Impact of Iowa secondary vocational home economics programs with emphasis on consumer education

Glinda Carol Crawford
Iowa State University

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IMPACT OF IOWA SECONDARY VOCATIONAL HOME ECONOMICS PROGRAMS WITH EMPHASIS ON CONSUMER EDUCATION

Iowa State University

Ph.D. 1980

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300 N. Zeeb Road, Ann Arbor, MI 48106  18 Bedford Row, London WC1R 4EJ, England
Impact of Iowa secondary vocational home economics programs with emphasis on consumer education

by

Glinda Carol Crawford

A Dissertation Submitted to the Graduate Faculty in Partial Fulfillment of the Requirements for the Degree of DOCTOR OF PHILOSOPHY

Major: Home Economics Education

Approved:

Signature was redacted for privacy.

In Charge of Major Work

Signature was redacted for privacy.

For the Major Department

Signature was redacted for privacy.

For the Graduate College

Iowa State University
Ames, Iowa

1980
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INTRODUCTION

Increasing emphasis has been directed toward policy research of social action programs. Such research has been called upon to provide a basis for social policy development, modification, and endorsement.

Because of the orientation of programs to the action world, the process of policy research necessitates methods specifically suited to research in this area. Such studies must create a holistic view of the social action program and individuals served by that program. In order to gain this perspective, research must not be limited solely to quantitative methods, but must also incorporate qualitative methods. The data produced from these studies serve both to describe and to judge the social action program.

One focus of policy research is outcomes analysis. Program outcomes as related to vocational education have been broadly defined as the consequences of programs (Farley, 1979). Specifically, outcomes analysis is concerned with program effects whether they are intended or unintended, positive or negative, short or long term (Darcy, 1979).

Consumer and homemaking education is a social action program toward which increasing attention has been generated in the area of policy research. An example of this emphasis is the recent mandate for the evaluation of these programs (U.S. Congress, 1976). The
need for the assessment of the program effectiveness has also been cited in the literature (Griggs & McFadden, 1980; Hendrickson & David, 1980; Hughes, Cross, & Simpson, 1979; Simpson, 1980).

Since the purpose of these programs is to prepare individuals for the occupation of homemaking, evaluation of program effectiveness becomes concerned with how well participants have been prepared for the homemaking role. Although research would evaluate the overall impact of these programs, assessment would further need to be conducted of participant consumer outcomes, one of the program's mandated components.

As a result of these identified needs, the purpose of this study was to assess short term participant outcomes of Iowa secondary vocational homemaking programs with emphasis on consumer skills. The study was designed to use qualitative and quantitative methods to gain a holistic view of these outcomes. Specifically, the objectives were: to assess the impact of consumer and homemaking programs on randomly selected cases; to describe consumer responsibility and practice of former consumer and homemaking students; to determine consumer outcomes which have resulted from participation in consumer and homemaking education; and to determine student recommendations for outcomes of consumer and homemaking education programs.

As this study was being conducted, the Iowa State University Committee on the use of Human Subjects in Research reviewed the project and concluded that the rights and welfare of human subjects were
adequately protected, that risks were outweighed by the potential benefits and the expected value of the knowledge sought, that the confidentiality of data was assured and that informed consent was obtained by appropriate procedures.

Explanation of Dissertation Format

The "alternative" dissertation style as approved by the Graduate Faculty at Iowa State University was utilized in the presentation of the research. This format permits presentation of the research in the form of manuscripts in style(s) suitable for publication in professional journals.

The dissertation begins with an introduction and review of the literature which provides background for the research in total. The body of the dissertation is composed of three sections which address specific aspects of the research. The first section is a report of five case studies; these case studies were designed to assess the impact of consumer and homemaking education on the individual and to identify student recommendations for homemaking programs. The second section describes former participant consumer responsibility and practice six months following graduation. The third and final section is a report of consumer outcomes of consumer and homemaking programs and of student recommendations for consumer outcomes of those programs. Consumer outcomes were defined as knowledge, attitude, intent, and behavioral items which showed difference between homemaking and non-
homemaking students and those perceived outcomes identified by students. In addition, background data were presented as pertinent to each of the sections.

The authorship for Sections I and II was held by the doctoral candidate. The authorship for Section III was shared with Dr. Ruth P. Hughes who was major advisor for the dissertation and director for the project of which this research was a part.

The final chapter summarizes the research methods and findings, and provides conclusions and recommendations for future research. The appendices include research instruments, key and coding information, data compilations, correspondence, and sampling information.
Since consumer and homemaking education is a program mandated by social policy, an assessment of program effectiveness becomes in effect policy research. Conducting a study in this area, therefore, involves consideration of policy research purpose and design. It also necessitates consideration of methods uniquely fitted for research in this area; one such example is qualitative research. Finally, the researcher must consider related homemaking and consumer education research.

Therefore, the review of the literature focuses upon developing a framework for research based upon the following areas:

1) Policy research
2) Qualitative research
3) Related homemaking and consumer research

Policy Research

Background

Policy research in education has received increasing public attention since the mid-1960s. This major emphasis has occurred out of growing concern for the use of federal dollars and for the impact of social programs upon individuals whom the programs were designed to serve.

Caro (1971) noted that, until that period, policy had been formed without descriptive and evaluative data needed to insure the worth
of a program. Objective evidence of the effects of programs had not been required as a basis for program development and modification (Caro, 1971). In particular, evaluation studies were primarily directed toward small programs which had limited impact; such studies often occurred in a single school or school district and were primarily concerned with such areas as curriculum development and teacher training (Cohen, 1970).

During the mid-1960s, the federal government and some states began establishing broad educational improvement programs. Cohen (1970) stated that programs developed at this time differed in three important aspects from the emphasis in preceding programs:

1) They were social action programs, and as such were not focused narrowly on teachers' inservice training or on a science curriculum, but aimed broadly at improving education for the disadvantaged;

2) The new programs were directed not at a school or school district, but at millions of children in thousands of school districts in all of the states;

3) They were not conceived and executed by a teacher, principal, a superintendent, or a researcher, they were created by the Congress and were administered by federal agencies far from the school districts which actually designed and conducted the individual projects (p. 213).

Because of this change in the scope of programs, the argument for research of social programs became increasingly strong. In consideration of this concern, Congress mandated evaluation as an integral component of almost every social action program which received federal support. This included programs not only in education but in health, justice, and welfare as well (Guba, 1978).
Subsequently, policy research became a new and emerging direction for social science research. Because of the recency of this emphasis, concern has been generated as to how policy research should be conducted. However, neither constitutions nor political theory have identified the structure by which information should be gathered to form a basis for policy (Coleman, 1976). As a result, much literature has been generated representing a myriad of diverse and often conflicting views.

This section of the review focuses upon the development of a framework for policy research. Statements of definition and purpose are described with differentiation between policy and discipline research. Finally, principles of and designs for policy research are identified.

Definition of purpose

Policy research has been defined as the systematic search for information to aid in the development of social policy (Coleman, 1976). Researchers in this area have sought to gain politically significant information on the consequences of political acts (Cohen, 1970). As a result, policy research is concerned with how well social programs work (Weiss, 1972).

The basis for discipline research has been identified as the testing and development of theory whereas the basis for policy research is providing a guide to social action. Defining characteristics of
policy research are that the research problem originates outside the
discipline in the world of action, and that the results of research
are directed toward the world of action, outside the discipline
(Coleman, 1972).

The results derived from social policy research serve as criti­
cal feedback to social programs and to social policy development.
This type of research has focused upon answering questions of decision­
makers who want to know whether to continue a program, extend it, mod­
ify it, or close it down. If the program is determined partly effec­
tive, evaluation research is often expected to say something about
the aspects that have not gone as planned and to identify the kinds
of adjustments that are needed (Weiss, 1972).

**Principles of policy research**

Coleman (1972) described principles of policy research which
guide the development of research in this area. These principles
were derived directly from properties of the world of action.

First, Coleman states that the issue of timing is critically im­
portant to policy research. In particular, partial information
available at the time of action is better than complete information
available after that time.

The advocacy role in policy research is also an important
function of the researcher and is dependent upon the stages of re­
search. Those stages which are in the world of action should be
guided by the investigator's own personal values and should appropriately include advocacy. Conversely, those stages which occur within the discipline world should be governed by disciplinary values and would not include advocacy.

Finally, the findings of policy research necessarily are used to guide social policy development and program improvement. The accuracy of these results is essential and redundancy becomes valuable. Such results should be publicly transmitted back to interested parties. If they are not openly publicized, then the results will not ordinarily be used as a guide to action.

Coleman's principles provide further clarification of the differences between policy research and discipline research. They also have established a basis for methodology of social policy research. Because of the distinctions between policy research and discipline research, it is apparent that basic methodological differences exist between the two types of research, and that, in social policy research, it is both possible and important to develop a methodological base which meets the unique focus of research in this area (Coleman, 1972).

Design of policy research

Policy research must be designed to meet the unique needs of research designed for an action world. Just as purposes and information needs of policy research vary from instance to instance, so too should
the research design and the techniques utilized. The following nar-
native was addressed toward determinants of information needs and
models of policy research.

**Determinants of research design**  
In designing policy re-
search, the researcher should consider the information needs of the
social action program and the underlying purposes of the research.
Coleman (1976) stated that the central defect of policy research has
been the absence of any conception of interested parties to alleviate
this problem, he proposed that the researcher should identify those
parties who are interested in policy outcomes and those who have
potential power to affect policy. After identification of these
groups, their specific interests and information needs are identified.
After the study is conducted, the findings are then transmitted
back to those parties through the most appropriate medium.

When information needs have been identified, the purpose of
research should be conceptualized. The purpose of research should
incorporate whether the research results are to be descriptive or
judgmental and whether evaluation is to be summative or forma-
tive.

Where description is the major focus, the researcher would direct
the study to describe the social action program either in total or in
part. The researcher might seek to uncover relationships between
variables which assist in the development of future programs. If the
primary concern is judgment, then the researcher assesses the merit
of the program in consideration of some identified standard. It should be noted, however, that judgment and description are not mutually exclusive actions. In the case of judgment, such research must be founded on a solid descriptive base (Stake, 1967).

The researcher must also distinguish between social policy research which is directed toward formative and summative evaluation. In formative evaluation, the researcher seeks to provide information to improve a program while it is still fluid. On the other hand, in summative evaluation, the program is evaluated after it is well established (Scriven, 1967).

Models of policy research As information needs have been assessed and the purposes of the policy research have been identified, a research model is selected to best fit the research problem at hand. Models which have appeared in the literature have taken basically three orientations: goal-based models, input-output models, and experimental models.

Goal-based models The most fundamental unit in policy research has been the identification and measurement of program objectives (Caro, 1971; Suchman, 1972). Models of policy research have varied in their orientation toward goals with some authors proposing primary concern for the published goals of the program to other authors using goals only as a fundamental starting point.

Suchman (1972) asserted that the key elements in an orientation toward goals were that the goal has some positive value; the planned
program is capable of achieving the desired goal; and a method for
determining goal achievement is attained. The author concluded that
all three must be present before evaluation could take place.

Cohen (1970) and Weiss (1972) have cautioned against the ex-
clusive use of program aims as a basis for evaluation research.
Weiss pointed out that misconceptions of program aims have resulted
in omissions in evaluation. Such an approach, Cohen contended, has
usually involved the recognition of diversity, obscurities, and con-
flict within a program but has focused largely on program delivery.
This approach has produced limited views.

Others have recognized both the value and the limitations for
social policy evaluation based on goals. As a result, models pro-
posed in the literature frequently have made reference to program
aims but have also assessed other unintended effects of programs.

Input-output models Models for policy research have
emphasized program inputs and outputs. Policy research may be direct-
ed toward the total system (relationship of input, process, and out-
put) or it may be directed toward any one of the elements within that
system.

Suchman (1972) has stated that the input-process-output model of
planned social change has significant implications for evaluation re-
search. He noted that such models imply some hypothesis about the
ability of the program activity (input) to influence the causal fac-
tors (the process) which in turn promote or inhibit the intended
outcomes (the output).
Coleman (1972) noted that the essential characteristics for the input-output research design were that policy inputs were measured, policy outcomes were measured, and the two components were correlated. He further distinguished between this design and the social audit. In the latter design, resource inputs were traced from the point of dispersion to the point at which they were experienced by the intended recipient. This type of systems analysis has often been used in studies involving resource allocation.

Traditionally, evaluation of social programs has been directed toward assessment of the input and process components. Educational programs were evaluated based upon such factors as teacher qualifications and ratio of library books to students (Caro, 1971). Indeed, it was easier for program administrators to make assessments based on data at hand.

Outputs or effects have received little attention in the past (Caro, 1971). Yet, since social action programs have aimed to change the individual's behavior over time (Weiss, 1972), studying the effects of such programs would represent an appropriate place for policy researchers to start. Indeed, studies of effect represent one of the most important contributions that the social sciences can make toward the development and improvement of social policy (Riecken 1972).

In view of this belief, outcomes analysis has received increasing attention in the social policy research. Outcomes analysis focuses
upon the effects, the ends, or the degree to which the program has met the established objectives (Riecken, 1972). As a result, outcomes analyses have traditionally included measurement of participant abilities, achievements, attitudes, and aspirations (Stake, 1967).

Darcy (1979) has developed a framework for the evaluation of vocational education programs (see Figure 1). Although this design emphasized the importance of evaluating the input and process functions, it focused particular attention on outcomes analysis. Outcomes were a function of the student, context, resources, goals, processes, and outcomes; the outcomes included: outputs, products, consequences, effects, results, and impact. Darcy stated that any effect that was significantly related to the program was regarded as a vocational education outcome. The following types of outcomes were identified: intended and unintended; attitudes and coping skills; effects on the individual and on society; economic and non-economic; short-term and long-term; direct and indirect; benefits and unfavorable consequences; communication, calculation, psychomotor and group relationship skills; education-related and employment-related; qualitative and quantitative.

Experimental design The experimental method was another design proposed in the literature. Although much has been written regarding the necessity for a scientific basis for policy research, controversy was evident concerning the use of a comparison or control
Various authors have proposed that policy research should include a control group (Cohen, 1970; Scriven, 1967; Weiss, 1972).

Cohen (1970) stated that the important standard of comparison in policy research was the control group. The social policy maker would be particularly interested in improvements that the program has produced with participants in contrast to those who do not need it. In this instance, policy research would seek to determine if a target group.
population has changed in relationship to the non-target population both before and after the program began.

Weiss (1972) has emphasized that the essential condition for controls is that they are similar to the individuals in the treatment group. This would be best insured if individuals were drawn from the same population pool with random assignment to one group or another. A second alternative would be to match participants and controls on characteristics relevant to outcomes. Examples would include sex, age, intelligence, and motivation.

According to Scriven (1967), comparative evaluation is the method of choice for evaluation studies. Such a design allows for a more thorough investigation of program characteristics. Scriven recognized, however, that such research has often produced few significant differences, but stated that the researcher would study in detail those differences which would exist. This could be achieved by: increasing group size, developing new and more appropriate instruments, and increasing the number of items.

Others have criticized the use of the control group. The major criticism has been that the control group is not applicable to an action environment. Suchman (1972) pointed out that, although the logic of this design is largely infallible, the control group can rarely be put to use outside the laboratory setting.

One obstacle has been that researchers have not carefully thought through what constitutes a control group (Rossi, 1972). Questions
which have arisen and have been largely unanswered include: What would be the relevant variables on which to match the control group and the experimental group? Should intact groups be used? Should individuals in the control group not participate in any program at all? Should those in the control group be limited to those who have no need of the social action program?

A further cause for concern has been that adequate control in the social action setting is difficult if not impossible to secure (Weiss, 1972). Suchman (1972) stated that administrators, practitioners, and client representatives are reluctant to withhold services from all those who might benefit; it is also difficult to refuse services to those who have requested it and to provide services to those who have refused it.

The results of research using control groups have often been suspect as well. Weiss (1972) has noted that the differences between program participants' behavior before and after the program have not necessarily indicated program effectiveness. She pointed out that people do a lot of things besides attend program functions.

Results of some studies have shown few or no significant differences between those who have had and those who have not had the experimental treatment. Such findings can fundamentally mislead policymakers and educators regarding the worth of a program (Charters and Jones, 1973).
Weiss and Rein (1972) have stated that such experiments have generally analyzed only a select few outcome indicators. This type of analysis of broad ranging social programs can produce results which are misleading. They have proposed that it is more appropriate to understand the whole process of program development, implementation, and effect. Thus, they have concluded that policy research necessitates an approach which is historical and qualitative.

Summary and implications

Policy research has represented an increasing challenge for social science research. Study of the impact of social programs has and should provide a basis for social policy and thereby the development, implementation, and modification of programs.

Yet, the broad ranging nature of social policy and the orientation of these programs to the action world has made policy research difficult at best. As a result, the need for methods specific to policy research has been established. In addition to the methods discussed in this section, the need for a more holistic approach to policy research has been established. One method which has provided a holistic approach to policy research is qualitative research; it was toward this topic that the following section was addressed.

Qualitative Research

Background

Qualitative research in education originated from research procedures utilized by anthropologists in the nineteenth century. This
method arose from the anthropologist's concern for the full understanding of the everyday lives of primitive peoples. As a result, anthropologists immersed themselves in the lives of people whom they were studying (Bogdan & Taylor, 1975).

Qualitative research first became popular in education in the early 1900s. However, in the period from the 1940s through the 1950s, the prominence of positivist theory and quantitative methods resulted in a decline of the use of qualitative methods (Bogdan & Taylor, 1975).

In the mid 1960s, a growing dissatisfaction for quantitative research as a sole basis for judging the worth of educational programs appeared. In particular, criticism was generated that such statistical studies of organizations reduced the program to the study of isolated variables and meaningless hypotheses; this approach, critics contended, promised future sterility in organizational and administrative theory of education (Lutz & Ramsey, 1974). Consequently, qualitative research was again utilized to provide a more comprehensive picture of social programs.

In analyzing the literature related to qualitative research, this section was directed toward definition and purpose of qualitative research, differentiation between conventional research and qualitative research, characteristics of qualitative research, and qualitative methodology. It should be noted that research methodology in this area has assumed various names: qualitative research,
the anthropological field method, and naturalistic inquiry. For the purposes of the review, the term qualitative research refers to the broad concept which encompasses the latter two concepts.

Definition and purpose

Qualitative research refers to methodology which produces descriptive data: specifically, an individual's own words and observable behaviors. The distinctive feature of qualitative methodology is the attempt to gain a holistic view of the subject under study; as such, the researcher looks at both settings and individuals within those settings (Bogdan & Taylor, 1975).

The major purpose of this type of research becomes the reconstruction of the concept of reality. No attempt is made to delimit the study through hypothesis testing or through the study of fragmented variables (Bogdan & Taylor, 1975; House, 1977). Instead, qualitative research focuses upon understanding the everyday world of those who experience it (House, 1977).

Differentiation of qualitative and quantitative research

Qualitative and quantitative research differ in such areas as philosophical base, purpose, stance, and framework (Guba, 1978). Philosophically, the qualitative researcher is a phenomenologist concerned with understanding and describing social phenomena. The quantitative researcher or logical positivist is directed toward analyzing scientific facts and their relationship to one another. As
related to purpose, the phenomenologist seeks to discover phenomenon while the positivist seeks to test some empirical relationship of variables.

The quantitative researcher takes a reductionist stance in approaching a research problem. This is accomplished by imposing limits on prior conditions or outputs. The qualitative researcher takes an expansionist stance. This posture enables the researcher to describe the phenomenon as a whole.

The framework of quantitative research takes a preordinate or fixed design. In qualitative research, the design can be described in advance only incompletely. This is because no constraints on prior conditions or outputs can be set. The quantitative researcher is more likely to conduct research in a controlled laboratory setting while the qualitative researcher would carry out research in a natural, non-controlled environment.

Although numerous differences between the two methods can be cited, Guba (1978) cautions that qualitative research and more conventional modes should not be viewed as in direct opposition. Instead, qualitative research is the more generic term; as such, it is directed toward discovery and verification. This type of approach, Guba contends, would include all techniques and procedures of experimentation.

Campbell (cited in House, 1977) noted the need for the use of both qualitative and quantitative research methods. A particular ad-
vantage would be that each could serve to cross validate the other. Indeed, each could provide insights that the other could not.

**Characteristics of qualitative research**

Various strengths and limitations of qualitative research have been cited in the literature. In some instances, conflicting views are apparent; this was particularly evident where some authors have listed one aspect as a weakness and others have refuted the same aspect as a strength.

Some have criticized qualitative research for lacking the precision of quantitative methods. McCaslin (Note 1) noted that such methods were legitimate evaluation procedures which were disciplined, systematic, comprehensive, and replicable.

Cronbach (cited in House, 1977) has suggested that stable generalizations cannot be derived from social phenomena. Guba (1978) stated that generalizations are an outcome of qualitative research. He asserted that the evaluator should establish the generalization of findings and treat each possible generalization as a working statement to be tested in future research.

Other strengths have been noted in the literature and have resulted in less controversy. McCaslin (Note 1) noted that qualitative research allows for increased numbers of techniques available for evaluation purposes. This insures that the researcher can obtain more information which will be useful to answer the questions being asked.
Further, qualitative research allows for the use of varying techniques to suit the situation. Indeed, the data gathering techniques can be individualized to meet the unique needs of individuals and programs and can evolve as the research proceeds.

Another strength cited is that qualitative research is not limited to studying only those concepts which are amenable to quantification. Instead, research may focus on more qualitative dimensions, e.g., leadership, student motivation.

Finally, qualitative research is a methodology which is likely to be understood by most people who are interested in the findings. The lack of emphasis upon sophisticated research designs and mathematical models makes this method easier for people to understand, question, and potentially use the results (McCaslin, Note 1).

Methodology

The qualitative researcher utilizes special techniques which meet the purposes of the research yet minimize the potential effects of bias. The major concern in the development of the research design is that the researcher is not inhibited by a limited knowledge of research approaches. Qualitative research necessitates the continual development of new methods and new approaches (Bogdan & Taylor, 1975).

Data gathering techniques

Three major data gathering techniques have been cited: questionnaires and interviews, observations, and records. While questionnaires and interviews are probably the
most flexible and generally useful method for gathering data, re-
searchers have tended to use these methods to the exclusion of other
options. These devices may intrude as a foreign element into the
social setting and, as such, they may elicit atypical roles and re-
sponses (Webb, Campbell, Schwartz, & Sechrest, 1966).

Another method is participant observation as described by
Bogdan and Taylor (1975). This method is characterized by a period
of intense interaction between the participant observer and the sub-
ject in a social setting familiar to the latter. Participant ob-
servers converse with the subjects, joke with them, and empathize
with them. Data in this instance are unobtrusively and systemati-
cally gathered.

The third data gathering technique is the analysis of records.
Webb et al. (1966) proposed that the most practical method for
studying social change was the analysis of records supplemented by
verbal recall. This approach allows for the systematic and often un-
obtrusive collection of data, but is also limited by the availability
of such data.

Data analysis Qualitative research data are analyzed to de-
termine unifying themes and testable hypotheses which pull together
issues and trends. Stake (1978) proposed that such generalization
is based upon similarities of objects and issues in and out of con-
text. This type of generalization evolves from the researcher sens-
ing the covariation of happenings.
Bogdan and Taylor (1975) noted that the data should be analyzed in consideration of certain key questions: Do the data support the hypothesis? Were the statements solicited or unsolicited? What influence does the observer have on the setting? Were the subjects telling the truth?

Validity The validity of the findings are essential if the research is to be representative of a true picture of the subject and the setting. Validity becomes insured through the cross checking of different sources of data (House, 1977). The validity of the findings is enhanced as the broad range of perspectives of those involved is established. Webb et al. (1966) also suggested that the perceptions of the researcher should be crossvalidated with those of the subjects.

Obtaining validity in qualitative research necessitates the use of a broad range of data gathering techniques. Webb et al. (1966) concluded that if an hypothesis can survive a series of imperfect measures, then confidence should be placed in the results.

Summary and implications

Qualitative research represents one basis for social policy development and social program decisionmaking (Guba, 1978). Characteristics of qualitative research assist the researcher and policy maker in gaining a more comprehensive picture of the social program under study.
Related Homemaking and Consumer Research

Numerous studies using quantitative and qualitative research methods have been conducted which relate to overall outcomes of vocational homemaking education and outcomes of consumer components of those programs. Studies reported provide implications for policy as well as for research content and method.

This section begins with overall studies of consumer and homemaking program outcomes. The review proceeds to pertinent consumer education research. Because consumer education is identified with various fields, the review includes consumer outcome studies outside and within home economics education. Finally, specific needs which provide a basis for the present study are identified.

Vocational homemaking program assessment

Three studies analyzed the effectiveness of statewide consumer and homemaking programs (Fults, 1972; Illinois Office of Education, 1975; Nelson, Jacoby, & Shannon, 1978). Nelson et al. (1978) conducted a formative evaluation study of New York consumer and homemaking programs designed to serve low income adults. Objectives of the study were to 1) measure subject progress toward understanding and application of consumer education and homemaking concepts; 2) measure staff progress toward understanding and application objectives of consumer education, homemaking, and employability concepts; 3) assess staff ability to identify learner interests and needs;
4) answer questions regarding attendance, participation, teaching methods, and program operation.

One rural and nine urban programs were purposively selected as representative of the 30 full time programs in the state. Individuals in the data producing sample included 108 randomly selected program participants and all 26 paraprofessionals employed in the programs. Data-gathering techniques included interviews, systematic observations, unobtrusive ratings of subjects and paraprofessionals, and recordings of critical incidents. The pre-posttest design was used with program early dropouts as the participant comparison group and newly employed paraprofessionals as the aides comparison group.

Nelson et al. noted that participant progress was difficult to assess because of the small number of complete data sets (n=28). Consumer and homemaking skill ratings for participants reached minimum competency levels for all but one program. When questioned regarding comprehension, participants said they learned in clothing and textiles, foods and nutrition, crafts, and management and family economics. In the analysis of critical incidents, subjects reported the most evidence of learning in consumer buying and management of resources. The authors concluded that in spite of high attrition rates, participant learning took place in five areas: relationships, management of resources/consumer economics, foods and nutrition, and textiles and clothing. Difficulties were also encountered in the assessment of paraprofessional staff progress. This was in part be-
cause the aides who served in the control group had been selected at increasing levels of competency after the project began.

As a result this evaluation project, the authors concluded that an imaginative home economics program based on target population assets, interests and sensitivity could both attract and serve that population. They also noted the continual need for the discovery and use of new evaluation procedures for such programs.

In a statewide study which focused on gathering qualitative and quantitative data, Fults (1972) evaluated Illinois consumer and homemaking programs assisting economically disadvantaged youth to assume the dual role. Questionnaires for program administrators, teachers, present and former students, and parents were sent to the 149 schools in Illinois with consumer and homemaking programs. In addition, on site interviews of 14 programs were conducted including interviews with vocational directors, school administrators, curriculum coordinators, teachers, students, and parents. Indepth interviews were conducted at four schools. In total, data were gathered from 121 schools including 406 administrators, 136 teachers, 4524 students, 284 former students, and 250 parents.

Overall, respondents indicated that the objectives of the programs were being met. Administrators, teachers, and students stated that the course definitely helped prepare the students for the future. In the area of consumer education, present and former students felt the following areas were extremely valuable: budget-
ing and management, judging the quality and buying goods, and purchasing and maintaining an automobile. Teachers indicated major needs of students were money management and buying practices; in addition, they noted that they were receiving feedback from students in those areas. The parents were aware of consumer and homemaking programs in the schools and, although they had had limited involvement in the programs, indicated that budgeting, buying practices, and awareness of daily costs were areas of strength. Fults concluded that the results provide suggestions for future development and strengthening of Illinois consumer and homemaking programs for disadvantaged youth.

In a comparison study of that state's program, the Illinois Office of Education (1975) contracted with an independent firm to evaluate Illinois consumer and homemaking programs in economically deprived and high unemployment areas. A specific content focus of the research project was consumer education. The primary concern of the project was to determine the effectiveness of those programs and to identify dimensions of the programs related to success. The Information Based Evaluation Model was used; this model directed attention on program objectives but allowed for flexibility and permitted new questions throughout the program cycle.

The sample consisted of the 128 disadvantaged programs in the state. Instruments used included teacher and student data sheets, the Illinois Test of Consumer Knowledge (ITOCK), and Self Observation
Scales. Data were gathered from the teachers in the programs, from selected classes of homemaking students, and from selected students not enrolled.

The data suggested that the profile of homemaking students was similar to the typical Illinois high school student. On the first form of ITOCK, experimental students received significantly higher scores than non-enrolled students on the total score and on all 12 test subscores. For the second form, experimental students received significantly higher scores on the total score and five of the 12 subscores. Although researchers acknowledged the potential sources for consumer information and the limitations of the posttest design, they concluded that the programs were having a significant impact on student performance. In addition, a differential emphasis between high and low achieving students was identified; content areas included were: money management, housing, foods, clothing, recreation, and the consumer in society. Responses of teachers also indicated that these areas received more than average emphasis in consumer and homemaking programs. The major program aspects which predicted student performance on ITOCK were length and method of instruction. The data also indicated that a large proportion of consumer and homemaking students had low self concepts.

