purchase decision, the result revealed that most purchases for home makers' responsibility were done by female children while the most of investment related purchases and high involving purchases were carried out by male children. Upon the significance of children in household purchase decision, the result still portends that a limit exists into the level of participation because some products are user sensitive and thus purchase sensitive. Lastly, the study also points to the fact that a limit exists to the level of participation of children in high involving purchases. Criteria that may step up children (male) in involving purchases may be by way of supervisory role as it is expected in building construction through input use supervision and intermittent purchases.

Index Terms – Children, Full nest III, Normal distribution, Participation, Purchases.

I. INTRODUCTION

One wonders why there is the worry of who makes purchases for families and households. At least, the most important thing is for families and households to be accessible to whatever they needed and at the right time. The conventional standpoint has established that price is the only worry by customers in order to make effective demand. Much as the question of who makes purchases in the home is of little relevance by family members, it is of significance to marketers. What is irrelevant from the perspective of consumers is of significance to marketers because it guides them in targeting their marketing offering. The essence of this is that marketers want to beat competitors that are automatically always on their nerves irrespective of the product in question. This can be achieved by keeping a closed circuit view of the entire household and evaluate who is responsible for purchases. Each marketer of competing products wants to have as much market share as possible. Achieving great market share has as much advantages as possible and is dependent on knowing who makes purchases for the targeted homes and market segment.

Various researches have been carried out, each result have shown uniqueness that have not indefinitely stood the test of time. Reasons for short span in validity of findings of research studies are the ever changing family structure. Families share many characteristics but differ dramatically in others which are responsible for variations in roles played within and between each other including purchases decision for household satisfaction.

Studies have indicated that various social variables are of relevance in predicting purchase decision among family members. Gender is a significant factor influencing household purchases and that products are sex-typed[1]. According to the authors, women are more internally focused whereas men are externally focused; their approach and processes are often quite different. From another study, age has been posited to significantly to influence buying process. This is because across cultures, people tend to possess stereotypical views of the elderly, with conventional wisdom holding that they are kind, warm, and friendly, but time incompetent, ineffective, and helpless [2]. While there is substantial overlap in abilities, preferences, and goals between older and younger consumers, there are also substantial differences. For example, the elderly are consistently more brand-loyal than younger consumers [3]. Age differences have important theoretical and practical implications for how decisions are made and how they can be improved. Age increases can lead to declines in the efficiency of decision making processes; thus predictions that are made will translate to poorer quality outcome. Studies [4] have also examined the influence of children on family purchase decision. Authors [5] focused on the process of buying. Some other authors focused their work on the decision to purchase a particular product such as house, and purchase of automobile by households [6]. Some other researchers [7] anchored their research on resource contribution and resource control contexts of household heads (husband and wife).

In view of the foregoing, it was observed that most of these detailed studies were from outside Nigeria, where the cultural and economic environments differ from what is applicable in Nigeria. Whichever way authors have looked at the concept of purchase decision, this study attempts to consider the influence of grown children by considering two key variables in the buying process; buying roles and buying process because cultural and economic environment in Nigeria are different from what it is in developed economies. Economic atmosphere has in the recent time left more grown children and older dependents with their

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parents and guardians. This category of family structure has introduced different purchase participation.

II. LITERATURE REVIEW

It is not very common to have more than one generation of families living together in the cultural ideology of urban people in south west Nigerians from both the literate and illiterate households. Unfortunately, high level poverty and unemployment has led to a rise in the age at which children and dependents separate from parents and guardians[8]. This has paved way for idleness that might impact on purchase decision of the home by these children in the face of competing time from parents and guardians by capitalist type of employers that have dominated business environment. This therefore paved way for family purchases to be 'outsourced' in the hands of these class of dependents tagged 'unpaid maid servants'. Because of blood and family ties between households and these 'unpaid maid servants' categories of dependents, it is normal that if any decision was made there can never be any rejection by household heads. From the work of [9] age of children was established as a significant factor in family purchasing decision through their pester power. Another study [10] concluded that as children age, they become important personality in family purchase decision. Studies [11] [12] indicated that with the increase of age of child, decision making abilities develop resulting in the influence in family purchase decision process. The importance of age was highlighted [13] in their study where they established a positive association between the adolescents' socio economic background and the degree of brand preferences for several products. In their study, they anchored the preference of friends as a source of information that can guide purchase decision. From their study, there was an inverse relationship between age and parental advice. This implies that as the age of the children increases their dependency on parents for shopping decreases and they tend to become sophisticated consumers

