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A handwritten signature in cursive script that reads "Peter Haines".

Major professor

Date Feb. 28, 1978

PERCEPTION OF CONSUMER-ECONOMIC PROBLEMS OF GRADUATES IN
ARIZONA HIGH SCHOOLS WHO WERE UNMARRIED
FOUR YEARS AFTER GRADUATION

by
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ABSTRACT

PERCEPTION OF CONSUMER-ECONOMIC PROBLEMS OF GRADUATES IN
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Most individuals in the United States are participants in the economy, both as a consumer and as a worker. Knowledges and skills in consumer decision-making have become more important to school curricula. This is because of the enactment into law in many states of an earlier, legal age of majority, which is eighteen or nineteen years in most cases. However, consumer education for all students is not a requirement in most secondary schools.

The purpose of this study was (1) to determine the economic problems which high school graduates, who were unmarried four years after graduation, had faced within six months after graduation, and (2) to determine the degree of difficulty those problems caused the graduates.

The population was three schools chosen as being representative of the types of high schools in Arizona. Instrumentation used was a questionnaire sent to high school graduates of three types of Arizona schools: a rural school (Superior High School), an inner-city school (Phoenix South Mountain High School), and a suburban school (Scottsdale High School). It was assumed that the respondents were accurate in the

descriptions of their economic experiences and that the four-year time span following high school graduation was sufficient to illuminate economic problems encountered by the graduate.

There were four major research questions addressed. They were:

1. What are the economic experiences of high school graduates prior to graduation?
2. Are the economic experiences of high school graduates related to type of high school: suburban, inner-city, and rural?
3. What are the economic problems encountered within the first six months after high school by unmarried graduates four years after high school graduation?
4. Are the economic problems related to the type of high school from which graduated: suburban, inner-city, and rural?

The findings of this study revealed certain personal data concerning marital status; sex; occupations of both parents and graduates in three types of schools; employment information; vehicle ownership. Major economic problems listed were finding a job, decisions regarding further education and making money stretch from one payday to another.

On the basis of the data in this study it can be concluded that (1) while in school, students from the three types of schools have different economic experiences; (2) since respondents of the selected Arizona high schools do not indicate any severity of consumer education problems, the question should be asked as to whether they are receiving now in their courses adequate economic education or whether they have learned to solve these problems through their economic experiences while being employed or by being members of a family; (3) experiences with a wide variety of

financial transactions is lacking at the high school level; (4) employment experiences for students in the rural and inner-city schools are not extensive; (5) there are few differences among graduates in the three different types of school settings; graduates do not face many major economic problems within six months after graduation; however, the economic difficulties encountered by the respondents are, for the most part, similar; the exceptions are that borrowing money, buying a vehicle, buying on the installment plan, and deciding whether to buy on credit or pay cash is more difficult for graduates from the rural and inner-city schools.

Recommendations were that (1) the instrument used in this study should be used by schools to determine what experiences students have had so that learning activities can be based on their need; (2) this study be replicated in other states to include a Northern and urban state; a Midwestern and primarily a small town and rural state, a Western state that resembles Arizona with two central population bases and numerous small towns; (3) a study be made of what economic problems graduates have experienced 2-3 years after graduation. Similar studies should be made on economic experiences of those who are married (or are widowed or divorced). Curriculum patterns and syllabi should be reviewed to determine if the objectives are consistent with what graduates encounter; (4) studies in the area of this study might well attempt to gather data on students such as rank in class and type of work experiences; (5) curriculum administrators and teachers should cooperate in a program to develop experiences involving financial transactions for high school students in the rural, inner-city, and suburban school districts; and

(6) school districts should consistently collect follow-up data on students and make names and addresses easily available to qualified researchers; school districts should be charged with responsibility for maintaining a follow-up system of their graduates (and former students who did not graduate) and be provided with state funds for this purpose; school districts must assume responsibility for those who have been in resident attendance.

To my parents,

Salim A. and Genevieve A. Sawaia

for their deep love, their encouragement, value
of educational and civic pursuits, and beautiful
heritage they left our family.

and

to my sisters and brothers

Edward J., Victoria, Phillip K., and Genevieve A.

for their unending love and help, and for their many
contributions that have helped shape my life and
career.

All of them taught me the art of love for caring,
living and giving.

"It is well to give when asked, but it is better to
give unasked, through understanding. . . ."

Kahlil Gibran

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Chapter 1

THE PROBLEM

Our society is changing as it always does in a democracy. The economy of the United States of America flexes, expands, and contracts. Most individuals in our economy are consumers; most are employed although some are retired. Young people, even as early as the age of three to five, are consumers of television advertisements and of a few products such as those sold by the "Dairy Queen" or "McDonalds." In a consumer market, the necessity for young adults to develop consumer competence is most important.

If individuals are to be effective citizens in the society in which they live, they require knowledges and skills in consumer decision-making. As American consumers, individuals are engulfed in our age of sales promotion--radio, television, newspaper, and magazine advertising. It is not easy to select the best product, the most economical cash or credit plan, or the best place or time to buy. Nor is it easy to make other economic decisions such as obtaining a lease, purchasing insurance, borrowing money, and buying on the installment plan.

In the early 1970s many states enacted into law a new age of majority--eighteen or nineteen in most cases. These laws meant that the 18-19 year-old was legally liable for his/her decisions in such situations as signing installment contracts, borrowing money, renting or leasing apartments, voting in local elections and obtaining a credit card. As a result, schools in many states have instituted new courses with titles such as "economics," "bachelor survival," "consumer education," "consumer

economics," and "family living." Such courses deal with some of the following areas of instruction: values, life-styles, economic-understanding, taxes, income tax forms, income--deductions and fringes, money management, consumer mathematics, savings and investments, advertising, information sources, shopping skills, buying decisions, insurance, professional services, credit, contracts, warranties, deception and fraud, complaints, legislation, organizations and community services, health and safety, continuing education, recreation and leisure, energy and environment, and consumer issues.

NEED FOR THE STUDY

In our economy, the necessity for young adults to develop consumer competence is very important. Citizens and family members require greater knowledges and skills in consumer decision-making to perform effectively in the market place. If education is to serve the graduating youth adequately in consumer-economic education, there is a need to know more about the kinds of problems they will encounter after leaving high school.

The following definition of consumer education is used by the State staff in Home Economics in the State of Arizona:

Consumer education is the preparation of the individual in the skills, concepts, and understandings that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction in utilization of his resources.¹

Despite the needs and demands of our society for effective consumerism, enrollment or offerings in consumer-economic education have generally been low. This leads the writer of this study to the conclusion that necessary

¹Curriculum Guide for Consumer Economics (Phoenix, Arizona: Arizona State Department of Education, 1975), p. 2.

consumer-economic education units of instruction or courses for all students are not emphasized or not available in many schools.

Many educators have indicated their concern for the high school student to be economically literate. Although education for consumer-ship was not the focus of this study, the concerns of these educational leaders relate to the problems which teenagers will face within a few years after graduation. For example, James E. Mendenhall, educational director of Consumers Union, pointed out:

One reason why we need consumer education in our schools is that teen-agers are a large component of our nation's population and account for a significant share of our national consumer economy. On July 1, 1966 according to the Bureau of the Census, persons aged 13 through 19 numbered 26.4 million. Today nearly 13 of every 100 Americans are teen-agers.

And these youth are sizable spenders. Our teen-agers, it was estimated last year, were paying out some \$15 billion--or about \$625 per teen--annually on goods and services. These figures, it should be noted, do not include what parents normally spend on necessities such as food and shelter for their children's support.

Because all students are consumers and can benefit from education in this area, there is good reason why all should have the opportunity to do so. Whether students will eventually be high school graduates or college graduates, they have in common many consumer interests and problems that they can deal with more successfully and more effectively if they have had consumer education while in high school. Consumer education, after all, is something that a youth can use now and take with him and use later, whether he² gets a job or goes on to college after graduating from high school.

A senior editor of Seventeen, Jean Baer, stated that manufacturers should look not only at the present but also to the future:

Catch a teen-age girl and put her in your pocket now and you'll keep her forever. Now's the time to sew her up--before the rice is in her hair, before the stork is on the roof, before the

²James E. Mendenhall, "Youth Needs and School Responsibilities," The Bulletin of the National Association of Secondary School Principals, 51:14-20, October, 1967.

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wolf is at the door. Set her textured stockings on the path to your product now--and she'll come back blindfolded, baby-strollered and one day bifocaled.³

As a group, teenagers form a powerful consumer bloc. In 1974 there were over 28 million teenagers in the United States and they spent an estimated \$23 billion.⁴ This means that each of them spent an average of \$800 a year on records, tapes, cosmetics, and so forth. It is not surprising that advertising agencies have increasingly focused their attention on the teenage market. According to Louis A. Thayer, Special Services Director of Scholastic Magazines:

Last year, more than 50% of people filing bankruptcy were under thirty years of age. For many of these people, proper exposure to the realities of personal money management and some experience in dealing with the practicalities of money matters before they left school might have helped them avoid this regrettable action.⁵

In Arizona, professional personnel as well as local citizens have also been concerned with the development of a course in economic awareness which is offered to all seniors. But, to make such a course effective, there is a need to determine which economic problems high school graduates have faced after graduation so the course and instructional materials can be relevant to needs.

³Jean Baer, "The Teenage Consumer," quoted by James E. Mendenhall in "Youth Needs and School Responsibilities," The Bulletin of the National Association of Secondary School Principals, 51:16, October, 1967.

⁴Robert Leroy Miller, Economic Issues for Consumers (New York: West Publishing Co., 1975), p. 83.

⁵Letter from Louis A. Thayer, Special Services Director of Scholastic Magazines Inc., to Mrs. Evelyn Caskey, Principal, Scottsdale High School, November, 1976.

STATEMENT OF THE PROBLEM

The purpose of this study was to determine the economic experiences of high school graduates and to relate those experiences with the economic problems which unmarried high school graduates four years after graduation face within six months after graduation and to attempt to determine the degree of difficulty of those problems. The broad research questions of concern were:

1. What are the economic experiences of high school graduates prior to graduation?
2. Are the economic experiences of high school graduates related to type of high school: suburban, inner-city, and rural?
3. What are the economic problems encountered within the first six months after high school by unmarried graduates four years after high school graduation?
4. Are the economic problems related to the type of high school from which graduated: suburban, inner-city, and rural?

RESEARCH QUESTIONS AND HYPOTHESES

The following were the research questions to be answered. Each question is supported by one or more null hypotheses:

Question: What are the economic experiences of high school graduates prior to graduation?

H1.1. The number of high school graduates who have employment experiences prior to graduation is not different from

the number of high school graduates who do not have employment experiences prior to graduation.

H1.2. The number of high school graduates who have formal financial transactions prior to graduation is not different from the number of high school graduates who do not have formal financial transactions prior to graduation.

H1.3. The number of high school graduates who have economically meaningful travel experiences prior to graduation is not different from the number of high school graduates who do not have economically meaningful travel experiences prior to graduation.

Question 2: Are the economic experiences of high school graduates related to type of high school: suburban, inner-city, and rural?