As a result of the study, the authors suggested modifications in policy for consumer and homemaking education programs. Suggestions included increased funding, emphasis upon affective learning, and development of consultive services for contracted programs.
Consumer outcomes assessment

Consumer outcomes research both outside and within home economics programs has focused on three major areas. Some studies have described consumer competency and have included assessment of consumer knowledge, attitude, and behavior. Correlation of background variables with consumer competence has provided another basis for study. In addition, consumer competence of participants and non-participants of consumer programs has been compared. The following narrative addresses research outside and within home economics education in each of these areas.

Research outside home economics education

Several studies outside home economics education programs have described consumer competence and have related competence to selected variables. A nationwide business education study by Graf (1975) developed a consumer achievement test for 10th through 12th grade students and established norms based on selected variables. A sample of consumer assistance agencies from across the country identified broad topics and questions within those topics which young consumers should know. Topics were: the consumer and the law, shopping for food, management and family income, role of the consumer in the economic system, credit, product differences and guarantees, shopping for and the use of services, legal aspects of housing, consumer information, and purchasing medical expenses and drugs.
A multiple choice test was developed based on these topics and questions. The instrument was revised after validation by a jury. Following pilot testing with schools recommended by 12 randomly selected state departments of education, the items were revised and condensed to two forms (Forms 1 and 2) with 50 items on each form. The instruments were administered to 2207 students enrolled in consumer education classes in 53 schools from four geographic regions of the United States. Reliabilities for Forms 1 and 2 were reported at .85 and .84 using Kuder-Richardson Formula 20. Norms were computed based on raw score, sex, grade level, and geographic region.

Students achieved approximately the same mean scores on both forms. Difficulty indexes for Forms 1 and 2 were reported at .49 and .51 while item discrimination was .35 and .34. Graf noted that both forms approximated acceptable levels for a standardized achievement test. The mean scores for males and females were essentially the same. However, the higher the grade level, the higher were the means and standard deviations for both forms.

A study by McCall (1973) measured sixth, ninth and 12th grade student knowledge and tested the relationship of knowledge score to sex, grade, and school district. Four concept areas provided a basis for assessment: the consumer as an individual and family member, the consumer as a member of society, the consumer's alternatives in the marketplace, and the consumer's rights and responsibilities.
Following development of an item pool, items were validated for importance of concept and usability of structure by two juries. Two forms were developed with 100 items each; the response pattern of the items was true-false with a three point certainty scale. Following preliminary testing, the Test of Consumer Knowledge (TOCK) was developed from those items with the highest correlation for each subgroup. The data producing sample was composed of 1256 students from three school districts classified as rural, suburban, and urban programs. Final test reliability of the instrument was .83.

The total test and its subscores differentiated significantly between school districts and between grade levels. McCall noted that the logical step-up of knowledge by grade level widened by a 20% spread at each of the three levels. No significant difference was found in scores between girls and boys in rural programs; however, selected differences by sex were reported in both suburban and urban districts. McCall recommended TOCK for future endeavors focusing upon assessment of knowledge of consumer concepts.

Anderson (1976) analyzed the relationship of consumer knowledge to age, sex, socioeconomic status, and major sources of spending money of Florida high school students. Data were gathered using a multiple choice test of consumer knowledge from an earlier Florida study directed by Ridley. This study was based on consumer concepts identified in the Florida Free Enterprise and Consumer Education Act of 1974 and included: advertising, appliances, banking, budgeting,
credit, governmental agencies, guarantees and warranties, insurance, law, medicine, motor vehicles, professional services, securities and taxes. A questionnaire developed for the present study identified student age, sex, socioeconomic status, and sources of spending money. The 377 participants in the study were selected from students at one Florida high school. A four way factorial analysis of variance was used to interpret significant relationships.

Anderson found that consumer education knowledge was significantly related to age, socioeconomic status, and sex. As socioeconomic status and age (up to 17 years) increased, scores on the knowledge test increased. In addition, females scored higher than males. Generalization of the findings was limited because the respondents were drawn from one high school in one community and not all students had had consumer education. As a result of the study, Anderson recommended that comparison be made of students who had and who had not had consumer education and that the relationship of consumer knowledge to experience and grade point average be investigated.

Beattie (1962) analyzed the relationship of personal finance information to direction of attitude of 11th and 12th grade students enrolled in consumer education. The Consumer Information Test and the Consumer Attitude Inventory were developed to incorporate assessment of four areas: money management, credit, insurance, and savings and investments. Following validation by a panel of nationally recognized experts, preliminary forms were administered to 480 students in
20 consumer education classes. The instruments were revised based on item analysis data. The sample included 506 Minnesota secondary students in 23 consumer education classes which represented 79% of the classes offered in 1960-61. The reliabilities for the information test and the attitude inventory were .78 and .94 respectively.

Beattie found no relationship between the amount of information correct and the direction of the student's attitudinal response in personal finance. In addition, for the information and attitude components, he found no significant difference for either the knowledge total score or the attitude scale scores by sex, grade level, textbook used, and socioeconomic status.

Other studies have provided comparative data between students who have enrolled and those who have not enrolled in consumer classes. Stanley (1977) assessed Illinois students' consumer cognitive information before and after course enrollment. A multiple choice test was based on the following content areas identified in that state's consumer education guidelines: clothing, consumer credit, the consumer and the marketplace, the consumer in society, food, furnishings and appliances, health costs, housing, insurance, money management, recreation, savings and investments, taxes, and transportation. Alternate forms of the instrument were developed for use in pretest/posttest and test/retest designs. Five preliminary try-outs were conducted to insure that the items were not ambiguous and that the test forms separated students according to knowledge.
The purposively selected sample represented a cross section of Illinois eighth through 12th grade students to provide norming data. The test of Consumer Competence (TCC) was administered to 8031 students with usable data for 1757 students who had completed and 5926 who had not completed instruction. Reliabilities for each group were reported at .80 and .75 respectively. The data from the group with instruction provided posttest data while the data from those students without instruction served as pretest data.

A comparison of raw scores between the two groups showed that students on the average experienced growth in score. Students also showed gains by grade level indicating student progress for successive grade levels. Stanley concluded that the test provided a useful tool to determine student competency levels or to evaluate alternative instructional approaches.

Langrehr (1979) studied significant differences in consumer economic competencies and attitudes toward business between secondary students who had had consumer education and those who had not. Instruments used were Claar's revision of Beattie's Consumer Information Test and Lundstrom's Consumer Discontent Scale. A non-equivalent control group design with both pre- and posttests were used.

Since Illinois required consumer education for graduation, students from one Illinois high school were selected as the experimental group. Because Alabama did not require consumer education, Langrehr
selected students from one high school in Alabama for the control. In the Illinois sample, two classes of both consumer education and consumer economics were used for the sample; in the Alabama sample, three randomly selected junior level American history classes from one school comprised the sample; students had not had consumer education or consumer economics.

In analyzing the data, three variables were treated as covariates: prior knowledge and attitude, level of intellectual ability, and socioeconomic status. When scores were adjusted for the three covariates, Illinois students who had received instruction scored significantly higher on the consumer information test than the Alabama students who had not. Conversely, Illinois and Alabama students did not differ significantly in attitudes toward business. Langrehr concluded that student consumer competencies particularly in the area of knowledge could be improved through instruction.

Research within home economics education programs Four studies have focused on consumer education outcomes of consumer and homemaking programs. Harder (1979) assessed student consumer knowledge and teacher identified competencies included in consumer education courses. A consumer achievement test was developed based on Level I competencies in the Iowa Guide for Teaching Management and Consumer Education. These competencies were defined as skills basic to being an adequate consumer. A table of specifications was developed from the seven areas identified in the Guide: values and ethics,
consumption as an expression of life style, consumer decisionmaking, consumer information, change and the consumer, the consumer and the economic environment, consumer rights and responsibilities.

Two test forms with 50 items each were developed and reviewed by 6 jurors. In addition, a teacher questionnaire was developed to determine the extent to which competencies were included in the consumer education course. Instruments were sent to all seven Iowa schools which offered consumer courses at the time of the study. In total, 56 students responded to Form A and 53 responded to Form B. The reliability for the total test was .90 with reliabilities for each form at .78 and .85 respectively.

Analysis of the data indicated that the majority of the respondents were female and in the 11th through 12th grades; approximately 60% of the students had enrolled in an economics course and 50% reported taking business education. The average difficulty of the test was 62% with two content areas reporting well above this level. The two were values and ethics, and consumer as an expression of life style. Harder noted that since those content areas were taught in other courses, the students may be better prepared in those areas. In addition, teacher ratings of low emphasis for some concepts in consumer rights and responsibilities paralleled the low difficulty indexes.

As a result of the study, Harder recommended that the test should be used with a pre-posttest design; that assessment of student
attitudes and performance should be made; and that assessment of the relationship between student achievement, attitude, and performance should be determined.

Williams (1976) assessed consumer competency of low income homemakers in the Illinois Extension Consumer and Homemaking Education Program (CHEP). The basis for the study was Murphy's spiral process model which focused on inquiry, valuing, decisionmaking, and action. Among her objectives, Williams sought to develop a matrix of concepts of food purchasing behaviors, to determine respondents' competencies in food purchasing behaviors, to determine the relationship of competency and selected demographic variables.

A matrix of food purchasing behaviors was developed based on the spiral process and on food cost, nutrition, and food preference. An achievement test and observational checklist were developed based on the matrix. The instruments were validated by subject matter specialists, paraprofessionals, and typical respondents. Following preliminary testing and revision, the instruments were administered to 376 randomly selected homemakers from four Illinois counties by 47 trained program assistants.

Williams indicated some difficulty with the functioning of the achievement test. The reliability was reported at .56 using Kuder-Richardson Formula 20. Six of the items met the criteria of 30 to 70% difficulty levels, .20 or above discrimination index, and all distractors functioning. The decision was made to use the instrument
because the researcher had taken steps to insure the validity and usability of the instrument.

Results of the study showed a lack of correlation between what the homemakers knew and what they practiced. Homemakers scored lower on knowledge of food cost, nutrition, and food preference and scored higher on observed practices of the same concepts. Geographic area was a significant source of variance for nutrition on the observation checklist. Homemakers under 30 years and over 50 had higher mean scores with respect to observed food preference procedures. Homemakers enrolled in less than one year scored higher on food cost and nutrition concepts than those enrolled longer. Homemakers with fewer than three children obtained slightly higher mean scores.

Two studies incorporated experimental and control group data. Cogle (1977) studied the effectiveness of consumer education courses in Florida secondary home economics programs. A preliminary teacher questionnaire was developed to determine the scope of concepts and to determine cognitive, affective, and psychomotor emphasis within programs. Twenty-three home economics teachers completed the instrument. For student cognitive assessment, a bank of multiple choice test items was developed based on a Florida guide for management and family economics. Following preliminary testing and revision, the instrument was pilot tested with 533 students in 13 counties and revised again based on item analysis data. The final criterion-referenced instrument was divided into two forms.
All schools with consumer education courses at the time of the study were included in the sample. The data producing sample included 1567 high school students enrolled in semester consumer courses in home economics; this included 457 students in an experimental group which had completed the course, and 1110 students in the control group which had just enrolled in the class.

From the analysis of the data, Cogle noted that because of the wide range of teacher responses, no conclusion on scope could be reached. Teachers indicated that courses included cognitive, affective, and psychomotor domains in descending order of emphasis.

In comparing experimental and control groups, students with instruction obtained higher means than those without instruction. However, it should be noted that the variability in scores and reliabilities were approximately the same for both groups. This could indicate that students in the control were also obtaining consumer information or that the test was not measuring concepts unique to the course.

Paynton (1979) evaluated the effectiveness of a community based program in Israel to assist low income mothers in gaining more from the family budget. The objectives of the program were to reduce household expense in nutrition, clothing, and home maintenance; and to encourage the family to use the money saved for a purpose previously beyond their means.
The sample included an experimental group of 120 mothers who were participating in the program and a control group of 120 mothers who met criteria for program participation but were not enrolled. The assessment instrument measuring achievement included multiple choice and attitudinal items and was administered in the home by trained interviewers. Achievement was operationally defined by the degree to which positive change in the experimental group exceeded that of the control.

From the data analysis, clothing was the only area which exhibited sufficient results to warrant further attention. In this area, the number of positive changes in the experimental group was significantly greater than the control ($p<.05$). Although some change was apparent for the areas of nutrition and home maintenance, no significant differences were apparent between the two groups.

Other outcomes were also identified, however; the participants overwhelmingly indicated satisfaction with the course. In addition, a strong correlation between satisfaction from the course and a range of project objectives were noted; these included the feeling of having learned something new ($r=.72$), intent of doing things at home which had been learned ($r=.69$), and expectations of saving money in the future ($r=.45$). Although the data showed limited statistical difference between the two groups, the author noted that there was a general tendency toward behavior modification in all areas.
Summary of related research

In summary, the review of related research provides implications for policy as well as for policy research content and effectiveness. Studies which have provided implications for social policy have been those which have aimed broadly at the impact of social programs. One major finding from these studies which has implications for social policy is that homemaking programs appear to be having an impact on participants. This has been particularly evident in the area working with disadvantaged populations, which has been the major focus of all of the studies. Other areas which have implications for policy are increase in funding levels, emphasis on affective learning, and development of consultive services.

Other research projects have focused on selected aspects of student competency. The area receiving the most emphasis has been student cognitive achievement. Little emphasis has been directed toward assessment of attitudes, intents, and behavior.

Several authors cited the need for methods uniquely fitted to broadly aimed social programs. Only two studies had incorporated qualitative assessments. Because of the orientation toward quantitative methods, studies had not generally assessed the holistic outcomes of programs.

The relationship of consumer competency to demographic variables was another object of study. Demographic variables most frequently studied in relationship to consumer competence have included age/grade,
sex, and socioeconomic status. The results have been conflicting, but these data have particular implications for sample selection and control group design.

Several studies had incorporated the control group as a part of the research design. In the studies reviewed, differences between the treatment and the control groups were described as consistently in favor of the treatment group and limited but in favor of the treatment group. In addition, difficulties were noted in maintaining comparison groups.

Review of related research provides a basis for future research. Although the data have to some extent provided conflicts in findings, they are reflective of the complexity of research of social programs. Such findings provide an indication of information needs and a mandate for sensitive research designs.

Summary and Conclusions

Policy research is a field which has received increasing attention in recent years. This has evolved from increasing public concern for the impact of social policy. Yet, the evaluation of social policy is a difficult and complicated procedure. Because of the complexity of such programs, program information needs demand a holistic view of action programs and the individuals served by those programs.

Consumer and homemaking education is a social action program which has been mandated to include consumer education components. Much research has been conducted assessing the effectiveness of con-
sumer and homemaking programs, and the outcomes of consumer education components of those programs. However, this research has utilized quantitative rather than qualitative methods. Having narrowly focused on program outcomes the research has posed limitations on the information available for social policy development and implementation.

From a review of the literature, several research needs are apparent for a study of Iowa vocational homemaking programs. First, a holistic assessment of the impact of consumer and homemaking should be made on selected cases. Second, characteristics of homemaking students consumer knowledge, attitude, intent, and behavior should be identified. Finally, consumer outcomes should be assessed based on a comparison of homemaking and non-homemaking student consumer competence and on student perceptions of those outcomes.
SECTION I.

HOMEMAKING IMPACT: FORMER STUDENTS SPEAK OUT
HOMEMAKING IMPACT: FORMER
STUDENTS SPEAK OUT

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This research was supported in part by the Iowa Department of Public Instruction, Iowa State University, and the University of North Dakota. The author was a recipient of a Vocational Education Professions Development Fellowship.
INTRODUCTION

What is the impact of secondary consumer and homemaking education on the individual? Policy makers, administrators, teachers, and the public want to know.

A recent Iowa study identified program impact on 1979 graduates selected at random. These students had taken six or more semesters of homemaking from grades nine through 12. The case study project used records, inventories, and indepth interviews to glean insights into individual backgrounds and into the effect of the program on the student.

Each student in the sample was unique, representing rural and urban backgrounds, the spectrum of socioeconomic levels, varying aspirations, and programs ranging from effective to potentially effective.

They had one commonality: the students have much to say about vocational homemaking education. And what they have to say has implications for policy and for programs.

Let's visit five of these students in their homes. Although their names and selected details have been changed to protect their anonymity, each case is candid testimony about the student and about the programs they have known.
CASE STUDIES

Cheryl

Cheryl is an active young adult who presents herself during the interview as quiet, articulate, and determined. A full time student at a community college, she works nights as a waitress 35 hours each week to pay for school and expenses. At present, her major is undecided but she wants to work with handicapped children.

Her family including her father, mother, and younger brother live on a small farm outside a community of 2,000. Her father is a supervisor at a local plant and her mother is a factory worker. Cheryl now lives with an aunt and her daughter so she can cut commuting costs and spend more time working. She and her aunt are considering how she can share expenses, but since she just moved they are in no rush to do so.

Cheryl says simply that she took homemaking to help her prepared for being a wife and mother. Homemaking helped her understand and prepare for the future. She learned how to identify expenses and set up a budget; this has especially helped her now. Learning about children in homemaking also took away some of the scariness and made her feel more confident in having children some day. Child development also assisted her in zeroing in on a career.

Her adult living class had the greatest impact on Cheryl. "My adult living class really helped me make decisions."
when she wasn't sure what she wanted to do and what effect it would have on her family. Adult living encouraged her to clarify what she wanted and to identify appropriate steps. Cheryl says, "It also was good to know I wasn't the only one having difficulty making decisions."

The class assisted with relationships. She began to see how and why other people reacted to what she did. Before, when she had a fight with her mother, she wouldn't necessarily think about how her mother felt; now, "I try to put myself in the other person's position." She noted that "I'm not saying that it was some kind of miracle;" but, as a result, she feels more open about her feelings and her relationships with others.

Cheryl stressed that the biggest thing that homemaking could do for high school students was to help them deal with present and future problems. The critical issues she identified were working and having kids, abortion, teenage pregnancy, and contraception. Overall, she felt she learned more from homemaking than from any other classes: "Maybe it's because I'm using what I found out."

Cindy

Cindy and her husband, Russ, live in a trailer next to a railroad yard in a small industrialized community. During the interview, the trains in the yard moved loudly back and forth and the pet gerbil runs round and round on the treadmill by the kitchen table.
Getting married was something she and Russ had planned for two years. She is now a homemaker and works parttime in a discount store. Russ, who graduated two years earlier, is a laborer and is considering changing jobs.

Cindy takes care of the every day details of their marriage, but is uncertain about the big picture. For example, she makes sure the bills are paid, but doesn't know specifically what is involved in their loans for the trailer, car, and television. Russ made these decisions before they married. When asked something she did not know, she looked to him.

Overall, Cindy was disillusioned with school. "Schools don't have learning courses anymore." She felt that, with few required courses, "Kids don't learn anything; some can't even read."

She took homemaking for several reasons. First, she had to learn to cook. She liked foods also because it wasn't the same routine; she remembered most the times they prepared foods like pies, cakes, Mexican foods. She took child development because she knew she would have kids some day; she was proud of a notebook she made which helped her identify the developmental stages.

Cindy felt that homemaking should help students after they graduate. She wasn't sure what that would include. From her classes, she did not remember learning about making decisions on whether or not to get married, whether or not to have children, or whether to buy or rent. "That would have helped," she said.
For the future, Cindy and Russ should have the trailer paid in three years. Before it is paid, they want to buy a house. She has thought about working full time, but is beginning to look forward to having children.

Barb

Barb lives at home with her family in a quiet urban residential area. Everybody in the family works except her sister who is in high school. Her father is a factory worker and her mother is a cashier. Her older brother has just taken a job after military duty.

Barb works part-time at a discount food store. She has an irregular schedule and her job assignment depends on where she is needed. Barb would most like to work in a flower shop and has considered commuting to a vocational school. Presently, she has applied at the plant where her father works; those jobs are hard to get but they pay well and have good benefits.

She took homemaking because she was interested in it. For many areas, she already had some knowledge because of her interest and family background; but she says homemaking really helped increase her understanding. For example, she had known a pregnant woman should take care of herself; in child development, she found out there was a lot more to consider, like medical costs, stages of pregnancy, and costs of the new baby.
Barb emphasized that the most important thing homemaking could do was to help high school students learn more about their future. Her homemaking classes did that. Independent living helped her in learning about living on her own; "that's what most kids do these days." Family living helped in learning about being married and being a family member.

Mary

The sunlight streams into Mary's on-campus apartment illuminating the plants and the colorful homelike atmosphere. Mary is a full time student at a community college working on an associate degree in community services. She is not sure what she will do when she finishes, whether she will continue school, work, or marry.

From a rural community, Mary's father has a small business and her mother is a homemaker. They have taken out a school loan on her behalf and allow her a specified amount each month for expenses. Having recently moved to an urban area, she shares living costs with three female students. She also naturally assumed responsibilities for fixing the meals and for making the apartment look pleasant. "I'm good at those kinds of things."

She took nine semesters of homemaking and, overall, wasn't sure why. "There wasn't much to choose from in our high school." After some thought, she added, "I guess I took the classes that were more for girls."
Homemaking helped her awareness in some areas, such as in budgeting and saving money. However, her family did that kind of thing and her mother always involved her in homemaking tasks. She could see a real need for homemaking information for those who did not learn it from their families. "Most kids don't."

According to Mary, homemaking classes should prepare students for the immediate future. Her homemaking program mostly emphasized the long term when people get married and have children. Although she felt that this was important, homemaking programs should include discussion of topics which related to students now, e.g., what to expect in college, how to deal with controversial topics like drugs and contraceptives. Their teacher didn't talk about the latter topics because of strong feelings of a board member. Mary also felt that homemaking does and should provide unique opportunities for teens to get to know themselves better.

Jan

If one were to paint a picture of Jan's immediate neighborhood in the center of an urban area, one would paint closely situated frame houses in varying stages of repair, occupied and unoccupied commercial buildings, traffic on a major throughway, and four sets of railroad tracks.

Jan is a self-proclaimed tomboy who rejects anything feminine. She lives at home with her parents and six brothers and sisters. One
brother is mentally handicapped. She describes her mother as a
teacher's aide and her father as a custodian at a packing plant.

Jan has assumed the mother role in the family since she was 11. The
night of the interview she was home alone with her siblings, two of
whom have the flu.

Jan works as an aide in a hospital kitchen and is classified as
80% employed. Although she works more than that, she explains the
"union guys" say this practice allows the hospital to fire an employee
at any time. She wasn't sure about the future; she might change jobs,
she might get an apartment, and she might get married.

School for Jan was boring. "There isn't any point in studying
history or languages or science." But she took homemaking because
it was fun, easy, and she wanted to learn something. "Homemaking
makes you think," she repeatedly said. It also helped her deal with
the future. As a result of homemaking, she learned more about other's
viewpoints; this allowed her to learn more about her own.

After she had taken so many classes, the material became more
familiar; she still liked it and kept taking more. Later, instead
of being bored in study hall, she started going to homemaking. After
a while, the teacher made her a "student teacher". That's when she
got to teach other students: "I liked that," she beamed.

Jan had strong feelings about what homemaking should offer high
school students. Homemaking should teach them to identify what is
good and what is bad. It should help them plan ahead. It should en-
courage them to try different things, i.e., to be creative. Jan noted that as a result of homemaking, she tried a new procedure at work; everybody said this worked better.

At the close of the interview, the interviewer noted that homemaking classes were essentially the only electives Jan took. When questioned what she would have taken if her school had not had homemaking, she emphatically responded, "I would have quit school; there wasn't anything for me there."
DISCUSSION AND CONCLUSIONS

Cheryl, Cindy, Barb, Mary, and Jan are typical of the average student enrolled in Iowa homemaking programs. Although the limited cases prohibits generalization, recurring themes are present which have implications for policy and for programs.

First, homemaking programs have had impact on these students. The impact varied from student to student and appeared to be a function of the student's background, motivations, and the homemaking program itself. Examples of impact ranged from increased awareness in selected areas, to skill development and keeping the student in school.

Clearly, the degree of homemaking program impact was dependent on the teacher's ability to keep in touch with the needs of youth in general and the uniqueness of individuals in specifics. Because of the nature of homemaking education, these have been and should continue to be areas of program strength.

Second, students expressed several recurring areas of outcome. Repeatedly, students indicated increased self awareness and self development. The topic of management emerged related to specific concept areas, e.g., planning, budgeting, decision-making. In addition, students indicated assistance in clarifying and developing personal values. These areas relate to the core of all homemaking subject areas.
Third, the most clearly identified outcome and recommendation for homemaking education was in preparing youth for the future. Students expressed a concern for the immediate, or that which affects them now. They specifically cited the need to deal with critical issues and problems which face young adults, e.g., drugs, teenage pregnancy, contraception.

In conclusion, homemaking education appears to be a viable unit by which to transmit homemaking skills. However, just as the impact of homemaking programs has varied, the challenge is present to improve programs to better reach their potential in preparing young adults for homemaking roles.
SECTION II.

CONSUMER RESPONSIBILITIES AND PRACTICES OF SECONDARY CONSUMER AND HOMEMAKING STUDENTS SIX MONTHS FOLLOWING GRADUATION
CONSUMER RESPONSIBILITIES AND PRACTICES OF SECONDARY CONSUMER AND HOMEMAKING STUDENTS SIX MONTHS FOLLOWING GRADUATION

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This research was supported in part by the Iowa Department of Public Instruction, Iowa State University, and the University of North Dakota. The author was a recipient of a Vocational Education Professions Development Fellowship.
INTRODUCTION

With recent demand for accountability of social programs, increasing interest has been directed toward how well vocational graduates have fared in the jobs for which they have been prepared (Brantner, 1975). As a result, follow-up studies have become an integral component of program and institutional evaluation. Such studies have provided data on former participants in such areas as perception of curriculum relevance, job characteristics, mobility traits, and characteristics with respect to continuing education (Gilli, 1974). These data, in turn, provide a basis for program modification and endorsement (Brantner, 1975).

Consumer and homemaking education is concerned with how well its former students have performed in the occupation of homemaking. Yet, few follow-up studies of these graduates have been reported in the literature. Hughes cited that, although homemaking teachers at the local level may have follow-up data on their former students, this information has rarely been a part of state and national data (Hughes, Cross, & Simpson, 1978).

This lack of follow-up data for vocational homemaking has been particularly evident in the area of consumer education, one of the program's mandated components. Four related follow-up studies were reported in the literature; however, these studies focused upon the total program and on graduates' perceptions of effectiveness (Cross,
Gorman, Loftis, & Ridley, 1971; Findlay, 1976; Fults, 1972; Rusdahl, 1973). Although these studies have implications for consumer education, no study was reported of recent participant's consumer behavior.

Therefore, the purpose was to conduct a follow-up study of the consumer behavior of consumer and homemaking students six months following graduation. Specific objectives were: to determine participant demography with respect to sex, socioeconomic background, marriage, mobility, employment, and continuing education; to identify consumer responsibilities of students six months following graduation; to identify practices former students have utilized in making decisions about and in spending money. This study was limited to students from Iowa secondary consumer and homemaking programs; the results cannot be generalized to other states or other programs.
METHOD

The Consumer Education Interview Schedule (CEIS) was developed based on a review of the literature and interviews with former students, teachers, and specialists in consumer education, and evaluation research. The instrument included sections related to demographic data, consumer responsibility, and consumer practice. For the consumer responsibility section, major responsibility was defined as those areas in which students assumed 50% or more of the responsibility for cost or decision-making. The consumer practice section identified practices in clothing, foods, and loans; it also included items on the use of planning, on specific consumer practices used for two purchases ($25-100 purchase, over $100 purchase), and on spending in relationship to the economy. The CEIS utilized structured and unstructured response patterns. Questions with structured response patterns allowed the respondent limited response options. Those with an unstructured format were open-ended with specific examples given to encourage but not restrict student response. The CEIS was validated by consumer and evaluation specialists, subjected to preliminary testing, and revised.

The instrument was administered by trained interviewers through telephone and on site interviews. The majority of the interviews were conducted by telephone; the eight conducted on site were used to verify the usability of the telephone technique. Because of the con-
sistency of responses between the two techniques, it was concluded that the telephone interview was a usable method for the project.

In May, 1979, one supervisor/teacher from each of 108 schools in the stratified random sample was contacted to gain consent to participate in the study. Of those consenting, each teacher was instructed to use a specified random procedure for selecting one 1979 graduating homemaking student who had had a minimum of three semesters of consumer and homemaking education from grades nine through 12.

The CEIS was administered in November, 1979. The interviews resulted in 80 usable cases representing 80 schools in Iowa or 74% of the sample. Of the remaining 28 cases, 12 schools/teachers indicated that they did not wish to participate; seven schools did not respond; seven students could not be contacted; and two students were ineligible because they did not meet the stated criteria.

In preparing the data for analysis, two preliminary codings were completed in preparing the data for analysis. First, the occupational status system (Powers and Holmberg, 1978) was used to determine a numerical value for the student's socioeconomic status. This scale ranged from 0 to 99; the numerical value for each occupation in the system was based on independent rankings of education and income incorporating data from males and females in the work force. The student's socioeconomic status rating was based on the parent's occupational status score. If the student had two working parents, the
higher rating of the two parents was used. Second, open-ended re-
sponses were subjected to a content analysis and coded accordingly.