III. METHODOLOGY

This is a primary research study that is descriptive in nature. The study considered middle aged respondents who are in the active working stage of life. This is because this stage of life otherwise called full nest III commands more of grown dependent children that can spark routine purchases. It is also a stage that is expected to have the ability to be in investment stage of their life cycle. There is expected there wide and diverse product purchases by this group of people. A well structured questionnaire was used to elicit information from a total of 371 respondents that were all university staff. The justification for this group of respondents was because of the good representation of different social, cultural, and economic background that staff members possess. The sample also represent a good location for urban lifestyle that is expected of anywhere in Nigeria

IV. RESULT & DISCUSSIONS

This section brings out clearly the characteristics of household members who are respondents as well as that of their grown and dependent children that might have an effect on family purchase decision. Various aspects of descriptive information about the dependent children are analysed. The descriptive information about respondents indicated that averagely each family has 3.6 children. This produced a total of 1,317 children for this study.

A. HOUSEHOLD CHARACTERISTICS

The various age ranges of the children from this study are presented in Table 1. The greatest proportion of children (32.24%) is in the central class interval of 21-25 years. The same interval also represents modal class as well as the median class interval. This result is an indication that the data fits well for whatever inference that is drawn from it because it is in line with the properties of normal distribution. The summary on gender classification of the dependent children also indicated a close to 50-50 distribution that is expected of any binary statistics such as gender. Gender classification is a natural demarcation through chromosomes. Accordingly, representation between these two binary outcomes is expected to be equal (50-50). Any observed difference between the representations is supposed to be due to chance. The outcome of this analysis indicated that both gender category were fairly equally represented; male accounted for 48.29%, and female representation was 51.71%. Chi square analysis puts the result at 1.54 which is not significant at 5%. The interpretation of this statistical insignificance is that the outcome is not expected to have any influence along gender classification. The study went further to classify the children into level of educational attainment. This was with a view to establishing the degree of exposure and independence of mind towards effective decision making for and on behalf of anybody such as family purchase decision making. The result as presented in Table 1 indicated that almost 85% have been exposed to tertiary level of career advancement. This also puts the clarity on ability to decide on behalf of their various families in terms of purchase action. All studies about family purchases have been silent on money for purchase action. Rather, an assumption has been taken that money for purchases is not lacking. This study attempts to corroborate the same position by evaluating the financial status of parents through an examination of their work categorisation. By viewing father and mother as two people in one fold, there is therefore a doubling of persons (742) in terms of income generation in this study. Only 56 out of a total of 742 people in this study that were indicated to be full housewives constitute absolute dependence.

TABLE 1: CHARACTERISTICS OF HOUSEHOLDS

Age range of children & dependents (years)		Frequency			
		Absolute	Rel (%)		
11-15	Mean age = 23.08 years	181	13.74		
16-20		224	17.02		
21-25		451	32.24		
26-30		316	23.99		
31-35		145	11.01		
Total (based on 1,317)		1,317	100.0		
Gender of children & other dependents					
Male	$\chi^2 = 1.54$	636	48.29		
Female		681	51.71		
		1,317	100.0		
Work category of father & mother					
Both parents (formal employment)		69	18.60		
Father (formal employment), mother (informal employment)		127	34.23		
Both parents (informal employment)		87	23.45		
Father (formal employment), mother (full housewife)		56	15.09		
Father (informal), mother (formal)		32	8.63		
		371	100.0		
Number of vehicles per household					
1	Average approximately = 2	159	42.86		
2		104	28.03		
3		77	20.75		
4		31	8.36		
		371	100.0		
Home/building ownership status of respondents					
Yes	Number of houses	1	Average = 1	189	50.94
		2		92	24.80
		3		38	10.24
No	rented occupants			52	14.01
				100.0	
Educational status of children & other dependents					
Awaiting tertiary admission		199	15.11		
At tertiary level		327	24.83		
Just concluded tertiary level		414	31.44		
Completed tertiary for more than a year		209	15.87		
Post graduate student		168	12.76		
		1,317	100.0		