H2.1. The employment experiences of prospective high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

H2.2. The formal financial transactions of prospective high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

H2.3. The economically meaningful travel experiences of high school graduates do not differ when classified by type of high school namely: suburban, inner-city, and rural.

Question 3: What are the economic problems encountered within the first six months after high school by unmarried graduates four years after high school graduation?

- H3.1. The number of unmarried high school graduates who encounter difficulties in financial situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in financial situations within six months after graduation.
- H3.2. The number of unmarried high school graduates who encounter difficulties in values and life style situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in values and life style situations within six months after graduation.
- H3.3. The number of unmarried high school graduates who encounter difficulties in buying and professional services situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in buying and professional services situations within six months after graduation.

Question 4: Are the economic problems related to the type of high school from which graduated, namely: suburban, inner-city, and rural?

- H4.1. The financial difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

H4.2. The values and life style difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, rural.

H4.3. The buying and professional services difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

EXPECTED OUTCOMES

As a result of this study, it was expected that:

1. Those who devised courses in economic and consumer education for the eleventh and twelfth grades should be able to determine what problem areas are important to students and, therefore determine the relevant objectives. This would also help those in the State of Arizona who are concerned about economic awareness as one of the thrusts of career education.
2. The instrumentation used in the study could be used as a model for research on the same topic for schools in other states.
3. Textbooks and other instructional materials could be revised and up-dated to ensure that economic and consumer education knowledges, skills, and understandings are relevant and beneficial for the graduates.

ASSUMPTIONS

Underlying this study were several assumptions. These include the following:

1. That descriptions by the respondents of their economic experiences were accurate with regard to their personal recollections. Although they may be accompanied by a memory bias.
2. That schools selected were representative of suburban, inner-city, and rural schools in Arizona as described by the State Department of Education.

3. That former students and state and local administrators were an appropriate jury to evaluate a questionnaire to which the sample responded.

LIMITATIONS

In this study there were several limitations. These were:

1. The study was limited to one region of one state and is not generalizable to any other state nor to the entire State of Arizona. The proportion of married graduates was not determinable because Arizona high schools do not possess such data. The United States census provides data on heads of households who reside in the State; but some of such individuals may have migrated to the state and would, therefore, not be representative of graduates of Arizona high schools.
2. The study did not try to assess whether one high school course was more important than another in the offerings of various departmental areas for the development of consumer-economic competence.
3. The moral, political, and religious values of students were not determinants of the economic awareness they had, and therefore, were not studied.
4. The study was not intended to determine the effectiveness of courses being taught which have as objectives the development of consumer competence.
5. A four-year time span after high school graduation was sufficient to illuminate economic problems of the graduate.
6. The responses were subject to recall bias, the memory of the respondent.

DEFINITIONS

The definitions which follow were derived from a variety of sources:

Competencies. Having requisite abilities or qualities.

Curriculum structure. Courses offered by an educational institution and made up of interdependent parts in a definite pattern of organization.

Description. An act of describing, to give an account in words.

Economic awareness. Perception of the processes of production, distribution, and consumption of goods and services.

Economic education. A program of study relating to, or based on the individual's understanding of the production, distribution, and consumption of goods and services.

Employment experiences. Number of hours employed during high school.

Formal financial transactions. Includes checking account, savings account, credit card, ownership of a motor vehicle, ownership of stock, keeping a budget, allowance, and check cashing.

Life patterns. Attitudes and behaviors in the areas of consumption patterns and family relationships.

Low income. The income of the household is \$5,000 or less.⁶

Low to Middle Income. The income of the household ranges from \$5,000 to \$10,500.⁷

Representative. A typical example of a group or class.

Unmarrieds. Separate individual persons, not married at the time of the study.

Three types of schools:

Inner-city school. A school that includes grades 9-12 which is located in a large city and which has a population of over 500,000 persons; one that is eligible for Title I funds and where there is a disproportionate number of students who are economically, socially, and educationally disadvantaged.⁸

⁶Inside Phoenix, 1974. (Phoenix, Arizona: The Arizona Republic and the Phoenix Gazette Marketing and Research Department, Phoenix Newspapers Inc., 1974) pp. 26-27.

⁷Ibid.

⁸Parphrased from materials written for the Arizona State Department of Education.

Rural High School. A school that includes grades 9-12 which is located in a town whose population is less than 5,000 persons.⁹

Suburban High School. A school that includes grades 9-12 which is located in a community with relatively few places of employment and whose population is between 50,000-100,000 persons.¹⁰

Upper-middle income. The income of the household ranging from \$10,500 to \$25,000.¹¹

⁹Ibid.

¹⁰Ibid.

¹¹Inside Phoenix, 1974, op. cit.

Chapter 2

REVIEW OF RELATED LITERATURE

Pertinent research studies and current literature related to consumer economic needs of high school graduates were reviewed; namely, the history of consumer education, current need for consumer economic education, and objectives of consumer academic education.

THE HISTORY OF CONSUMER EDUCATION

If one is to understand the implications of consumer education in the curriculum and to make suggestions on the role of consumer education in the high school curriculum, it is necessary first to review the emphases and the instructional strategies which educators have emphasized during the past two decades. The early history of consumer education began almost forty years ago. For example, of the 30s, it was said that,

The first surge toward teaching consumer education began in the 30s and 40s and was a product of a powerful "consumer movement" in adult society. This had roots far back before the depression. The Pure Food and Drug Act of 1906 was one of the dramatic triumphs. But the Depression and the New Deal brought it to a climax.

Women's organizations plunged into the reform agitation with special energy. Sometimes they teamed up with businesses, as in the National Consumer-Retailer Council, with its great emphasis on informative labeling and selling. Sometimes the two groups fought mercilessly. One business magazine called the consumer movement "the number one problem" of the business.¹²

Two periodicals, Consumers Research and Consumers Union, came into being as publications of organizations designed to test products

¹²Fred T. Wilhelms, "Key to Many Doors," Bulletin of the National Association of Secondary School Principals, 51:9-10, October, 1967.

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and publish facts. It was a time of exposing the falseness of advertising and many business practices and of giving consumers facts.

As Wilhelms has said, the consumer education program acquired much of the flavor of the time. Anti-business feeling and intense criticism of specific business practices were widespread. Often the consumer was pictured as the underdog, one who was exploited and helpless. There was an evangelistic fervor to create a better order of things. Incomes were so low that they had to be stretched to cover basic needs. Consequently, there was tremendous emphasis on finding the best buy at the lowest price. Along with this there was an emphasis on frugality: "Wear it out, use it up, make it do."¹³

Wilhelms also went on to say that young consumers were taught that they really did not need all those nice things—at least not the more expensive versions.¹⁴ They were taught that they just thought they did, or advertisers had deceived them into thinking so. Many consumer education classes were busy making tooth powder and face cream with the implication that they could also make other goods instead of buying them. They were taught that budgeting meant holding down expenditures. At that time, consumer education encouraged people to develop frugal habits.

As Edward Prehn has pointed out, the controversial policies of the "New Deal" intensified interest in the study of economics.¹⁵ The hope was

¹³ Ibid., p. 11.

¹⁴ Ibid., p. 12.

¹⁵ Edward C. Prehn, "Varied Approaches to Consumer Economics," Bulletin of the National Association of Secondary School Principals, 51:25, October, 1967.

that, if all citizens understood how our economic system works, then major economic collapse would not happen again. But more children of varying ability levels came to high school and remained to graduate. The traditional liberal arts approach to economic education came into question. The change in size and composition of the school population brought changes in curricula, methodology, and materials in economics. Prehn emphasized this in his writings.

The advocates of the life adjustment approach to economic understanding in the late 30s began to disagree vigorously with the proponents of the liberal arts approach on what type of economics study would be most useful to high school students. For example, Erling M. Hunt, felt that the classical economic theories of the 1930s were too complex and too abstract for most high school students. Mr. Hunt believed if economic illiteracy was to be reduced, study materials would have to be modified and simplified. The student must first be taught the A, B, Cs of economics; that is, his/her role as a consumer producer, voter, taxpayer, and potential union member. Hunt was joined by George Derwood Baker of New York University, another pioneer in economic education and a founder of the Joint Council on Economic Education who said:

How to get a job, how to budget income, how to use credit, labor-management relations, social security, farm price supports, the role of profits in our economy, the hazards of inflation--these are some of the topics that affect and puzzle the teen-ager, the teacher, the farmer and the banker. They are typical of the problems which must be dealt with in school.¹⁶

¹⁶ G. Derwood Baker, Summary Report of the Joint Council on Economic Education, 1948-1951 (New York: The Council, 1952), p. 6.

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Hunt and Baker both stated that in order to make the high school course meaningful, teachers must also develop an understanding of how economic forces influence prices and production policies. Furthermore, both professors advocated that knowledge which can help consumers spend or save their money more wisely is valid economic education at the secondary school level.

Before World War II three major trends were apparent in economic education at the secondary level. The first, and perhaps the most persuasive, was the growth in consumer economics, which influenced not only the economics courses but also courses in civics, problems of American democracy, home economics, and business subjects.

The second trend which was not universal was the attempt to place economics in its social setting. Over the years, the field of secondary economics has steadily been broadened to include related sociology, economic history, and political science.

The third trend, which was closely related to integrating economics in its social setting, was the attempt to make economics study more functional and more realistic by emphasizing problems which students encountered or were not familiar with. This trend was responsible for the challenging end-of-chapter materials in textbooks (problems for further study, readings, things to do) which attempted to involve students. Learning activities were broadened to include audiovisual presentations, practical investigations, field trips and the use of mass media. Prehn pointed out that after World War II, these trends were reversed. The heavy emphasis on consumer economics and the personal-problems approach in the one-semester high school course in economics came under heavy

attack. The economics profession became appalled by the lack of attention given in the high school course to models, structure, and the analytical tools of the economist.¹⁷

After the 30s, The Consumer Education Study (1942-48)¹⁸ which was financed by the National Better Business Bureau and sponsored by the National Association of Secondary School Principals, moved to create a more positive mindset. This study did not pull punches about specific malpractices in the commercial world, nor did it recognize that whatever problems the consumer had were springing primarily from exploitation by businessmen. The Consumer Education Study was not overly preoccupied by that aspect of the problem. This study did not assume that the modern American consumer was beset by difficulties but it did say:

There had been a tendency to bewail the fate of the poor consumer "surrounded by hundreds of brands of thousands of products." That can be a bit bewildering, to be sure, but the other side of the coin is that he has unprecedented opportunity to tell what he needs. He lives in the most abundant economy the world has ever seen, and with reasonable competence he can make it serve him well. . . .

I do not mean to dismiss too lightly the real problems of the consumer in the marketplace. But there is a world of differences between helping him understand and neutralize the pressures of the market and causing him to feel like an alien in a hostile world. There is a world of difference between equipping him to avoid the pitfalls of economic life and turning him into a querulous, half-neurotic worrier.