The data were analyzed by section: demographic data, consumer
experience, and consumer practice. Since the major function of the
study was descriptive, means and standard deviations were computed
for continuous data while frequency counts and percentages were cal-
culated for discrete data. Those items for each subsection which
had the highest means or had frequencies of 50% or higher were re-
ported. Implications for consumer education components of vocational
homemaking programs were drawn.
FINDINGS AND DISCUSSION

In terms of demographic data, 76 (95%) were female and 4 (5%) were male. Although the reported sex ratio of Iowa programs in 1978-79 was 79% female to 21% male, the lower number of males in the sample was attributed to males having taken fewer homemaking classes than females. Since students were selected based on the number of courses taken, fewer males were eligible to participate in the study.

The mean for socioeconomic status was 55 with a standard deviation of 23; scores ranged from 0 to 99. It was concluded that students in the sample represented the broad range of socioeconomic backgrounds.

Trends were noted in the status following graduation (Table 1). The majority of students (93%) were single. Seventy percent had moved from the reported spring residence; in the analysis of individual cases, students had moved largely to urban areas. The majority (74%) chose to continue their education. At six months following graduation, this was higher than the 54% participation in postsecondary education reported for graduates one year following graduation (Career Guidance Survey, 1978). The data do not provide explanation for this inconsistency. For employment status, 26% were working and were not enrolled in postsecondary education; an additional 25% reported part or fulltime employment while attending school.

Insert Table 1 about here
Table 1.
Status of Former Homemaking Students
Six Months Following Graduation

<table>
<thead>
<tr>
<th>Area of status</th>
<th>Homemaking students (n=80)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
</tr>
<tr>
<td>Marital</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>6</td>
</tr>
<tr>
<td>Single</td>
<td>74</td>
</tr>
<tr>
<td>Mobility</td>
<td></td>
</tr>
<tr>
<td>At same residence</td>
<td>24</td>
</tr>
<tr>
<td>At different residence</td>
<td></td>
</tr>
<tr>
<td>In same community</td>
<td>3</td>
</tr>
<tr>
<td>In different community</td>
<td>43</td>
</tr>
<tr>
<td>Out of state</td>
<td>9</td>
</tr>
<tr>
<td>Unknown</td>
<td>1</td>
</tr>
<tr>
<td>Postsecondary enrollment</td>
<td></td>
</tr>
<tr>
<td>Four year college program</td>
<td>37</td>
</tr>
<tr>
<td>Two year college program</td>
<td>12</td>
</tr>
<tr>
<td>Vocational technical training</td>
<td>10</td>
</tr>
<tr>
<td>Employment(^a)</td>
<td></td>
</tr>
<tr>
<td>Full time job</td>
<td>15</td>
</tr>
<tr>
<td>Parttime job</td>
<td>3</td>
</tr>
<tr>
<td>Unemployed</td>
<td>2</td>
</tr>
<tr>
<td>Volunteer</td>
<td>1</td>
</tr>
</tbody>
</table>

\(^a\)These data do not include those enrolled in postsecondary education.
Areas in which students assumed major consumer responsibility were limited. The three areas in which the largest number of students reported major responsibilities were clothing, entertainment, and transportation (Table 2). Only half of the students reported major responsibility in the foods area. Students reported the least experience in the areas of housing, credit, insurance, and medical expenses.

From the analysis of demographic data and areas reported as major consumer responsibilities, it is apparent that respondents six months following graduation were primarily dependent upon outside sources for financial support or assistance in decision-making. This was apparent in the high number of those in school, the low number reporting employment, and the low number of consumer responsibilities assumed in areas related to basic needs.

When asked to describe on a 1 to 9 point scale the degree to which they planned ahead, homemaking students rated themselves as 6.7, indicating that they usually plan ahead for purchases. For areas in which students had cited major responsibility for consumer decision-making, seven of the eight areas listed were described as being planned 50% or more of the time (Table 3). Areas in which students planned the greatest percentage of expenditures were housing, insurance, clothing, food, transportation, utilities, and entertainment.
Table 2.
Areas in Which Homemaking Students Reported Major Consumer Responsibility

<table>
<thead>
<tr>
<th>Rank</th>
<th>Area</th>
<th>Homemaking students (n=80)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>n</td>
</tr>
<tr>
<td>1</td>
<td>Clothing</td>
<td>77</td>
</tr>
<tr>
<td>2</td>
<td>Entertainment</td>
<td>73</td>
</tr>
<tr>
<td>3</td>
<td>Transportation</td>
<td>56</td>
</tr>
<tr>
<td>4</td>
<td>Food</td>
<td>41</td>
</tr>
<tr>
<td>5</td>
<td>Utilities</td>
<td>33</td>
</tr>
<tr>
<td>6</td>
<td>Housing (renting)</td>
<td>29</td>
</tr>
<tr>
<td>7</td>
<td>Credit</td>
<td>25</td>
</tr>
<tr>
<td>8</td>
<td>Insurance</td>
<td>22</td>
</tr>
<tr>
<td>9</td>
<td>Medical costs</td>
<td>19</td>
</tr>
<tr>
<td>10</td>
<td>Housing (owning)</td>
<td>5</td>
</tr>
</tbody>
</table>
Participants identified consumer practices used in three areas: clothing, foods, and loans (Table 4). For clothing expenditures, 50% or more of the students considered price, fiber content, color, style, and garment construction. With five areas identified by 50% or more of the students, clothing had the highest number of consumer/practices reported. Because of the greater frequency of practices, students appeared to take more consideration for clothing purchases. This may be representative of the greater number of experiences students have had in this area. Clothing purchases may also be linked with success in a new job or new environment.

When asked if they read the label or hangtag prior to purchase, 67 (84%) responded yes. When asked if they used the information after purchase, 70 (89%) indicated that they did. Of those who used the information, 97% indicated the primary reason was to determine care.

Specific food purchasing experiences of respondents were described as buying snack foods only (33% of the respondents), purchasing all/most of the foods my family/I eat(s) (26%), supplementing dorm food (12%), none (14%), and other (9%). Respondents with major food pur-
Table 3.
Percentage of Purchases Planned by Areas of Major Responsibility

<table>
<thead>
<tr>
<th>Rank</th>
<th>Areas</th>
<th>Mean percentage of purchases planned</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Housing</td>
<td>97</td>
</tr>
<tr>
<td>2</td>
<td>Insurance</td>
<td>83</td>
</tr>
<tr>
<td>3</td>
<td>Clothing</td>
<td>70</td>
</tr>
<tr>
<td>4</td>
<td>Food</td>
<td>69</td>
</tr>
<tr>
<td>5</td>
<td>Transportation</td>
<td>65</td>
</tr>
<tr>
<td>6</td>
<td>Utilities</td>
<td>61</td>
</tr>
<tr>
<td>7</td>
<td>Entertainment</td>
<td>51</td>
</tr>
<tr>
<td>8</td>
<td>Medical expenses</td>
<td>49</td>
</tr>
</tbody>
</table>
Table 4.
Consumer Practices Used by Fifty Percent or More of the
Respondents in Three Areas: Clothing, Foods, Loans

<table>
<thead>
<tr>
<th>Area/practice</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clothing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consider price</td>
<td>77</td>
<td>96</td>
</tr>
<tr>
<td>Consider fiber content</td>
<td>68</td>
<td>85</td>
</tr>
<tr>
<td>Consider color</td>
<td>67</td>
<td>83</td>
</tr>
<tr>
<td>Check style</td>
<td>46</td>
<td>57</td>
</tr>
<tr>
<td>Check garment construction</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use grocery list</td>
<td>34</td>
<td>87</td>
</tr>
<tr>
<td>Figure cost per weight</td>
<td>23</td>
<td>59</td>
</tr>
<tr>
<td>Buy around sales/ads</td>
<td>21</td>
<td>54</td>
</tr>
<tr>
<td><strong>Loans</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check interest rate</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>Determine proportion of income</td>
<td>19</td>
<td>66</td>
</tr>
<tr>
<td>Consider personal need</td>
<td>18</td>
<td>60</td>
</tr>
<tr>
<td>Consider number, amount, and due</td>
<td></td>
<td></td>
</tr>
<tr>
<td>date of payments</td>
<td>17</td>
<td>57</td>
</tr>
</tbody>
</table>

\(^a\) n=80.

\(^b\) n=39.

\(^c\) n=30.
chasing responsibility reported three shopping practices used 50% or more of the time. The shopping practice most consistently used was the grocery list.

The data clearly indicated that students six months following graduation have had limited experience in food purchasing as related to food preparation. For those who had major responsibility in this area, fewer consumer considerations were noted for the purchase of food. This may be indicative of the relative importance of food to the individual at this time.

Respondents showed limited use of credit. Four students (5%) reported having credit cards and 30 (38%) had long term loans. Of the long term loans, the highest numbers were reported for school (16, or 53%) and automobiles (11, or 37%); in addition, one each was reported for a house, trailer, and television. The primary source of loans was the bank cited by 18 respondents (60%). Four areas were commonly identified by 50% or more of the subjects as considerations in obtaining a loan. Of those areas, the interest rate was the most consistently cited. Interviewers noted, however, that students repeatedly demonstrated limited understanding of loans and of what was involved in shopping for loans. The decision to obtain a loan and the consideration of specific aspects of a loan program may have been made without basic understanding or by others within the family structure.
When asked to name two purchases since graduation ($25-100 purchase, over $100 purchase), 67 and 29 students respectively named such purchases (Table 5). In analyzing consumer practices which 50% or more of the students had utilized, four practices for the $25-100 purchase and five practices for the over $100 purchase were noted by respondents. For both purchases, students in general planned ahead, compared brands, shopped around, and planned around sales. Three practices showed increase in frequency from the least costly to the more costly purchase; these increases reflected greater prior planning and greater use of comparative shopping for the more expensive purchase. It should also be noted that a limited number of students (9% for $25-100 purchase; 19% for over $100 purchase) indicated seeking the advice of someone knowledgeable.

The majority of students (48, or 60%) indicated that they had considered the economy in making consumer decisions. However, 54% of those students responding affirmatively could not cite two examples. Examples listed related primarily to areas of transportation and clothing, and to consumer practices of decreasing consumption and buying at a reduced price. Of those 32 students (40%) who indicated they had not considered the economy, the most frequent responses were: "It doesn't affect me" and "I haven't thought about it."
Table 5.

Consumer Practices Used by Fifty Percent or More of the Respondents in Shopping for Two Purchases

<table>
<thead>
<tr>
<th>Practice</th>
<th>$25-100 purchase (n=67)</th>
<th>Over $100 purchase (n=29)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Incorporated into spending plan in advance</td>
<td>53</td>
<td>81</td>
</tr>
<tr>
<td>Compared two or more brands/labels</td>
<td>44</td>
<td>68</td>
</tr>
<tr>
<td>Shopped at more than one store</td>
<td>53</td>
<td>66</td>
</tr>
<tr>
<td>Planned around sales/ads</td>
<td>33</td>
<td>52</td>
</tr>
<tr>
<td>Considered special features of the store</td>
<td>--</td>
<td>--</td>
</tr>
</tbody>
</table>
 Overall, interviewers noted that students indicated a lack of understanding of the concepts of the economy and inflation.
CONCLUSIONS

The purpose of consumer and homemaking education is to prepare individuals for the occupation of homemaking. In particular, these programs are mandated to emphasize the development of consumer skills (U.S. Congress, 1976). This follow-up study of Iowa homemaking students has shown that participants six months following graduation have had limited consumer responsibilities. In particular, they are still reliant upon external sources for financial support or decision-making. However, three implications from this study can be cited for homemaking programs.

First, former participants demonstrated limited awareness of the economic system and of the consumer's role within that system. As one of the areas which emphasizes consumer education, vocational homemaking education should assist future adults to develop necessary knowledge and skills in this area. Although certain competencies would appropriately be developed by other subject areas, homemaking assists students in recognizing the impact of the economy on the individual and in developing necessary coping skills.

Second, students in the sample showed limited understanding in the area of loans. Homemaking teachers might assess the degree to which students in their schools have opportunities to master skills in this area. Accordingly, homemaking programs could contribute to consumer competency in the area of credit.
Finally, follow-up of students provides an assessment of how well youth have performed in the roles for which they were prepared. Implementing follow-up and incorporating feedback provide viable means by which programs can keep in touch with needs of young adults.
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SECTION III.

PARTICIPANT CONSUMER OUTCOMES OF
SECONDARY CONSUMER AND HOMEMAKING
PARTICIPANT CONSUMER OUTCOMES OF SECONDARY CONSUMER AND HOMEMAKING

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This research was supported in part by the Iowa Department of Public Instruction, Iowa State University, and the University of North Dakota. The senior author was a recipient of a Vocational Education Professions Development Fellowship.
INTRODUCTION

Policy research is the systematic search for information to aid in the development of social policy (Coleman, 1976). Since social action programs aim to change an individual's behavior over time (Weiss, 1972), a focus of policy research is the analysis of outcomes.

Because of the complexity of social action programs, outcomes analysis as a function of policy research necessitates quantitative and qualitative research methods (Weiss, 1972). Quantitative research, which is oriented toward specifics, is primarily concerned with the analysis of scientific facts and their relationship to one another (Guba, 1978). Qualitative research attempts to gain a holistic view of the subjects under study. Research in this area focuses upon descriptive data, particularly an individual's own written or spoken words (Bogdan & Taylor, 1975). The use of both quantitative and qualitative methods allows for the cross validation of findings and permits each method to provide insights that the other cannot (Campbell, 1974, cited in House, 1977).

As a result of increasing concern for social policy effectiveness, Congress has mandated evaluation as an integral component of almost every federally supported social action program (Guba, 1978). The recent mandate for the evaluation of consumer and homemaking education programs is an example of this directive (U.S. Congress, 1976).
In justification of this position, the National Institute of Education (1977) has stated that these programs have been a neglected area of evaluation research; in particular, systematic state level evaluations of learner outcomes have been lacking.

Evaluation of secondary vocational homemaking outcomes includes assessment of program impact on participant consumer skills, one of the program's mandated components. However, few related consumer outcomes studies have been conducted. Three studies assessed participant consumer knowledge (Cogle, 1977; Harder, 1979; Illinois Office of Education, 1975). The latter study also evaluated attitudes. Studies by Cogle and the Illinois Office of Education used control group designs and found significant differences in favor of the treatment group. Fults (1972) determined evidences in which programs had assisted disadvantaged youth in assuming the dual role; although this study was directed toward the total program, consumer education was included.

From the literature review, the need for further research on consumer outcomes of secondary vocational homemaking is apparent. Past research used primarily quantitative rather than qualitative methodologies. As a result, studies focused on isolated variables with little attempt to gain a holistic view of participant consumer outcomes. Further, although the need for control group data has been cited (Hughes, Cross, & Simpson, 1979), limited information
is available concerning the comparison of participant to non-participant consumer attitude, intent, and behavior.

The purpose of this research was to develop and implement a plan to assess participant consumer outcomes of Iowa secondary vocational homemaking programs. Outcomes were defined as those knowledge, attitudinal, intent, and behavioral items which show difference between homemaking and non-homemaking students and those consumer outcomes from programs identified by students. Specific objectives were to determine differences in knowledge, attitude, intent, and behavior between homemaking and non-homemaking students; to identify homemaking student perceived consumer outcomes; and to determine homemaking student recommendations for consumer components of those programs.
METHOD

The research design and instrumentation were developed based on the literature review and systematic input from the project advisory committee. This committee included Iowa supervisors of home economics, homemaking teachers, present and former homemaking students, non-homemaking students, and specialists in consumer education and in evaluation research.

Assessment instruments were developed based on content identified in the *Guide for Teaching Management and Consumer Education* (Iowa State University, 1977). Level I competencies were the basis for assessment; these competencies were defined as those skills basic to being an adequate consumer. Major concept areas were: values and ethics underlying consumption, consumption as an expression of life style, consumer decision-making, consumer information, change and the consumer, the consumer and the economic environment, and consumer rights and responsibilities.

The Consumer Education Inventory (CEI) was developed to identify pertinent background information and to determine student knowledge, attitude, and intent. The background data component identified grade point average, socioeconomic status, and background in homemaking, and consumer related courses. Items for the criterion-referenced knowledge component came from a norm-referenced test with an estimated reliability of .90 which was developed by Harder in a related study (1979). The attitude (Part A) and the intent components
used a 9 point scale to determine the degree to which students agreed, disagreed, or were uncertain toward selected statements. Part B of the attitude component used a 9 point scale to indicate the degree that students felt good, bad, or uncertain toward selected concepts. After validation by consumer and evaluation specialists, preliminary testing, and revision, the instrument was determined usable for the study.

The Consumer Education Interview Schedule (CEIS) was a follow-up instrument to be administered six months following graduation. The CEIS assessed respondent status following graduation, respondent consumer responsibility and practice, homemaking student perceptions of outcomes, and homemaking student recommendations for programs. Items included structured response patterns and open-ended formats to yield qualitative data. The CEIS was validated by consumer and evaluation specialists. Following pretesting and revision, the instrument was administered through telephone interviews. Five individuals assisted in the interviews; these individuals were selected based upon their previous professional experience in home economics and consumer education and were trained to insure consistency of questioning and coding responses.

A stratified random sample of Iowa vocational home economics programs was drawn. Stratification was based on school district size with the districts having the largest number of students automatically
included in the sample. Of the 109 schools selected, 97 agreed to participate in the study. One teacher in each of the schools was instructed to use a specified random procedure to select one graduating homemaking student who had had three or more semesters of homemaking from the ninth through the 12th grades and one graduating non-homemaking student who had not had homemaking during that time and who approximately matched the homemaking student on socioeconomic status, grade point average, and sex.

The CEI was administered by the teacher to the students in May, 1979. Of the 89 schools returning responses, 151 instruments were classified as usable responses (homemaking n=87; non-homemaking n=64). However, teachers indicated difficulty in identifying non-homemaking students. Six teachers noted that all students in their schools had taken homemaking. Ten instruments were returned and declared ineligible because students had taken homemaking. In some instances, teachers who returned usable data expressed difficulty in matching students because of the limited number of eligible non-homemaking students in their schools.

The CEIS was administered in November, 1979. Of the 151 potential cases, 137 interviews were completed and provide usable data (homemaking n=80; non-homemaking n=57). Of the 14 students whose follow-up data were not complete, 12 could not be contacted and two desired not to participate.
In preparing the data for analysis, two preliminary codings were necessary. A numerical rating for the student's socioeconomic status was recorded based on parent occupational status score (Powers and Holmberg, 1978). In addition, open-ended responses were coded according to major content area represented.

The data were analyzed and reported according to three areas: differences between homemaking and non-homemaking students, homemaking student perceived consumer outcomes, and homemaking student recommendations for programs. For continuous data, mean scores and standard deviations were computed; as appropriate, the analysis of variance was used for comparison between the two groups. For discrete data, frequency counts and percentages were calculated; as appropriate, chi squares were calculated to determine significant difference between the two groups.

Background data were analyzed to establish the usability of the control group design and to provide a basis for data analysis. Both groups were alike on socioeconomic status and grade point average. The groups differed by sex ($p < .01$) with 6% and 36% males in the homemaking and non-homemaking groups respectively. Both groups had taken the same mean semesters of business, consumer economics, and social studies; non-homemaking students had taken more industrial arts ($p < .01$) and more math ($p < .01$). For status at the follow-up, no differences were apparent for marriage, postsecondary education, or employment.
Homemaking students reported 5.7 mean semesters of homemaking with highest means for comprehensive homemaking (1.8), foods and nutrition (1.1), and clothing and textiles (1.0). Because of the low mean for consumer education (.1), students had received consumer instruction in homemaking primarily through integration.

Although non-homemaking students had not taken homemaking from grades nine through 12, the difficulty of controlling homemaking instruction was apparent. For example, 72% reported taking homemaking prior to the ninth grade. In addition, a few individuals indicated that they did not take homemaking because of 4-H involvement.

It was concluded that the two groups were adequate for the present study. Because of the difficulty in controlling homemaking instruction, differences between the two groups beyond the .10 level of significance were identified. Cautions were noted in the interpretation of the results. In addition, those highest reported frequencies for homemaking student perceived outcomes and program recommendations were identified.
FINDINGS AND DISCUSSION

In analyzing the knowledge component, homemaking and non-homemaking students reported overall means of 22.1 (74%) and 21.9 (73%) out of 30 respectively. Given that this component was a criterion-referenced test, performance was judged adequate for both groups because students were on the average getting 70% correct. The knowledge component, however, showed no significant differences either for the total score or for individual item scores. Hence, it was concluded that the performance of both groups on this test was essentially the same.

For attitude, homemaking and non-homemaking students differed on six items; this represented 20% of the items in that area (Table 6). All six were in favor of the homemaking students. Four of the items were statistically significant (p < .05). From the data, homemaking students had higher mean scores for attitudes related to planning ahead, recognizing the relationship of cost and quality, using labeled information, and recognizing the consumer's role in product improvement.

Insert Table 6 about here

In analyzing consumer intent, the two groups differed on three items, or 25% of the total (Table 7). Again, the differences were in favor of the homemaking students. Two items were significant beyond the .05 level. Homemaking students showed greater intention of plan-
Table 6.
Consumer Attitudes with Differences between Homemaking and Non-Homemaking Students

<table>
<thead>
<tr>
<th>Item</th>
<th>Group means</th>
<th></th>
<th></th>
<th></th>
<th>F ratio</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Homemaking (n=87)</td>
<td>Non-homemaking (n=64)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitudinal statement&lt;sup&gt;a&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Using the product label is a waste of time because most of the information is common sense.</td>
<td>7.9</td>
<td>7.2</td>
<td>11.02</td>
<td>.01</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Price is the best indicator of quality.</td>
<td>7.6</td>
<td>6.7</td>
<td>8.18</td>
<td>.01</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- There is nothing a person can do to promote improved products.</td>
<td>7.5</td>
<td>7.0</td>
<td>4.24</td>
<td>.05</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitudinal concept&lt;sup&gt;c&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Budget</td>
<td>8.0</td>
<td>7.4</td>
<td>5.35</td>
<td>.05</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopping list</td>
<td>8.0</td>
<td>7.5</td>
<td>3.46</td>
<td>.10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cutting costs</td>
<td>7.8</td>
<td>7.3</td>
<td>2.98</td>
<td>.10</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup>Statements were rated based on a 9 point scale with 1 indicating strongly disagree; 5, uncertain; 9, strongly agree.

<sup>b</sup>A "-" indicates a reversed response pattern.

<sup>c</sup>Concepts were rated on a 9 point scale with 1 indicating bad; 5, uncertain; 9, good.
ning ahead both in general and specifically as related to money, and
greater intention in fulfilling the consumer's role in improving
products and services.

In terms of consumer responsibilities, homemaking and non-home-
making students had had similar consumer experiences within the areas
of food, clothing, housing, utilities, insurance, credit, transporta-
tion, medical costs, and entertainment. Nine items related to
consumer practice showed differences between the two groups. (The
six items with parallel structure were reported in Table 8; the re-
mainning three were presented in the narrative that follows.) Of the
total differences, seven were statistically significant ($p < .05$).
Because of the open-ended nature of the response patterns, the per-
centage of the total was not calculated. All but one were in favor
of the homemaking students.

The greatest number of differences was in the clothing area.
Homemaking students appeared to consider wear life and care in select-
ing clothing more than non-homemaking students. They were also more
apt to check the fiber content prior to purchase. Conversely, for
those who did not check fiber content, significantly more non-homemaking
students indicated that fiber content did not mean anything to them ($p < .01$).
Table 7.
Consumer Intent Statements\(^a\) with Differences Between Homemaking and Non-Homemaking Students

<table>
<thead>
<tr>
<th>Item</th>
<th>Home-making (n=87)</th>
<th>Non-home-making (n=64)</th>
<th>(F) ratio</th>
<th>(p)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I plan to do my share to promote improved products and services.</td>
<td>7.1</td>
<td>6.6</td>
<td>4.84</td>
<td>.05</td>
</tr>
<tr>
<td>I intend to plan ahead for changes which will affect my life.</td>
<td>7.8</td>
<td>7.4</td>
<td>3.76</td>
<td>.05</td>
</tr>
<tr>
<td>I will have a plan for spending my money.</td>
<td>7.5</td>
<td>7.0</td>
<td>3.28</td>
<td>.10</td>
</tr>
</tbody>
</table>

\(^a\)Statements were rated based on a 9 point scale with 1 indicating strongly disagree; 5, uncertain; 9, strongly agree.
Table 8.

Consumer Practices with Differences Between Homemaking and Non-Homemaking Students

<table>
<thead>
<tr>
<th>Purchase area</th>
<th>Item</th>
<th>Homemaking</th>
<th>Non-homemaking</th>
<th>$^2$</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td>Considered fiber content.</td>
<td>68</td>
<td>85</td>
<td>35</td>
<td>61</td>
</tr>
<tr>
<td>Clothing</td>
<td>Considered wear life.</td>
<td>33</td>
<td>41</td>
<td>13</td>
<td>23</td>
</tr>
<tr>
<td>Clothing</td>
<td>Considered care.</td>
<td>35</td>
<td>44</td>
<td>15</td>
<td>26</td>
</tr>
<tr>
<td>Food</td>
<td>Purchased around sales/ads.</td>
<td>21</td>
<td>54</td>
<td>6</td>
<td>27</td>
</tr>
<tr>
<td>$25-100 item</td>
<td>Incorporated into spending plan in advance.</td>
<td>53</td>
<td>80</td>
<td>26</td>
<td>56</td>
</tr>
<tr>
<td>$25-100 item</td>
<td>Considered special feature of store.</td>
<td>15</td>
<td>23</td>
<td>3</td>
<td>7</td>
</tr>
</tbody>
</table>

*Percentage represents the proportion of the total number of students responding to the item; the total does not include those students who did not respond because the item was not applicable.*
The area of foods suggested one difference although not significant; homemaking students were more likely to shop around sales or ads. It should be noted that the lack of difference in this area may be attributed in part to the respondents having had less responsibility in food purchasing.

In shopping for a specific $25-100 purchase, more homemaking students had a plan for spending in advance. A greater number of homemaking students had also considered special features of the store prior to purchase.

When asked to rank themselves on a continuum, homemaking students described themselves as more likely to plan in advance ($p < .05$). No difference in percentage of purchases planned was recorded for food, clothing, housing, utilities, insurance, and medical expenses. However, non-homemaking students indicated higher percentage of planning ahead for transportation costs ($p < .05$). Further investigation is necessary to explain this difference; the difference may be attributed in part to the greater number of males in the non-homemaking sample.

In analyzing the results across knowledge, attitude, intent, and behavior, three themes were apparent. Homemaking students reported consistently higher attitudes, higher intents, and greater evidence of planning ahead. Some parallel of attitude and intent was apparent in the area of the consumer's role in promoting products and services; use of labeled information was also reported for attitude and behavior.
Although the limited number of items pertaining specifically to these concepts prohibits generalization, the data suggest that homemaking students were better consumers in the areas of planning ahead, use of labeling, and product promotion. Further research as to the relationship of these skills to home economics instruction is needed.

Student perceptions of consumer education outcomes encompassed two areas: comparison of home economics to other subject areas, and personal benefits from enrollment. Of the 73% who indicated that they had received consumer information from other classes, 77% noted that what they learned in homemaking was different. In citing ways that homemaking differed, the greatest number of students indicated its application to the individual/self (59%) and its application to the family (32%). Other differences suggested were that homemaking content was more specific than general (16%) and applied to everyday (14%). It should be noted that since the questions were open-ended, non-response to an item does not indicate that students disagreed with the content.

The majority (86%) indicated that homemaking had helped them as a consumer. Areas of help listed were in determining the quality of products (indicated by 41% of the students), comparison shopping (36%), cutting costs/getting the most for one's money (29%), and planning/budgeting for spending money (26%). Specific examples given by students related primarily to foods and clothing; less frequently cited
areas were insurance, credit, and child development. This may reflect experiences they have had and courses they had taken.

Almost all students (93%) indicated that homemaking should help in the development of consumer skills. One male student noted that "homemaking teachers are teaching a very influential group of people; they should try to get across the powers that we have or will have as consumers." Overall, students recommended that homemaking programs should help students in planning/budgeting for spending money (27% of the students), in comparison shopping (23%), in cutting costs and in getting the most for their money (19%), and in preparing for real experiences as a consumer (11%). The concepts paralleled to some extent what students had cited as personal gains. One difference was noted in their responses, however; the recommendations were not tied to any particular content area and instead were more generic responses encompassing all consumer responsibilities.
SUMMARY AND CONCLUSIONS

The purpose of this study was to develop and implement a plan to assess participant consumer outcomes of Iowa secondary vocational homemaking programs. The study used quantitative and qualitative methods to gain a more holistic view of program outcomes. The data suggest that Iowa programs were contributing uniquely to the development of consumer competencies; areas in which selected differences were found included attitude, intent, and behavior. Specifically, students indicated that consumer information from homemaking classes differed from other courses because of the application to the individual and to the family.

Several conclusions can be drawn from the present study which have relevance to policy research of consumer and homemaking education programs. These implications relate to research content and method.

In terms of content, students six months following graduation have had limited experiences as consumers. Research should be conducted at successive intervals following graduation to determine participant and non-participant differences as consumer responsibilities increase/change. In addition, data from the present study have suggested that homemaking students were better consumers in the areas of planning ahead, use of labeled information, and recognizing the role of the consumer in product improvement. Due to the limited
number of items in this study, further investigation should be con-
ducted to determine the relationship of these skills to homemaking
instruction.

