

MANAGING FAMILY RESOURCES

What is Family Resource Management?

Every day, individuals and family groups make choices or decisions to use the family resources to achieve their goals. Family resource management centers attention on family life as a whole, on the total goals of the family, and on how these goals can be reached for the greatest satisfaction of the family.

Management is the activity of facing and solving problems. Management is a process of planning, controlling, and evaluating the use of available resources to reach goals. The management process involves careful decisionmaking. Its function is to reach the goal with the least expenditure of time, energy, and money and through making the best use of other resources.

In other words, management is the art of getting the best results from the use of all resources with the least effort to secure maximum welfare and happiness for all family members. Management working at its best requires imagination and creative thinking.

How Does Your Family Manage?

With family decisions increasing in number, a family today cannot afford to make decisions and manage in a haphazard way. Nor can a family afford to follow the patterns set by custom.

The management of family life is more than meal planning and preparation, house-keeping, care and training of children, care of

clothing, planning for use of money, and the keeping of financial accounts.

Members of today's family are concerned with the development of each family member, family security, community betterment, and other worthwhile goals. They will use decisionmaking and management in the home to help reach their aspirations and goals. The role of the family becomes more challenging when its members see that, through better management, they are achieving their goals.

Your Values Affect Your Goals and Decisions

Values are what people think are important, right, and good. Your values are the expressions of what you prize in life. They give meaning to your life by providing the basis for deciding what is more worthwhile and what is less so. Your values are learned from experiences in your family, religion, school, and community. Parents' values especially influence their children's values. The values of individual family members help to form the family values that give meaning and direction to family life.

Your family might have on its list of values health, love, service, ambition, contentment, happiness, appreciation of beauty, prestige, knowledge, economy, and security. Values may rank differently at different times. They change as you gain new knowledge or change your social or economic position. Knowing what they value in life helps family members

make decisions and establish goals that are right for them.

Has your family asked and answered the question, "What are our values?"

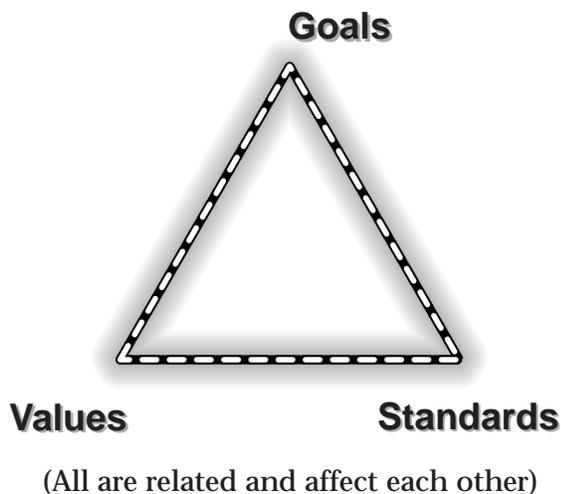
Standards Influence Your Choices

A standard is something used as a basis of comparison. Standards are mental pictures of what a person considers essential and necessary. They are more specific than either values or goals. They are definitely related to some particular thing, such as dress, food, or conduct.

We may not know another person's values or goals, but we can observe another person's standards. Standards stem from personal values and are usually accepted without conscious appraisal. The achievement of certain standards depends on how we use our resources. Standards differ from family to family and from person to person within a family because each has different values. Standards are not easily changed. They tend to remain fixed because of the power of habit.

Has Your Family Set Its Goals?

Selecting family goals is the first step toward good management. Goals are something definite toward which you work. They are aims or purposes. They may be something tangible you want (such as a home or automobile), a purpose to be achieved (such as good family relationships), or a mark to be reached (such as children who develop into successful adults).



How Goals Are Decided

Goals set by a family come from its values, past experiences, environment, desires, and standards. For example, a family might value knowledge, so one of its goals might be a college education for the children.

Important family goals should be set through family discussions. All family members who are capable of understanding should know the important family goals or objectives and how the family plans to reach them. The wise family will write down its important goals so they can be reevaluated from time to time.

Some general family goals might be:

- An attractive, convenient home that meets the family's needs;
- Satisfying personal and family relationships;
- Adequate education for all family members;
- Good citizenship;
- Financial security.

The family with definite goals and objectives in mind will more likely direct its resources toward achieving them. Family members will make better choices as to how to use their time, money, skills, and knowledge.

A Continual Process

Family goals change with time, and new situations create changes during the family life cycle or during an emergency. For example, a family may change its goal of home ownership to the goal of education as the children grow older. A crisis such as the illness of the breadwinner may force a reappraisal of the financial goals of the family.

Goal setting is a continual process. Throughout life each family is constantly weighing values and changing attitudes. In every family there are the personal goals of each family member and the goals of the group. Both individual and family goals are important and must be considered in using resources to gain the greatest satisfaction.

What Are Your Family Resources?