The fundamental problems of the consumer lie more at the choice-making level than in buymanship. It is terribly hard to decide what one wants his resources to buy him. . . . The ability to think straight about what one wants--on the basis of a developed sense of values--and to translate that thought into reasonably consistent action is the highest goal for the consumer.¹⁹

¹⁷Prehn, op. cit., p. 36.

¹⁸Wilhelms, op. cit., p. 11

¹⁹Wilhelms, op. cit., p. 11

The foregoing statement was the line of logic that The Consumer Education Study sought in order to help young people become skillful and calmly confident consumers, sure of themselves and happily attuned to the best in a modern world that has a wealth of opportunity.

As Wilhelms has pointed out, the style of thought during this period (1942-1948), in the United States concerning secondary education entered a period of radical shift. The United States Office of Education endorsed a Life Adjustment Education Program as well as all other forms of life-problems-centered curriculum. These were not accepted by the advocates of a more purely intellectual education, which was centered upon "the disciplines." Consumer education was considered too practical and too earthy. The shift endorsed by some educators was to a more nearly "pure" economics, taught as a science with major emphasis on generalizations and principles. As Wilhelms has said, some consumer education programs survived, but most of the great advances that had been made were lost.²⁰

In 1960, the textbook committee of the American Economic Association stated that while high school textbooks in general attempted to portray economics as a part of life and to make it appealing to teenagers on personal grounds, the space given to consumer economics was out of balance. As Olson pointed out, the committee felt that personal economic problems were stressed at the expense of analysis, studies in depth,

²⁰Ibid., p. 12.

macroeconomics, nonprice competition, the role of technology, urbanization, and the concept of welfare.²¹

Consumer economics received another setback in 1961 with the publishing of Economic Education in the Schools²² by the National Task Force on Economic Education. This report emphasized study of the economic principles which a consumer should know for wise decision-making as a voter. However, M. L. Frankel, President of the Joint Council on Economic Education, said that the report did not spell out in detail the principles of economics needed for wise decision-making by the consumer acting independently as a householder.²³ Nor, as Frankel reported, did it underscore the intimate relationship and frequent identity of economic principles that must be understood by the consumer as he acts collectively through the ballot box, and independently as a buyer, saver, borrower, and investor.

President Kennedy, in March of 1962, sent to Congress a special message on consumers in which he discussed the complex and changing nature of consumer problems. The President's message called upon the federal government to take additional action to help consumers solve these problems. He recognized certain basic consumer rights and asked

²¹Paul R. Olson, "This is Economics in the Schools, Paper and Proceedings, The American Economic Review, 51(2):264-267, May, 1961.

²²National Task Force on Economic Education, Economic Education in the Schools (New York: Committee for Economic Development, 1961).

²³National Commission on Economics and the Consumer, Economics and the Consumer (New York: Joint Council on Economic Education, 1966).

his Council of Economic Advisors to organize a Consumer Advisory Council. With this action, the consumer had a voice at the highest level of government.²⁴

Former Presidents Johnson, Nixon, and Ford reaffirmed the consumer rights stated by President Kennedy, and as Miller said, the strong tide of consumer legislation at the federal level continued.²⁵ In 1964, President Johnson appointed the first Special Presidential Assistant for Consumer Affairs. This person was a member of the staff of the Office of the President but had no direct authority for decision-making. The fact that such a position was created emphasized the fact that consumer interests would have some representation at the federal policy level.

Myers and Clemmensen pointed out that the Vocational Education Act of 1963 provided federal funding for consumer education through home economics areas.²⁶ This funding was again authorized in the 1968, 1970, 1972 and 1976 amendments. Some schools throughout the country began to use an interdisciplinary approach to teaching consumer education. For example, the Home Economics Department of Wausau (Wisconsin) West High School used this approach in a one-semester Consumer Education Course to provide students with a background in basic economics and business

²⁴Herbert M. Jelley, "Economic Literacy and Consumer Education," Bulletin of the National Association of Secondary School Principals, 51:21, October, 1967.

²⁵Roger Leroy Miller, Economic Issues for Consumers (New York: West Publishing Co., 1975), p. 419.

²⁶John Myers and Darrell R. Clemmensen, "Consumer Ed--Shared Leadership," The Balance Sheet, 58(2):74, 90, October, 1975.

organizations, with emphasis on effective money management, and consumer rights and responsibilities.²⁷

A Consumer Education "Catch-up" Conference was sponsored by the Office of Consumer Affairs in 1975. In a speech delivered by Virginia Knauer, the Special Assistant to the President for Consumer Affairs, she made the following comments concerning consumer rights in which she stated President Ford's point of view:

In the last decade the Buyer's Bill of Rights has become a way of life in our country. These rights include information, choice, safety, and the right to have complaints satisfactorily resolved.

The time has now come to recognize a fifth right--one without which consumers cannot gain the full benefit of the other four. This is the right to consumer education.

President Ford went on to point out that only if consumer education is made an integral part of regular school instruction, community services, and adult education programs, can consumers learn to plan and use their resources to their maximum potential and greatest personal satisfaction.²⁸

Today, pressures are intensifying for the nation's schools to help young people cope with the perplexities of modern life. Such acute observers as Peter Drucker and Alvin Toffler have stressed the difficulties of making choices in a society in which values are shifting and standards are changing. Drucker, writing about the rebellious youths of the 1960s in The Age of Discontinuity,²⁹ saw their real difficulty as being the "burden of decision." Toffler in Future Shock.³⁰ also singles out the

²⁷ Ibid., pp. 74, 90.

²⁸ Joseph G. Bonnice, "The Consumer's Fifth Right: Consumer Education," Business Education World, 56(4):29, March-April, 1976.

²⁹ Peter F. Drucker, The Age of Discontinuity (Scranton, Pennsylvania: Harper-Rowe, 1969).

³⁰ Alvin Toffler, Future Shock (New York: Random House, 1970).

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multiplicity of the decisions called for today as a major cause for concern. Young people, he asserts, are victims of a peculiarly super industrial dilemma called "overchoice." Drucker and Toffler have stressed the difficulties of making choices in a society in which values are shifting and standards are changing. Reinforcing this argument, John C. Roman stated that consumer education has been largely ignored or passed over lightly. Roman said, "Circumstances are such that educators can no longer avoid facing the fact that providing instruction that will assist students to become economically literate is one of the most urgent needs in education."³¹

A few years ago an active state or local non-profit consumer association stood out as an unusual phenomenon, but the consumer movement has expanded noticeably in a short period of time. At present, virtually every community of any size in the country has some kind of non-profit consumer organization. In recent years Ralph Nader, a consumer critic, and his associates have created many consumer-action projects and established throughout the country Public Interest Research Groups (PIRGIM). In addition, the Consumer Federation of America was formed about a decade ago. The National Consumer Congress was founded as an outgrowth of the national meat boycott. The National Consumers League has been recently reorganized and revitalized. There are many such consumer organizations formed on a regional and local as well as national basis in some cases. Examples of consumer-type organizations are the Committee for Improved Food and Drugs; the Council on Children, Media and Merchandising;

³¹John C. Roman, "Business Education in 1984," American Vocational Journal, 51(2):42, February, 1976.

Action for Children's Television; the Environment Action Foundation. Most recently, the Conference on Consumer Organizations, a national organization of non-profit community and state associations and agencies devoted to consumer information, protection, representation, and service, was established by representatives of state and local consumer groups.

State and local consumer associations have exerted pressure for the creation of state and local government agencies with consumer protection functions. A few years ago there were less than a dozen state and local governments with consumer protection offices. Now many new agencies are being created. Specialized consumer-type organizations, such as the Committee for Improved Food and Drugs; the Council on Children, Media and Merchandising; Action for Children's Television; the Environmental Action Foundation, have been formed on a regional and local basis.³² In addition, long-time state and local agencies, like insurance commissions and weights and measures offices have acquired a consumer stance not present a decade ago. Parallel to what has happened in government, companies and trade associations have developed consumer affairs programs. Several years ago persons in business and industry with consumer affairs responsibilities formed the Society of Consumer Affairs Professionals in Business.

Elementary and secondary schools, as well as colleges and universities, have responded to the growing consumer movement. More and more courses and curricula with the word "consumer" in the title are being

³²COC Intercom (Tucson, Arizona: Conference of Consumer Organizations, Box 4277, 1976), p. 1.

offered at all levels of American education. Some states and a number of school systems have mandated "consumer education" in the schools.

. . . though many academics now offer instruction in something called "consumer education", what they teach bears little if any relation to marketplace problems as consumer activists perceive them. And not just consumer activists but government and industry consumer affairs personnel as well.

Consumer education instruction is within a disciplinary framework, and from textbooks whose authors likewise write from an academic point of view, with little understanding or appreciation of consumer activity or issues of consumer concern in the marketplace. The instruction, as a result, is often sterile and irrelevant to what is actually happening in consumer affairs.³³

CURRENT NEED FOR CONSUMER-ECONOMIC EDUCATION

Much of the current need for consumer education and competence in money management skills may be attributed to prevailing economic conditions, including inflation, and to changing family life styles. For better or worse, consumers are products of the "age of affluence" with all its benefits and problems. A brief examination of some current conditions will emphasize the point.

During the past 10 years the median family income in the United States has risen some 70 percent to nearly \$10,000 a year. With growing incomes, families who once had little left after meeting their needs for food, clothing, and shelter now enjoy incomes beyond what is necessary for life's basic requirements. Increase in discretionary spending power have enabled consumers to buy homes and furnish them with expensive appliances and furniture, to have vacations in foreign countries, and to afford a multitude of things that [sic] use to be classified as luxuries rather than necessities.³⁴

³³Ibid., p. 2.

³⁴Larry D. Coleman, "Consumer Education Needed in Business Teacher Programs," Business Education Forum, 26(3):32, December, 1971.

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The inability of many persons to handle their personal finances in a satisfactory manner is constantly reported by a major metropolitan newspaper.

Of the 194,000 bankruptcies in 1970, some 92 percent were non-business cases. While some personal bankruptcies are related to stock market losses, many of these appear to have resulted from excessive credit buying, lack of financial knowledge and management, tax liabilities, divorces, accidents, and serious illnesses.³⁵

All of the preceding reasons for bankruptcies, in some way, are directly or indirectly related to consumer and family financial relationships.

Teenagers, as consumers continue to capture an ever-growing share of the nation's market. Recent estimates of the spending power of America's 23 million teenagers range from \$15 billion to \$18 billion annually. Aside from the teenagers' importance as spending and consuming units, teens and subteens are commonly credited with considerable influence on the selection of some \$35 billion on goods and services in overall family spending patterns.³⁶ It becomes increasingly apparent that an important part of the education of all students is a solid, meaningful understanding of their roles as economically literate citizens, earning and spending in a democratic society. Today's consumers are faced with the most difficult buying and credit decisions they have ever had to make. There are literally thousands of products and services in competition for their dollars. Constantly bombarded with advertising both in the market place and in the home, the consumer must be able to select the best product and the most economical cash or credit plan, neither of which is an easy task.

³⁵"Bankruptcy Filings, Steadily Rise as Americans Seek a Fresh Start," Phoenix Gazette, (Arizona), June 3, 1976, p. 3E.

³⁶Coleman, op. cit., p. 33.