As related to method, the use of the control group design for
the evaluation of consumer and homemaking programs demands the strict
control of formal homemaking instruction. It also necessitates the
identification of potential intervening variables as a basis for
sample selection. Lack of control for either can lead to distortion
of program effects. However, complete control may not be possible
because of the potential sources of home economics related informa-
tion and because of the inability to identify and control interven-
ing variables.

Finally, the assessment of outcomes of such a complex program
as consumer and homemaking education requires a holistic view. Al-
though student knowledge is an important outcome of programs, other
areas should be assessed as a basis for program assessment. In par-
ticular, this study has shown that the use of quantitative and
qualitative research methods permits a more comprehensive view of
programs and subsequently a more adequate basis for judging program
effectiveness.
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SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The purpose was to assess participant outcomes with emphasis on consumer education of Iowa secondary consumer and homemaking education programs. Specifically, the objectives were: to assess program impact on randomly selected cases; to describe former participant consumer experiences and practices; to determine consumer outcomes resulting from participation in consumer and homemaking education; and to determine student recommendations for consumer components of these programs. Outcomes of programs were defined as those knowledge, attitudinal, intent, and behavioral items which showed difference between homemaking and non-homemaking students and those perceived outcomes identified by students.

The research design and instrumentation were based on the literature review and input from a project advisory committee. This committee consisted of Iowa supervisors of homemaking, present and former homemaking and non-homemaking students, vocational homemaking teachers, and specialists in evaluation research and in consumer education.

Competencies identified by the Guide for Teaching Management and Consumer Education (Iowa State University, 1977) provided the basis for the content of the instruments. The Consumer Education Inventory (CEI) was developed to determine student background data, knowledge, attitude, and intent. The criterion-referenced knowledge component was de-
veloped from an earlier study by Harder (1979). The CEI used structured responses patterns to produce quantitative data.

The Consumer Education Interview Schedule (CEIS) was developed: to determine former student status following graduation, and consumer responsibility and practice; and to determine perceptions of and recommendations for program outcomes. The instrument included structured and unstructured items to yield quantitative and qualitative data.

A stratified sample of Iowa school districts with vocational homemaking programs was drawn with stratification based on size. Of the 109 schools in the sample, 97 agreed to participate. One teacher from each school was instructed to use a specified random procedure to select one senior homemaking student with three or more semesters of homemaking from grades 9 through 12 and one senior non-homemaking student with no vocational homemaking instruction during that time and with similar background on socioeconomic status, grade point average, and sex.

The CEI was administered by the teacher in May, 1979, and resulted in usable data from 87 homemaking and 64 non-homemaking students. The CEIS was administered through telephone and on site interviews by trained interviewers in November, 1979. The on site interviews were used to verify the usability of the telephone technique and to gain an indepth view of program impact on the student. Students for the on site interviews were randomly selected from those in the sample who had had six or more semesters of homemaking instruction. In total, usable
interview data were obtained from 80 homemaking and 57 non-homemaking students. For the case study analysis, usable data were obtained from eight cases; five were selected as a basis for reporting because of the breadth of backgrounds and impacts represented. As a result of the response consistency between the telephone and on site interviews, the telephone method was determined usable for the research problem.

Differences in backgrounds of homemaking and non-homemaking students were analyzed to establish the usability of the control group design and to provide a basis for data analysis. The two groups were alike on socioeconomic status, grade point average, and status following graduation. They differed by sex with more males in the non-homemaking sample. They also differed with respect to the number of consumer related courses taken; non-homemaking students had taken more industrial arts and more math.

The difficulty of controlling homemaking instruction of non-homemaking students was apparent. Of those students, 72% took homemaking prior to the ninth grade; others did not take homemaking because of 4-H involvement. The control group was determined adequate for the research problem; however, adjustments were made in the analysis of data.

Data were analyzed using three procedures. First, qualitative data from the case studies were analyzed to determine major themes. For discrete data on the CEI and CEIS, frequency counts, percentages,
and chi square values for differences between groups were calculated; for continuous data, means and standard deviations were calculated and the analysis of variance was used to identify differences between groups.

Data were reported according to three sections: impact on selected cases, homemaking student consumer responsibility and practice, and consumer outcomes of consumer and homemaking programs. Those highest reported means and percentages were identified. Differences between groups beyond the .10 level were identified. This latter procedure was necessitated by the difficulty in controlling homemaking instruction.

In analyzing homemaking student consumer responsibility and practice six months following graduation, the majority had assumed major consumer responsibilities for clothing, entertainment, and transportation. Half of the students had major responsibilities in food purchasing. Because of the low number of consumer responsibilities assumed for basic needs, subjects at this stage appeared to rely primarily on outside sources for financial support and decision-making.

Of the three areas in which homemaking students identified consumer practices (clothing, foods, and loans), the majority of students indicated they had made the most considerations in shopping for clothing. In this area, 50% or more considered price, fiber content, color, style, and garment construction. Of those with responsibility for food purchasing, the majority used a shopping list, figured cost
per weight, and purchased around sale or ads. Subjects who had selected loans indicated they checked the interest rate, proportion of income, personal need and information about payments. Interviewers noted that the students who had loans repeatedly indicated a lack of understanding of loans.

The majority (60%) of subjects indicated they had made consumer decisions in consideration of the economy, but had difficulty in citing two examples. Interviewers noted an apparent lack of understanding about the economy and about the role of the consumer.

In analyzing the unique consumer outcomes of consumer and homemaking education, no differences were found in knowledge by either total or individual item scores. Selected differences were found in the areas of consumer attitude, intent, and behavior. All but one of these differences were in favor of the homemaking students.

In general, homemaking students had higher means for attitudes toward planning ahead, using labeled information, promoting improved products, and cutting costs. In the area of consumer intent, homemaking students appeared more intent upon promoting products and services, and upon planning ahead.

In terms of behavior, homemaking and non-homemaking students had had similar consumer responsibilities. The greatest number of differences in consumer practice were reported in clothing. Homemaking students were more apt to consider wear life, care, and fiber content prior to purchase. In the area of foods, homemaking students
were more likely to shop around sales or ads. No differences between the two groups were found in shopping for loans. In shopping for a specific $25-100 purchase, more homemaking students indicated having a prior plan for spending and considering special features of the store. Non-homemaking students indicated planning a higher mean percentage of transportation costs, but homemaking students rated themselves higher on planning ahead than did non-homemaking students.

Homemaking students who indicated that they had received consumer education from other classes noted that homemaking differed because of its application to the individual/self and because of its application to the family. Of the 80% who indicated homemaking had helped them in money management, students most frequently reported assistance in determining quality of products and in comparison shopping. Almost all students (93%) recommended that homemaking should assist high school students in consumer education. Areas of help most frequently recommended were planning/budgeting for spending money and comparison shopping.

For the case studies, homemaking programs appeared to be having an overall impact on students. Impact varied from student to student and appeared to be a function of student background, motivation, and the homemaking program itself. Although the limited number of cases prohibited generalization, recurring themes were present in the analysis of outcomes. Students in general indicated increased self
awareness/development, increased management skills, and clarification/development of personal values. The most consistently identified outcome and recommendation was in preparation for the future. Particularly, students identified the need for assistance with the immediate and with specific problems and issues facing young adults.

Several conclusions and recommendations can be drawn from the present study. These conclusions relate to the impact of programs and to research on consumer and homemaking education effectiveness.

First, consumer and homemaking programs appear to be contributing uniquely to the homemaking skills of young adults. The degree of impact has varied and appears to be a function of individual backgrounds, motivations, and the homemaking program itself. In the analysis of individual cases, overall outcomes ranged from increased awareness to improved skills in selected areas and to keeping the student in school. In consumer education, unique outcomes in the areas of attitude, intent, and behavior were found when comparison was made between homemaking and non-homemaking students.

In regard to research of programs, follow-up of homemaking students provides an opportunity for the assessment of how well students have performed in the occupation of homemaking. It also allows homemaking programs to keep in touch with the needs of young adults. This follow-up study has assessed short-term outcomes of programs; research should be conducted at successive intervals following program termination to determine participant characteristics in homemaking roles and to determine long-term outcomes of program participation.
The control group has been utilized to provide an indication of program outcomes; yet several limitations of its applicability to consumer and homemaking research can be cited. This design necessitates strict control of homemaking instruction and the identification and control of potential intervening variables. Lack of control for either can lead to distortion of program effects. However, complete control may not be possible because of the potential sources of homemaking information and because of the inability to identify and control relevant variables. Indeed, the use of the control group may not always be appropriate for research within this area.

Finally, the assessment of outcomes of such a complex program as consumer and homemaking education demands a holistic view. Past research has often focused narrowly on isolated variables; although such data do have implications for programs, they represent limited perspectives of program outcome. Using qualitative research methods allows for a more comprehensive view of programs. The resulting data provide a more appropriate basis for judgment of program effectiveness and subsequently a more adequate basis for program improvement.
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ACKNOWLEDGMENTS

This dissertation is the culmination of one student's program; yet, it also represents the support, guidance, and/or encouragement given by many individuals and organizations. Grateful acknowledgment is extended toward the following:

The U.S. Office of Education, Iowa State University, and the University of North Dakota, for financial assistance in this research and in the graduate program.

Dr. Ruth Hughes, major advisor, for her guidance, encouragement, and support for professional development, and for her enthusiasm for evaluation research of consumer and homemaking programs.

Drs. Harold Crawford, Alyce Fanslow, Anton Netusil, William Wolansky, and Ms. Cindy Needles, graduate committee members, for their willingness to assist in professional development, and for their involvement in the research.

Dr. Hazel Crain, faculty advisors, and fellows in the Midwest Consortium, for establishing a dynamic environment for professional development, for setting and reaching for high ideals, and for sharing, caring, and growing together.

Friends, for support and companionship, and for providing a sounding board to assist in my total development as a professional.

Judy Bakken, for her enthusiasm and perfection in typing this manuscript even down to the last period.
Glenn, Alyce, Kay, and Janet Fanslow, for sharing a home and a family away from home.

My father and mother for instilling in me the spirit of adventure and the importance of high ideals.

Richard and Melanie, for teamwork and continual support, without which this big adventure would never have been conceived.
APPENDIX A.

CONSUMER EDUCATION INVENTORY (CEI)
Participant Data Sheet

1. Student name ____________________________________________________________

2. School __________________________________________________________________

3. Check one:  _____ Homemaking student
                _____ Non-homemaking student

4. Student G. P. A. _________________________________________________________

5. Write in the number of semesters this student has taken the following home economics classes from grades 9-12.

   1. Comprehensive homemaking  1. _____
   2. Child development           2. _____
   3. Clothing and textiles      3. _____
   4. Consumer education         4. _____
   5. Family health              5. _____
   6. Family relations           6. _____
   7. Food and nutrition         7. _____
   8. Home management*           8. _____
   9. Housing and home furnishings 9. _____
   10. Other (list)              10. _____

6. Write in the number of semesters this student has taken in the following courses outside of home economics.

   1. Business                   1. _____
   2. Consumer economics         2. _____
   3. Distributive education      3. _____
   4. Industrial arts            4. _____
   5. Mathematics                5. _____
   6. Social studies             6. _____

7. Homemaking teacher _____________________________________________________

   May 1, 1979
CONSUMER EDUCATION/MANAGEMENT INVENTORY

Part A: Consumer/Management Attitude

Directions: Read each of the following statements. Use the 9-point scale below to indicate the extent you personally agree or disagree with each statement. Record the one number which corresponds with your feeling about the statement in the space to the right.

1 2 3 4 5 6 7 8 9

Strongly Disagree Uncertain Strongly Agree

Use any number from 1 to 4 when you disagree with a statement. The more you disagree, the LOWER the number you use.

Use any number from 6 to 9 when you agree with a statement. The more you agree, the HIGHER the number you use.

Use a 5 when you are uncertain or unsure about your response.

1. A person's values affect the choices that he/she makes. 1. ___
2. Each person's use of goods and services affects the environment we live in. 2. ___
3. The cost of an item affects the satisfaction one receives. 3. ___
4. The more money a person makes the better off he/she is likely to be. 4. ___
5. A high school graduate is entitled to start living on the same financial level as his/her parents. 5. ___
6. There isn't anything a person can do to cope with inflation. 6. ___
7. Letting one person in the family make all the decisions about spending money is a way to avoid family conflict. 7. ___
8. People who use credit simply cannot manage their money. 8. ___
9. "Shopping around" for major purchases is usually a waste of time. 9. ___
10. Following a spending plan may have the same effect as an increase in pay. 10. ___
11. Using the product label is a waste of time because most of the information is common sense.  
12. Price is the best indicator of quality.  
13. Businesses usually do not provide information about their products that you can trust.  
14. It's impossible to predict changes that a person needs to make when he/she graduates from high school.  
15. What each person does with his/her money affects the country's economy.  
16. The responsibility for keeping the marketplace fair and honest rests equally with business, government and the consumer.  
17. A concerned consumer should report unfair business practices to the appropriate persons or agencies.  
18. There is nothing a person can do to promote improved products.  

Part B. Consumer/Management Knowledge

Directions: Read each item carefully. Then, in the space to the right, write the number of the correct answer.

19. Jill is concerned that she has Vitamin C in her diet. Oranges are a good source of Vitamin C, but she finds they are too expensive. She decides instead to buy canned orange juice. What are the two most important advantages to her of this choice over oranges?  
   1. lower cost, similar nutritive value  
   2. lower cost, easily prepared  
   3. similar nutritive value, more available  
   4. more available, more easily prepared  

20. When purchasing a house, a family first considers  
   1. amount of repair the house needs.  
   2. preferences of color scheme.  
   3. family income and assets.  
   4. insurance rate of the house.  

21. The Carlson family values spending time together. Jane, their daughter, has four choices for Sunday night. To be consistent with her family's life style, Jane probably will  
   1. go to the youth group meeting at church.  
   2. play a game with her younger sister.  
   3. work on school assignment at the library.  
   4. have family members participate in different activities.  

22. An example of a materialistic lifestyle is
   1. passing up a job promotion so you can spend more time with your family.
   2. quitting a job as a pro football player and taking a job in a sporting goods store to avoid injuries.
   3. leaving a good job and moving to a wilderness area in order to be close to nature.
   4. buying a new sports car instead of going to college. 22. ______

23. Life styles change during inflation because
   1. salaries go up and each dollar buys more.
   2. salaries remain the same while prices increase.
   3. the value of the dollar increases.
   4. it takes more dollars to buy the same amount of goods. 23. ______

24. The total cost of car ownership includes
   1. repairs, insurance and gasoline.
   2. depreciation plus gasoline.
   3. insurance, licenses, and fuel.
   4. operating costs and depreciation. 24. ______

25. The decisionmaking process in making consumer choices involves the following steps
   A. seek alternatives or possible courses of action.
   B. make a list of all possible courses of action.
   C. choose an alternative.
   D. identify the problem.
   E. examine alternatives.

   Select the most appropriate sequence for these steps from the list below.
   1. D A B E C
   2. D B A E C
   3. D A E B C
   4. D B E A C 25. ______

26. Factors that determine credit rating include all of the following except
   1. capacity.
   2. capital.
   3. character.
   4. convenience. 26. ______

27. Mary has limited money to provide books for her two-year old son John. The widest variety of books for John can be obtained by
   1. purchasing books at rummage sales.
   2. purchasing through a monthly book club at reduced prices.
   3. exchanging books with families in the neighborhood.
   4. borrowing from the local library. 27. ______
28. The primary responsibility of the consumer in using credit is
   1. borrowing on time only what one can afford.
   2. paying on debts what he/she can afford every month.
   3. knowing how to figure the true interest rate.
   4. limiting the use of credit to emergency needs.  

29. Below are parts of labels from two different cans of beef stew.

STORE BRAND #1 BEEF STEW
Ingredients: Cooked beef, potatoes, peas, beef fat, corn starch.  
Net Wt. 24 oz.

STORE BRAND #2 BEEF STEW
Ingredients: Potatoes, water, carrots, tomatoes, onions, coloring, spice, 
flavoring, cooked beef.  
Net Wt. 24 oz.

Which beef stew has more meat in it?
   1. STORE BRAND #1.
   2. STORE BRAND #2.
   3. Both have the same amount of meat.
   4. Not enough information is provided.  

30. Government agencies that provide consumer protection through regulations are
   1. manufacturers, retailers, and wholesalers.
   4. local, state and national consumer organizations.  

31. Consumers can best improve products by
   1. complaining about poor products to the seller and the producer.
   2. refusing to purchase faulty products.
   3. throwing away faulty products.
   4. warning friends about poor products.  

32. Exercising the proper judgment and restraint when transacting business is considered part of the consumer's
   1. satisfaction.
   2. responsibility.
   3. shopping ability.
   4. given rights.  

33. You buy four new tires from a local service station for $100 and later discover that they are retreads. The service station operator says you must have switched tires and refuses to refund your money. The agency that would finally settle this complaint is

2. Small Claims Court.
3. Chamber of Commerce.
4. Department of Transportation.  

34. An important factor for establishing priorities for basic needs is identifying one's

1. standards.
2. time.
3. money.
4. values.  

35. An individual's needs for consumer goods and services

1. increase during adolescent years.
2. decrease from adolescence to adulthood.
3. remain the same after adulthood is reached.
4. vary for each stage of the life cycle.  

36. The use of personal resources should first be planned to meet

1. desires.
2. wants.
3. needs.
4. standards.  

37. Preserving the environment in our country for us and for future generations involves

1. returning to a more primitive existence.
2. modifying lifestyles and goals.
3. increasing the productive capacity.
4. decreasing consumption by all segments of our economy.  

38. The group of people hurt most by inflation is

1. retirees on a fixed income.
2. business persons with long-term debts.
3. union members on an annual contract.
4. salesmen who receive a percentage of the gross receipts.  

39. A written statement attached to an article or a product describing its essential characteristics is the

1. guarantee.
2. label.
3. warranty.
4. price tag.
40. Two boxes of cereal are the same type and quality. The kind of information that would help you decide which one is the better buy is the

1. size of package.
2. package marking "on sale".
3. cost per ounce of net weight.
4. label reading "10¢ off".  

40. _____

41. An example of an advertising statement that can be relied upon when making a purchase is

1. "It can't be beat".
2. "Better than any other".
3. "Made of 100% virgin wool".
4. "Contains whitening agent X-80".  

41. _____

42. Name brand aspirin costs more than generic brand aspirin because it

1. is packaged better than the non-name brand.
2. works more effectively than the other brand.
3. has more advertising to make it seem different.
4. uses better labeling techniques than the other brand.  

42. _____

43. As the income of a family increases they are likely to spend a smaller percentage of their income on

1. insurance.
2. travel.
3. taxes.
4. food.  

43. _____

44. Mary's mother and father are elderly. She worries about their illnesses and the possibility of their sudden death. The parents have made no will, and Mary thinks they only have a small estate. The best action for Mary to take involves

1. asking her parents to indicate on paper what they want done with the estate and have them sign it.
2. avoiding the topic because the estate is small and no will is necessary.
3. avoiding the subject of a will; it will upset her parents.
4. suggesting to the parents that they hire a lawyer to draw up a legal will.  

44. _____

45. The most essential type of automobile insurance is

1. comprehensive.
2. collision.
3. bodily injury.
4. liability.  

45. _____
46. As gasoline prices go up, bicycles become more popular. As a result, there is a sudden increase in the number of bicycles being purchased without an accompanying increase in production of bicycles. The price of bicycles would

1. go down because more bicycles are being sold.
2. stay constant because the manufacturer's costs are constant.
3. stay constant because production eventually would keep up with demand.
4. go up because the demand increased and the inventory decreased.  

47. A local ice cream store owner decides to sell hot fudge sundaes for 85 cents each. Every sundae now costs the store owner 95 cents. The store owner

1. is currently making a profit by selling sundaes.
2. may be breaking the law by selling sundaes below cost.
3. needs to closely examine the cost of producing sundaes.
4. will sell more sundaes so the production cost decreases.  

48. The Fair Credit Reporting Act states that a person may

1. take his credit report home for one day and study it.
2. check the accuracy of the information in his/her credit file.
3. pay a small fee to see a credit report that kept him from getting credit.
4. see his credit report at the credit bureau only if credit has been refused.  

Part C: Predicted Consumer/Management Actions

Directions: Read each statement; then, indicate the extent to which you agree or disagree by using the 1 to 9 point scale from Part A.

[Scale: 1 (Strongly Disagree), 2 (Uncertain), 3 (Strongly Agree)]

AS AN ADULT CONSUMER,

49. I plan to do my share to promote improve products and services.  

50. I will spend my money in consideration of current economic conditions.  

51. I intend to plan ahead for changes which will affect my life.
52. I would rely only on my family and friends for consumer information. 52. 

53. I would read the information on the label before I buy a product. 53. 

54. I would buy something I like even if I couldn't afford it. 54. 

55. I will have a plan for spending my money. 55. 

56. I plan to shop comparatively for major purchases. 56. 

57. I would plan my use of credit around the total cost of credit. 57. 

58. I plan to consider ways in which I can reduce cost and still be satisfied. 58. 

59. I plan to use goods and services in consideration of the environment. 59. 

60. I plan to consider my goals and values when I spend my money. 60. 

Part D. Background Information

Directions: For each of the following items, circle the number which best describes you.

2. Female 2. Junior
3. Sophomore

63. Your plans for your first year following graduation (circle all that apply):

1. Part-time job
2. Full-time job
3. Vocational or technical training
4. Two year college program
5. Four year college program
6. Marriage
7. Uncertain
8. Other (describe) ____________________________
64. Classes at school which you have taken that have helped in the areas of consumer education and management (circle all that apply):

1. Business
2. Economics
3. Distributive education
4. Home economics
5. Mathematics
6. Social studies
7. None
8. Other (list) ____________________

65. Other sources of consumer education and management information:

1. My family
2. My friends
3. My church
4. Newspaper, magazines, television
5. Other (list) ____________________

66. Father's educational background:

1. Less than high school diploma
2. High school diploma
3. Vocational or technical training
4. College degree
5. Post college degree
6. Uncertain

67. Mother's educational background:

1. Less than high school diploma
2. High school diploma
3. Vocational or technical training
4. College degree
5. Post college degree
6. Uncertain

68. Father's occupation (describe):

69. Mother's occupation (describe):

Please check that you have answered all items. Then return the "Inventory" to the teacher in charge.

Thank you for your participation in this project.
APPENDIX B.

CONSUMER EDUCATION INTERVIEW SCHEDULE (CEIS)
Iowa Consumer and Homemaking Evaluation Project

CONSUMER EDUCATION

Interview Schedule

Participant Name: ____________________________

Participant Code: ____________________________

Interviewer: _________________________________

Interview Data:

Date: ________________________________

Time: ____________________________ to ____________________________

Total Time: ________________________________

Record of Contacts:

<table>
<thead>
<tr>
<th>Date</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ISU/HEED
October 26, 1979
G. Crawford
I. Introduction

1. Establish rapport.
2. Explain confidentiality.
3. Explain option of nonresponse to items.
4. Obtain permission to tape:
   - Not applicable.
   - Permission obtained.
   - Permission denied; no tape made.

II. Demographic data

1. What are you doing now?  
   1 = YES  
   0 = NO RESPONSE

<table>
<thead>
<tr>
<th>Activity</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>(9)</td>
</tr>
<tr>
<td>Parttime job</td>
<td>(10)</td>
</tr>
<tr>
<td>Full time job</td>
<td>(11)</td>
</tr>
<tr>
<td>Vocational/Technical training</td>
<td>(12)</td>
</tr>
<tr>
<td>Two year college program</td>
<td>(13)</td>
</tr>
<tr>
<td>Four year college program</td>
<td>(14)</td>
</tr>
<tr>
<td>Married</td>
<td>(15)</td>
</tr>
<tr>
<td>Other</td>
<td>(16)</td>
</tr>
</tbody>
</table>
III. Consumer Behavior

1. In the time since you graduated from high school, what areas have you had experiences in spending money (or in making decisions to spend money)?

<table>
<thead>
<tr>
<th>Area</th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
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<tr>
<td>Clothing</td>
<td></td>
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<tr>
<td>Housing (rent)</td>
<td></td>
<td></td>
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<tr>
<td>Housing (own)</td>
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<tr>
<td>Utilities</td>
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<tr>
<td>Insurance</td>
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<tr>
<td>Auto</td>
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<tr>
<td>Health</td>
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<tr>
<td>Life</td>
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<tr>
<td>Other: (List)</td>
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<tr>
<td>Credit</td>
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<tr>
<td>Credit cards</td>
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<tr>
<td>Loans</td>
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<tr>
<td>Transportation</td>
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<tr>
<td>Medical</td>
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<tr>
<td>Entertainment</td>
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<tr>
<td>Other: (List)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2(a) Have you recently purchased anything which cost between $25 - $100?

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td></td>
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</tbody>
</table>

If "YES", COMPLETE THE QUESTION.
If "NO", CHECK NA AND PROCEED TO QUESTION 3.

(b) Name the purchase(s):

INTERVIEWER: CHOOSE AND CIRCLE ONE PURCHASE LISTED WHICH WOULD MOST LIKELY INCORPORATE THE FOLLOWING.

(c) Which of the following describes how you selected this purchase.

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td>YES</td>
<td>NA</td>
</tr>
</tbody>
</table>

INTERVIEWER:
READ ALL OPTIONS;
ENCOURAGE OTHER RESPONSES. CODE OTHERS AS DESIGNATED.

- Shopped at 2 or more stores (35)
- Planned around sales/ads. (36)
- Compared 2 or more brands/labels. (37)
- Incorporated it into spending plan in advance. (38)

Other: (List) (39)

(40)
(41)
(42)
(43)
3(a) Have you recently purchased anything which cost over $100?

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
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</thead>
<tbody>
<tr>
<td><strong>NO</strong></td>
<td><strong>YES</strong></td>
</tr>
</tbody>
</table>

**INTERVIEWER:** IF "YES", COMPLETE THE QUESTION. IF "NO", CHECK NA AND PROCEED TO QUESTION 4.

(b) Name the purchase(s) ___________________________

**INTERVIEWER:** CHOOSE AND CIRCLE ONE PURCHASE LISTED WHICH WOULD MOST LIKELY INCORPORATE THE FOLLOWING.

(c) Which of the following describes how you selected this purchase.

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NO</strong></td>
<td><strong>YES</strong></td>
<td><strong>NA</strong></td>
</tr>
</tbody>
</table>

- Shopped at 2 or more stores. (45)
- Planned around sales/ads. (46)
- Compared 2 or more brands/labels. (47)
- Incorporated it into spending plan in advance. (48)

**Other:** (List)  

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
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<tbody>
<tr>
<td><strong>NO</strong></td>
<td><strong>YES</strong></td>
<td><strong>NA</strong></td>
</tr>
</tbody>
</table>

(49) (50) (51) (52)
4(a) Think of a 9-point scale:

| 1 | 5 | 9 |

A "9" stands for a person who plans ahead; this person knows what he wants before he buys.

A "5" represents a person who sometimes plans and sometimes doesn't plan for spending money.

A "1" stands for a person who never plans. This person just sees what he wants and buys it.

Which number sounds the most like you? (You may use any number from 1 to 9.)

RECORD NUMBER [ ]

(b) I'm going to list the areas that you said you had experience in spending money. What percent of the purchases you make do you have a plan for spending before you make a purchase?

<table>
<thead>
<tr>
<th>Area</th>
<th>00</th>
<th>%</th>
<th>NA</th>
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</thead>
<tbody>
<tr>
<td>Food</td>
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<tr>
<td>Clothing</td>
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<td>Housing</td>
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<td>Utilities</td>
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<td>Insurance</td>
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<td>Medical</td>
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<tr>
<td>Entertainment</td>
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</tbody>
</table>
5(a) What is your current experience in purchasing foods which are prepared at home?

(1) None

(2) Buy snack foods only

(3) Purchase all or most of the foods my family/I eat(s)

(4) Other (describe)

INTERVIEWER: RECORD THE NUMBER.
IF 1, 2, CHECK NA AND PROCEED TO QUESTION 6.
IF 3, COMPLETE THE QUESTION.
IF 4, JUDGE CONTENT TO DETERMINE WHETHER PARTICIPANT CAN COMPLETE 5(6), PROCEED.
(b) **What practices do you use in purchasing food?**

**INTERVIEWER:** GIVE (*) AS EXAMPLES; HAVE PARTICIPANTS IDENTIFY PRACTICES AND CODE ACCORDINGLY.

<table>
<thead>
<tr>
<th>Practice</th>
<th>NR</th>
<th>YES</th>
<th>NA</th>
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</thead>
<tbody>
<tr>
<td>*Figure cost per unit weight.</td>
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</tr>
<tr>
<td>Figure cost per serving.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Use substitutions (e.g., dry milk).</td>
<td></td>
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<tr>
<td>Buy store brand instead of national brand.</td>
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</tr>
<tr>
<td>Buy unprepared and partially prepared versus prepared foods (e.g., TV dinners, cake mix).</td>
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<tr>
<td>Supplement groceries with products made/processed at home (e.g., garden products)</td>
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<td></td>
</tr>
<tr>
<td>Buy size most economical for use.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use food stamps, coupons.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy most nutritional product for money.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Use grocery list.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy around sales/ads.</td>
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<td></td>
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<tr>
<td>Other: (List)</td>
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</tbody>
</table>

6(a) Let's think about purchasing clothing. What factors do you consider when you purchase clothing?