Source: Field survey, 2017

In line with the focus of this study, an attempt was made to classify respondents (households) according to the number of vehicles they possess for the various movements of family members from place to place. The various distributions of respondents on the basis of number of vehicles owned is summarised in Table 1. Further calculations revealed approximately two vehicles per household. Building was another important asset/item owned by households through various means of purchases. Approximately 86% of respondents had buildings of various numbers to them as part of family properties. On the average, each respondent could be concluded to have at least one house to them. This summary can be seen in Table 1

B THE BUYING PROCESS

This study anchored its discussion on two major pillars of the buying process; buying roles and buying behaviour. The buying roles in terms of; suggestion, decision, actual purchase, and use that people play in the process of buying a product. This is important towards establishing the role that each household member plays in purchase decision. The buying behaviour is concerned with the degree of participation or otherwise in buying behaviour. On this note, this study has therefore identified major areas of items that household is expected to have purchased within the last couple years. Attempt was made to evaluate who was responsible for such purchases in the past recent years or in the event that such item is to be bought soonest. This will be used as a proxy for determining whose responsibility is purchasing decision in urban households with grown dependent children

C FOODSTUFF

This is a frequent item in the purchase list of any household. All respondents in the survey indicated that purchase of food for family consumption is in line with home maker's role and as such the responsibility is feminine in nature. Because of the feminine attribute, such role played in the buying decision is by women. This is in line with the summation that such was household task allocation [14]. Respondents (male household heads) concluded that in almost all cases it is the woman (wife) in the house that will influence the decision to go for shopping. She comes up with this responsibility by taking inventory of what is to be bought from her quarters (kitchen). The wife also plays the role of influencer, and decider. Eventual purchase may now be committed into the hands of daughters. Two reasons were adduced for committing such responsibility into the hands of daughter; they are building up homemaker's responsibility, and they (daughters) in the same way as their mother are good at looking into inward needs of the family. There is a limited manifestation of involvement in the buying behaviour for foodstuffs according to the survey. Family needs are merely listed out and purchases made through impulse and persuasion to buy by the market players. Majority of the parents said their wives have deliberately avoided shopping with their children as they claimed that purchases made by the children will leave no room for complain, rejection and neither will there be wastage in consumption compared to when purchases were made jointly or made by parents. Results were able to classify foodstuff into two categories; 'raw' and processed. Some of the respondents (76%) claimed that the purchase decision of household 'raw' food was carried out by their daughters since they are mature enough to do the shopping and also claimed that resource transfer for such purchases emanated from them (father) through the mother (wife). The remaining 24% concluded that purchase decision for 'raw' foodstuff was done by their wives. Male children involvement was barely nonexistent as far as 'raw' foods were concerned but they competed purchases for processed

food. This is because respondents (13%) stated that male children got involved in purchases of processed food for family consumption.

D HOUSEHOLD ITEMS

Various items are used in the home on day-to-day basis. These items are not frequently purchased and are relatively more expensive. The items in this list include furniture, electronics, and other household utensils. Respondents indicated that they had made purchases along these lines of products in the last three years. Summary of the level of participation of family dependents in the purchase of these products are as indicated in Table 2. Children have been found to exert their power over adults purchasing behaviour to products ranging from small household products relatively inexpensive purchases such as torchlight, batteries [15] to expensive items [16]. This study observed more of children participation in purchases for household items but the result between male and female was quite asymmetrical. For instance, 68% of purchases of electronics as household items were done by respondents' children. The distribution of this figure into purchases made by male children and female children presents a unique result. Male children recorded five folds of purchases compared to female at 57% and 11% respectively. This summary can be seen clearly in Table 2. Considering furniture as another important household item, more than half purchases (56%) among respondents were executed by household children. A clear observation of the distribution of this figure amidst male and female children indicated that male children were majorly responsible for the choice of purchases of this item for the home. This was indicated by 49% purchases attributable to male children and as low as 7% purchases of furniture attributable to female children.