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There are other observations which could be made about the American consumer to emphasize the need for consumer-economic education; perhaps Business Week in quoting from "Aspirations and Affluence," by George Katona and two of his colleagues provides the best summary.

For the first time in history masses of consumers wield great economic power, and many of them are free to wield it at their own discretion, in accordance with their wishes, attitudes, aspirations and expectations.³⁷

OBJECTIVES OF CONSUMER-ECONOMIC EDUCATION

Consumer education serves an essential function by moving right into real work-a-day concerns of youths and adults. For most people it is a "dollars-and-sense" business. At the same time, it opens avenues to a meaningful weighing of personal and social values and an informal study of the economic system.

Recently, increased attention has been given to providing economic and consumer education at the secondary level in order to better prepare students for their roles as consumers and workers (producers). A statement on consumer education prepared by the Policies Commission for Business and Economic Education states that:

Individuals play three important economic roles. They contribute to the production of goods and services as workers, use the results of production as consumers, and make economic decisions as voting citizens. Business education is concerned with the preparation for all three roles.³⁸

³⁷George Katona, "Why Consumers Buy--or Hoard," Business Week, 2178:54, February 13, 1971.

³⁸Policies Commission for Business and Economic Education, "This We Believe About the Role of Business Education in Consumer Education" (A Statement) (Washington, D.C.: National Business Education Association, 1973).

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It is the opinion of the writer of this study that the challenge facing educators today is to provide students with the consumer understandings and skills which will serve them personally. Consumer education is more than just "buymanship" and goes beyond coping with marketplace problems. Consumer education should help students to clarify values, to develop problem-solving and decision-making skills, and to understand their consumer role. Consumer educators should teach students how to evaluate their behavior as both consumers and business persons, for themselves and for society. In line with this opinion, the following objectives of consumer education are offered. These have been described by leaders as being consistent with those of general education.

1. Every consumer should develop the ability to make rational decisions and intelligent choices.
2. Every consumer should develop the art of skillful buying. After deciding to buy, making the actual purchase requires the buyer to consider such diverse problems as where, how, and when to buy, evaluation of merchandise, and use of advertising.
3. Every consumer should learn the importance of being efficient in the use of goods and services. Choosing and buying wisely are of scant value if, as consumers, we do not show intelligence and concern for the way in which we use and care for goods and services.
4. Every consumer should learn to manage his personal financial affairs. The proper utilization of income is essential for maximum satisfaction of needs and wants and attainment of a higher level of living.
5. Every consumer should be conscious of his wider social and economic responsibilities as a citizen in our democracy.
6. Every consumer should have perspective, a sense of values, and a healthy respect for the Golden Rule.³⁹

³⁹David Schoenfeld, "The Way and How of Consumer Education," Bulletin of the National Association of Secondary School Principals, 51:28-29, October, 1967).

Whether the consumer course is a separate course or integrated into other courses, a number of basic objectives need to be considered:

1. Students should learn how to distinguish between their own needs and wants. They should realize that their buying affects not only their own pocketbooks but the economy and environment as well.
2. Students should understand the internal influences (family income, life-style, goals, and values) and external influences (advertising, other communications media, friends) that affect their consumer behavior.
3. Students should learn how to manage their own finances and understand the various types of expenses for which they must budget.
4. Students should be made aware of the alternatives open to them in the marketplace, such as cooperative buying. They should also realize that not buying is one important alternative.
5. Students should know how to get information before they purchase goods and services; and they should learn to discriminate among the various sources of information available--salespeople, labels, advertisements, consumer magazines, trade associations, government agencies, consumer groups.
6. Students should learn how to shop wisely, comparing prices, quality, services offered, and the environmental effects of their purchases.
7. Students should become aware of the various avenues of consumer complaint redress and be able to evaluate their effectiveness.
8. Students should gain an understanding of lobbying and other influences that ultimately contribute to the drafting and passage of laws.
9. Students should have a general knowledge of our legal system and understand ways in which they can activate or improve the laws that affect individuals' rights.
10. Students should have a chance to explore some of the controversies in the consumer field, to analyze these problems, and then to make their own decisions based on thoughtful research and critical inquiry. Such topics include additives in our

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food, the pros and cons of buying on credit, and the future course of energy consumption.⁴⁰

Nader also stated that in addition to all of the above, consumer education should afford students the opportunities to encounter the consumer situations of their daily lives in a new way.

A comprehensive Career Education Matrix was presented in Arizona by the State Department of Education. This matrix presents eight basic objectives of Career Education: Career Awareness, Self Awareness, Appreciations and Attitudes, Decision-making Skills, Economic Awareness, Skill Awareness, Employability Skills, and Educational Awareness. One of the elements of Career Education is economic awareness in which four elements are emphasized.

1. The student will understand the relationship between various occupational roles and related personal economics and life style.
2. The student will understand the range of social and economic benefits, associated with various occupational roles and careers, that are acquired in addition to one's actual salary or pay.
3. The student will understand how economic wealth is accumulated by means other than those related directly to most occupations or careers (i.e., investments, interests, insurance, savings, etc.) and how these may influence his career and life style.
4. The student will be able to effectively relate his present and anticipated economic status to the economic status of the Nation, his State and the community and understand the possible effects various trends and changes may have on his status.⁴¹

⁴⁰ Ralph Nader, Neglect of Consumer Education is Shortchanging Both Students and the Nation (Washington, D.C.: National Education Association of the United States, 1975), pp. 6-7.

⁴¹ Peter G. Haines, "Does Business Education Fit the Career Education Model?" (paper presented at the Southern Business Education Association Regional Convention, New Orleans, Louisiana, 1974).

The literature reviewed revealed that there are a number of ways in which consumer education can be introduced into the curriculum. Regardless of the method employed, consumer education should not be treated as a "How to" subject. It should lay the foundation for understanding one's role as a consumer and relating the basic concept to individual actions. For example, Clarence Maze, Jr., stated that education for economic literacy from a personal or consumer viewpoint, is concerned with the wise personal uses of goods and services made available through the economic system. In the 1968 Business Education Yearbook, Maze divides the aims of education for economic literacy into two categories--personal objectives and social objectives.⁴² They are:

Personal Objectives:

1. An understanding of the need for keeping adequate records of income and expenditures for budget and tax purposes
2. An understanding of the nature of credit, its sources, its costs; and a knowledge of the appropriate time to use it
3. An understanding of the legal aspects of personal business transaction
4. An understanding of the nature of risk and insurance, the different types of insurance, and their various costs
5. A knowledge of the various agencies for consumer protection, their services, and information available through them
6. An understanding of advertising and the various sales techniques that are competing for the consumer's dollar
7. A knowledge of the services provided by banks and other financial institutions
8. An appreciation of the need to provide income for nonworking years through insurance, social security, pensions, other retirement plans, and estate planning in general

⁴²Clarence Maze, Jr., "Education for Economic Literacy: Strengths of the Past and Present," Business Education Yearbook No. 6 (Washington, D.C.: National Business Education Association, 1968), pp. 166-67.

9. A knowledge of the role of savings and investment in wise personal money management
10. A knowledge of the legal aspects and financial responsibilities involved in home ownership

Social Objectives

1. An understanding of the American enterprise system and an appreciation of its strengths and weaknesses
2. A knowledge of the distribution of the national income and an appreciation of the need for an equitable distribution of it among the factors of production
3. An appreciation of the importance of a continually increasing productivity as a base for over-all economic growth
4. A knowledge of the role of government in the economy
5. A knowledge of the fluctuations in economic activity, their causes and consequences
6. An understanding of the price system in the American market
7. An appreciation of the role of the individual citizen in preserving the private enterprise system
8. A knowledge of the labor movement and an understanding of the rights and responsibilities of labor and management toward one another
9. An understanding of the prevailing practice of the divorce-ment of ownership and management and the consequent responsibilities of one to the other
10. An appreciation of the moral and ethical responsibilities of business toward the public, many of which have been enacted into law
11. A knowledge of the competing economic systems in the world and an appreciation of the strengths and weaknesses of each as they exist in practice as well as in theory
12. An understanding of the types of business organizations that constitute the economic institutions in our society

SUMMARY OF REVIEW OF LITERATURE

Several salient points with implications for the present study were revealed in the review of literature on the history of economic consumer education, need for economic consumer education, and objectives of economic consumer education.

1. Consumer education historically suffered from conflicting groups promoting functionality (everyday use) on one hand and structural analytical tools (economic analysis) on the other hand. Today, however, the emphasis in the high school curriculum, supported by federal funds, is on functionality.

2. The proliferation of products, services, and advertising promoting products and services places a profound demand upon the consumer.

3. Consumer education, in its present context, lays the foundation for understanding one's role as a consumer.

4. Consumer education is becoming a discipline in its own right, as the thrust to provide every student with basic consumer education knowledge gains nationwide acceptance. A substantial number of states have adopted consumer education as a "major goal" through state board or state department policy; a few states, in fact, now even require some form of consumer education before high school graduation.

5. Educators, governmental agencies, and citizens have recognized that students need to be provided with the economic understandings necessary for them to function effectively as consumers, workers, and citizens in a mixed economy. The effects of recession, unemployment, and inflation have awakened the entire nation to the consequences of unwise, uninformed actions in the marketplace, at the polls, and on the job.

6. The concept of a broadened, modern scope for courses dealing with consumer-economic awareness has not been universally embraced. All over the country educators can be found who have different ideas as to what should be taught in the courses dealing with consumer-economics. Consumer education is not a new subject in the classroom; it has for many years been presented to some students under the guise of home economics, family living, business or other vocationally oriented courses. Presently consumer-economic education is being defined on its own. Some school systems are responding in one of several ways: by covering the subject in existing courses, by organizing separate courses, by integrating consumer education into other courses, or by an interdisciplinary approach utilizing courses in various departments such as home economics, social studies, or business.

Chapter 3

PROCEDURES

The basic design of this study was a survey of students who had graduated from three types of high schools in Arizona at the end of the 1971-72 school year. Procedures were formulated to provide a sample from the population, reliable and valid instrumentation, replicable data collection techniques, and appropriate data analysis methods.

POPULATION

The population consisted of three high schools in Arizona. Three schools in Arizona were chosen after consultation with personnel from the Arizona State Department of Education as being representative of the basic sizes of schools and community areas within the state.

1. Urban, low income--Typical of such schools are those in Phoenix and Tucson where 44 percent of the state's population resides.

The school used in the study was South Mountain High School in the Phoenix Union High School District. This school had an enrollment of 2,800 students in grades 9-12 in the 1971-72 school year. The minority groups, primarily Spanish speaking and Black accounted for about 64.5 percent of the enrollment. The family income levels are very low, with 16 percent of the households earning an income of \$3,000 or less.⁴³ The drop-out rate of those entering the ninth grade until graduation was 18 percent in 1975-76.

2. Suburban, upper-middle income--Schools which are typical of this sector are in the suburban areas of Phoenix and Tucson where 44 percent of the state's population resides.

⁴³ Statement by Lloyd W. Colvin, Director of Research and Planning, Phoenix Union High School District during a personal interview on March 4, 1976.