**INTERVIEWER:** GIVE (*) AS EXAMPLES: HAVE PARTICIPANTS IDENTIFY PRACTICES AND CODE ACCORDINGLY.

<table>
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<th></th>
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<tbody>
<tr>
<td></td>
<td>NR</td>
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<tr>
<td>* Color</td>
<td></td>
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<tr>
<td>* Style</td>
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<td></td>
<td>(24)</td>
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<tr>
<td>* Fit</td>
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<td></td>
<td>(25)</td>
</tr>
<tr>
<td>* Care</td>
<td></td>
<td></td>
<td>(26)</td>
</tr>
<tr>
<td>* Price</td>
<td></td>
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<td>Fabric</td>
<td></td>
<td></td>
<td>(28)</td>
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<tr>
<td>Garment construction</td>
<td></td>
<td></td>
<td>(29)</td>
</tr>
<tr>
<td>Wear life</td>
<td></td>
<td></td>
<td>(30)</td>
</tr>
<tr>
<td>Other: (List)</td>
<td></td>
<td></td>
<td>(31)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(32)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(33)</td>
</tr>
</tbody>
</table>

(b) Do you consciously consider the fiber content when you buy clothing? (e.g., cotton, polyester, acrylic)

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td>YES</td>
</tr>
</tbody>
</table>
Why?

Why not?
7. Clothing usually has some information for the buyer on a label or a hangtag.

(a) Do you usually read this information before you buy an article of clothing?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(b) Do you use this information after you buy the garment?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

IF NO, CHECK NA AND PROCEED.
IF YES, WHY DO YOU USE IT?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Determine fabric content
- Determine care
- Other

(41) (42) (43) (44) (45) (46) (47)
8(a) Are you currently paying off a loan?

0 1
NO YES (48)

INTERVIEWER: IF NO, CHECK NA AND
PROCEED.
IF YES, COMPLETE THE QUESTION.

(b) What was the loan for?

(c) Who was the loan from?

(1) bank
(2) savings and loan
(3) credit union
(4) friend
(5) family member
(6) other (describe)
(7) not applicable

RECORD NUMBER (49)
(d) What were major considerations that you made prior to obtaining the loan?

**INTERVIEWER:** GIVE (*) AS EXAMPLES; HAVE PARTICIPANTS IDENTIFY PRACTICES AND CODE ACCORDINGLY.

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal need.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Reputation of the lender.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>* <strong>Proportion of your income.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>* <strong>Interest rate.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total finance charge.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Number, amount, and due date of payments.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Full written description of everything covered by the contract.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Penalty for failure to complete payments.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other loan programs offered</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Other:** (List)

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(50) (51) (52) (53) (54) (55) (56) (57) (58) (59) (60) (61)
9(a) Have you ever made purchases in consideration of the economy? (e.g., inflation)

<table>
<thead>
<tr>
<th></th>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>(62)</td>
</tr>
</tbody>
</table>

(b) Give two examples.

(c) Explain.
10(a) What percent of the purchases that you make do you usually buy the cheaper product/service instead of the more costly one?

(b) Give two examples.
IV. Good-Bad Checklist

Think of the following scale:

<table>
<thead>
<tr>
<th>1</th>
<th>5</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bad</td>
<td>Uncertain</td>
<td>Good</td>
</tr>
</tbody>
</table>

Please tell me the number which stands for the extent that you feel good or bad toward the following:

<table>
<thead>
<tr>
<th>Item</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cutting costs</td>
<td>(65)</td>
</tr>
<tr>
<td>Inflation</td>
<td>(66)</td>
</tr>
<tr>
<td>A spending plan</td>
<td>(67)</td>
</tr>
<tr>
<td>Comparison shopping</td>
<td>(68)</td>
</tr>
<tr>
<td>Impulse buying</td>
<td>(69)</td>
</tr>
<tr>
<td>Credit</td>
<td>(70)</td>
</tr>
<tr>
<td>A budget</td>
<td>(71)</td>
</tr>
<tr>
<td>Consumer information</td>
<td>(72)</td>
</tr>
<tr>
<td>Long term loans</td>
<td>(73)</td>
</tr>
<tr>
<td>Information on labels</td>
<td>(74)</td>
</tr>
<tr>
<td>Credit cards</td>
<td>(75)</td>
</tr>
<tr>
<td>Shopping list</td>
<td>(76)</td>
</tr>
</tbody>
</table>
V. Homemaking Students

1. Why did you take homemaking?

INTERVIEWER: WRITE STUDENT RESPONSE IN THE FOLLOWING SPACE AS COMPLETELY AND ACCURATELY AS POSSIBLE.

*************************************************************************
*************************************************************************

INTERVIEWER: CODE RESPONSE AS FOLLOWS

1 = YES
0 = NO RESPONSE

<table>
<thead>
<tr>
<th>Reason</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because I liked it.</td>
<td>(9)</td>
</tr>
<tr>
<td>Because I didn't know anything about it.</td>
<td>(10)</td>
</tr>
<tr>
<td>Because I knew something about it.</td>
<td>(11)</td>
</tr>
<tr>
<td>Because it was easy.</td>
<td>(12)</td>
</tr>
<tr>
<td>Because I would soon be getting out on my own.</td>
<td>(13)</td>
</tr>
<tr>
<td>Because I was interested in cooking</td>
<td>(14)</td>
</tr>
<tr>
<td>Because I was interested in sewing</td>
<td>(15)</td>
</tr>
<tr>
<td>Because I had another special interest(s) (Name: )</td>
<td>(16)</td>
</tr>
<tr>
<td>Other: (List)</td>
<td>(17)</td>
</tr>
<tr>
<td></td>
<td>(18)</td>
</tr>
<tr>
<td></td>
<td>(19)</td>
</tr>
<tr>
<td></td>
<td>(20)</td>
</tr>
</tbody>
</table>
2(a) Did you take home economics to increase your consumer skills?  

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>(21)</td>
<td></td>
</tr>
</tbody>
</table>

(b) IF YES, in what way?  

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td>YES</td>
<td>NA</td>
</tr>
<tr>
<td>(22)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(23)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(24)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(c) IF NOT, why not?  

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td>YES</td>
<td>NA</td>
</tr>
<tr>
<td>(25)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(26)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(27)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3(a) Did you get consumer education from other classes in school?  

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
</tbody>
</table>

(b) Was what you learned in home economics any different?  

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
</tbody>
</table>

INTERVIEWER: IF NO, CHECK NA AND PROCEED. IF YES, COMPLETE THE QUESTION.

(c) How was what you learned in home economics different?  

INTERVIEWER: WRITE STUDENT RESPONSE IN THE FOLLOWING SPACE AS COMPLETELY AND ACCURATELY AS POSSIBLE.  

*************************************************************************
**************************************************************************

INTERVIEWER: CODE RESPONSE AS follows:

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td>YES</td>
<td>NA</td>
<td></td>
</tr>
</tbody>
</table>

Application to the individual/self

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td>YES</td>
<td>NA</td>
<td></td>
</tr>
</tbody>
</table>

Application to the family

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td>YES</td>
<td>NA</td>
<td></td>
</tr>
</tbody>
</table>

Other: (List)

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td>YES</td>
<td>NA</td>
<td></td>
</tr>
</tbody>
</table>

(30)

(31)

(32)

(33)

(34)
4. Has homemaking helped you in spending money wisely?  
   [ ] NO  [ ] YES  
   IF NO, CHECK NA.  
   IF YES, how has it helped you?  

-----------------------------------------------

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>NR</td>
<td>YES</td>
</tr>
</tbody>
</table>

(35)  

(36)  

(37)  

(38)  

(39)
5. Should homemaking help in the development of your consumer skills?  

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>YES</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(40)

IF NO, CHECK NA AND PROCEED TO QUESTION 6.
IF YES, What is the biggest contribution that homemaking can make in the development of consumer skills?

**************************************************************************
**************************************************************************

**************************************************************************
**************************************************************************
6. Let's consider all the home economics classes that you have taken. Overall, what have you personally gained from taking home economics?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td>45</td>
<td>46</td>
<td>47</td>
</tr>
<tr>
<td>YES</td>
<td>48</td>
<td>49</td>
<td>50</td>
</tr>
<tr>
<td>NA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
7. Overall, what is the biggest contribution that homemaking can make?
VI. Non-Homemaking Students

1. Do you associate home economics with developing money management skills?  

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>

   (57)

2(a) Did you have homemaking in junior high school?  

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>

   (58)

(b) Did you ever consider taking home economics in 9-12 grade?  

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>

   (59)

(c) Why didn't you take it?

   **************************************************************************

   (60)

   (61)

   (62)

   (63)

   (64)

   (65)
3(a) Did you get consumer education from your classes at school?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td></td>
<td>YES</td>
</tr>
</tbody>
</table>

(b) Has this information helped you in spending money wisely?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO</td>
<td></td>
<td>YES</td>
</tr>
</tbody>
</table>

IF YES, how has it helped you?

**************************************************************************
**************************************************************************

**************************************************************************

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td></td>
<td>YES</td>
<td>NA</td>
</tr>
</tbody>
</table>

(66)  
(67)  
(68)  
(69)  
(70)  
(71)  
(72)
IF NO, Why not?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>NR</td>
<td></td>
<td></td>
<td>(73)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(74)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(75)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(76)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(77)</td>
</tr>
</tbody>
</table>
VII. Closing

   A. Questions or comments from participant

   B. Appreciation
APPENDIX C.

CEI ITEMS BY MAJOR CONCEPT AREA
Table C.1.
CEI Items by Major Concept Area

<table>
<thead>
<tr>
<th>Major Concept Area</th>
<th>Knowledge</th>
<th>Attitude</th>
<th>Intent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Values and ethics underlying education for consumption</td>
<td>19,20</td>
<td>1,2,3,4,12</td>
<td>58,59,60</td>
</tr>
<tr>
<td></td>
<td>34,35,36,37</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumption: An expression of lifestyle</td>
<td>21,22,23</td>
<td>5,6</td>
<td>-</td>
</tr>
<tr>
<td>Consumer decision-making</td>
<td>24,25,26,27,28,38</td>
<td>7,8,9,10</td>
<td>54,55,56,57</td>
</tr>
<tr>
<td>Consumer information: Location, evaluation, processing</td>
<td>39,40,41,42</td>
<td>11,13</td>
<td>52,53</td>
</tr>
<tr>
<td>Change and the consumer</td>
<td>43,44,45</td>
<td>14</td>
<td>51</td>
</tr>
<tr>
<td>Consumers and the economic environment</td>
<td>46,47</td>
<td>15</td>
<td>50</td>
</tr>
<tr>
<td>Consumer rights and responsibilities</td>
<td>29,30,31,32</td>
<td>16,17,18</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>33,48</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix D.
CEI KEY

A. Participant data sheet

4. Student G.P.A.

<table>
<thead>
<tr>
<th>Grade</th>
<th>CEI Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>01</td>
</tr>
<tr>
<td>A-</td>
<td>02</td>
</tr>
<tr>
<td>B+</td>
<td>03</td>
</tr>
<tr>
<td>B</td>
<td>04</td>
</tr>
<tr>
<td>B-</td>
<td>05</td>
</tr>
<tr>
<td>C+</td>
<td>06</td>
</tr>
<tr>
<td>C</td>
<td>07</td>
</tr>
<tr>
<td>C-</td>
<td>08</td>
</tr>
<tr>
<td>D</td>
<td>09</td>
</tr>
<tr>
<td>D-</td>
<td>10</td>
</tr>
</tbody>
</table>

B. Consumer Education Inventory (CEI)

1. + 21. 2 41. 3
2. + 22. 4 42. 3
3. + 23. 4 43. 4
4. - 24. 4 44. 4
5. - 25. 2 45. 4
6. - 26. 4 46. 4
7. - 27. 4 47. 3
8. - 28. 1 48. 2
9. - 29. 1 49. +
10. + 30. 3 50. +
11. - 31. 1 51. +
12. - 32. 2 52. -
13. - 33. 2 53. +
14. - 34. 4 54. -
15. + 35. 4 55. +
16. + 36. 3 56. +
17 + 37. 2 57. +
18. - 38. 1 58. +
19. 1 39. 2 59. +
20. 3 40. 3 60. +

61-67. Those items circled were coded "2".
Those items uncircled were coded "1".

68-69. A positive value was assigned to those occupations in the
system developed by Powers and Holmberg (1978). A nega-
tive value was used to describe a status not included
in that system. These negative values were not included
in computing group means. Specific negative values
used were listed as follows:
-00 = Not sure
-01 = Homemaker
-02 = Deceased
-03 = Disabled
-04 = Student
-05 = None
-06 = Retired
-07 = Self-employed
-08 = Unknown
APPENDIX E.

CEIS CODING FORMAT
Table E.1.
Coding Format

<table>
<thead>
<tr>
<th>Card</th>
<th>Col.</th>
<th>Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>39</td>
<td>Considered wants/needs.</td>
</tr>
<tr>
<td>3</td>
<td>40</td>
<td>Considered special features of the store.</td>
</tr>
<tr>
<td>3</td>
<td>41</td>
<td>Looked for special features in the product.</td>
</tr>
<tr>
<td>3</td>
<td>42</td>
<td>Sought advice of person believed knowledgeable.</td>
</tr>
<tr>
<td>3</td>
<td>43</td>
<td>Other.</td>
</tr>
<tr>
<td>3</td>
<td>49</td>
<td>Considered wants/needs.</td>
</tr>
<tr>
<td>3</td>
<td>50</td>
<td>Looked for special features in the product.</td>
</tr>
<tr>
<td>3</td>
<td>51</td>
<td>Sought advice of person believed knowledgeable.</td>
</tr>
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<td>Keep garment looking its best for longest period.</td>
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<td>Other costs associated with item (beyond loan).</td>
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\textsuperscript{a}Denotes change from content listed on CEIS.
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<td>Because I was interested in child development.</td>
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<td>To improve consumer skills in clothing.</td>
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<td>Was more specific than general.</td>
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<tr>
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<td>37</td>
<td>Comparison shopping.</td>
</tr>
<tr>
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<td>Determining quality in products.</td>
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<td>39</td>
<td>Planning/budgeting for spending money.</td>
</tr>
<tr>
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</tr>
<tr>
<td>5</td>
<td>43</td>
<td>Planning/budgeting for spending money.</td>
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<td>44</td>
<td>Preparing high school students for real experiences as consumers.</td>
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<td>Helped me in preparing for the future.</td>
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<td>Assist to perform functions as family members.</td>
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<td>Include specified subject areas.</td>
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<td>Student couldn't think of any response.</td>
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<td>Felt I learned (or could learn) subject elsewhere.</td>
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<td>Took academic subjects instead.</td>
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APPENDIX F.

CEI DATA COMPOSITE
Table F.1.
CEI Data Composite: Frequencies, Percentages, Chi Square Values, and Levels of Significance

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<sup>a</sup>n=87.

<sup>b</sup>n=64.

<sup>c</sup>df=1.

<sup>d</sup>n(%).
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*Not applicable.*
Table F.1. (continued)

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CEIS DATA COMPOSITE
Table C.1.

CEIS Data Composite: Frequencies, Percentages, Chi Square Values, and Levels of Significance

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<sup>b</sup>\( n=57 \).

<sup>c</sup>Chi square values were computed based on responses in columns marked "0" and "1".

<sup>d</sup>\( df=1 \).

<sup>e</sup>\( \% \).
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CEIS Data Composite: Means, Standard Deviations, \( F \) Ratios, and Levels of Significance\(^a\)

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\(^a\)The number of responses varied by item.
Appendix H.

STUDENT PERSONAL GAINS FROM ENROLLMENT IN
CONSUMER AND HOMEMAKING EDUCATION

Feeling better about myself.

Satisfaction that I could make something on my own without help.

Helped my values in determining what is important for myself and others; gained friendship with teacher.

Became more responsible.

Better understanding of myself and relationships with others.

How to relate to other people, e.g., children, parents; how to relate to everyone a little better (stress the last point).

Confidence.

Home economics has made me a better person . . . . I have enjoyed it . . . . It's helped me think about goals . . . and look at how others feel.

I gained a broader understanding of the problem other students are having.

Confidence in sewing skills.

I learned about my own abilities.

Self awareness . . . I got to know myself.

I learned to look on the brighter side.

It helped me to become a better student.

. . . confident in my own ability to care for myself and made decisions because of my wide range of course work in home economics.

[I gained] confidence on clothing construction.

I learned to set goals for what I want.
I became more independent... I realized that I could buy food on my own and sew on my own... and I knew what to look for.

I learned how to be more independent, how to take care of myself better than if I had not taken the classes.

I gained self awareness... to know what I want for myself and what I want out of marriage.

Better understanding of myself, and my value system.

It wasn't the classes that I took but the teacher, she watched me/helped me grow up. As a freshman, I was ornery... she helped you feel as an adult.

I found out more about myself. In each class, I gained something. I learned my likes and dislikes (examples: having children, getting married)... It helped me say it [likes, dislikes] in better terms.

The class I took my senior year helped me make decisions; it made it a little easier; it showed me I wasn't the only one that was having problems making decisions.

I found out other people's points of view and this then helped me learn more about my own.

[Home economics] prepared me better to be out on my own, and making my own decisions.

I learned more about myself and other people.

I've learned how to improve myself, to be a more pickier person. Sometimes I used to not really care. The older I get, the more I see it's important to get things done on time... I realize more the time factor... I learned that what you think is important. You don't always have to follow the crowd... You can be an individual. I gained this mostly from family living and child development (a little bit). We talked about being an individual.
APPENDIX I.

CORRESPONDENCE
TO: Selected Iowa Consumer and Homemaking Teachers
RE: Iowa Consumer and Homemaking Evaluation Project

What impact does consumer and homemaking have on your students? What are the benefits received by students who have enrolled as compared to those who never enrolled? As communicated to your superintendent, these are areas currently addressed by a statewide project which will provide information about our programs to policy makers. Of equal importance, the project will provide feedback for all of us as well as help Iowa programs continue to grow.

Your school has been selected to participate in the consumer education-management assessment phase of the project. The major activity will be conducted this fall with direct contacts with students; however, initial selection and pre-assessment of students is necessary this spring. This is where we need your help. Please note that we are acutely aware of your time limitations at the close of the year and have taken every effort to streamline our request of your involvement.

What is your role? Your role as school coordinator is to select two students to participate from your school and to administer to the students a paper and pencil inventory. Specific instructions to insure the randomness of the sample and the eligibility of the participants are provided (see enclosure). In gaining student consent to participate, please explain to them that their participation involves completing an inventory in May and participating in a telephone interview in November; overall, this will take about one hour of their time and does not require any advance preparation. Please explain that their response will be confidential.

We sincerely appreciate your coordination of this activity. If, for any reason, you cannot participate, please contact Glinda Crawford (515-294-4757) before noon. At that time, the inventory packets will be mailed to you. If you have any questions or concerns, please contact her; times specifically set to facilitate communication are:

Thank you again and best wishes for the successful completion of the school year.

Sincerely,

Ruth P. Hughes
Head

Glinda Crawford
Graduate Assistant
TO: Selected Iowa Homemaking Teachers

RE: Consumer Education/Management Evaluation Study

As you receive this packet, the consumer education/management phase of the Iowa Consumer and Homemaking Evaluation Project is underway. Please have the two students whom you have identified from our correspondence complete the enclosed copies of the "Inventory" sometime during the period of . We also request that you complete the "Student Data Sheet"; you may wish to confer with the student and/or school counselor. When completed, please return the forms to us by .

We sincerely appreciate your participation and the involvement of your school in this study. If you have questions or comments, please contact us.

Sincerely,

Ruth P. Hughes, Head
Home Economics Education

Glinda B. Crawford
Graduate Assistant
Home Economics Education

Enclosures: "Student Data Sheet" (2 copies)
"Consumer Education/Management Inventory" (2 copies)
Return envelope
Iowa Consumer and Homemaking Evaluation Project:

CONSUMER EDUCATION/MANAGEMENT

To The Student:

Thank you for consenting to participate in this statewide project. As you are aware, your participation involves completing this inventory and a follow-up interview in November. Because it is important that we keep in touch with you, please fill in the requested information at the bottom of this page. Then you are ready to complete the attached inventory.

If you have questions, please contact either of us. Your participation in this project is appreciated. As your teacher has explained to you, your response will be confidential.

Sincerely,

Ruth P. Hughes          Glinda B. Crawford

--------------------------------------------
Student Name ___________________________ Code ____________
Address ________________________________
City ___________________________ Zip Code __________________
Phone ___________________________ Area Code ____________
Parent/Guardian ________________________________
Parent/Guardian Address (if different from above) __________________
Parent/Guardian Phone (if different from above) __________________
School ____________________________________________
May 28, 1979

Dear

Thank you for your participation in the consumer education/management assessment project!

Your participation and the involvement of your school are sincerely appreciated. This active involvement will assist both you and us as we help Iowa consumer and homemaking programs continue to grow.

Please extend our thanks to others in your school who were involved. If you have additional comments or questions, please contact us.

Have a good summer!

Sincerely,

Ruth P. Hughes, Head
Home Economics Education

Glinda B. Crawford
Research Assistant

RPH/GBC:da
Iowa Consumer and Homemaking Evaluation Project:

CONSUMER EDUCATION

October 8, 1979

Thank you again for agreeing to participate in this statewide project. As you recall, your participation involved completing a written questionnaire last spring and a follow-up interview this fall.

The follow-up interview is the topic of this letter. Your interview will be conducted by phone in November and will take about 30-40 minutes of your time. It is important then that we have an update on your address and your phone number and that we know when would be the best times to contact you. We are enclosing an address and scheduling information sheet for you to complete. Please return this information in the enclosed envelope by Wednesday, October 16.

Thank you for assisting us in this project. We and the project interviewers look forward to contacting you in November. If you have any questions, please contact either of us.

Sincerely,

Ruth P. Hughes
Glinda B. Crawford

RPH: bmm
Iowa Consumer and Homemaking Evaluation Project:

CONSUMER EDUCATION

Address and Scheduling Update

Name ________________________________________________________________

Address ____________________________________________________________

City ___________________________ Zip Code ________________

Phone (include Area Code) ____________________________________________

Scheduling Information:

(1) Please circle those times which are best for you to be interviewed in November.

(2) Place an X on those times when you are not available (for example: during work or school hours).

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Please return this in the enclosed envelope by Wednesday, October 16.

Thanks for your help!
APPENDIX J.

SAMPLE SELECTION
Iowa Consumer and Homemaking Evaluation Project:

CONSUMER EDUCATION/MANAGEMENT

I. Select one homemaking student to participate.

A. Criteria: (1) Student MUST have had three or more semesters of homemaking beyond the eighth grade.

       (2) Student MUST be a graduating senior.

B. Procedure for selection:

   Step One: Start by identifying the homemaking teachers in your school. If your department has one teacher, use his/her classes as the basis for Steps Two through Four.

   If your department has more than one homemaking teacher, then identify those teachers who have classes in which there are students who meet the above criteria. Then identify the first teacher on that list whose name would appear alphabetically after the letters . Use this teacher's classes as the basis for the following steps.

   Step Two: For this teacher, identify the first homemaking class taught after 7:00 a.m., April 30, that has student(s) who meet(s) the above criteria.

   Step Three: For this class, identify the first student who meets the above criteria and whose name appears after the letters .

   Step Four: Ask student for consent to participate in the project. Explain that their response will be confidential.

C. Special Circumstances:

   (1) If there are no other names left in the alphabet, begin at "A".

   (2) If the student refuses, proceed alphabetically to the next name of a student who meets the criteria.

   (3) For other special circumstances, use your own judgment as to the best procedure keeping in mind that the sample must be random and the student must meet the above criteria. For further questions, contact Glinda Crawford at 515-294-4757.

II. Select one non-homemaking student.

A. Criteria: (1) Student MUST NOT have had homemaking beyond the eighth grade.

       (2) Student MUST be a graduating senior.

       (3) Student MUST match homemaking student as closely as possible on the following:

           grade point average
           socioeconomic background
           sex (preferred, but optional)

B. Procedure for selection:

   Step One: Identify student who meets the above criteria for the non-homemaking student (you may wish to consult with school counselor or other resource person).

   Step Two: Ask student for consent to participate in the project. Explain that their response will be confidential.

III. Administer "Consumer Education/Management Inventory"

IV. Return completed by

Thank you for your assistance in this project.
APPENDIX K.

CASE STUDIES
Subject: 036

Interviewer: G. Crawford

Date: November 12, 1979

Length of Interview: 1 hour, 30 minutes

I. Biographical Sketch:

A. Current status: Subject has been working full time in a large urban department store since September 1. She has worked as a salesperson in a variety of areas: accessories, junior fashions, lingerie. She plans to work full time and save her money for college until January.

B. Family/community background: Subject is from an urban background. The area in which she is from has a combined metropolitan population over 100,000. Her father is a psychiatrist and is also retired military. Subject listed her mother as a "domestic engineer". There are eight children in the family; all but one live at home. The oldest daughter attends a university in a western state. Because of her father's former position in the military, the family has lived in numerous geographic locations. (Father's SES=99; Mother's SES=None)

C. Current living situation: Subject lives at home with her family. Her family has a small acreage in a residential area. The location is at the edge of and overlooking the city.

D. High school background: She maintained a 9/12 overall GPA (B). She took 6 semesters of consumer and homemaking; classes included: clothing and textiles (4 semesters), consumer education (1), and foods and nutrition (1). She also took consumer economics (1), distributive education (1), industrial arts (2), math (3), and social studies (6).

E. Future:

1. Spring inventory: Subject listed "full time job" for plans for the first year after high school.

2. Fall interview: Subject plans to move to Hawaii to attend a small private religious college. She said she
was uncertain about a major and would take a lot of different courses. Classes in which she was interested included: accounting, electrical house wiring, mechanics, oceanography. She would like to be a diesel mechanic or an electrician. She said she likes doing things with her hands and likes to fix things.

II. Summary of Performance on Consumer Education Inventory:

A. Knowledge:
   1. 23 correct/30 possible (77%); $\bar{x}=21.2$
   2. T Score=546

B. Attitude:
   1. Subject rated 15/18 items (83%) in the direction assigned by the judges; the remaining three items were rated in the opposite direction.
   2. Subject rated 13/18 items (72%) higher than the overall mean indicating closer approximation to responses judged correct.
   3. Items with highest responses (9):
      (1) A person's values affect the choices that he/she makes.
      (2) Each person's use of goods and services affects the environment we live in.
      - (8) People who use credit simply cannot manage their money.
      - (9) "Shopping around" for major purchases is usually a waste of time.
      - (11) Using the product label is a waste of time because most of the information is common sense.
      - (12) Price is the best indicator of quality.
      - (13) Businesses usually do not provide information about their products that you can trust.
      (17) A concerned consumer should report unfair
business practices to the appropriate persons or agencies.

- (18) There is nothing a person can do to promote improved products.

4. Items with uncertain responses (5): None

5. Items with responses opposite response judged correct (1-4):

(3) The cost of an item affects the satisfaction one receives.
(6) There isn't anything a person can do to cope with inflation.
(14) It's impossible to predict changes a person needs to make when he/she graduates from high school.

C. Intent:

1. Subject rated 12/12 items (100%) in the direction assigned by the judges.

2. Subject rated 11/12 items (92%) above overall item means indicating closer approximation to responses judged correct.

3. Items with highest responses (9):

(49) I plan to do my share to promote improved products and services.
(51) I intend to plan ahead for changes which will affect my life.
- (52) I would rely only on my family and friends for consumer information.
- (54) I would buy something I like even if I couldn't afford it.
(56) I plan to shop comparatively for major purchases.
(57) I would plan my use of credit around the total cost of credit.
(58) I plan to consider ways in which I can reduce cost and still be satisfied.
(59) I plan to use goods and services in consideration of the environment.
(60) I plan to consider my goals and values when I spend my money.

4. Items with uncertain responses (5): None

5. Items with responses opposite response judged correct (1-4): None

D. Areas helpful in consumer education

2. Other sources: family, media.
3. Total: 4

III. Consumer Behavior:

A. Experiences in spending money: Student has had major responsibilities in the areas of clothing and entertainment. She is responsible for supporting the maintenance of her animals (horses, dogs, cats). She assists the family in buying gas for the car. She will buy special diet foods for herself. All other expenses are covered by her family (housing, utilities, insurance, medical).

B. $25-100 purchase: She has recently purchased an outfit for work. She did shop at more than one store, compared 2 or more labels, and incorporated the expense into a spending plan in advance. She was also concerned that the outfit coordinate with her wardrobe.

C. $100 purchase: In purchasing her stereo, she shopped at more than one store, planned around sales/ads, compared 2 or more brands/labels, and incorporated it into a spending plan in advance. She looked for specific features: am/fm, cassette, fast-forward-rewind and eject. She also wanted a distance and local switch.

D. Planning: Subject rated herself as a "7" in planning. She said she tended to buy little things impulsively. If she
was walking through a store and happened to see something she needed, she would buy it. She planned 90% of her clothing expenses, 90% of her transportation expenses, and 75% of her entertainment costs.