E AUTOMOBILES

Essential for the day to day running of any family is mobility. This comes in different sizes, models, make, and brands. Majority of the respondents have at least one form of mobility or the other. In addition to household owned vehicles are vehicles that are also on hire. At least a family without owned vehicle will automatically operate hired vehicles for their daily and routine itinerary. Table 2 presents the summary of automobile use as applicable to respondents in this study. For the hiring services of automobiles by households as indicated by respondents, 72% indicated that male children were involved in the arrangement for such services with just 5% on the complement by female children. The study went further to see how decision looks when it comes to purchase of automobile for household use. This was partitioned into two on ground of complexity of involvement and capital involved between fairly used and brand new automobile. The result was a reflection of one-third purchase participation in household automobile by male children that had approximately no complement by the female children. On the same product, new automobile purchase also had male children participation in its buying process, although there was a significant drop in its participation to 6%

relative to when the product was fairly used. This product class had no female children participation whatsoever (Table 2).

F ACCOMMODATION

The biggest investment of any household or family is accommodation. This may be rented or owner occupied. Owner occupied house may be by self construction or by direct purchase. There is a high level participation in sorting out accommodation issues of households by male children in this study. Considering rented accommodation, about 85% of respondents concluded that their male children took care of choice of where such houses were located while female participation was as low as about 22%. When the option of accommodation by household was direct purchase of already constructed house, the level of involvement dropped sharply to 35%, but the information still suggested that male children still had greater influence on this item for household use compared to female children that was reported to have only 3% participation. In a situation where construction of the intended accommodation was the option, the level of male involvement became increased compared to when it direct purchase option.

G PRODUCT DURABILITY AND CHILDREN PURCHASE PARTICIPATION

Products consumed in households can be classified as either durable or non durable. Durability is the extent to which the product can exist for a long time. From Table 2, it can be observed that the product types are indicated in order durability. The non durable products (foodstuff) had more of children participation in its purchases; greater influence by the female children. This is in line with previous conclusion that they are more frequently consumed and used by the children[17]. When the study moved to household items such as electronics that are more durable relative to foodstuff, children participation became slightly lower. Majority of the influence by children was carried out by male children. This was rated third in order of participation by children. A further examination of Table 2 revealed that children participation further reduced when automobile was considered. Major reason for low participation by children in this category of products was that they are not relevant to children's use [17]. Lastly on Table 2 is accommodation (housing). Housing is the most expensive investment and is expected to have the least of children participation [17]. On the contrary, this was the second in ranking by participation of children. Two good reasons are advanced for more of children participation in this product class. The first is that accommodation may come in the way of rented occupancy. When it is rented occupancy, it becomes a non durable product because tenancy in most cases is usually one year. The financial burden on this note is low, and children as well may be involved in the choice of where to get apartment for use by the family. Children, being who they are would want some facilities such as regular water supply for the home that will

minimise the need for their assistance. Again, they are eager to consider regularity of power supply so as to guarantee their comfort at home, as well as nearness to some of their friends and social centres. The second reason for the high involvement of children in accommodation is that when the option applicable to establishing housing is through construction, the construction takes a period of months, if not years. Purchase of inputs on regular basis, as well as supervision of material usage on construction site in order to guide against theft that is common among most artisans in Nigeria work environment can only be effectively handled through owner's child(ren) participation in work sites and locations.

TABLE 2: DECISION MAKER FOR ITEMS CONSIDERED IN THIS STUDY

Product types		Frequency (Children)			
		Figures in parentheses are %			
		Male n=636	Female n=681	Pool Average	
Foods	Raw	13 (2)	518(76)	40.5	1 st
	Processed	83 (13)	279(41)	32.3	
Household items	Electronics	363 (57)	75 (11)	33.1	3 rd
	Furniture	312 (49)	48 (7)	25.9	
Vehicle	Hire	458 (72)	35 (5)	39.4	4 th
	Purchase (fairly used)	210 (33)	3 (0.4)	15.6	
	Purchase (new)	38 (6)	0 (0.0)	2.7	
Housing	Rent	541(85)	150(22)	56.8	2 nd
	Purchase	223 35)	21 (3)	18.0	
	Construction	356 56)	28 (4)	27.2	

Source: Field survey, 2017

Note= figures for male and female may not sum up as parents are also on the purchase list that are not captured in this study

H REASONS WHY CHILDREN AND DEPENDENTS HAVE BEEN ASSIGNED PURCHASE DECISION

Some of the important reasons why respondents' children and other dependent relatives have actively been involved in household purchase decision are discussed as follow:

I LEISURE TIME

The conventional stereotypic family structure where women are seen as mothers, who stay at home, cook, clean, and take care of the home posited that the buying decisions by women is not competed. However, the modern housewife is very different. She is better educated, more responsive and involving in raising money for family upkeep, leaves home as early as the man leaves, and sometimes may return home later than the man. The implication of all of these is that women now have a drastic reduction in their spare time. The transition has also led to some fathers spending more time actively engaging themselves in home chores [18]. Despite the likely time lag recorded for men, a majority of decisions made by men are for themselves while a majority of decisions for women are about others. A woman

typically makes financial decisions for herself, her significant other, her children, and even her parents. Women are more often in charge of family finances than in previous generations [19]. All these factors have contributed to this new shift in children purchase participation especially now that it is taking longer for children to get job after completing schooling, including the trend to wait longer to get married and set up an independent home. From the foregoing, most of the respondents (81.13%) in this study have attributed time as a leading reason of children participation in household purchase decision.

J AGE

Age dynamics have been well discussed in literature. There exists positive relationship between age and the children influence in family purchase decision [10]. It was seen that an inverse relationship exists between the age of children and their dependency on parents for shopping; as they tend to become sophisticated consumers [13]. The result as indicated in Table 3 showed that almost 72% of respondents gave age as a justification of their dependent children participation in family purchase decision. They posited that the children are old enough to decide on where and how much to pay for various items of purchase

K GENDER

Gender of the child also has a substantial influence in family purchase decisions. Male children were seen to be more influential for products like video games and CD's whereas female children influence was seen to be high in household items like cloths, bakery items and writing [10] [11]. Study [20] about parent-child shopping behaviour, the authors discovered that fathers were more inclined towards sons and felt more comfortable with sons during shopping than daughters. Daughters support their mothers in purchase decisions as mothers felt comfortable discussing several purchases with their daughters. This scenario is similar to the observation in this study where more than 76% female children took part in food stuff purchases. This is so considering the fact that such responsibility is traditionally linked to home maker's role of the woman. In the same way, participation for more involving purchases was observed in this study to be carried out by male children. In overall, 63% of the respondents indicated gender as a contributory factor to children participation in family purchase decision.

L INCOME

Studies [21] [11] confirmed that children influenced higher in high income families (professionally engaged parents). The explanation was that the amount of time spent away from home is a significant explanatory variable for both spouses' perceptions of children's influence. Parents in such high income homes have limited time to participate in purchase of products for family use. This however makes them ratify whatever decision taken by the children, inclusive of purchase actions. This result corroborates the assertion that three-fifth of the respondents laid claim that

making income for family needs has taken away time for such activity as family purchase [21]. Moreover, the children are grown enough and could do better purchases for the home than the parents could do because they have all the time to themselves.

Class of commodity	201	54.18
Education	240	64.67
Stage of life	245	66.03

Source; Field Survey, 2017

M CLASS OF COMMODITY

Some commodities are user sensitive. User sensitive commodities are commodities that only the user would appreciate to see, and pay for. Good examples of this category of commodities are underwear. Above a particular age range, children do not appreciate being bought commodities of this class irrespective of the quality attributable to the product. The same applies to products that are jointly consumed in the home. For instance, the colour on the walls of a home might be preferred to be of a particular colour by the father, of another colour by the wife, and of a set of combination of colours by the children. Even male and female children might have different preference for colour. This report observed that class of commodity has a significant bearing on who does the purchase. For instance, purchase of electronics was dominated by male children; purchase of food items was dominated by female children. Again, issues relating to accommodation were addressed by male children. From this study, about 54% of respondents were of the view that class of products affects who makes purchases.

N. EDUCATION

An educated person is an informed person. Education has significant bearing on decision making in terms of ease, basis, and its long time implication. More than 64% of respondents indicated that education is another major characteristic of homes where dependent children are in charge of family purchase decision. The summary is presented in Table 3.