The school used in this study was Scottsdale High School which is one of five high schools in the Scottsdale Unified School District No. 48. This school had an enrollment of 1,921 students in grades 9-12 in the 1971-72 school year. The upper-middle income group accounts for about 89 percent of the enrollment. The family income levels are above average. The drop-out rate of those entering the ninth grade until graduation was 5.9 percent in the 1975-76 school year.

3. Rural, lower to middle income--Arizona has many small communities of which Superior, Bisbee, Florence, Miami, and Globe are typical. Approximately 10 percent of the population of the state is in such areas.

The school used in this study was Superior High School in the Superior High School District. This school had an enrollment of 474 students in grades 9-12 in the 1971-72 school year. A minority group, primarily Spanish speaking, accounts for about 69 percent of the enrollment. The family incomes are from low middle to middle. The drop-out rate of those entering the ninth grade until graduation was about 4.5 percent in the 1975-76 school year.

The first procedural problem was to determine the appropriate elapsed time after graduation when graduates should be surveyed. It could have been argued that six months, one year, two years, three years, four years, five years, or ten years would have been appropriate. However, the period of four years was chosen to assist in accuracy of data for the following reasons:

1. For those who immediately enter a baccalaureate program, four years would be the normal graduation time. For those who undertook less than a baccalaureate education or who dropped out, four years would provide time for completion of a one or two year post-secondary program, either on a part-time or full-time basis.
2. Evidence exists that the occupational choice of the former student begins to crystalize by the time a person is twenty-two.
3. If a course was taught in the twelfth grade, a student probably could envision himself as an adult four years later and, therefore, the teaching-learning problems could be seen as real by the student.

INSTRUMENTATION

The instrument used in the study progressed through a developmental process which started with a search of the literature. The researcher read through textbooks on Consumer Economics and the literature in the professional journals. Also reviewed were the curriculum guides developed at Scottsdale High School and the guidelines of the Arizona State Department of Education for the mandated senior course in Economics.

The original draft of the instrument, which was part of the dissertation proposal, was sent to the researcher's doctoral Committee. Then, the revised draft was reviewed by the chairpersons of the English and Social Studies Departments at Scottsdale High School because of their involvement in concerns with Economic Education. The draft was also given an intensive review by the Supervisor of Business Education in the Phoenix Union High School District, Mr. George Dunn. In addition, the draft of the instrument was reviewed by research personnel in two local districts in Arizona. Following these reviews by professionals, the draft was given to four high school graduates as a means of testing its appropriateness. Finally, the instrument was reviewed by Eugene Dorr, Deputy Superintendent of Career and Vocational Education, State Department of Public Instruction, Arizona.

After an extensive review of the instrument was conducted by the persons listed in the preceding paragraph for face validity, a second draft of the instrument was produced and submitted to professional educators and students. The reviewers consisted of former students from Scottsdale High School, chairpersons of Home Economics and Social Studies

Departments in local schools, a director of research and planning in a metropolitan district, and business teachers in several districts in Arizona.

DATA COLLECTION

The initial procedure for securing the list of names of graduates and their addresses was to contact the school's administrators. In the rural school (Superior), the principal supplied a list of the graduates but addresses of the graduates were not available. The services of a parent, a high school student, two graduates, and a business woman were used to secure the addresses by using the local telephone directory and by calling friends or relatives of the graduates.

In the suburban high school (Scottsdale), a list of graduates and their former addresses were obtained from the secretary of the registrar. The telephone directory was used to determine if those addresses were the same as those submitted by the secretary. This posed somewhat of a problem because of the high mobility rate of the people within the community. With the help of high school graduates, addresses were updated for some who had moved within the area.

In the inner-city school (Phoenix, South Mountain), a list of graduates and their former addresses were obtained from the Director of System Research Division. Three sets of printed address labels were made available by the director. All graduates for the 1971-72 school year from Scottsdale High School, Phoenix South Mountain, and Superior High School were sent a first mailing on June 8, 1976. The mailing included a cover letter,

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a survey instrument, and an addressed, stamped-return envelope. (See Appendix A for samples of these materials). Records were kept of those letters that were returned by the post office for "improper address" or "address unknown." Graduates and teachers of the three schools researched helped secure proper addresses for some of those letters not deliverable. A reminder letter (Appendix B) was sent ten days after the first mailing to those graduates who had not returned the questionnaire and to the graduates for whom new addresses were secured. The number of new addresses located for graduates is indicated in Table 3.01.

TABLE 3.01
SIZE OF 1971-72 GRADUATING CLASS, NUMBER OF NEW ADDRESSES
FOUND, AND RESPONSE RETURNS

	Number in Graduating Class	Number of New Addresses Found	Response	%
1. Superior (Rural)	79	14	38	48
2. Phoenix, South Mountain (Inner City)	272	3	99	36
3. Scottsdale (Suburban)	425	29	164	39

Twenty days after the second mailing a third mailing was sent to those graduates who had not responded and to those for whom new addresses were located. This mailing consisted of another letter (Appendix C), a questionnaire, and an addressed, stamped envelope. The procedure used in the first mailing was used for the second mailing. Table 3.02 shows the number of letters returned for "improper address" or "address unknown"

for each mailing. For the second and third mailing, follow-up materials were not sent to students for whom the post office could not deliver the materials due to "Improper Address" or "Address Unknown" unless new addresses were located. For example, for the first mailing on June 8, the post office returned 45 of the letters sent to inner-school graduates and 100 of the letters sent to suburban school graduates. None of the letters sent to the rural school graduates were returned for "Improper Address" or "Address Unknown."

TABLE 3.02

MAILING RETURNED BY THE POST OFFICE FOR "IMPROPER
ADDRESS" OR "ADDRESS UNKNOWN" CLASSIFIED BY
TYPE OF SCHOOL

Mailing and Date	Rural	Inner-City	Suburban
June 8 Mailing	0	45	100
June 28 Mailing	0	13	34
July 17 Mailing	0	9	9

DATA TABULATION AND ANALYSIS

A 16-column accounting worksheet was used for the tabulation of the returned questionnaires. A hand-tab was used because the limited number of responses and hand-written comments raised questions about the usefulness of a key-punch operation. A research assistant read each questionnaire to a person acting as a "coder." The "coder" read back

the tallies, and the assistant marked with a red pencil those which were verified as being correctly recorded. In this way all responses were double-checked.

Chi-square statistics were computed for demographic tabulations to ascertain whether distribution of respondents by marital status, sex, employed student status, residence, and occupation of parents were significantly different at the 0.05 level. Furthermore, Chi-square statistics were computed to test the null hypotheses listed in Chapter 1. For example, the null hypothesis:

H1.1 The number of high school graduates who have employment experiences prior to graduation is not different from the number of high school graduates who do not have employment experiences prior to graduation from high school.

was tested by tabulating the number of respondents replying yes and no to each employment experience listed in the instrument, and then computing the chi-square with these observed values compared to expected values of equal numbers of yes and no responses. This computed chi-square was tested for significance at the 0.05 level.

SUMMARY OF PROCEDURES

After consultation with the Arizona Department of Education on the basis of representativeness, one high school from each of three categories--rural, inner-city, and suburban--was selected for this study. A questionnaire was formulated using standard procedures of validity for measuring variables of employment experience, financial transaction, and travel experiences during high school, and economic problems after graduation. High school graduates of four years were mailed the

opinionnaire. Returns were tabulated and data analyzed using chi-square statistics at the 0.05 level of significance, and the findings are presented in Chapter 4.

Chapter 4

FINDINGS

This chapter reports initially the characteristics of the respondents including current employment, present county and state of residence, marital status, and occupation of the parents. The chapter also indicates which economic experiences the graduates had while in high school.

NUMBER OF RESPONDENTS BY TYPE OF SCHOOL

The number of graduates reported by the three high schools was 776 as shown in Table 4.01. Of this number, 300 responded to the questionnaire, resulting in the response of 38.7 percent. Of the 300 returns, 10 were not usable because the individuals said, "No, thank you. I do not wish to respond." The percentage of response was far less than desired. However, this study indicated the problem of trying to follow up students when schools do not provide adequate follow-up records. The findings and conclusions must be viewed with caution because of this limited response. According to the chi-square measure of 4.62, the response rate for the rural school although greater than for either the inner-city or suburban school, was not significantly different from the inner-city and suburban schools.

TABLE 4.01
NUMBER OF GRADUATES RESPONDING AND NOT RESPONDING
CLASSIFIED BY TYPE OF HIGH SCHOOL
(N=776)

Response Category	Rural (N=79)		Inner-City (N=272)		Suburban (N=425)		Total (N=776)	
	N	%	N	%	N	%	N	%
Responding	38	48.1	98	36.0	164	38.6	300*	38.7
Not Responding	41	51.9	174	64.0	261	61.4	476	61.3
Total	79	100.0	272	100.0	425	100.0	776	100.0
Chi-square = 4.62 DF = 2 P > 0.05								

*Of the 300 returns, 10 were classified as not usable since they contained insufficient data.

CHARACTERISTICS OF THE RESPONDENTS

The respondents were classified by the following demographic characteristics: Sex, marital status four years after graduation, current employment, present county and state of residence, and occupations of parents.

Sex

In Table 4.02, the chi-square measure of 1.58, which was not significant at the 0.05 level, indicates that the percentages of male and female respondents in the three types of schools were not significantly different from that distribution of 42.4 percent male and 57.6 percent female in the three types of schools.

TABLE 4.02
DISTRIBUTION OF RESPONDENTS BY SEX AND TYPE OF SCHOOL
(N=290)

Sex	Rural (N=38)		Inner-City (N=93)		Suburban (N=159)		Total (N=290)	
	N	%	N	%	N	%	N	%
Male	15	39.5	44	47.3	64	40.3	123	42.4
Female	23	60.5	49	53.7	95	59.7	167	57.6
Total	38	100.0	93	100.0	159	100.0	290	100.0
Chi-square = 1.58 DF = 2 P > 0.05								

Marital Status

Inspection of Table 4.03 reveals the respondents' marital status four years after graduation. Of the 290 responses which were usable, 68.6 percent were unmarried and 31.4 percent were married. The chi-square of 11.09 was significant at the 0.05 level, indicating that the distribution of respondents was significantly different when classified by type of school. Inspection of Table 4.03 shows that married and unmarried respondents were about equally distributed in the rural schools, but there were more unmarried than married respondents in the inner-city and urban schools.

TABLE 4.03
MARITAL STATUS OF RESPONDENTS FOUR YEARS AFTER GRADUATION
CLASSIFIED BY TYPE OF SCHOOL
(N=290)

Marital Status	Rural (N=38)		Inner-City (N=93)		Suburban (N=159)		Total (N=290)	
	N	%	N	%	N	%	N	%
Unmarried	18	4.74	62	66.7	119	74.8	199	68.6
Married	20	52.6	31	33.3	40	25.2	91	31.4
Total	38	100.0	93	100.0	159	100.0	290	100.0
Chi-square = 11.09 DF = 2 P < 0.05								

Current Employment

Each respondent indicated that he/she was either employed or was a student four years after graduation.