E. Food purchasing: Subject purchases special diet foods for herself. This would include fruits, vegetables, diet pop, sugarless gum. She will also walk through the store to see if there is anything which is different that she has tried before. She usually spends about $6.00/week on groceries. She does consider cost per weight and uses a grocery list. In buying fresh vegetables, she checks lettuce to see if it is "packed tight". She looks at the size of broccoli/cauliflower. She will also buy groceries on the way home to make for convenience.

F. Clothing: She considers price first in shopping for clothing. She looks at style but noted that she doesn't always buy what is "in". She considers color, wardrobe coordination, and weather. She shops at a lot of different stores. She has recently been looking for clothing that she can wear in Hawaii.

G. Fiber content: She considers fiber content. She can't wear wool and doesn't like 100% polyester. She doesn't like polyester because of the feel, because of the way that it hangs, and because shirts come untucked. She prefers terry-cloth, and polyester-cotton blends. She doesn't like to buy clothing which must be drycleaned because of the cost and the inconvenience. She noted that sometimes she doesn't check the fiber content because she knows what it is just by the look and feel.

H. Label/hangtag: She usually reads the label/hangtag for washing directions. She usually uses the information primarily for care purposes.

I. Loans: None

J. Economy: Subject has made purchases in consideration of the economy. In purchasing gas, she plans so that she doesn't make a special trip. She couldn't think of any
other examples and was unsure what was the meaning of the question. She said gas was her major concern and that other costs which she must meet haven't gone up that much.

K. Less expensive/more costly: Subject said that she would choose less expensive over the more costly 90% of the time. When the quality was the same, she would choose the less expensive 95% of the time. If the more expensive one was going to pay off in the end, then she would choose the more expensive. When she was looking for blouses, she chose the less expensive because the style wasn't that important. She always buys makeup at the dime store because she can get the same thing for less.

L. Good/bad:

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Bad: Inflation (2)

Bad: Impulse buying (3)

Bad: Shopping list (8)

Bad: Consumer information (8)

Bad: Spending plans (6)

Bad: Long term loans (6)

IV. Homemaking Background:

A. Why did you take homemaking? "I like to cook and I like to sew. I took 'sewing for self' because it dealt with crafts and things you could pick up for creativity. There were no specific assignments; you just had to have a certain number of craft or sewing projects, . . . like, wooden plaques, latch hook rugs, silver etched projects."

B. Did you take home economics to increase your consumer skills? No. If not, why not? "I suppose I took sewing to have another choice to buying clothing. I needed to learn to cook so I wouldn't have to eat out all the time. The main reason I took it was to cook and sew. Had you thought of home economics as a class which would help you as a consumer? Not really."
C. Did you get consumer education from other classes in school? Yes. Was what you learned in home economics any different? Yes. How was what you learned in home economics different in the area of consumer education?
"Consumer education [as taught by business] covered federal and local taxes, W-2 forms, W-4 forms, tax exempt forms, the economy, businesses, consumer buying, and mass production. We saw a film about how we were getting ripped off. Distributive education was more interesting because we learned about the steps of selling; everybody picked out a product and . . . then they got rated on how they went about selling it. I have used this especially when I sell clothes. Did this help you as a consumer? Yes. It helps to know if you are getting good quality stuff. Did you get any information from home economics in the area of consumer education? Not really. Did you talk about labels? Yes . . . . What's in it. If you are getting good nutrition, or additives, or preservatives . . . . Basically just to watch labels . . . . We learned where different cuts come from on a cow. Did you relate that to cost? I don't think so. We learned if top choice, prime. What kinds of things did you cover in foods? Nutritional value. We didn't cover that much on buying. We did prepare budget for meals for a week. We had to determine nutrition and see how much it cost . . . . This was hard. I am not used to having a four course meal . . . . I have no idea how much I spent . . . . Was this a good experience? Yes, I suppose so. Except I don't know anyone who eats like that: entre, so many glasses of milk, so much bread. I suppose if you are going to have a family you'd need to feed them a little better than you feed yourself . . . . One thing I use is the recipes we collected. With Thanksgiving and Christmas coming up, I will have to dig up my recipes again."

D. Has homemaking helped you in spending money wisely? No. Why not? "In sewing I use the skills that I have learned. I think about the different fabrics that I have worked with . . . . different names (chambray), . . . different patterns and allowances. I can match plaids. But it really hasn't helped a lot in buying . . . . In foods, I don't look at labels unless I am concerned about calories."
E. Should homemaking help in the development of your consumer skills? Yes. What is the biggest contribution that homemaking can make in the development of consumer skills? "I really don't know. Unless it would be with smart shopping . . . like comparing Del Monte to a Hy Vee brand. We dealt with different [quantities and prices]. I do that."

F. What have you personally gained from taking home economics? "I learned how to sew. I wouldn't have learned how to do that . . . . Cooking, I knew how a little bit. I learned a lot of cooking skills. Sewing and cooking . . . that's about it . . . . I know I am going to use cooking and sewing, because whoever I am going to marry won't want just brownies."

G. Overall, what is the biggest contribution that homemaking can make? Home economics classes should "give a sense of awareness of quality of different products; be aware of prices, know how to budget for price of food . . . . Should it cover topics beyond the consumer aspects or just cooking and sewing? I don't know what the courses are supposed to cover."

H. Other comments related to homemaking:

1. Teacher: "She was 'nit picky'. She was a fantastic seamstress herself but she would compare the students work to her own . . . . How was I selected for this? . . . I really couldn't understand how I was selected because that teacher and I never did get along."
Subject: 038

Interviewer: G. Crawford

Date: November 7, 1979

Length of Interview: 1 hour

I. Biographical Sketch:

A. Current status: Subject is a freshman at a four year university. She has recently declared her major in home economics education.

B. Family/community background: Subject is from a rural Iowa community (population 8,000). Her father is a vice president of a bank and her mother is a bookkeeper for an accountant. (Father's SES=90; Mother's SES=52)

C. Current living situation: Subject lives in a dormitory on campus. She shares her room with another girl who lives close to her hometown.

D. High school background: Student maintained a 3.43 overall GPA in high school. She took eight semesters of consumer and homemaking including comprehensive home economics (2 semesters), child development (1), clothing and textiles (2), family relations (1), foods and nutrition (1), and housing and home furnishings (1). She also took business (1), math (6), and social studies (3).

E. Future:

1. Spring inventory: Subject listed "four year college program" in her plans following graduation. She also noted that she planned to work full time during the summer.

2. Fall interview: Subject would like to work in a field related to home economics.

II. Summary of Performance on Consumer Education Inventory:

A. Knowledge:

1. 23 correct/30 possible (77%); $\bar{X}=21.2$
B. **Attitude:**

1. Subject rated 16/18 (89%) in the direction assigned by the judges; the remaining two were rated uncertain.

2. Subject rated 10/18 (56%) higher than the overall mean indicating closer approximation to responses judged correct.

3. Items with highest responses (9):
   
   (6) There isn't anything a person can do to cope with inflation.
   (16) The responsibility for keeping the marketplace fair and honest rests equally with business, government and the consumer.

4. Items with uncertain responses (5):

   (3) A high school graduate is entitled to start living on the same financial level as his/her parents.
   (10) Following a spending plan may have the same effect as an increase in pay.

5. Items with responses opposite those judged correct (1-4): None

C. **Intent:**

1. Subject rated 11/12 (92%) in the direction assigned by the judges; the remaining one was rated uncertain.

2. Subject rated 3/12 (25%) higher than the overall mean.

3. Items with highest responses (9):

   (56) I plan to shop comparatively for major purchases.

4. Items with uncertain responses (5):
(57) I would plan my use of credit around the total cost of credit.

5. Items with responses opposite those judged correct (1-4): None

D. Areas helpful in consumer education:


2. Other sources: Family, media, 4-H.

3. Total: 5

III. Consumer Behavior:

A. Experiences in spending money: Student has had limited experiences as a consumer. Her family pays for her schooling and housing. She assumes responsibility for decision-making in clothing, phone bills, transportation and entertainment. However, the money for these expenditures usually comes from her parents. She also noted that this was her first experience as a consumer for some areas (phone bills). She appeared aware of the importance of cost reduction; however, she is used to finding what she wants and getting it.

B. $25-100 purchase: She recently purchased school clothes (jeans, shirts, skirt, dress pants). In purchasing the skirt, she did compare two or more labels and did incorporate it into a spending plan in advance. She only shopped at one store and didn't plan around sales/ads. She did note that the store's sales got her into the store in the first place. She also noted that she was more likely to set and follow a spending plan when her mother was with her. Otherwise, she usually found what she liked and bought it.

C. $100 purchase: None

D. Food: Subject has had limited experiences in purchasing foods. This has been primarily limited to snacks. Foods
which are purchased include: pickles (her favorite), cheese, and soup. Fruit comes from her family. She used to buy snacks and started to gain weight; she and her roommate don't buy snacks anymore. Concerning food shopping practices, she doesn't use a grocery list (unless she needs something specifically) and she doesn't shop when hungry.

E. Planning: Subject rated herself as a "4" in the area of planning. She said she was more apt to buy impulsively: "when I go alone, I may get anything." The percentage of planned purchases for the following areas was: clothing (30%), utilities (20%), transportation (30%), and entertainment (50%). She said she was more apt to plan for entertainment especially when she buys records and tapes. She also noted that it was hard to tell if her current pattern of spending would have any relationship to the way she would spend money in the future.

F. Clothing: In shopping for clothing, she watches for color, style, fit, price, garment construction. She also tries to coordinate her wardrobe in order to have more outfits. She said she especially looks for quality; she has had purchases from a discount store that she has had to sew seams again. She still shops at the discount store (because they still have some good buys); she is more careful in evaluating the quality.

G. Fiber content: She doesn't consider fiber content. She says that she had a poor fiber background. The teacher didn't allow enough time to discuss. She wished that she had paid more attention especially since she has been doing laundry. She said she keeps putting the wrong things together.

H. Label/hangtag: She usually doesn't read the label/hangtag before a purchase. If she had a particular concern in mind where the labeled information was important, she would read it. She does use the information after purchase primarily to determine care.

I. Loans: She hasn't had any experience with credit. She likes credit although she noted that it was important not to overuse it. Her mom and dad use credit.
J. **Economy:** She doesn't consider the economy in making purchases. She said that it "really hasn't affected me to this point. In the future, more people are going to have to give up spending."

K. **Less expensive/more costly:** She indicated that 40% of the time she would buy the less expensive rather than the more costly product/service. She consciously makes phone calls late at night for reducing the rate; she also buys less expensive foods in some instances. She noted that you are saving when you buy quality.

L. **Good/bad:**

Good: Consumer information (9) Uncertain: Cutting costs (5)
Credit (9) Long term loans (5)
Credit cards (8) Shopping list (5)
Comparison shopping (7)
Information on labels (6) Bad: Impulse buying (1)
Budget (6) Inflation (3)

IV. **Homemaking Background:**

A. **Why did you take homemaking?** "A lot of people thought I took homemaking as a 'sluff off' course. Guys thought they [home ec. classes] were; also, people who weren't interested thought they were. Twenty percent of the people took it as a sluff off course. It wasn't a sluff off course. I took it because of 4-H background. I always liked home ec. . . . I always liked to cook . . . . I took it to find out if I wanted to go into home ec. as a career . . . . I also liked it because it has so many options. My favorite was home furnishings."

B. **Did you take home economics to increase your consumer skills?** No. If no, why not? "I didn't know that was involved. But later found out . . . . It [consumer and homemaking] broadened my horizons [as to topics included] . . . . Consumer education is a big part of home ec. [Consumer and homemaking teaches] the consumer to be aware of problems, and not to be ripped off by inflation. There's even more of a need for that now."
C. Did you get consumer education from other classes in school? No.

D. Has homemaking helped you in spending money wisely? Yes.
   How has it helped you? "It made me aware of what I spend my money for. In family living, we had to write down everything we bought for a week. I didn't realize that I spent so much at Casey's. Then I altered how I spend my money. I bought a more nutritional snack: fruit juice. I found I like it better." [Student couldn't think of any other ways consumer and homemaking helped.]

E. Should homemaking help in the development of your consumer skills? Yes. What is the biggest contribution that homemaking can make in the development of consumer skills? "Kids keep losing money. Home ec. would make them aware of where it goes. They would be better spenders. Home ec. should incorporate consumer education into all areas. In almost any class, you should have emphasis on consumer education . . . . We didn't . . . . Comparison shopping is an important topic. In family living, we picked a project and had to compare costs and quality. We didn't get it [comparison shopping] in clothing . . . . The only thing we did was sew . . . . We did buy material and pattern. Mostly we only did construction."

F. Overall, what have you personally gained from taking home economics? "I found out more about myself. In each class I gained something. I learned my likes and dislikes [e.g.] having children, getting married . . . . Home ec. helped me say it (likes, dislikes) in better terms. I did a project on breastfeeding in family living. I never knew why a mother should [or should not] breastfeed. I found out the main thing is love . . . . [I also learned] better [clothing] construction and what should be done . . . . [Home economics skills are important]. In learning about skills, you learn about yourself. In child development, you choose a method you like and you are saying something about yourself."

G. Overall, what is the biggest contribution that homemaking can make? [Home economics should help high school students] get ready to go out in the world on their own. [It should
help them] feel that they can handle it. It helped me in feeling confident and in subject backgrounds . . . . The main thing [home economics teachers should do] is keep up on the times. Home ec. is always changing . . . . We had old books. She taught old techniques [in clothing]; I knew more than the teacher."
Subject: 048

Interviewer: G. Crawford

Date: November 9, 1979

Length of Interview: 1 hour, 10 minutes

I. Biographical Sketch:

A. Current status: Student has been married four months. She is working parttime as a cashier in a food store (22-31 hours/week). She hopes to increase to full time. She had worked parttime as a waitress for four years. She likes her current position because she gets to meet people.

B. Family/community background: Subject is from an Iowa community with a population of about 13,000. Her husband is a factory worker; he graduated in 1977 and has been working since that time. While he was working, he bought the trailer they now live in and the car that they use. They are now paying on the loans for both the car and trailer. Subject's father is a bartender and a manager of a club; her mother is a housewife. Her father and mother live "close" and her two sisters and their families live in the same community. (Father's SES=42; Mother's SES=None; Spouse's SES=22; Subject's SES=None)

C. Current living situation: Subject lives in a trailer (15-20 years old) which she and her husband are paying for. Husband had lived in the trailer for two years prior to their marriage. He had previously lived there with a roommate and had done some remodeling. The trailer court has about 25 trailers in it. Trailers were not evenly spaced and didn't appear to be numbered consecutively. There were few street lights leaving most of the trailers dark at night. The trailer court was next to a major set of railroad tracks (approximately 15 tracks wide). Subject's trailer was right next to the tracks (about 15 feet). A grave yard, several rundown houses, and a tavern were nearby.

D. High school background: Subject maintained a 2.6 overall GPA. She took 6 semesters of consumer and homemaking. This included: child development (1 semester), family relations (1), foods and nutrition (2), home management (1),
and housing and home furnishings (1). She also took business (8), math (2), and social studies (4).

E. Future:

1. Spring inventory: Subject indicated "full time job" and "marriage" in her plans following graduation.

2. Fall interview: Subject hopes to increase her hours to full time. She and her husband plan to pay for the trailer and then buy a house.

II. Summary of Performance on Consumer Education Inventory:

A. Knowledge:

1. 19 correct/30 possible (63%); \( \bar{X} = 21.2 \)

2. T Score=445

B. Attitude:

1. Subject rated 13/18 items (72%) in the direction assigned by the judges; of the remaining items, three were rated uncertain and two were rated in a direction opposite that scored by the judges.

2. Subject rated 12/18 items (67%) higher than the overall mean for those items indicating closer approximation to responses judged correct.

3. Items with highest responses (9):

   - (3) The cost of an item affects the satisfaction one receives.
   - (6) There isn't anything a person can do to cope with inflation.
   - (7) Letting one person in the family make all the decisions about spending money is a way to avoid family conflict.
   - (9) "Shopping around" for major purchases is usually a waste of time.
   - (11) Using the product label is a waste of time
because most of the information is common sense.
- (12) Price is the best indicator of quality.
- (16) The responsibility for keeping the marketplace fair and honest rests equally with business, government and the consumer.
- (17) A concerned consumer should report unfair business practices to the appropriate persons or agencies.
- (18) There is nothing a person can do to promote improved products.

4. Items with uncertain responses (5):
   - (5) A high school graduate is entitled to start living on the same financial level as his/her parents.
   - (8) People who use credit simply cannot manage their money.
   - (13) Businesses usually do not provide information about their products that you can trust.

5. Items with responses opposite those judged correct (1-4);
   - (4) The more money a person makes the better off he/she is likely to be.
   - (14) It's impossible to predict changes that a person needs to make when he/she graduates from high school.

C. Intent:

1. Subject rated 11/12 items (92%) in the direction assigned by the judges; the remaining one was rated uncertain.

2. Subject rated 9/12 items (75%) higher than the overall item means.

3. Items with highest responses (9):
   (51) I intend to plan ahead for changes which will affect my life.
(52) I would rely only on my family and friends for consumer information.

(53) I would read the information on the label before I buy a product.

(54) I would buy something I like even if I couldn't afford it.

(55) I will have a plan for spending my money.

(56) I plan to shop comparatively for major purchases.

(58) I plan to consider ways in which I can reduce cost and still be satisfied.

(59) I plan to use goods and services in consideration of the environment.

(60) I plan to consider my goals and values when I spend my money.

4. Items with uncertain responses (5):

(57) I would plan my use of credit around the total cost of credit.

5. Items with responses opposite those judged correct (1-4): None

D. Areas helpful in consumer education:

1. Classes in school: business, home economics, math, social studies.

2. Other sources: family, friends, media.

3. Total: 7

III. Consumer Behavior:

A. Experiences in spending money: Subject has had experience in spending money in the areas of food, clothing, housing (owning), utilities (electric, phone, gas, cable television, and Home Box Office), insurance (auto, health, life, homeowners), credit (loans for trailer, car, television), transportation, medical, and entertainment. Husband takes care of health (through his work) and transportation costs. Subject appeared uncertain as to some costs. Husband had purchased the trailer
and car prior to their getting married. She was uncertain as to the terms and if they had homeowners insurance. When in doubt, she deferred questions to her husband.

B. $25-100 purchase: She has recently purchased blue jeans, two sweaters, and a dress. For the sweaters (total=$42), she did shop at more than one store, planned around sales, compared more than one label, and incorporated expense into a spending plan in advance. She looked at the label to be sure that the sweaters were a good brand and looked at the sweaters to be sure that they would hold up.

C. $100 purchase: Subject has not made any recent purchase over $100. She said they mostly buy little things.

D. Planning: Subject classified herself as a person who usually plans (7) for expenses. She only shops when she knows what she wants. She was most likely to plan ahead for insurance (99%), utilities (99%), medical expenses (90%), clothing (80%), housing (70%), and transportation (60%). She plans for 50% of their entertainment costs ("that's our downfall"). She plans for 20% of the food costs. She noted that she usually makes out a list and then they buy "anything we feel like" considering specials. When they get bills, they pay for those first. Each month they have payments; they keep money out for payments so that they won't spend it first (examples: life insurance). She said this makes it easier. They plan more on a monthly basis. When something comes up, they take care of it. Their future plans include paying for the trailer and buying a house. She said the trailer would be paid for in 1983. This year they are cutting down for Christmas presents; they would like to get presents on one of her husband's checks. They don't want to spend more than $300 total.

E. Food purchasing:

Subject purchases all of the foods that she and her husband eat. She uses a shopping list most of the time but "we don't go by that too good." They shop around sales/ads. Since she works at a grocery store, she knows what the sales will
be. She looks for brand names in buying groceries and noted that "sometimes we can't go for the cheapest kind." They sometimes "taste cheap". In shopping for meat, she considers what the meat looks like. She watches for price; if it's been reduced a lot, then most of the time, it won't be too good.

F. Clothing: Subject considers brand name. She looks at quality: "What's it made of? Will it shrink?" She couldn't think of any specific material that she would look for. She said you have to watch out for bargains. For example, one of the stores in a mall that they shop at had a whole table of sweaters; some were torn and they weren't laid out neatly; some appeared not to be correctly sized. She doesn't like to buy really cheap clothes but can't afford really expensive clothing either. She looks for prices which are in between. Color doesn't make that much difference.

G. Fiber content: She said that she didn't consider fiber content. She doesn't like to buy cotton because of the shrinkage. She usually looks at the label to see what it's made of, but if she likes it, she would buy it anyway.

H. Label/hangtag: She usually reads the label prior to purchase. She says it explains a lot about the garment that you buy. She would look for fabric content. She usually uses the information after buying to determine care. She couldn't think of any other reasons why she would use it. Sometimes she doesn't follow instructions; she often washes clothes in cold water because their water heater is not that big. She said that this had no ill effects on her clothing.

I. Loans: Subject and her husband have three loans (car, trailer, television). The most recent was for the television (October, 1978). The loan was from the same bank that they have the other loans from. This is because her husband knows someone there. At first, she was uncertain as to whether it was from a bank or a savings and loan. Her husband said it was from a bank. She said that she helps with the payments but doesn't know that much about the loan.
J. **Economy:** Subject has made purchases in consideration of the economy. They have cut down on entertainment and gas. They don't take trips but just stay around town. She didn't feel the economy had a major effect on their spending patterns. They buy according to needs. The economy may keep them from buying extras.

K. **Less expensive/more costly:** She said that about 90% of the time she would purchase the less expensive item/service. She said when they look for groceries and clothing, they look for bargains. She said usually you can find a less expensive item.

L. **Good/bad:**

<table>
<thead>
<tr>
<th>Good: Comparison shopping (9)</th>
<th>Uncertain: Inflation (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget</td>
<td>Consumer information (5)</td>
</tr>
<tr>
<td>Shopping list</td>
<td></td>
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<tr>
<td>Spending plan</td>
<td></td>
</tr>
<tr>
<td>Information on labels</td>
<td>Bad: Long term loans (3)</td>
</tr>
<tr>
<td>Cutting costs</td>
<td>Credit (3)</td>
</tr>
<tr>
<td>Impulse buying</td>
<td>Credit cards (3)</td>
</tr>
</tbody>
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IV. **Homemaking Background:**

A. **Why did you take homemaking?** "I had to learn to cook. I really enjoyed it . . . . It wasn't the same routine. Each day was different . . . I was in a cooking class. Each day we didn't have the same thing. We cooked something different almost each day . . . . I took child development because I knew that we would have kids someday. I made a notebook which helped me know the different stages. [I took it] just to learn."

B. **Did you take home economics to increase your consumer skills?** No. **If not, why not?** "There weren't really any classes that helped me in that. I spent most of my time cooking. In housing and home furnishings, we learned about housing: styles, furniture, and furniture styles. Did they talk about choices in housing, for example: costs of apartments versus buying? It wasn't that much. I think they deal with that now."
C. Did you get consumer education from other classes in school? Yes. Subject was uncertain as to what the specifics would be included as consumer education.

D. Has homemaking helped you in spending money wisely? No. If not, why not? "Mostly, we were cooking and we didn't really talk about that."

E. Should homemaking help in the development of your consumer skills? Yes. If yes, what is the biggest contribution that homemaking can make in the development of consumer skills? "They should explain more about what we have been talking about: spending money for food. In home planning, they should talk about 'should we buy or should we rent?' We had a little bit but we should have had more. It didn't soak in.

Home ec. could help you decide . . . how to buy food, what you should look for, bargains, how to use coupons. Did your home ec. class deal with that? Not really. Did it deal with looking at labels? No. Was it primarily oriented to cooking? Yes. Cooking should deal with that too. I can't remember any of my cooking classes dealing with that. How? Before you make a dish, talk about what all goes into it and what to buy. What did you cook? In creative foods, we cooked a whole bunch, like Mexican foods, pies, cakes, everything in that class."

F. What have you personally gained from taking home economics? "Learning to cook. In child development we learned different stages children go through. Did you really get anything out of those classes? Not really.

G. Overall, what is the biggest contribution that homemaking can make? "[Home economics should deal with] more how to handle your money. In home planning, should learn about buying and renting. [You] should learn how to buy food. Home ec. should help you after you graduate."

H. Other comments related to homemaking:

1. Learning experiences: "Most of the information we got, the teacher gave us all the information . . . . I liked
that . . . . Some of the information she gave us would have been hard to get. Well, maybe we could have gotten it."

2. **Did you have anything in your home economics classes that looked at your feelings, for example: to have or not have kids?** Not really.

3. **Did you have any sex education in home economics?** No.

4. **What did you talk about in family living?** "That was in ninth grade . . . . All my teacher did was lecture. When we had a substitute, we could talk. It was really boring. I can't remember what we did in that class . . . . We did talk about money matters. What it does to a family if they run out of money.

   My same teacher for family living also taught child development, but in child development, she was better because she didn't get up there and lecture . . . . We saw more films and discussed.

   In family living, it was mostly by the book and lectures and tests. I think about 3-4 people dropped that class."

5. **General comment about school:** "Schools don't have learning courses. I got to admit, I didn't learn that much. My senior year, I learned the most. Why? I didn't have that many releases . . . . None of the courses are required anymore. **Should there be more required?** Yes, because half of the kids don't learn nothing. Some don't know how to read."
Subject: 056

Interviewer: G. Crawford

Date: November 9, 1979

Length of Interview: 1 hour, 30 minutes

I. Biographical Sketch:

A. Current status: Subject is a full time student in a community college. She is uncertain as to what specific degree she is pursuing at present. She thinks she will pursue a four year program in liberal arts or social work. She decided to go to a community college which is 50 miles from her home because she did not feel that she was ready to enter a four year program. In addition, she is working nights (35 hours/week) at a restaurant nearby. She had been working 40 hours/week but decided to cut down.

B. Family/community background: Subject is from a rural background. The community in which her school was located listed a population of 1018. She grew up on her parents' 80 acre farm. Her father is a supervisor in charge of supplies and her mother is a homemaker and factory worker. She has one brother aged 15. (Father's SES=None; Mother's SES=None)

C. Current living situation: Subject moved into an apartment leased by her cousin (approximately 35) and her daughter (aged 11) three weeks ago. The cousin works third shift at a factory in the community. They haven't decided exactly what proportion of the expenses the subject will cover (rent, utilities, food). This will be decided later.

The population of the communities in the surrounding area is over 35,000. Subject had difficulty giving directions to her cousin's apartment and met the interviewer at the sign in front of her school. She noted she has periodically gotten lost.

Subject's family appeared to be supportive of her. Her cousin wanted to know how she felt (subject had been ill for the last three days). Cousin also mentioned that today was the subject's birthday and they were going to have a special cele-
bration in the evening. In addition, grandmother and aunt called to ask how she was doing. Subject indicated that several relatives live in the area and that when one learns she is sick, then they all have to find out how she is doing ("it's like dominoes").

D. **High school background:** Student maintained a 7.78/11 GPA (B-) during high school. She took six semesters of home-making; this included: comprehensive homemaking (4 semesters), family relations (1), and housing and home furnishings (1). She also took business (2), math (5), and social studies (5).

E. **Future:**

1. **Spring inventory:** Subject indicated that she was planning to enter a two-year college program and to have a part time job.

2. **Fall interview:** When her schooling is completed she would like to work with young children in a day care center or work with mentally handicapped individuals. She would especially like to work with handicapped children.

II. **Summary of Performance on Consumer Education Inventory:**

A. **Knowledge:**

1. 27 correct/30 possible (90%); \( \bar{x} = 21.2 \)

2. T Score = 647

B. **Attitude:**

1. Subject rated 15/18 items (83%) in the direction assigned by the judges; the remaining three items were rated in the opposite direction.

2. Subject rated 12/18 items (67%) higher than the overall mean indicating that the majority of items closely approximated the response judged correct.
3. Items with highest responses (9):

(1) A person's values affect the choices that he/she makes.
(2) Each person's use of goods and services affects the environment we live in.
- (6) There isn't anything a person can do to cope with inflation.
- (8) People who use credit simply cannot manage their money.
- (9) "Shopping around" for major purchases is usually a waste of time.
- (11) Using the product label is a waste of time because most of the information is common sense.
- (14) It's impossible to predict changes that a person needs to make when he/she graduates from high school.
(15) What each person does with his/her money affects the country's economy.
(16) The responsibility for keeping the marketplace fair and honest rests equally with business, government and the consumer.
(17) A concerned consumer should report unfair business practices to the appropriate persons or agencies.
- (18) There is nothing a person can do to promote improved products.

4. Items with uncertain responses (5): (None)

5. Items with responses opposite judged correct responses:

(3) The cost of an item affects the satisfaction one received.
- (4) The more money a person makes the better off he/she is likely to be.
(10) Following a spending plan may have the same effect as an increase in pay.

C. Intent:

1. Subject rated 12/12 items (100%) in the direction assigned by the judges.
2. Subject rated 8/12 items (67%) higher than the overall item means.

3. Items with highest responses (9):

   (49) I plan to do my share to promote improved products and services.
   (51) I intend to plan ahead for changes which will affect my life.
   (59) I plan to use goods and services in consideration of the environment.
   (60) I plan to consider my goals and values when I spend my money.