O. STAGE OF LIFE

Stage connotes the current economic environment of any household. A household where the children are just struggling to enrol for tertiary education is different in terms of involvement in family matters such as purchases from another household that has almost all the children having completed tertiary education, even if the children from both cases are of the same age range. Completion of school is a stage that has been attained by one; it is a stage that is yet to be attained by the other. Almost 66% of respondents see the importance of stage of life as a characteristic that enhance children purchase decision

TABLE 3: MAJOR REASONS IDENTIFIED FOR CHILDREN PARTICIPATION IN FAMILY PURCHASES

Reasons	Frequency	
	Absolute	Relative (%)
Leisure/spare time	301	81.13
Age	267	71.96
Gender	234	63.07
Income	225	60.65

P. PERCEPTION OF RESPONDENTS ABOUT CHILDREN PARTICIPATION IN FAMILY PURCHASES

In addition to other activities, this section attempted to measure respondents' perception of children participation in family purchase decision. This was undertaken with the use of the five-point likert scale construction statements. This is because perceptions have been established to affect decision in so many areas consumer behaviour. Various constructs that were posited to be affecting purchase participation were analysed Table 4. The very high mean score, those approaching '5' were those that loaded more on positive scale towards support for the statement while the low mean score; those close to '1' are those that indicate low/poor support for the statement. Throughout this paragraph, the following acronyms and their meanings were used; SA = strongly agreed, A = agreed, U = undecided, D = disagree, SD = strongly disagree

Q SHOPPING ATTRIBUTES OF CHILDREN AS PROXY FOR PARTICIPATION IN FAMILY PURCHASES

This segment discusses some statements about shopping attributes of respondents' children as a predictor of their participation in family purchases. The first statement was that there is no restriction to the class of products being purchased for the home by the children. This statement was strongly agreed to by 23% of respondents. By pooling the strongly agreed and the agreed respondents, the result indicated 44% while it can also be concluded that 18% disagreed to the statement. Their disagreement can be interpreted to mean that there exist categories of products that the children cannot shop for the family use. The mean weight for the statement was 3.28. Next statement was that the family recorded minimal wastage for purchase made by the children compared to purchases made by parents. This was loaded very high on the acceptance scale. The statement recorded about 60% agreement with just about 25% disagreement as indicated in Table 4. The mean weight of the proposition on a five point scale was 3.69. Another important statement under this segment was that respondents' children had more idle time compared with their parents. The respondents in great proportion (71%) agreed that time is very much disposable for their children in purchase participation than do to them the parent. This recorded a mean value of 3.93 on a five point scale. The study went further to confirm whether purchase participation by children would be lowered if spare times become available to the spouse (wife). From the result, majority of the responses (51%) disagreed. This however is to say that there would not be lowering of children participation in the face of spouse accessibility to time. The mean value was 2.65 (Table 4). Next on the list of statement was the proposition that children have higher bargaining power compared to parents. This may be justified on



income earning potentials; people who earn income may have the mentality that more money will still trickle in while children who do not work would strive to maximise whatever is in their hands. On this note, more than 40% of respondents believed that bargaining power is a strong influence in their children participation in family purchases. Approximately one quarter of the respondents disagree with this position, while the mean estimate of the statement was 3.22. High involving product purchases was also analysed under this segment. It was more reported on the disagreement mode that children are responsive for purchases of durable goods. The mean estimate was 2.26, with about 63% disagreement by respondents. When respondents were examined on their feelings towards purchases made by their children, it was reported by more than 45% that they would accept such purchases with delight while less than a quarter indicated the contrary. The statement had a mean estimate of 3.30 as can be seen in Table 4.

Table 4: Shopping attributes of children as proxy for participation in family purchases

Statements	Level of agreement (%) (n = 371)					Mean
	SA	A	N	D	SD	
There is no restriction to purchases made or to be made by my children at home	23	21	28	17	11	3.28
Purchases made by children in my home recorded limited wastages and low abandonment	39	21	15	20	5	3.69
One major reason why my children have taken over family purchases in my house is because they have enough idle time	45	26	12	11	6	3.93
If my wife resigns from her formal employment today, she would take over all family purchases	11	13	27	26	25	2.65
Good bargaining power is the major reason why my children have taken over family purchases in my house	16	25	33	17	9	3.22
Items that are long lasting and with high purchase involvement in my home are mostly purchased by my children	5	13	19	29	34	2.26
I have better tolerance and adaptive mindset to products purchased by my children than if I were the one that did the purchases	19	27	30	13	11	3.30