Resources are the tools that individuals and families have or can create that will help them reach their goals. Most families have these resources to manage:

TANGIBLE	INTANGIBLE
Time	Knowledge
Energy	Interests
Money	Abilities
Material goods	Skills
Shelter	Attitudes
Equipment	Health
Tools	Community facilities
Food	Library
Clothing	Schools
Home Furnishings	Parks and Recreation
Vehicles	Health Department
Electronics	Cooperative Extension

Families need to recognize and manage their resources wisely to meet their needs and wants and to accomplish their goals. To get the most from their resources, family members need to decide how much time, energy, and money should be used for various family activities. They also need to recognize that there is a limit to every resource and trade-offs among resources, for example, money versus time.

Resources may be needed for more than one goal and so choices must be made. Each decision involves making a choice. Families do not have complete control over all their resources. Pressures and events outside the family may compete with family goals in their demands upon family resources.

Limited Resources

The limited resource may be money, a parent's health, or time. Time may be particularly scarce if both parents are working or when preparing for holiday festivities. Money may be scarce during periods of low income.

Good managers anticipate that certain resources will occasionally be scarce and will find resource combinations that save on the scarce resource and make more plentiful use of other resources. For example, if a parent's health is poor, the other parent can assume a larger share of tasks in the home, and the children can adjust their activities to help with family chores. The family may also decide to spend more money on paid help and laborsaving equipment in the home.

One of the most important parts of management is to recognize which resources are limited and which resource can be substituted for another to best achieve family goals.

How to Make Choices or Decisions

Decisionmaking exists in every activity and deals with every subject. It can involve a variety of situations and problems, from the very simple to the very complex. Decisions involve a thought process.

Making a good decision takes time and effort. Some families may think they'll "decide tomorrow," but unless a decision is made, there is the possibility of "sailing around an island without landing." Families and individuals need to think through a hard situation and not let it drift.

Developing the Art of Decisionmaking

Parents should promote friendly, informal discussions that will help to develop family members in the art of making decisions. Family decisions give members of the family an opportunity to voice their opinions concerning matters that affect their work and family life. If the older children are a part of the decisionmaking team, they will be more understanding of the goals to be reached and the problems to be solved. Through this experience they will learn and be able to help the family make better decisions.

Two Types of Decisions

There are two kinds of decisions:

Habitual-behavior decisions are "unconscious repetitions" of earlier ones, such as getting dressed in the morning and driving a car.

Management, or formal, decisions should be made when conditions have changed and when habits and patterns of living need adjusting. These decisions require a thought process. For example, new decisions need to be made when there is a new baby, when the family moves to a new location, when the breadwinner retires from active work, or when both parents work away from home. Before making decisions, families should ask themselves some questions, such as:

- What is our problem?
- Why do we need to make a decision?
- What information do we need to make the best decision for us?

Decisionmaking is the act of determining in your mind a course of action. It is selecting one alternative or solution to the problem

from two or more. The decision made is the result of effort by one person or a family. The approach used depends on the circumstances.

Formal decisionmaking consists of these basic steps:

1. Recognizing the problem.

Example: "We need a washing machine."

2. Seeking various alternatives or solutions to the problem.

The family needs to become aware of many possibilities that will help in making the decision. Because of time limits, it may not be practical to think of all the alternatives. Families who manage well take time to think of a wide variety of alternatives or solutions.

3. Thinking through the alternatives.

The family takes time to study promising alternatives while keeping in mind their goals, needs, and wants.

4. Choosing an alternative.

The family selects the best alternative in keeping with their values, standards, goals, and resources.

5. Accepting and evaluating the choice made. Decisionmaking is the heart of management. How successfully it is carried out depends on how well family members develop skill in making decisions.

The Family Needs to Identify Problems

Many normal activities going on in the home each day require management. The following are signs of some problems in the home that need to be analyzed and solved:

- Confusion and tension in the home.
- Household tasks not done easily and promptly.
- Friction developing over money matters.
- Family members are tired physically and emotionally at the end of the day.

The Family Learns to Manage

The family or individual needs to understand the principles or steps of good management and develop skill in applying them to home and family problems.

Your family members will improve their management if they use the following steps to solve a problem:

1. **PLAN**—Study the situation, analyze the resources. Map out a course of action to solve the problem and reach the goal. (This activity of analyzing a problem and breaking it into parts will make it easier to find the right solution).

2. **ORGANIZE**—Decide on the use of family resources. Give guidance and direction and delegate responsibilities. Put the plan into action.

3. **CONTROL**—Check to see if the plans are being carried out and if resources are being used as planned. (A change in the use of the family's resources may be necessary to reach the goals.)

4. **EVALUATE**—Look over what has been done and judge results in light of the family's plans and goals. Adjust and revise as necessary.

Fitting the Pieces Together

The final test of management's effectiveness is not in the parts, but in the total results of the family life and its contributions to family members. Good managers see that a satisfying family life develops when each of the parts fits into the total.

Management in the home is not simple because of the variety of activities taking place and the interrelationships among the different activities. But when family members agree on what is desired, have a system of decisionmaking, and practice management in the home, they are more likely to find the satisfactions they desire in family living.

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