4. Items with uncertain responses (5): (None)

5. Items with responses opposite judged correct responses (1-4): (None)

D. Areas helpful in consumer education:

1. Classes in school: business, economics, home economics, mathematics, social studies.

2. Other sources: family, friends, media, teachers.

3. Total: 9

III. Consumer Behavior:

A. Experiences in spending money: Subject assumes full responsibility for her clothing costs, her share of long distance calls, auto insurance on her car ($33/6 months), transportation costs, medical costs, her books and her tuition. She doesn't have any time for leisure activities, so doesn't have any entertainment costs. Life insurance is carried through a family policy and health insurance is carried through her father's work. She doesn't use credit; she believes that a person shouldn't borrow money unless it is absolutely necessary.

B. $25-100 purchase: Subject recently purchased school clothes. She usually does not spend $25 or more for a single item.
The single item closest to $25 was a sweater. She only shopped at one store. This store has good quality clothing which is reasonably priced. She also said that clothing generally was the same quality but less in cost than at other department stores in her area. She planned her shopping around "back to school" sales. She only looked at one label. She did incorporate this expense into a spending plan in advance.

C. $100 purchase: Subject couldn't think of anything that cost over $100.

D. Planning: Subject said that she usually plans a lot ahead of time before spending any money. Sometimes she will get the urge to spend on something she has seen before. Insurance (99%) and clothing costs (90%) were most often planned ahead of time. Transportation costs were planned 50% of the time; expenses in this area were covered according to need (gas, etc.). Phone expenses were seldom planned in advance (20%); if subject wanted to make a call she did it without consideration for cost.

Subject worked during the summer. She put most of her money in savings. She knew expenses which were coming up in the fall, e.g., clothing, tuition. She set aside $70 for clothing items (blouses, jeans, shoes, sweaters). The total amount came to $100. She said that in shopping for clothing, she usually tries to shop for everything at once to reduce cost; then she will buy little things during the year. If she finds something she really likes, she may buy it. Most of the time she doesn't.

Subject has a budget; she considers books, tuition, clothing, and living costs. She has taken a small amount out of her present income and then invests it (cattle). She knew that she was going to school during her junior year and started planning financially for related expenses. She said that her planning has been adequate up to this point. She has gone through most of the money she had saved. Overall, expenses amounted to more than she had planned early in the quarter. Since, she has moved to the community (instead of commuting) and has taken a job. She still feels
that her planning has been adequate although her expenses are a little higher than she had expected.

E. **Food purchasing:** Subject currently has no experience in purchasing foods which are prepared at home. She does not eat breakfast, eats lunch at school, and eats at work.

F. **Clothing:** In shopping for clothing, subject considers color, style, fit, care, price, construction, and wear life. She indicated a major concern for quality. An indication of quality would be brand name (Levi jeans). She was concerned about clothes which go together and are best for a particular season.

G. **Fiber content:** She does consider fiber content when she buys clothing. She is particularly concerned about fiber content in buying blouses; the major reason is that she doesn't like to iron. In addition, if clothes are 100% cotton, she knows that it would wrinkle. She avoids plain polyester because it stretches and doesn't like the feel. She also looks for fiber content as an indication of comfort ("wool makes me itch").

H. **Label/hangtag:** Subject reads labeled information prior to buying if she is uncertain about care or fiber. She would not read labeled information for jeans but would for a sweater or blouse. She would look for the information because she has limited time for care and would want to select a garment which is easy care. In addition, using this information would keep the garment looking good and would make the garment last longer.

I. **Loans:** None

J. **Economy:** Subject has considered the economy in making purchases. She remarked that she doesn't buy as much "stuff" as she used to (e.g., clothes). For Christmas presents, she looks for items which cost less; she used to just buy whatever she thought the person would like without consideration for cost. Now that costs continue to rise, she cannot do that. She also doesn't drive as much as she used to because of the cost of gas. She says that the economy has had a great effect on her spending and will even more so as prices go up.
K. **Less expensive/more costly**: Subject chooses the less costly over the more costly item about 50% of the time. She would usually select the less expensive pair of shoes because she is not hard on shoes; she would also choose the less expensive pair of jeans.

L. **Good/bad**:

**Good:**  
- Cutting costs (8)  
- Long term loans (8)  
- A budget (8)  
- Shopping list (8)  
- Information on labels (7)  
- Comparison shopping (7)  
- Spending plan (7)  
- Impulse buying (6)

**Uncertain:**  
- Consumer Information (5)

**Bad:**  
- Inflation (1)  
- Credit cards (1)

IV. **Homemaking Background**:

A. **Why did you take homemaking?** Subject said she took "homemaking to help me prepare for being a wife and mother".

B. **Did you take home economics to increase your consumer skills?**  
No. **If not, why not?** "I didn't realize it at the time but it has really helped in buying clothes... As far as food, ... that was one of the pit falls. They taught us different kinds of dishes we would never prepare after we got out. I don't think they really got into the family who lives on hamburgers... They don't really (deal) with everyday foods... I think I had home economics before the big economics thing. She went through the basic four food groups... We really fixed some exotic foods like fried peas, cowboy cake."

C. **Did you get consumer education from other classes in school?**  
Yes. **Was what you learned in home economics any different?** Yes. **How was what you learned in home economics different?** "In government, we talked about the nation as a whole. In accounting, we talked about mortgages... I think they helped. (Home economics) was more on a day to day basis. We went over things teenagers are concerned about, (e.g.) clothes, material, wash ability."
D. Has homemaking helped you in spending money wisely? Yes. If yes, how has it helped you? "It has helped me be more watchful in the things that I buy, (e.g.) wash and wear. I'd compare prices and read the label for something I am not used to buying, (e.g.) vitamins . . . . It was a combination of my family and home ec. I became more conscious."

E. Should homemaking help in the development of your consumer skills? Yes. If yes, what is the biggest contribution that homemaking can make in the development of consumer skills? "They (high school students) may not think about it at the time, but if any of it makes sense at all, they will use it later on. When you are a freshman, you are not really thinking about how much it is going to cost to live on your own . . . . (The biggest contribution) is making the students aware of better products for their money."

F. What have you personally gained from taking home economics? "It helped me understand some of the expenses a farm family had to face. It helped me learn to set up a budget. It made me more informed. Child development prepared me for what will happen; it also took away some of the scariness of it . . . . That's when I decided I wanted to work with kids. I had always liked kids . . . .

The class I took my senior year helped me make decisions, made it a little easier, showed that I wasn't the only one that was having problems making decisions. The adult living class was really good. It came at a time when I was having trouble making decisions about what I wanted to do and what effect it would have on my family . . . . It really hit at a time when I really needed it . . . . I think all seniors should take a class like that . . . . We talked about things that were bothering us and things we knew we had to make decisions about . . . . It gave me a release of where I could talk about things without the pressure of my parents. We went through the decisionmaking process. The decisionmaking process helped in everyday. I don't mean that I use each step but I think about the options that I could do."
Adult living helped you see how other people reacted to what you do . . . . It was more on relationships. It was kind of like an open discussion. We talked about drugs, current events, things that usually we shy away from. It was really open . . . . We got close. We opened up to each other. It was a real good class.

(Congering relationships) . . . It's helped. It didn't really change me, . . . made me realize the different reactions. I think I'm more open about my feelings now. I'm not trying to say it was like a miracle . . . . but it had an effect. It made me more open with people and more considerate of how they feel about the problem . . . . Before if I had a fight with my mom, I wouldn't necessarily think beforehand how she felt about the problem, just how it affected me. Now I try to see her side . . . . I've always tried to understand why my folks and my friends do what they did. Now since I've taken the class, I try to put myself in their position."

G. Overall, what is the biggest contribution that homemaking can make? "Try and teach them the most they can about everyday problems . . . . Like in basic home ec., they should talk about problems that will face them everyday, not just now, but later on. (For example) . . . like working and having kids, abortion, young girls who get pregnant, contraception."

H. Other comments related to homemaking:

1. Coeducational classes: "It went better with the guys there, too. It would have been better if we'd had more . . . . We got the male point of view towards things . . . . We talked about why we felt the way we did and really got their opinion about how they felt about us [women]. It let us see how both sexes reacted to social changes. It let us see how the male stereotyped us and vice versa."

2. Learning experiences: What recommendations would you make to home economics teachers? "[Don't] be so 'by the book'. Try and have a more question and answer session."
Try and answer questions. My teacher did, but there were times when I was afraid to ask questions. Try to have [the class] more on a one-to-one basis rather than you have to do it my way. Try to keep it on the everyday, not just how to plan a 50,000 people party.

What were effective learning experiences? Class discussion, filmstrips . . . . I got a lot out of the lectures that I probably wouldn't have gotten any other way. But you retain more when you sit down and talk about it rather than when you just take notes. (In child development) we had a day when they brought in the kids . . . . It was short. The preparation we got before the kids came, we got more out of. If we had had more time, we would have gotten more out of it."

3. General: "I learned more from my home ec. classes than from any of my other classes. Maybe it's because I am basically using the information I found out . . . . It's things that you use everyday."
Subject: 078

Interviewer: G. Crawford

Date: November 15, 1979

Length of Interview: 1 hour, 30 minutes

I. Biographical Sketch:

A. Current status: Subject is currently employed full time at the state headquarters of an insurance company. She interacts with only those individuals who are employed at this facility (about 40 employees). This is the position in which she served as an apprentice through her high school office education classes. In addition, she works about 15 hours/month at a local dime store. She and her dad assemble toys. She is an assistant leader in 4-H and is a counselor at her church.

B. Family/community background: Subject is from a rural background. She grew up on a farm about four miles from a community of 8,000. Her father is a farmer and a trucker, and her mother is a full time clerk. She is the oldest of three children; she has one brother (aged 5) and one sister (aged 16). (Father's SES=41; Mother's SES=37)

C. Current living situation: Subject lives with family. Instead of getting an apartment, she opted to live at home and purchase a car. She drives back and forth to work each day. She has some family responsibilities: getting brother to/from sitter, cooking, mending.

D. High school background: Subject maintained a 2.478 overall GPA. She took eight semesters of consumer and homemaking; this included: comprehensive homemaking (1 semester), child development (1), clothing and textiles (1), family health (1), family relations (1), foods and nutrition (2), and housing and home furnishings (1). She also took business (10), math (2), and social studies (7).

E. Future:

1. Spring inventory: Subject listed "full time job" or "part time job and vocational school" for her plans following graduation.
2. **Fall interview:** Subject indicated that she might change jobs; she also mentioned that she might consider going to vocational school.

II. **Summary of Performance on Consumer Education Inventory:**

A. **Knowledge:**

1. 21 correct/30 possible (70%); \( \bar{X} = 21.2 \)

2. T Score = 495

B. **Attitude:**

1. Subject rated 16/18 items (89%) in the direction assigned by the judges; the remaining two were rated in the opposite direction.

2. Subject rated 16/18 items (89%) higher than the overall mean indicating closer approximation to responses judged correct.

3. Items with highest responses (9):

   (1) A person's values affect the choices that he/she makes.

   - (4) The more money a person makes the better off he/she is likely to be.

   - (5) A high school graduate is entitled to start living on the same financial level as his/her parents.

   - (6) There isn't anything a person can do to cope with inflation.

   - (7) Letting one person in the family make all the decisions about spending money is a way to avoid family conflict.

   - (9) "Shopping around" for major purchases is usually a waste of time.

   - (12) Price is the best indicator of quality.

   - (14) It's impossible to predict changes that a person needs to make when he/she graduates from high school.
(15) What each person does with his/her money affects the country's economy.
(16) The responsibility for keeping the marketplace fair and honest rests equally with business, government and the consumer.
(17) A concerned consumer should report unfair business practices to the appropriate persons or agencies.

4. Items with uncertain responses (5): None

5. Items with responses opposite those judged correct (1-4):

   (3) The cost of an item affects the satisfaction one receives.
   (10) Following a spending plan may have the same effect as an increase in pay.

C. Intent:

1. Subject rated 12/12 items (100%) in the direction assigned by the judges.

2. Subject rated 8/12 items (67%) higher than the overall mean indicating closer approximation to responses judged correct.

3. Items with highest responses (9):

   (49) I plan to do my share to promote improved products and services.
   (51) I intend to plan ahead for changes which will affect my life.
   (54) I would buy something I like even if I couldn't afford it.
   (55) I will have a plan for spending my money.
   (56) I plan to shop comparatively for major purchases.
   (60) I plan to consider my goals and values when I spend my money.

4. Items with uncertain responses (5): None
5. **Items with responses opposite those judged correct (1-4):** None

D. **Areas helpful in consumer education:**

1. **Classes in school:** business, home economics.

2. **Other sources:** family, friends, media, "school", work.

3. **Total:** 7

III. **Consumer Behavior:**

A. **Experiences in spending money:** Because she is living at home, some of her expenses are covered by her family. She is responsible for: clothing, auto insurance, loan for her car, transportation costs, entertainment costs, gifts, and meals at noon. She does shop for food with her mother but has had no experience in housing, utilities, life or health insurance, and medical costs. In addition, she noted that she has had no experience with credit cards ("don't believe in them").

B. **$25-100 purchase:** She couldn't think of a single item which cost $25-100. She had spent $130 on clothes. One item which she purchased was a rust dress. She did shop at more than one store, compared 2 or more brands/labels, and incorporated it into a spending plan in advance. In addition, she considered the occasion, the season, comfort, and care (washable). She purchased all of her clothes at a discount store in a nearby city; she usually buys clothes there because they are good quality, don't fall apart, fit her the best, and were cheaper. She felt she did pretty good; she purchased 13 items for $130.

C. **$100 purchase:** She purchased a stereo and a car. For the car, she shopped at more than one dealer, planned around sales/ads (the car was a demonstrator), compared 2 or more models, and incorporated it into a spending plan in advance. She purchased a Ford Futura. She also considered the gas mileage, upkeep, and maintenance. She wasn't looking for any special features. She felt she got a good deal, and
will take four years to pay it off. Her dad and mom went with her the night that she bought it. Her father co-signed the loan.

D. Planning: In planning, she classified herself (7) as someone who usually plans but sometimes doesn't plan for spending money. For her monthly paycheck, she plans that certain amounts must go for certain expenses first; with what is left, she may spend it on something she needs at the moment. She commented that "it all seems to go somewhere." She has been spending ahead of time for Christmas. She was most likely to plan for spending money for insurance (99%), clothing (85%), and transportation (75%). She was least likely to plan for entertainment costs (25%).

E. Food purchasing: If her dad lets her, she buys all of the groceries. She has been doing this for about five years; her dad says she spends too much money. She is responsible about half the time for purchasing family groceries; her father does it the rest of the time. She does use a grocery list, considers cost per weight, buys around sales, buys size most economical for use. She considers occasion; during haying season, more men will be eating with them so she will purchase more bread, luncheon meat, and cake mixes. She always gets foods that she can prepare easily (tuna, boxed potatoes, hot dogs, soup to mix for casseroles). She wouldn't get TV dinners and pot pies because her dad doesn't like them. She noted that they were also really conscious of price because prices were rising so vast. They go to a cheaper grocery store. She said it must be cheaper there because people from surrounding communities drive to shop at that store.

F. Clothing: Subject considers price, where she will wear it, and ease of care. Comfort is really important to her; she noted that "I'm really picky" about comfort. She doesn't like tight clothes; she likes cotton, corduroy, and velour. She likes colors that go well with her hair. She is concerned about construction; she doesn't like to sew something before she wears it. She considers what she has at home so that she can match outfits.
G. Fiber content: She definitely considers the fiber content in purchasing clothing. She is concerned about fiber content because some of the material she doesn't like to wear; she doesn't like polyester and prefers cotton instead. She would also look at fiber content to determine care; she wouldn't want something that was going to be hard to care for. She usually determines fiber content by feel rather than specifically looking at the label.

H. Label/hangtag: She usually doesn't look at the label prior to buying ("I never got into the habit."). This is in part because she knows by the feel what the fiber is and knows from experience how it will perform. She would use the information after purchase; the primary reason for using the information would be to determine care. She would also look for brand names because later she would know how that brand performed.

I. Loans: She currently has a four year loan for her car. The loan was through the automobile company. The first thing she did was to make sure that she was going to keep her job ("my job was on a trial basis"). She had a choice of renting an apartment and walking to work or living at home and driving. She felt that she was buying something that she could use for many years. She chose the loan because she could pay it in four years. The interest rate from the automobile company was (".9") higher than from the bank. She said it was hard for kids her age to get a loan from the bank; her family had asked for a bank loan for her school but had been refused. She does intend to pay off the loan in less than the specified time period. She asked what the interest rate was, what the payments would be, would the interest be returned for early payment. She wanted to know if the interest decreased as the principal was paid.

J. Economy: She thinks of the economy in spending money "a little bit". She said that the one purchase she makes in consideration of the economy is gas. She doesn't like to take her car; she will "bum a ride" or walk. She also doesn't use her heater in the car and will try her best to drive 55 miles per hour. She says that the economy does not have that much influence on how she spends her
money; she said that it would have more influence on
those who make major purchases, e.g., a house.

K. **Less expensive/more costly:** She would buy less costly over
more costly 75% of the time. She always looks for the
cheaper buy. She always looks for cheaper shampoo ("as
long as it works"). In buying material, she tries to look
at the same kind of material in different stores. She
usually buys at the store she works at because she gets
a 15% discount.

L. **Good/bad:**

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<td>Inflation (7)</td>
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IV. **Homemaking Background:**

A. **Why did you take homemaking?** "Cooking ... I really like
cooking ... All those classes really interested me. I
figured that I could use that sometime in my life ....
I had a lot through 4-H .... It was an exciting class ....
I enjoyed them."

B. **Did you take homemaking to increase your consumer skills? Yes.**
   **If yes, in what way?** "In foods, I thought that it would help
me make balanced meals which were cheaper. In shopping for
housing, ... I thought it would tell me different things
to look at."

C. **Did you get consumer education from other classes in school?**
"Yes. [Subject's first response was "no"]. ... I got it
in accounting, office practices, government ... . Some of
those things we covered in 4-H." **Was what you learned in**
homemaking any different? "Home ec. courses were more to 'you'. Accounting was on a business scale. Home ec. was geared to the one person. It differed in the flow, the amount of money that was coming and going."

D. Has homemaking helped you in spending money wisely? Yes. If yes, how has it helped you? "They pointed out a lot of little hidden things to look at. You might not remember them all, but you will remember the important ones . . . . If I'd ever buy a house, I'd know some of the things to look for . . . . [Examples] Inspect the house, people in the neighborhood, schools; check the water pipes, windows, furnace, basically how it is constructed . . . . In clothing class, we went through setting up a wardrobe; watching your money; comparing prices . . . . In foods, to compare and plan what you are going to use."

E. Should homemaking help in the development of your consumer skills? Yes. If yes, what is the biggest contribution that homemaking can make in the development of consumer skills? "That's something that everyone can use. In family living they talk about spending money, but it's for the family. They have single living at my school but it's for guys only. They need something for girls who are not getting married right after high school . . . . They could give you more tips on where to write for information . . . . Everything's not on the labels . . . . I have gotten a lot of stuff from Ames through 4-H. It has helped . . . . Maybe people who have been living on their own could talk and give some hints. It's a lot different when you are sitting in class; you think you can handle any situation . . . . how they like living by themselves, with someone else . . . . For foods, she asked us what we would like to cover. I liked that."

F. What have you personally gained from taking home economics? "I've gained a lot. It's hard to say if it's been 4-H or home ec. I've had so much of both. I have to do all the cooking around here. [I've gained knowledge, but also I] have learned how to do different things. I've learned how to improve myself, to be more pickier person. Some things I used to not really care. The older I get, the more I see it's important to get things done on time . . . . I
realize more the time factor... I learned that what you think is important. You don't always have to follow the crowd. You can be an individual... I gained the most from family living and child development [a little bit]. We talked about being yourself, being an individual.

G. Overall, what is the biggest contribution that homemaking can make? "Maybe not talk so much into the way future... Think more about the now... A lot of my classes were 10 years, 5 years ahead... (I'm not steering away from the future completely) Getting a job, planning activities around it, learning to say no. (The classes) should still talk about the future... I don't think that they really focused on are you ready for tomorrow when it comes?... In foods, we cooked two things in the whole semester. This year my teacher had us cooking something different all the time. I really like that. There's a big difference between talking about it and actually doing it... You don't have to cook every day but you can use it to relate what you are talking about... In family living we had people who came in and could relate real experiences [as alcoholics]."

H. Other comments related to homemaking:

1. Coeducational classes: "Most of the girls take home ec. by the time they are done. About 40% of the guys take home ec... We only had one class that had both guys and gals in it. That was housing and it had two guys in it... It was interesting to see what their ideas were... They have a foods class for guys. They have a lot of fun but I know they are learning something in there. It is something they need. Do they need the other areas? Yes. Child development, yes. They are going to be a part of it too. Should guys and gals take it together? They shouldn't in foods and sewing because gals are so much ahead. You really can't go over two different levels at the same time. If the guys have had the same background as the gals, should they be in the same class? Yes."
2. Learning experiences: "I liked term papers. I like digging for information. My sister hates term papers. I didn't like giving reports to the class . . . . I hated lecturing. I hated taking solitary notes for a whole hour . . . . We had one teacher and lecture was all she did . . . . I don't mind taking notes . . . but that's all we did. She didn't have anything that we could relate to, not pictures, not nothing."
Subject: 114

Interviewer: G. Crawford

Date: November 12, 1979

Length of Interview: 55 minutes

I. Biographical Sketch:

A. Current status: Subject is a student at a community college working on a Community Services Associate degree. She is uncertain as to whether she will continue beyond the two year program. She is not currently working, but may work over school breaks in her home town. She also has worked 2 1/2 years at a hospital in food service. She terminated this job because she wasn't going to be home enough and didn't feel that it was fair to her employer.

B. Family/community background: Subject is from a rural background. The community in which she was reared had a population of 6210 and is about 60 miles from where she is now living. Her father is a postman and also has his own electrical business. Her mother works parttime as a receptionist for a funeral home. She has one older sister who is married. She is the first family member who has gone to college. (Father's SES=71; Mother's SES=None)

C. Current living situation: Subject is living in campus housing. She and three roommates share an apartment and related costs. The metropolitan area in which she is living has a population of greater than 100,000.

D. High school background: Subject maintained a 3.5 overall GPA in high school. She took nine semesters of consumer and homemaking education. This included: comprehensive homemaking (2 semesters), child development (1), clothing and textiles (1), consumer education (1), family health (1), family relations (1), and foods and nutrition (2). She also took business (3), math (5), and social studies (6).

E. Future:

1. Spring inventory: Student indicated "vocational technical training" and "two year college program".
2. Fall interview: She is uncertain as to whether to continue beyond the two year degree.

II. Summary of Performance on Consumer Education Inventory:

A. Knowledge:

1. 21 correct/30 possible (70%); \( \bar{X} = 21.2 \)

2. T Score=495

B. Attitude:

1. Subject rated 16/18 items (89%) in the direction assigned by the judges; the remaining one was rated uncertain.

2. Subject rated 13/18 items (72%) higher than the overall mean indicating closer approximation to responses judged correct.

3. Items with highest responses (9):

   (1) A person's values affect the choices that he/she makes.
   - (5) A high school graduate is entitled to start living on the same financial level as his/her parents.
   - (6) There isn't anything a person can do to cope with inflation.
   - (7) Letting one person in the family make all the decisions about spending money is a way to avoid family conflict.
   - (9) "Shopping around" for major purchases is usually a waste of time.
   - (11) Using the product label is a waste of time because most of the information is common sense.
   - (12) Price is the best indicator of quality.
   - (17) A concerned consumer should report unfair business practices to the appropriate persons or agencies.


4. Items with uncertain responses (5):
   - (4) The more money a person makes the better off he/she is likely to be.
   (10) Following a spending plan may have the same effect as an increase in pay.

5. Items with responses opposite those judged correct (1-4): None

C. Intent:

1. Subject rated 10/12 items (83%) in the direction assigned by the judges; the remaining two items were scored uncertain.

2. Subject rated 10/12 items (83%) above the overall item means indicating closer approximation with responses judged correct.

3. Items with highest responses (9):
   - (52) I would rely on my family and friends for consumer information.
   (53) I would read the information on the label before I buy a product.
   - (54) I would buy something I like even if I couldn't afford it.
   (56) I plan to shop comparatively for major purchases.
   (58) I plan to consider ways in which I can reduce cost and still be satisfied.
   (59) I plan to use goods and services in consideration of the environment.
   (60) I plan to consider my goals and values when I spend my money.

4. Items with uncertain responses (5):
   (50) I will spend my money in consideration of current economic conditions.
   (57) I would plan my use of credit around the total cost of credit.
5. Items with responses opposite those judged correct (1-4): None

D. Areas helpful in consumer education:

1. Classes in school: business, home economics, mathematics, social studies.

2. Other sources: family, friends, media.

3. Total: 7

III. Consumer Behavior:

A. Experiences in spending money: Her expenses are primarily covered by her family; this includes: food, clothing, housing (rent), utilities, insurance, credit (credit cards and loans), transportation, tuition, and books. However, she is responsible for decisionmaking in these areas. In areas of clothing and transportation, her parents cover what she needs; above that, she covers the rest. Subject also covers her own entertainment costs. Decisionmaking and expenses for medical and insurance costs are covered by her family.

B. $25-100 purchase: She has recently purchased shoes. She did shop at more than one store, planned around sales/ads, and incorporated it into a spending plan in advance. She waited a long time for the purchase and set aside money from her last paycheck. She didn't compare brands/labels because she wanted a specific brand because of the style.

C. $100 purchase: She purchased a stereo to bring to college. She shopped at more than one store, planned around sales/ads, compared brands, and incorporated it into a spending plan in advance. She didn't want to get a stereo which was too expensive since she was bringing it to school. She wanted it to get her "by" for several years until she could get a more expensive model.

D. Planning: In planning, she classified herself as one who sometimes plans and sometimes doesn't plan (6). She said
"a lot of times I plan, but sometimes I feel rich and just go buy something . . . . I get carried away." She planned ahead for food (95%), clothing (80%), and utilities (80%), but planned less for entertainment expenses (60%)

E. Food: Subject and her three roommates each contribute $5.00 for weekly groceries. Subject was the one who did the shopping. Because of the varying schedules, breakfast and lunch are on their own. They generally eat supper together at the apartment. Subject cooks all the supper meals. She commented that she liked doing that sort of thing. In shopping for groceries they make up a list of things they need. They buy at a warehouse because foods are cheaper; they have compared prices at different stores but don't anymore because prices are about 20-50¢ cheaper per item at this store. They also consider the price per weight and size most economical for use. They don't buy convenience foods but instead buy unprepared or partially prepared foods. They use coupons. Each girl also brings meat from home. They also have steered away from sweets because of the cost.

F. Clothing: Subject considers price, color, construction, and wear life in purchasing clothes. She shops according to need. She doesn't go strictly by brand; if something is made as well, she would buy the cheaper. In addition, she considers how the color of the outfit will coordinate with her wardrobe.

G. Fiber content: She does consider fiber content in purchasing clothes. She is particularly concerned about shrinkage and fading. She would avoid acetate (because of shrinkage). She would be careful of shirts which are 100% cotton because they may shrink and not fit. She would avoid those garments that have to be drycleaned because of cost.

H. Label/hangtag: She usually reads the label before she buys. She uses the information after she buys. Reading the label was important in determining care. In particular, she was concerned that if she paid a lot for the garment, she wouldn't want to shrink it or ruin it.
I. Loans: She currently has a loan for her school and related costs. The loan is in her name but will be paid by her parents. She and her parents heard about the loan through the school counselor. Both her parents and she shopped for the loan. The loan was obtained through the local bank her father banks at. They only shopped at this bank because the same program would apply to both banks in their community. They considered when the interest would be compiled, what the interest rate was, and when the payments would begin.

J. Economy: Subject couldn't think of any purchase she had made or decided against making because of the economy. She explained that she hadn't really bought any item that major. She felt that the economy didn't really affect her at this stage.

K. Less expensive/more costly: She would buy the less costly item over the more costly about 50% of the time.

L. Good/bad:

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IV. Homemaking Background:

A. Why did you take homemaking? "There wasn't a whole lot of things to choose from in our high school . . . . [Of the ones we had to choose from] home economics and business were the only ones I was interested in . . . . I took the electives that were more for girls . . . . I liked the teacher.

B. Did you take home economics to increase your consumer skills? No. If not, why not? "I didn't know what the course would cover, but it did help."
C. Did you get consumer education from other classes in school? Yes. Was what you learned in home economics any different? Yes. How was what you learned in home economics different? "Some of the foods classes [helped] spending money on groceries . . . . How you could save here and there . . . . Child development went into that, too, buying clothes, buying diapers, comparing what would be the better buy. Business math was more general, e.g., all around budget; home economics was more specific, [e.g.] foods, clothing."

D. Has homemaking helped you in spending money wisely? No. [At first, subject said yes, but then she couldn't think of anything that really helped; she then said no.] "I suppose it has helped some; I can't think of the specifics . . . . In foods, food buying had the most influence, e.g., comparing amounts . . . . Because of my family (I probably) would have done that kind of thing anyway . . . . It [home economics] didn't help that much . . . . I came from a family where my mom shops around for sales. I've been on a budget. I always watched her [mother] in food buying. My parents always sat down and discussed a big purchase." Would you say that your home economics program was pretty strong or weak in the area of spending money? "It was pretty weak. It didn't influence that much on it. We just had bits and pieces here and there . . . . Comparing costs of diapers doesn't help too much. We didn't get an overall picture [of consumer education]."