Source: Field Survey, 2017

R. PRODUCTS DIMENSION MANAGEMENT AS PROXY FOR CHILDREN PARTICIPATION IN FAMILY PURCHASES

Various dimensions of products are examined under this segment in order to bring out the major areas where these dimensions influence children participation in family purchases. The first statement that was analysed was that children understand all the dimensions of quality for efficient shopping and purchase behaviour for most products. This statement was agreed by about 51% of respondents while less than 25% disagree to the statement. The mean estimate to the statement was 3.42 as seen in Table 5. The next statement was that children have greater tendency to compare products from more marketers before making final purchase. This statement was also agreed to by 43% of respondents while a quarter of all respondents disagreed to it. The statement also had a mean estimate of 3.27. The succeeding statement that children have better understanding of what time to shop for each product in order to enjoy reduced price regime and discounts had a less than mean of 3.00. The statement had more disagreement (32%) relative to agreement (27%). In terms of cost incurred by respondents and costs incurred by their children in purchase of the same type of product, almost half of the respondents (47%) concluded that their children will incur less than they will incur; a situation that puts children purchases as advantages from the family perspective. The study also established that children maintain closer relationship with marketers; a relationship that translates to better accommodation of post purchase complaints than if purchases were done by respondents. The statement recorded a mean score of 3.49. Lastly, this segment analysed the operations of latest model of any product purchased by households. The result showed that children are superb in the area of operating all the functions of any new product. This statement recorded the highest mean value (4.11) under this segment, and it also had the highest degree of agreement of 82% (Table 5).

TABLE 5: PRODUCTS DIMENSION MANAGEMENT AS PROXY FOR CHILDREN PARTICIPATION IN FAMILY PURCHASES

Statements	Level of agreement (%) (n = 371)					Mean
	SA	A	N	D	SD	
My children understand all the dimensions of quality for efficient shopping and purchase behaviour for most products	22	29	25	17	7	3.42
My children have greater tendency to compare products from more marketers before making final purchase	19	24	32	15	10	3.27
My children have better understanding of what time to shop for each product in order	10	17	41	19	13	2.92

to enjoy reduced price regime and discounts						Strategies by Children. <i>Asia Pacific Advances in Consumer Research</i> , 1, 229-236.
The costs incurred by my children in making purchases are always lower than costs incurred by self purchases	26	21	23	18	12	[5] Blackwell R. D., Miniard P. W., Engel J. F. (2006). <i>Consumer Behavior</i> . Mason: Thompson South Western. 68-99.
My children maintain greater relationships with marketers that accommodate post purchase complain if need be	31	29	11	16	13	[6] Davis, H. and Rigaux, B. (1974). Perception of marital roles in decision processes. <i>Journal of Consumer Research</i> , 1(1), 51-61
My children know and understand the operations of latest model of any product than I do	43	39	8	6	4	[7] Rosen, D. L. and Donald H. G. (1983). Determinants of Role Structure in Family Financial Management. <i>Journal of Consumer Research</i> , 10, 253-258

Source: Field Survey, 2017

V. CONCLUSION

The study was on purchase decisions in urban homes among middle aged consumers with grown children in Obafemi Awolowo University, Ile-Ife, Nigeria. They objective were to evaluate the level of participation of children in family purchases and identify the factors that contributed to such. The study was a primary survey research that involved the use of structured questionnaire that was administered to 371 respondents. The results of the survey put all the dependent children at 1,317. This resulted 3.60 (approximately 4) per household. The various classification of products purchased by households for investigation were; foodstuff, household items, automobile, and accommodation. The various factors responsible for children participation in purchases were; leisure time (81.13%), age (71.96%), gender (63.09%), family income (60.65%), class of commodity (54.18%), education of children (64.67%) as well as stage of life of children (66.03%). Despite children participation in purchase decision, the result revealed that most purchases for home makers' responsibility were done by female children while the most of investment related purchases and high involving purchases were carried out by male children. Upon the significance of children in household purchase decision, the result still portends that a limit exists into the level of participation because some products are user sensitive and thus purchase sensitive. The study also points to the fact that a limit exists to the level of participation of children in high involving purchases. Criteria that may step up children (male) in involving purchases may be by way of supervisory role as it is expected in building construction through input use supervision and intermittent purchases for work staff on building construction.

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