Table 4.04 illustrates the employment and student status of the unmarried respondents. The chi-square of 3.91, which was not significant at the 0.05 level, indicates that the distribution of respondents who were employed or were students did not differ significantly from the sample where 78.9 percent were employed and 21.1 percent were students.

TABLE 4.04
EMPLOYMENT AND STUDENT STATUS OF UNMARRIEDS
CLASSIFIED BY TYPE OF SCHOOL
(N=199)

Employment Status	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Total (N=199)	
	N	%	N	%	N	%	N	%
Employed	11	61.1	51	82.3	95	79.8	157	78.9
Student	7	38.9	11	17.7	24	20.2	42	21.1
Total	18	100.0	62	100.0	119	100.0	199	100.0
Chi-square = 3.91 DF = 2 P > 0.05								

Place of Current Residence

Graduates were asked where they resided. As Table 4.05 reveals, the mobility within the State of Arizona was low because 64.8 percent lived in the same county in which they attended high school and 28.1 percent lived in another county within the state. The chi-square of 2.28 shows that this distribution was not different regardless of type of school.

TABLE 4.05

PRESENT RESIDENCE OF UNMARRIED GRADUATES FOUR YEARS AFTER
GRADUATION CLASSIFIED BY TYPE OF HIGH SCHOOL
(N=199)

Present Residence	Rural (N=18)		Inner City (N=62)		Suburban (N=119)		Total (N=199)	
	N	%	N	%	N	%	N	%
Same County	10	55.6	37	59.7	82	68.9	129	64.8
Other County	6	33.3	22	35.3	28	23.5	56	28.1
Other State or Country ^a	2	11.1	3	5.0	9	7.6	14	7.1
Total	18	100.0	62	100.0	119	100.0	199	100.0

Chi-square = 2.28

DF = 2

P > 0.05

^aThe number of graduates in other state or country were combined because the number is negligible.

Occupation of Parents

One of the factors for classifying respondents was that of the occupation of the parent or guardian. It was thought that certain economic experiences might have been obtained by the young person because of parental occupation. As Table 4.06 shows, the chi-square of 55.67 was significant at the 0.05 level, an indication that the distribution of parents' occupations was irregularly distributed in the other category of occupations for inner-city and suburban parents.

TABLE 4.06
OCCUPATION OF PARENTS OF UNMARRIED RESPONDENTS
CLASSIFIED BY TYPE OF HIGH SCHOOL
(N=199)

Occupation	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Total (N=199)	
	N	%	N	%	N	%	N	%
1. Business/ Marketing	2	11.1	11	17.7	31	16.1	44	22.1
2. Transportation/ Mechanic/Fac- tory/Mining	13	72.2	11	17.7	6	5.0	30	15.1
3. Other	3	16.7	40	64.6	82	68.9	125	62.8
Total	18	100.0	62	100.0	119	100.0	199	100.0
Chi-square = 55.67 DF = 4 P < 0.05								

PRIOR ECONOMIC EXPERIENCES

A basis for the study was that the nature of the economic experiences the graduates had had while in high school could be used as a base upon which learning activities could be devised. The learning experiences were classified as employment experience, financial transactions, and travel experience.

Economic Experiences

Employment experience. Table 4.07A shows the employment that graduates had while in high school. Inspection of the table reveals that a third of the students worked irregularly, i.e., up to 300 hours a year.

More than half worked regularly, meaning 10-20 hours a week or approximately 1000 hours per year. Only one out of five (19.3%) were employed as part of a high school credit program.

Employment experiences of unmarried respondents while in high school were then tested against the following null hypothesis:

H1.1 The number of high school graduates who had employment experiences prior to graduation is not different from the number of high school graduates who did not have employment experience prior to graduation.

As shown in Table 4.07A, the chi-square measures were 11.94 for Item 1, 19.68 for Item 3, and 70.72 for Item 4. These were significant at the 0.05 level. Consequently, the percentages of respondents that replied no to those items were significantly greater than the percentages of respondents that replied yes. For this reason Null Hypothesis H1.1 was rejected because significantly more respondents had employment experiences before high school graduation than respondents who had no employment experience before high school graduation.

Financial transactions. Respondents were asked what financial transactions they had made before high school graduation. As Table 4.07B shows, 64.3 percent did not have a checking account while in high school. Likewise, a large majority, 73.6 percent had not used a credit card, and 80.5 percent had not owned stock. More than two-thirds (69.4%) did not have a regular allowance from their family, and 59.1 percent did not keep a budget and a record of their expenditures. On the other hand, 88.9 percent had cashed a check, 84.3 percent had had a savings account, and 53.8 percent had owned a vehicle and taken care of expenses for it.

As shown in Table 4.07B, percentages of respondents that made financial transactions before high school graduation was significantly

TABLE 4.07A
ECONOMIC EXPERIENCES OF UNMARRIED GRADUATES WHILE IN HIGH SCHOOL--PART A, EMPLOYMENT
(N=199)

Type of Experience	Respondents ^a	No Response	Yes	%	No	%	Chi Sq.
<u>1.0^b Employment</u>							
1.1 Worked irregularly (5-10 hours a week up to 300 hours total)	185	14	69	37.3	116	62.7	11.94*
1.2 Worked quite regularly (10-20 hours a week, up to 1,000 hours total)	194	5	108	55.7	86	44.3	2.50
1.3 Worked part-time all the time while in high school	189	10	64	33.9	125	66.1	19.68*
1.4 Worked part-time in some program for high school credit	187	12	36	19.3	151	80.8	70.72*

^a Some students did not check all items.

^b The numbering of the items corresponds to the numbering of the instrument.
*P 0.05

TABLE 4.07B
ECONOMIC EXPERIENCES OF UNMARRIED GRADUATES WHILE IN HIGH SCHOOL--PART B, FINANCIAL TRANSACTIONS
(N=199)

Type of Experience	Respondents ^a	No Response	Yes	%	No	%	Chi Sq.
<u>2.0^b Financial Transactions</u>							
2.1 Had a checking account	196	3	70	35.7	126	64.3	16.00*
2.2 Had a savings account	198	1	167	84.3	31	15.7	93.42*
2.3 Used a credit card	197	2	52	26.4	145	73.6	43.90*
2.4 Owned a car/cycle and took care of expenses	197	2	106	53.8	91	46.2	1.14
2.5 Owned stock	169	30	33	19.5	136	80.5	62.78*
2.6 Kept a budget and record of expenses	198	1	81	40.9	117	59.1	6.54*
2.7 Had a regular allowance from my family	196	3	60	30.6	136	69.4	29.46*
2.8 Cashed a check	189	10	168	88.9	21	11.1	114.34*

^aSome students did not check all items.

^bThe numbering of the items corresponds to the numbering of the instrument.

*P < 0.05

greater than the percentages of respondents that made no financial transactions before high school graduation on Items 2.1, 2.2, 2.3, 2.5, 2.6, 2.7, and 2.8 as shown by chi-square measures 16.00, 93.42, 43.90, 62.78, 6.54, 29.46 and 114.34 respectively. Therefore, the following null hypothesis was rejected:

- H1.2 The number of high school graduates who have formal financial transactions prior to graduation is not different from the number of high school graduates who do not have formal financial transactions prior to graduation.

Travel experiences. Only 14.4 percent of the respondents had traveled to a country other than Mexico. On the other hand, 69.2 percent had traveled to at least three other states. This travel may have been a result of vacation trips to adjacent states such as California, New Mexico, and Nevada. The travel to other states as reported may also have been a result of the fact that Arizona is an in-migration state, and respondents may have lived with their families in several states prior to moving to Arizona. As Table 4.07C demonstrates, the following null hypothesis was rejected:

- H1.3. The number of high school graduates who had economically meaningful travel experiences prior to graduation is not different from the number of high school graduates who do not have economically meaningful travel experiences prior to graduation.

The reason for rejection is the significant chi-square measures of 98.16 for Item 3.1 and 29.18 for Item 3.2 recorded in Table 4.07C.

Prior Economic Experiences Classified By Type of School

Prior economic experiences classified as employment experience, financial transactions, and travel were cross-classified by type

TABLE 4.07C
ECONOMIC EXPERIENCES OF UNMARRIED GRADUATES WHILE IN
HIGH SCHOOL--PART C, TRAVEL
(N=199)

Type of Experience	Respondents ^a	No Response	Yes	%	No	%	Chi-Sq.
3.0^b Travel							
3.1 Traveled to at least one country other than Mexico	194	5	28	14.4	166	85.6	98.16*
3.2 Traveled to at least three states	198	1	137	69.2	61	30.8	29.18*

^aSome students did not check all items.

^bThe numbering of the items correspond to the numbering of the instrument.

*p < 0.05

of school in order to ascertain whether experiences were influenced by having attended rural, inner-city, or suburban schools.

Employment experience. Employment was defined as paid experience outside of the home. Inspection of Table 4.08A shows that the percentage of respondents who worked irregularly was approximately the same for all three schools. On the other hand, a major difference showed up regarding the number of students who worked regularly; the percentage of students in the inner-city school was 62.9 and was 53.8 in the suburban school in contrast to 24.8 for the rural school. This difference shows up in the chi-square of 6.96 which indicates a significant difference. It is not surprising that more than half of the respondents from a relatively affluent suburban high school worked regularly. One reason may be that 58.8 percent owned a car or cycle (See item 2.4 on Table 4.08B). None of the rural school students worked part-time for high school credit probably because such schools often do not offer such programs. The chi-square measures in Table 4.08A shows that the following null hypothesis was rejected:

H2.1 The employment experiences of prospective high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

Financial transactions. Inspection of the data in Table 4.08B demonstrates that respondents in the suburban high school had a significantly greater number of economic experiences in financial matters such as maintaining a savings account, using a credit card, owning a car or cycle, and owning stock.

TABLE 4.08A

ECONOMIC EXPERIENCES OF UNMARRIED GRADUATES WHILE IN HIGH SCHOOL BY
TYPE OF SCHOOL ATTENDED--PART A, EMPLOYMENT
(N=199)

Type of Experience	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Chi sq.
	N	%	N	%	N	%	
<u>1.0^a Employment</u>							
1.1 Worked irregularly (5-10 hours a week, up to 300 hours total)	6	33.3	24	38.7	39	32.8	0.65
1.2 Worked pretty regularly (10-20 hours a week, up to 1,000 hours total)	5	27.8	39	62.9	64	53.8	6.96*
1.3 Worked part-time all the time while in high school	3	16.7	20	32.3	41	34.5	2.27
1.4 Worked part-time in some program for high school credit	0	0	11	17.7	25	21.0	4.68

^aThe numbering of the items corresponds to the numbering of the instrument.