E. Should homemaking help in the development of your consumer skills? Yes. What is the biggest contribution that homemaking can make in the development of consumer skills? "I've always been brought up to do that, but a lot of kids haven't been. They can't balance a checkbook . . . . or have much responsibility of their own. [It would be especially important for students who don't have a family background.]" Home economics should help them set up a budget and what things to spend on . . . not just food, but the things kids are interested in, e.g., cars, stereos, tv, clothes, savings. Home economics dealt with topics we had no particular interest in at the time, e.g. diapers."
F. What have you personally gained from taking home economics?
"I suppose in foods, I learned different things; that's what I am interested in. I learned different techniques, interesting things [foreign foods]. [I mainly took the classes] because they were something to take. I can't think of any one thing in particular . . . . FHA was just a club . . . . FBLA was really strong; we used parliamentary procedure . . . . FHA was kind of unorganized . . . happy-go-lucky."

G. Overall, what is the biggest contribution that homemaking can make? "A lot of what they [teachers] covered was what you were going to use way in the future [like in child development]. Maybe, they could bring it down to our level, like when we go off to college instead of going into the family . . . . A lot of kids do that . . . . Give us stuff that will help us right out of high school, not five years later . . . . They could learn a lot about yourself: your likes and dislikes."

H. Other comments related to homemaking:

1. Controversial topics: Student expressed the concern that the teacher was not allowed to talk about certain controversial topics, e.g., contraceptives. These were topics that teens need to know about. However, because of strong feelings of one school board member, the teacher was not allowed to discuss those topics.
I. Biographical Sketch:

A. Current status: Subject is working at a nearby hospital in the kitchen. She is classified as 80% employed but says she generally works close to full time. She explained that the "union guys" say that the hospital uses this practice so that they can fire an employee at any time. She mentioned that she would like to get into a job which pays more but is uncertain.

B. Family/community background: Subject is from an urban background. The area in which she is from has a combined metropolitan population over 100,000. Her father is a custodian in a packing plant and her mother is a teacher's aide. There are seven children in the family with all living at home. The youngest is 12 years old. Subject showed a family photograph; most of the children wear thick glasses. Interviewer noted the possibility of mental retardation. Subject later confirmed that one brother was mentally handicapped. Subject's mother comes from a family of 11 children; father comes from a family of 5 children. Subject has assumed "mothering" responsibilities for the family since she was 11 when her mother had her last miscarriage. On the evening of the interview, subject was left in charge of the family. (Father's SES=19; Mother's SES=37)

C. Current living situation: The family home was located near the center of a metropolitan area. Home was located one half block from a major highway and two blocks from the railroad. A vacant store was nearby. The neighborhood was comprised of two-three story frame houses built in the early 1900's. Houses were in varying stages of repair ranging from chipped paint to need of structural repair.

The family home had a doorbell which didn't work. A note was written around the doorbell. The handwriting was
legible but the combination of words (although meaningless) apparently meant that the doorbell didn't work.

Interviewer was ushered in by the 12 year old sister and was led into the living room. At the entry way, the interviewer had to straddle a 12 foot roll of carpet which extended into two rooms.

House was cluttered and dimly lit, but appeared clean. In the living room three teenagers were watching television and lying on three separate couches covered with blankets. One of them was the subject; she rose and led the interviewer into the kitchen area while combing her hair. She explained that the two on the couches were sick and had been home from school that day.

During the interview, no dialogue occurred between the three family members (including the 12 year old sister) in the living area. All were awake. Dialogue did occur between the 12 year old and the subject during the interview. Occasionally the subject directed comments toward the figures on the couches. These comments were condescending in nature ("you should take home ec., too"; "the youngest one gets it easy"). No response was returned.

During the first ten minutes of the interview, the subject talked at a very rapid rate and used slang which was difficult for the interviewer to understand. Later in the interview, she slowed down, used and explained terms.

D. High school background: Subject had a cumulative GPA of 3.00. She took six semesters of consumer and homemaking including: comprehensive homemaking (1 semester), child development (1), clothing and textiles (1), consumer education (1), family relations (1), foods and nutrition (1). She also took business (1), consumer math (1), and social studies (5).

Subject said that she didn't like subjects taken in school. "They weren't for me." She didn't like history ("what's the sense in studying the past?"). She felt that in study-
ing languages that a person fell behind in English. She didn't like the sciences. She said she didn't take any other vocational subjects. She said she only took required classes except home economics and business law.

E. Future:

1. **Spring inventory:** Subject listed "vocational or technical training" in her plans following graduation.

2. **Fall interview:** She noted that what she was doing now (both work and home) was boring because it was the same thing over and over again. She said that she would like to become a child psychologist. She thought about going to an area vocational school nearby but later decided that college was too expensive. She really would like to work with children, but most work requires a college degree and even then a person might not get a job. When asked what she would be doing a year from now, she said she didn't know. She said she might get married. She would like to live in an apartment by April. She has been checking into costs but was uncertain. When asked what she would be doing five years from now, she said she didn't have any idea. When asked if she planned to be in the same job in the future, she said she didn't know.

F. **Other observations by interviewer:**

1. Subject is a self proclaimed "tom boy"; she rejects sissy type activities. She doesn't like pink; she plays baseball, not softball ("that's for sissies"). She was thinking about getting a skirt to wear for Christmas. She commented that "would really fool my mom."

2. Subject showed very little awareness of geographic locations or happenings outside of Waterloo. She said she found getting around in her community difficult. She said she hadn't been to Ames and didn't know where Ames was. She was commenting on jobs available in different parts of the country. She said most jobs in the midwest dealt with farming; she wasn't sure what the west dealt
with. She wasn't interested in the south. She said they had plantations there and still picked cotton by hand.

3. Interviewer made two references: "Tell me how you really feel." She appeared to take offense to the second statement, pulled back from the table and said, "You don't think I would lie, do you?"

4. Subject referred repeatedly to "business law". She said she took this class to learn her rights in the law and to see how to get around the law. She wanted to know what to do with a policeman who's trying "to put a rap on you". She said she knew sometimes you could hustle them.

II. Summary of Performance on Consumer Education Inventory:

A. Knowledge:

1. 17 correct/30 possible (57%); $\bar{X}=21.2$

2. T Score=394

B. Attitude:

1. Subject rated 14/18 items (78%) in the direction assigned by the judges; of the remaining four items, two were rated uncertain and two were rated in a direction opposite that assigned by the judges.

2. Subject rated 11/18 items (61%) higher than the overall mean for those items.

3. Items with highest responses (9):

   (3) The cost of an item affects the satisfaction one receives.
   - (7) Letting one person in the family make all the decisions about spending money is a way to avoid family conflict.
   - (9) "Shopping around" for major purchases is usually a waste of time.
(10) Following a spending plan may have the same effect as an increase in pay.

- (11) Using the product label is a waste of time because most of the information is common sense.

- (12) Price is the best indicator of quality.

(16) The responsibility for keeping the marketplace fair and honest rests equally with business, government and the consumer.

(17) A concerned consumer should report unfair business practices to the appropriate persons or agencies.

- (18) There is nothing a person can do to promote improved products.

4. Items with uncertain responses (5):

- (4) The more money a person makes the better off he/she is likely to be.

- (13) Businesses usually do not provide information about their products that you can trust.

5. Items with responses opposite those judged correct (1-4):

- (8) People who use credit simply cannot manage their money.

- (14) It's impossible to predict changes that a person needs to make when he/she graduates from high school.

C. Intent:

1. Subject rated 9/12 items (75%) in the direction assigned by the judges; the remaining three were rated uncertain.

2. Subject rated 8/12 items (67%) higher than the item means.

3. Items with highest responses (9):

   (50) I will spend my money in consideration of current economic conditions.
(52) I would rely only on my family and friends for consumer information.
(54) I would buy something I like even if I couldn't afford it.
(55) I will have a plan for spending my money.
(56) I plan to shop comparatively for major purchases.
(60) I plan to consider my goals and values when I spend my money.

4. Items with uncertain responses (5):
(51) I intend to plan ahead for changes which will affect my life.
(53) I would read the information on the label before I buy a product.
(57) I would plan my use of credit around the total cost of credit.

5. Items with responses opposite those judged correct (1-4): None

D. Areas helpful in consumer education:
2. Other sources: media
3. Total: 5

III. Consumer Behavior:

A. Experiences in spending money: Overall, subject seemed very conscious about spending money. Subject takes responsibilities for spending money for her own clothing. She and her mother shop for groceries together. She hasn't had any experiences in renting housing but hopes to get her own apartment on her next birthday (April). If she uses the phone for long distance calls, then she has to pay the cost of the call. She pays for insurance on her car and is supposed to pick up her health and life insurance. She commented that she had let her insurance lapse for seven months...
and didn't want her dad to know. She has a loan for her car but doesn't believe in credit cards ("it's too easy for a person to get in trouble"). She said that when her mom and dad get them in the mail she burns them. She assumes transportation costs and entertainment costs except for those covered by her boyfriend. She said she hated money. Money was too easy to spend on junk. Also, you never could tell what kinds of expenses were going to come up.

B. $25-100 purchase: She purchased her glasses. The whole family buys their glasses in a small community about 50 miles away. This is her mom's community. The doctor doesn't charge for office calls if you buy your glasses through him. The family figured they would be saving money by going to him. She did work this expense into her spending plan in advance.

C. $100 purchase: She purchased a car early in the summer. She looked for three features: (1) she wanted a Nova "it had to be a Nova; that's my infatuation; I am crazy about Novas"); (2) the car had to be blue or yellow; (3) it had to be an automatic on the floor. She commented: "Pretty picky, aren't I?" This was her second car; "the first one fell apart; this one's too expensive." She did shop at several car dealers; she and her friends enjoyed driving the cars around ("this really gets the sales guys"). She avoided cars advertised for sale by owner. She bought her car from a dealer who ("everyone knows") has the best reputation for used cars. The car she bought was a 1978 Mercury sub-compact. She showed the interviewer the car (inside and out). When queried as to the gas mileage, she said she didn't know but the salesman said it would get about 14 miles per gallon. Her mom went along on the final sale day and "jewed" the man down $1,000. Her mom also got $900 for her $800 car. She also commented that her family had to have Chevys. "Chevys are built tough." She said Fords were cheap and the bodies were often made out of fiberglass. When Fords are involved in a wreck, they get crunched in "like a tuna can". She did plan ahead for this purchase; she used dollars she had in her savings account and also talked to the "loan guy".
D. **Planning:** Subject indicated that she tends towards planning for spending money and sometimes not (6). She said she was more apt to plan for clothing expenses (95%) and transportation (80%) and less apt to plan for entertainment (15%). For transportation, she sets aside $10 out of each weekly check. She said a budget "helps you control your money". She said she used to use a budget more when she was in school. She said now she doesn't have many expenses (just her car and upkeep) and doesn't follow one. When asked about a set plan for savings, she said it varies from week to week how much she puts in.

She said she was beginning to plan ahead for Christmas. She has set aside $40 for Christmas expenses. She was going to buy all of her brothers and sisters one toy.

E. **Food purchasing:** Student and her mom usually shop for food together. The main thing they look for is bargains. They do plan around sales/ads. They look for sales/ads in a weekly mailing which comes to them. They buy large quantities, e.g., gallons of peaches, catsup. They buy the full amount of items which are on sale in quantity, e.g. vegetables @ 4/$1.00. In the past they have bought meats by the freezerful and have bought chickens and sides of beef from family members who sell those products. She said that now she didn't know what to do about buying less expensive meats because a person usually gets all fat when he/she tries to cut costs. They usually buy enough for two weeks at a time. She doesn't use a grocery list because "you always buy twice as much as you need" when you have one.

F. **Clothing:** In buying clothes, she noted that she considers color ("it has to be blue or yellow"), fit, care, price, fabric, construction, wear life. She likes to buy her clothes "half big" which (she explained) means bigger. That way they will last longer. If a person wears tight clothes, they wear out faster. She likes guys jeans better; girls jeans always wear out in the "rump". She shops around sales.

G. **Fiber content:** She only considers fiber content when she is buying something that might have cotton. She avoids
cotton because she likes to throw her clothes in a pile on the floor. Cotton gets wrinkled when you do this. She doesn't look for any other fibers; basically she just buys clothes that she thinks will look good.

H. **Label/hangtag:** She said that she usually reads the label before she buys and uses the information after she buys. This is primarily for care purposes. When asked why, she commented that she had better or it won't last long. She also looks for wash and wear.

I. **Loan:** She is currently paying off a loan on her car ($133/month for three years). This is her second loan. The first loan (on her first car) was for $800. She paid it off in 7 months instead of 12 months. She said the loan guy couldn't believe it. When asked why she went through the bank that she did, she responded that "that's where I got my first one." Also, she noted, "I know the guy who is head; I bet you wouldn't think I know the head." When queried about the interest rate, she said everybody said that bank gave the best interest rate. When asked who "everybody" was, she said that meant the car company and her friends. She was hesitant in giving the interest rate and later said it was 7 1/4% plus life insurance paid. She also said that the loan guy gave her information on defaulting; if she defaults, then they take away her savings account ("that isn't any big deal; they can take that anytime they want to").

J. **Economy:** She has made purchases in consideration of the economy. Food costs have gone up 11%. Clothes have gone up because of the fiber content and the weather. She said it was cheaper to make clothes and she does that some of the time. She said the economy doesn't make much of any difference in how she spends her money: "I buy if I need and I don't buy if I don't need."

K. **Less expensive/more costly:** She said that she would buy the less costly item 85% of the time. She does most of her shopping at two local discount stores. She commented that you could buy the same pair of boots at another store but for one-third more in cost. She later noted that she would
never buy shoes from one of the discount stores, because she "runs through them in a week." She said that she had to have a better quality shoe at a higher cost because she is hard on shoes.

L. Good/bad:

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<td>Credit (1)</td>
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<td>Spending plan</td>
<td>Inflation (3)</td>
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IV. Homemaking Background:

A. Why did you take homemaking? She took homemaking because it was fun, easy, and she wanted to learn something. She said after she had taken so many home economics classes, she wasn't learning as much any more. She still liked it. She said home economics gives you "a good head". She said one of the most important areas was nutrition; this was especially important if a person was going to diet.

She said she used to sit in study hall and instead of studying, she would go up to home economics to work on her things there. After a while, she would just go up there whether she had anything to do or not. Then the teacher started putting her to work. She especially liked being a "student teacher". That's when the teacher had her work with and teach other students. She worked with those her age and younger.

When questioned what she would have done if home economics had not been offered at her school, she said she would have quit school. She said there was nothing else for her there.

B. Did you take home economics to increase your consumer skills? Why or why not? She said that she didn't take home economics to increase her consumer skills. She took it for other reasons. She said that she did get consumer education from home economics.
C. Did you get consumer education from other classes in school? Yes. Was what you learned in home economics any different? She did not respond to this question but said that all the subjects "fit together". She couldn't think of them separately. She did say that her consumer economics class [outside of home economics] dealt with apartments, cars, law, and land. Home economics dealt with problems you run into, particularly the specifics as they relate to the consumer. She gave these examples: budgeting, how not to get into trouble when you spend your money.

D. Has homemaking helped you in spending your money wisely? Yes. She noted that in clothing they learned to make their own clothes cheaper. In foods, they learned to cook for the best. She said home economics also helped her in handling her money.

E. Should homemaking help in the development of your consumer skills? If yes, what is the biggest contribution that homemaking can make in the development of consumer skills? She felt home economics should stay like it is. She said that what is taught in home economics depends on the age group. At junior high, they should look at comparison shopping. At the 11-12th grades, students should learn to manage more areas which are important to them, e.g., apartment, car.

F. What have you personally gained from taking home economics? She said she gained experience in working with kids. In cooking, they learned how to make a dollar go farther. They also learned ways to make things different. For example, hamburger helper can be used to make a meal more exciting. Also, she tried a different procedure in using pans at work; she and those she worked with felt that this worked better. She said she found out other people's viewpoints and that helped her learn about her own. She also said home economics helps you deal with the future. She repeatedly said, "It makes you think."

G. Overall, what is the biggest contribution that homemaking can make? Home economics should help students plan. It
should help them try different things and learn good and bad. She would have liked to have had more courses on child care.

H. Other comments related to homemaking:

1. Coeducational classes: She repeatedly expressed the need for boys to be enrolled in home economics. She said it should be required for them because guys need the information as much as girls and it would help them when they get out on their own. She said home economics had really helped her brother settle down. In fact, he didn't even seem the same person. She said home economics would help them see and accept their responsibilities. It would also help them deal with problems and handle situations that come up. She also said that boys need home economics to learn how to manage their "chicks" better. They need it to learn to manage their money. She said it wasn't uncommon for boys to decide to spend $20 on a date and then spend $30 instead. She said that most guys don't want to take the class because it's taught by a woman.

2. Teacher: She said she had a home economics teacher who was a riot. "She was easy to get along with." She really got excited; she knew how to talk to the kids. When asked what makes a good teacher, she said it "depends on the ability to cope with kids . . . and the awareness of the problems that they face." She dealt with home economics content in a realistic way. She said that her home economics teacher was that type of person.

3. Mainstreaming: She said her mentally handicapped brother is now being put into regular classes. The first class that he is being mainstreamed in is home economics. She thought this was a good place for him to start. She checks with his teacher to see how he is doing (this is the teacher she liked so well).
Subject: 152

Interviewer: G. Crawford

Date: November 8, 1979

Length of Interview: 1 hour, 40 minutes

I. Biographical Sketch:

A. Current status: Student is working part-time as a cashier at a major discount store. She usually works as a cashier but also works in the delicatessen.

B. Family/community background: Subject is from an urban background. The area in which she is from has a combined metropolitan population over 100,000. Her father is a factory worker at a large implement plant and her mother is a cashier at a discount food market. She has two brothers (ages 15, 20) and one sister (age 25) who is married and lives away from home. The youngest three live at home. One brother (20) completed a tour of duty in the military one year ago. He has just obtained a job. The 15 year old is the only one left in school. (Father's SES=26; Mother's SES=29)

C. Current living situation: Subject lives at home with her family. The family home is near the edge of town in an area of housing built 20-30 years ago. She is close to work. She mentioned that her father had just gone back to work from a strike. Because of limitations in finances at this time, the children were pitching in to pay the food bills.

D. High school background: Subject maintained an overall 3.0 GPA in high school (GPA supplied by student). She took eight semesters of consumer and homemaking including: comprehensive homemaking (2 semesters), child development (1), consumer education (1), family relations (1), foods and nutrition (1), home furnishings (1), and independent living (1). She also took consumer economics (2), distributive education (2), and social studies (4).

E. Future:

1. Spring inventory: Subject listed "full time job" in her plans following graduation.

2. Fall interview: She hopes to get a full time job in a flower shop. She also hopes to go to school at an area vocational school within commuting distance if she can finance it. Because she likes plants, the area she would like to get into is horticulture. She does have her
application in at the plant at which her father works. She said there was at least a six month waiting period and they mostly hire minorities.

II. Summary of Performance on Consumer Education Inventory:

A. Knowledge:

1. 16 correct/30 possible (53%); $\bar{X}=21.2$

2. T Score=370

B. Attitude:

1. Subject rated 17/18 items (94%) in the direction assigned by the judges; the remaining one was rated uncertain.

2. Subject rated 13/18 items (72%) higher than the overall mean indicating closer approximation to responses judged correct.

3. Items with highest responses (9):

   - (3) The cost of an item affects the satisfaction one receives.
   - (7) Letting one person in the family make all the decisions about spending money is a way to avoid family conflict.
   - (8) People who use credit simply cannot manage their money.
   - (9) "Shopping around" for major purchases is usually a waste of time.
   - (12) Price is the best indicator of quality.
   - (13) Businesses usually do not provide information about their products that you can trust.
   - (17) A concerned consumer should report unfair business practices to the appropriate persons or agencies.
   - (18) There is nothing a person can do to promote improved products.

4. Item with uncertain response (5):

   - (10) Following a spending plan may have the same effect as an increase in pay.

5. Items with lowest responses (1): (None)

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* indicates an item with a reversed response pattern.
C. Intent:

1. Subject rated 10/12 items (83%) in the direction assigned by the judges; the remaining two items were rated uncertain.

2. Subject rated 4/12 items (42%) higher than the overall item means.

3. Items with highest responses (9):
   
   (52) I would rely only on my family and friends for consumer information.
   (53) I would read the information on the label before I buy a product.
   (60) I plan to consider my goals and values when I spend my money.

4. Items with uncertain responses (5):
   
   (50) I will spend my money in consideration of current economic conditions.
   (57) I would plan my use of credit around the total cost of credit.

D. Areas helpful in consumer education:

1. Classes in school: economics, distributive education, home economics, social studies.

2. Other sources: family, friends, media.

3. Total: 7

III. Consumer Behavior:

A. Experiences in spending money: Student has had major responsibilities for expenditures in the areas of clothing, auto insurance, loan repayment, and transportation. In addition, she has had some experiences within the areas of food, entertainment, and medical costs. She has not had any experience in owning or renting housing, utilities, or credit cards. Health insurance is covered through her family policy until she is 19 in January. She is beginning to think ahead toward insurance costs that will accrue at that time. She is particularly concerned about health because she is the one in the family who is always getting sick. She also remarked that she had not had much experience in spending money for entertainment ("my boyfriend takes care of that").
B. **$25-100 purchase:** She has recently purchased Christmas presents, shirt and pants, and a bike. In buying her bike, she did plan around sales/ads ($90 bike on sale for $64), and did incorporate expense into a spending plan in advance. She considered fixing up the used bike the family had but said it would cost as much as a new one. She shopped at one store, the store that she works at, because she felt it had the best deal and because she knows about sales before they are advertised. She did not compare brands because her store only carries one brand. She specifically wanted a three-speed because of comfort; she had ridden her little brother's 10-speed bike and got a backache. She also considered what the bike looked like.

C. **$100 purchase:** She purchased a 1973 Maverick in June. She had been looking for a month. She shopped at one dealer whom they knew but did not find any cars within her price range. She did shop through the weekly swap sheet through the plant where her father works. People who work at the plant and have items for sale advertise them in the swap sheet. She bought through a private owner. She incorporated this expense into a spending plan in advance; she said this was the main thing. She considered gas mileage, upkeep, oil usage. She noted the engine sounded good to her and the owner told them it hardly took any oil. She said that she was mostly concerned with the engine and didn't mind if the car needed a few touches to improve its appearance. She did listen to her dad in determining if the car was a good buy. She took out a loan through her dad in order to pay for the car.

D. **Planning:** She classified herself as someone who sometimes plans and sometimes doesn't plan (5); she said she does about half and half. She was most likely to plan for clothing and insurance (75%). She said that she figured how much she would need for insurance and how much she would need to save each week. She plans about 50% of the time for transportation ("sometimes I don't have the money and sometimes I do") and medical costs. She was planning ahead for Christmas presents. She had already started to purchase gifts for Christmas; she did this because she couldn't buy all of the gifts at once and during the Christmas season when she is working more, she won't have time. She said that most of what she buys is from the discount store at which she works; that's because she knows what will be on sale before it is advertised and can plan accordingly. If she knows ahead of time what she is going to need, then she will look for ads at the store and wait until what she wants is on sale.
She said that she was more apt to plan how much to keep out of savings but was less apt to plan something she needs at the moment, e.g., thread, cigarettes. She said that she has an irregular schedule at work; if she does not need the money, then she would not go to work. If she does need the money, then she would work.

E. Food purchasing: Subject has had limited experience in purchasing food. She did do the family shopping when her parents were out of town for a week. She occasionally has had opportunities to buy groceries. Mostly, she buys snack foods only; when she shops for the family (which is seldom), she noted that "we" consider family needs/wants and prefer natural food products with no preservatives. "We" consider brand names, but would show no preference for store or national brand names.

F. Clothing: Subject likes to do her own sewing; she especially feels that she can cut costs here. In selecting clothing, she looks for color, particularly colors which will look good on her. She said that sewing helps her get a good fit. She likes to be in fashion and noted this was especially important since she is heavy set. She considers care. She noted that her mom bought her two really nice outfits costing over $100 but both had to be dry cleaned and because dry cleaning costs so much she very seldom wears them. She considers how long the outfit will last. She said that her experience in sewing has helped her in shopping for clothing; she considers if she can sew it and also checks if the item will fall apart.

G. Fiber content: She considers fiber content. She only likes certain types of material. She said she used to like all cotton shirts because they seemed cooler and could absorb perspiration. Now, she likes polyester shirts because they look nice. She would specifically select polyester for better outfits. Fiber content also tells her if the material will "give" and allow her room to breathe.

H. Label/hangtag: She generally reads the label/hangtag before she buys. She uses the information after she buys. Primary reasons for using the information are to "keep the garment", to determine shrinkage and colorfastness. She always pre-washes the fabric before cutting out; if she thinks it is going to shrink she will wash it in cold water before she will wash it by its label.

I. Loans: She currently has a loan from her dad for her car. Her dad obtained the loan from his place of employment. He is pay-
ing the interest; she pays the cost of the car. She said that her parents have always tried to be fair with the children; this is the first time that her parents have paid interest. She has set payments to pay her dad ($20/week until paid in March). If she can't pay, then she will double up the next week (this has happened once). She thought that she would be able to take out a loan by herself with her dad as a co-signer. Her dad could get a cheaper interest rate through his employment credit union. She did plan ahead; she figured all the costs of the car and determined what costs she would afford.

J. Economy: She said the economy has influenced her decision to spend or not spend. She was particularly aware of rising clothing costs: "making them is cheaper". In buying gas, she always looks for the cheaper gas station. She bought an older car instead of a newer one. She saves coupons to cut costs.

K. Less expensive/more costly: Unintentionally omitted.

L. Good/bad:

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IV. Homemaking Background:

A. Why did you take homemaking? "I was interested in it. I liked sewing. I didn't need to [take it], but I probably broadened myself more on sewing terms. Like child development, if people are going to get married, they need to be more knowledgeable about that . . . . Independent living [is when you are] living on your own and family living is when you get married . . . and leading up to that time and afterward. [I hoped to get those things out of it.] . . . I like to decorate, . . . and figure out new ideas for my bedroom. I added two more shelves in my bedroom [for class]. I like planning for my dream house . . . . Everybody has a dream house . . . . It [taking homemaking in the ninth grade] was a required subject to graduate . . . . I normally took the home economics classes because . . . shop was more a men's type of class."
B. Did you take home economics to increase your consumer skills? Yes. If yes, in what way? "Budgeting ... to know where my money was going, how much I'm spending, how much to allow for myself .... I knew they [budgeting] were there [in homemaking classes]."

C. Did you get consumer education from other classes in school? No.

D. Has homemaking helped you in spending money wisely? Yes. If yes, how has it helped you? "After you're working, it [homemaking] helps you break down your check . . . . see how much you want to save, . . . see how they want put in checking account. I found out that when I closed my checking account, I couldn't do without it. What I want to do is to open savings and checking [accounts] at my dad's credit union. Why I'd want to do that is to have the smallest possible interest [on loans] . . . . What to look for in selecting items that you're buying . . . e.g., clothing, automobile . . . . [When] a person just gets out on their own, what to look for in renting an apartment. Most of it [information in consumer education] . . . I generally knew before I took the class . . . . [Subject gave an example of a helpful learning experience] . . . We had a movie. [It] showed a guy and a gal looking for different things in cars. The difference was one was looking for a hot rod, [and] one wanted a car that was kept up well. When they went to re-sell, the one with the hot rod got less."

E. Should homemaking help in the development of your consumer skills? Yes. If yes, what is the biggest contribution that homemaking can make in the development of consumer skills? "To know how to spend your money wisely. Some spend it on anything they see, like my little brother . . . . Mostly it should teach them to hold onto their money."

F. What have you personally gained from taking home economics? "I learned a lot more than I thought the class was going to consist of. In family living, we talked about going steady, love, infatuation . . . . We talked about independent living. On apartments, I actually knew about deposits, rents, where to look, what you are looking for. Home economics generally deals with yourself and the ways of your living . . . . Knowledge and skills were the major gain."

G. Overall, what is the biggest contribution that homemaking can make? "To learn more about the future of themselves . . . . Like family living, . . . most generally people are going to be
married. In independent living, nowadays, kids are living on their own. A couple of years ago everybody was getting married. Now more people are waiting. I'd like to put the future together before I do anything. Home economics is mostly based on the future . . . . My home economics was based on past, present, and future, but they were trying to keep more in the future . . . . The focus is on the future . . . . Home ec. helps me [in planning]. Before I took child development, I knew that you should take care of yourself. Now I know that there is a lot more to consider, [e.g.] medical expenses, pregnancy, considered all costs . . . . I would take [the class] again. I learned a lot. It really helped. Do you think that we ought to have home economics classes? Yes. I think we should. They're interesting and helpful. They deal with mostly yourself."

H. Other comments related to homemaking:

1. Coeducational classes: "Home ec. should be coed; it was coed in our school. Sooner or later, guys are going to have to learn to cook and, especially, if a person is going to be out on their own, they should learn to sew."

2. Learning experiences: "We did read, but had mostly worksheets, class discussions, opinion. I like open discussions; [we] learned other people's feelings compared to our own . . . and what the book says and how you feel."