*p < 0.05

TABLE 4.08B

ECONOMIC EXPERIENCES OF UNMARRIED GRADUATES WHILE IN HIGH SCHOOL BY TYPE OF
SCHOOL ATTENDED--PART B, FINANCIAL TRANSACTIONS
(N=199)

Type of Experience	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Chi sq.
	N	%	N	%	N	%	
<u>2.0^a Financial Transactions</u>							
2.1 Had a checking account	3	16.7	19	30.6	48	40.3	4.67
2.2 Had a savings account	12	66.7	48	77.4	107	89.9	9.12*
2.3 Used a credit card	3	16.7	8	12.9	41	34.5	10.76*
2.4 Owned a car/cycle and took care of expenses	3	16.7	33	53.2	70	58.8	11.16*
2.5 Owned stock	0	0	5	8.1	28	23.5	10.79*
2.6 Kept a budget and record of expenses	4	22.2	25	40.3	52	43.7	3.00
2.7 Had a regular allowance	5	27.8	18	29.0	37	31.1	0.14
2.8 Cashed a check	15	83.3	53	85.5	100	84.0	0.11

^aThe numbering of the items corresponds to the numbering of the instrument.

*p < 0.05

These differences are supported by the chi-square measures.

The chi-square measures in Table 4.08B results in the rejection of the following null hypothesis:

- H2.2. The formal financial transactions of prospective high school graduates do not differ significantly when classified by type of high school, namely: suburban, inner-city, and rural.

Travel. Inspection of Table 4.08C shows that only 33.4 percent of the respondents from rural schools traveled to at least three other states compared to 62.9 percent for the inner-city and 77.3 percent for the suburban schools. It could not be determined from the responses whether these differences are attributable to vacation type of travel or whether they had migrated from state to state with their families.

The chi-square measures in Table 4.08C shows that the following null hypothesis was rejected:

- H2.3. The economically meaningful travel experiences of prospective high school graduates do not differ when classified by type of high school.

ECONOMIC PROBLEMS ENCOUNTERED AFTER GRADUATION

Extent of Economic Problems

Tables 4.09A, 4.09B, and 4.09C contain a list of economic situations which the respondents could have encountered within six months after graduation. They are classified as financial, values and life style, and buying and professional services. Respondents were asked to indicate whether they had encountered such a situation and the degree to which the situation caused them difficulty. The responses for the columns Yes, A Problem, and Yes, A Little Problem were combined to

TABLE 4.08C

ECONOMIC EXPERIENCES OF UNMARRIED GRADUATES WHILE IN HIGH SCHOOL
BY TYPE OF SCHOOL ATTENDED--PART C, TRAVEL

Type of Experience	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Chi-sq.
	N	%	N	%	N	%	
<u>3.0^a Travel</u>							
3.1 Traveled to at least one country other than Mexico	3	16.7	4	6.5	21	17.6	4.34
3.2 Traveled to at least three states	6	33.4	39	62.9	92	77.3	15.62*

^aThe numbering of the items corresponds to the numbering of the instrument.

* $p < 0.05$

compute the chi-square measures. These columns were combined because the number of responses in each category was considered too low for the computation of the chi-square measures.

Financial. Table 4.09A contains data regarding those economic situations which primarily would involve making a financial decision. An example of such a situation would be to get a credit card or borrow money. Inspection of the table reveals that some financial situations were seldom encountered by the majority of respondents. For example, 60.8 percent did not get a credit card, 54.3 percent did not borrow money, 87.4 percent did not use unemployment insurance, 92.0 percent did not use workmen's compensation, and 55.8 percent did not borrow money from their family.

Observation of chi-square measures in Table 4.09A reveals that the financial situations described in Items 1, 2, 3, 7, 8, 10-17, and 19 were not problems or difficulties, because the chi-square measures were significant at the 0.05 level and the majority of respondents replied either No, No Response, or Yes, No Hassle. For this reason the following null hypothesis was rejected:

H3.1. The number of unmarried high school graduates who encounter difficulties in financial situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in financial situations within six months after graduation.

Although the rejection of the null hypothesis indicates that respondents do not generally have difficulties with financial decisions, those items where the chi-square measures were not significant suggest

TABLE 4.09A

TABLE 4.09A

ECONOMIC PROBLEMS ENCOUNTERED BY UNMARRIEDS SIX MONTHS AFTER GRADUATION--
PART A, FINANCIAL TRANSACTIONS
(N=199)

Economic Situation	No ^a		No Response ^a		Yes, No Hassle ^a		Yes, A Problem ^b		Yes, A Little Problem ^b		Chi sq.
	No.	%	No.	%	No.	%	No.	%	No.	%	
1. Get a credit card	121	60.8	1	0.5	50	25.1	11	5.5	16	8.0	105.65*
2. Start a bank checking account	64	32.2	3	1.5	124	62.3	1	0.5	7	3.5	168.29*
3. Start a bank savings account	58	29.1	7	3.5	126	63.3	2	1.0	6	3.0	168.29*
7. Borrow Money	108	54.3	1	0.5	48	24.1	20	10.1	22	11.1	66.46*
8. Get insurance for a vehicle	93	46.7	0	0.0	70	35.2	14	7.0	22	11.1	81.05*
10. Prepare income tax return	53	26.6	1	0.5	82	41.2	10	5.0	53	26.6	26.78*
11. Figure payroll earnings/ deductions	93	46.7	3	1.5	72	36.2	5	2.5	26	13.1	94.32*
12. Get a social security card	93	46.7	22	11.1	83	41.7	0	0.0	1	0.5	195.02*
13. Use unemployment insurance	174	87.4	3	1.5	16	8.0	5	2.5	1	0.5	175.22*

TABLE 4.09A - (Continued)

Economic Situation	No ^a		No Response ^a		Yes, No Hassle ^a		Yes, A Problem ^b		Yes, A Little Problem ^b		Chi sq.
	No.	%	No.	%	No.	%	No.	%	No.	%	
14. Use workmen's compensation	183	92.0	3	1.5	8	4.0	1	0.5	4	2.0	179.50*
15. Borrow money from family	111	55.8	2	1.0	64	32.2	8	4.0	14	7.0	120.73*
16. Make out a budget	94	47.2	1	0.5	68	34.2	13	6.5	23	11.6	81.05*
17. Keep financial records of expenses	80	40.2	2	1.0	76	38.2	12	6.0	29	14.6	68.79*
19. Reconcile a checkbook with bank statement	59	29.7	6	3.0	88	44.2	13	6.5	33	16.6	57.53*
35. Make my money stretch from one pay day to another	22	11.1	2	1.0	72	36.2	35	17.6	68	34.2	0.25

^aCombined for computation of Chi-square^bCombined for computation of Chi-square

*p < 0.05

some uncertainty in financial decisions particularly regarding making money stretch from payday to payday (Item 35).

Values and life-style. The economic situations identified in Table 4.09B are those in which an individual had to make a decision regarding the values he/she placed on his/her choice and how it might affect his/her economic life style. An example of such a situation would be that of finding a place to live. Inspection of the table reveals that some financial and life-style situations were seldom encountered by a majority of the respondents; i.e., 57.3 percent did not get a telephone for housing, 65.8 percent did not sign a lease, and 82.4 percent did not break a lease.

With the exception of Item 33, the majority of respondents replied either No, No Response, or Yes, No Hassle to items indicating values and life-style difficulties, as shown in Table 4.09B. Because the chi-square measures for Items 4, 5, 9, 18, 28, 29, and 34 were significant at the 0.05 level, the following null hypothesis was rejected:

H3.2. The number of unmarried high school graduates who encounter difficulties in values and life style situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in values and life style situations within six months after graduation.

Because the chi-square measure for Item 33, (decide how to continue my education) was not significant, respondents were considered undecided with regard to this letter value and life style situation.

Buying and professional services. Table 4.09C contains data regarding those economic situations which involve decisions on what, when,

TABLE 4.09B

ECONOMIC PROBLEMS ENCOUNTERED BY UNMARRIEDS SIX MONTHS AFTER GRADUATION--
 PART B, VALUES AND LIFE STYLE
 (N=199)

Economic Situation	No ^a		No Response ^a		Yes, No Hassle ^a		Yes, A Problem ^b		Yes, A Little Problem ^b		Chi sq.
	No.	%	No.	%	No.	%	No.	%	No.	%	
4. Find a place to live	66	33.2	2	1.0	76	38.2	11	5.5	44	22.1	39.80*
5. Make a choice of roommates	89	44.7	1	0.5	79	39.7	8	4.0	22	11.1	97.09*
9. Get a telephone for housing	114	57.3	8	4.0	58	29.2	2	1.0	17	8.5	130.26*
18. Know how to find a job	31	15.6	6	3.0	94	47.2	30	15.1	39	19.6	19.94*
28. Sign a lease	131	65.8	4	2.0	46	23.1	5	2.5	13	6.5	133.51*
29. Break a lease	164	82.4	2	1.0	16	8.0	5	2.5	12	6.0	136.81*
33. Decide how to continue my education	28	14.1	2	1.0	75	37.7	43	21.6	51	25.6	0.61
34. Keep in touch with family and relatives	12	6.0	0	0.0	158	79.4	4	2.0	25	12.6	99.90*

^aCombined for computation of Chi-square^bCombined for computation of Chi-square

*p < 0.05

and where to buy goods or services. An example is that of comparing prices, quality, and services offered by stores and professionals.

Inspection of the table reveals that some of the buying and professional services were not encountered by a majority of the respondents; i.e., buying on the installment plan (61.3%), getting the services of an attorney (83.4%), getting emergency medical services (75.4%), and signing a service agreement for TV or other appliance (79.9%).

As shown in Table 4.09C, chi-square measures for the entire group of thirteen items involving buying and professional services were significant at the 0.05 level. Consequently, the following null hypothesis was rejected:

H3.3. The number of unmarried high school graduates who encounter difficulties in buying and professional services situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in buying and professional services situations within six months after graduation.

Inspection of the percentages in Table 4.09C shows further that the majority of respondents replied No, No Response, or Yes, No Hassle, indicating that respondents generally do not have difficulties in decisions regarding buying and professional services.

Problems Classified by Type of School Attended

A list of problems which were shown in Tables 4.09A, 4.09B, and 4.09C are restated in Tables 4.10A, 4.10B and 4.10C but are classified by the type of school which the respondent attended. The data in these tables reflect those economic situations which the respondents rejected as being either a major problem or a problem of lesser difficulty.

TABLE 4.09C

ECONOMIC PROBLEMS ENCOUNTERED BY UNMARRIEDS SIX MONTHS AFTER GRADUATION --
PART C, BUYING AND PROFESSIONAL SERVICES
(N=199)

Economic Situation	No. ^a		Response ^a		Yes, No Hassle ^a		Yes, A Problem		Yes, a Little Problem ^b		Chi sq.
	No.	%	No.	%	No.	%	No.	%	No.	%	
6. Buy a car or cycle	76	38.2	8	4.0	69	34.7	15	7.5	32	16.1	55.40*
20. Compare prices, quality, and services offered at stores	23	11.6	3	1.5	125	62.8	4	2.0	44	22.1	53.31*
21. Buy on installment plan	122	61.3	0	0.0	57	28.6	3	1.5	17	8.5	127.04*
22. Obtain doctor's services	44	22.1	3	1.5	124	62.3	2	1.0	26	13.1	102.76*
23. Obtain dentist's services	54	27.1	3	1.5	125	62.8	5	2.5	12	6.0	136.81*
24. Get services of an attorney	166	83.4	2	1.0	22	11.1	4	2.0	5	2.5	164.63*
25. Get emergency medical services	150	75.4	1	0.5	38	19.1	4	2.0	6	3.0	161.01*
26. Make travel reservations	99	49.8	1	0.5	86	43.2	1	0.5	12	6.0	150.40*
27. Obtain an airlines or bus ticket	71	35.7	13	6.5	110	55.3	1	0.5	4	2.0	179.50*

TABLE 4.09C - (Continued)

Economic Situation	No ^a		No Response ^a		Yes, No Hassle ^a		Yes, A Problem ^b		Yes, A Little Problem ^b		Chi sq.
	No.	%	No.	%	No.	%	No.	%	No.	%	
30. Sign a service agreement for TV or other appliance	159	79.9	4	2.0	31	15.6	1	0.5	4	2.0	179.50*
31. Read labels for food and other products	27	13.6	6	3.0	149	74.9	0	0.0	17	8.5	136.81*
32. Decide when to use the services of dry cleaners	58	29.2	6	3.0	120	60.3	4	2.0	12	6.0	140.15*
36. Decide whether to buy on credit or pay cash	65	23.7	16	8.0	71	35.7	11	5.5	36	18.1	55.40*

^aCombined for computation of Chi-square^bCombined for computation of Chi-square

*p < 0.05

Some situations contain substantive proportions of students who reported that a problem had been encountered. An example is that of knowing how to find a job. Inspection of the data has implications for curriculum development, instruction, selection of learning activities, and acquisition of instructional materials. Teachers and administrators in each type of school might well use such data to determine the adequacy of instruction in courses dealing with consumer economics.

Financial. Table 4.10A contains data regarding the financial difficulties that unmarried graduates faced within six months after graduation. Inspection of the table shows that chi-square measures for Items 1, 8-11, 15-17, 19, and 35 were not significant at the 0.05 level. Chi-square measures for Items 2, 3, and 12-14 could not be computed because the number of responses were negligibly low for the three types of schools. Only the chi-square for Item 7 was significant. Therefore, the evidence supports the acceptance of the following null hypothesis:

H4.4. The financial difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city and rural.

Accordingly, the respondents from the three types of school--rural, inner-city, and suburban--could not be considered significantly different in the frequency of financial difficulties encountered six months after graduation from high school.

However, the one item, borrowing money, was considered more of a problem by respondents from the rural and inner-city schools with 33.3 percent and 33.9 percent, respectively, than by respondents from the suburban school with 12.6 percent.

TABLE 4.10A

ECONOMIC PROBLEMS ENCOUNTERED BY UNMARRIEDS SIX MONTHS AFTER GRADUATION BY
TYPE OF SCHOOL ATTENDED--PART A, FINANCIAL DECISIONS
(N=199)

Problem	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Total (N=199)		Chi-sq.
	No.	%	No.	%	No.	%	No.	%	
1. Get a credit card	0	0.0	7	11.3	20	16.8	27	13.6	1.34
2. Start a bank checking account	2	11.1	2	3.2	4	3.4	8	4.0	0 ^a
3. Start a bank savings account	3	16.7	2	3.2	3	2.5	8	4.0	0
7. Borrow money	6	33.3	21	33.9	15	12.6	42	21.1	12.84*
8. Get insurance for a vehicle	2	11.1	11	17.7	23	19.3	36	18.1	0.71
10. Prepare income tax return	3	16.7	26	41.9	34	28.6	63	31.7	5.43
11. Figure payroll earnings and deductions	2	11.1	15	24.2	14	11.8	31	15.6	5.08
12. Get a social security card	0	0.0	0	0.0	1	.8	1	.5	0
13. Use unemployment insurance	1	5.6	2	3.2	3	2.5	6	3.0	0

TABLE 4.10A - (Continued)

Problem	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Total (N=199)		Chi-sq.
	No.	%	No.	%	No.	%	No.	%	
14. Use Workmen's Compensation	0	0.0	2	3.2	3	2.5	5	2.5	0
15. Borrow money from family	2	11.1	11	17.7	9	7.6	22	11.1	5.77
16. Make out a budget	6	33.3	12	19.4	18	15.1	36	18.1	3.11
17. Keep financial records of expenses	7	38.9	14	22.6	20	16.8	41	20.6	4.88
19. Reconcile a checkbook with bank statement	6	33.3	17	27.4	23	19.3	46	23.1	2.66
35. Make my money stretch from one pay day to another	11	61.1	38	61.3	54	45.4	103	51.8	4.83

^aNumber of responses too small for computation of chi-square measure.

* $p < 0.05$

Note: Numbering of items corresponds to the numbering of the instrument.

Values and life-style. Table 4.10B shows the values and life-style difficulties that unmarried graduates faced within six months after graduation. Respondents from rural, inner-city, and suburban schools did not respond significantly different to items of values and life-style as shown by the chi-square measures recorded in Table 4.10B which were not significant for any of the eight items. Therefore, the following null hypothesis could not be rejected:

H4.2. The values and life style difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

Buying and professional services. Table 4.10C demonstrates the buying and professional services difficulties that unmarried graduates faced within six months after graduation. Observation of Table 4.10C shows that chi-square measures were not significant at the 0.05 level for Items 20, 22-27, and 30-32. Because chi-square measures for ten out of thirteen items were not significant, the following null hypothesis could not be rejected:

H4.3. The buying and professional services difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

For those items where chi-square measures were significant, rural and inner-city respondents had more difficulties than suburban respondents in buying a car or cycle (22.2%, rural; 35.5%, inner-city; and 17.6%, suburban), buying on the installment plan (16.7%, rural; 17.7%, inner-city; and 5.0%, suburban), and deciding whether to buy on credit or pay cash (22.2%, rural, 35.5%, inner-city; and 17.6%, suburban).

TABLE 4.10B

ECONOMIC PROBLEMS ENCOUNTERED BY UNMARRIEDS SIX MONTHS AFTER GRADUATION BY
TYPE OF SCHOOL ATTENDED--PART B, VALUES AND LIFE-STYLE DECISIONS
(N=199)

Problem	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Total (N=199)		Chi sq.
	No.	%	No.	%	No.	%	No.	%	
4. Find a place to live	6	33.3	20	32.5	29	24.4	55	27.6	1.59
5. Make a choice of roommates	3	16.7	12	19.4	15	12.6	30	15.1	1.55
9. Get a telephone for housing	3	16.7	5	8.1	11	9.2	19	9.5	1.22
18. Know how to find a job	10	55.6	23	37.1	36	30.3	69	34.7	4.66
28. Sign a lease	1	5.6	10	16.1	7	5.9	18	9.0	5.49
29. Break a lease	1	5.6	8	13.1	8	6.7	17	8.5	2.22
33. Decide how to continue my education	7	38.9	29	47.5	58	48.7	94	47.2	0.62
34. Keep in touch with family and relatives	2	11.1	7	11.3	20	16.8	39	19.6	4.12

Note: Numbering of items corresponds to the numbering of instrument.

TABLE 4.10C

ECONOMIC PROBLEMS ENCOUNTERED BY UNMARRIEDS SIX MONTHS AFTER GRADUATION BY TYPE OF SCHOOL ATTENDED--PART C, BUYING AND PROFESSIONAL SERVICES DECISIONS
(N=199)

Problem	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Total (N=199)		Chi sq.
	No.	%	No.	%	No.	%	No.	%	
6. Buy a car or cycle	4	22.2	22	35.5	21	17.6	47	23.6	7.21*
20. Compare prices, quality and services offered at stores	4	22.2	16	25.8	28	23.5	48	24.1	0.16
21. Buy on installment plan	3	16.7	11	17.7	6	5.0	20	10.1	8.23*
22. Obtain doctor's services	4	22.2	11	17.7	13	10.9	28	14.1	2.66
23. Obtain dentist's services	3	16.7	6	9.7	8	6.7	17	8.5	2.12
24. Get services of an attorney	1	5.6	4	6.5	4	3.4	29	14.6	0 ^a
25. Get emergency medical services	3	16.7	3	4.8	4	3.4	10	5.0	0
26. Make travel reservations	2	11.1	4	6.5	7	5.9	13	6.5	0
27. Obtain an airlines or bus ticket	0	0.0	3	4.8	2	1.7	5	2.5	0

TABLE 4.10C - (Continued)

Problem	Rural (N=18)		Inner-City (N=62)		Suburban (N=119)		Total (N=199)		Chi-sq.
	No.	%	No.	%	No.	%	No.	%	
30. Sign a service agreement for TV or other appliance	0	0.0	2	3.2	3	2.5	5	2.5	0
31. Read labels for food and other products	0	0.0	10	16.1	7	5.9	17	8.5	5.64
32. Decide when to use the services of dry cleaners and laundries	1	5.6	7	11.3	8	6.7	16	8.0	1.32
36. Decide whether to buy on credit or pay cash	4	22.2	22	35.5	21	17.6	47	23.6	7.21*

^aNumber of responses too small for computation of Chi-square measure

*p < 0.05

Note: Numbering of items corresponds to the numbering of instrument.

CHAPTER 5

SUMMARY OF THE STUDY, CONCLUSIONS, AND RECOMMENDATIONS

This chapter includes a summary of the study including the problem, expected outcomes, assumptions, limitations, procedures, and hypotheses. The major findings follow as well as the conclusions and recommendations.

SUMMARY OF THE STUDY

The Problem

The problem of this study was to determine the economic problems which high school graduates, who were unmarried four years after graduation, had faced six months after graduation and to determine the degree of difficulty of those problems. The broad research questions were:

1. What are the economic experiences of high school graduates prior to graduation?
2. Are the economic experiences of prospective high school graduates related to the type of high school: rural, inner-city, and suburban?
3. What are the economic problems encountered within the first six months after high school by unmarried graduates four years after high school graduation?
4. Are the economic problems related to the type of high school from which graduated: rural, inner-city, suburban?

Outcomes

It was expected that:

1. this study would help educators devise courses in economics and consumer education based on problem areas which are relevant to the student's prior experiences and future needs.
2. this study in its design and instrumentation would be a pilot which could be used as a research procedure in other states.

Assumptions

The assumptions of this study were:

1. That descriptions by the respondents of their economic experiences were accurate with regard to their personal recollections although they may be accompanied by a memory bias.
2. That schools selected were representative of suburban, inner-city, and rural schools in Arizona as described by the State Department of Education.
3. That former students and state and local administrators were an appropriate jury to evaluate a questionnaire to which the sample responded.

Limitations

In this study there were a number of limitations, including the following: The findings were limited to unmarried graduates of rural, inner-city, and suburban Arizona high schools and are not generalizable to all schools in Arizona or to those in other states. The response rate was only 38.7 percent; therefore, the findings must be interpreted accordingly. No attempt was made to determine whether or not courses in various high school departments were more significant in developing consumer-economic competence. The effectiveness of courses being taught was not a determiner nor were the moral, political, and religious values of students used as criteria.

Procedures

Three high schools were selected to represent rural, inner-city, and suburban high schools in Arizona. The suburban, upper-middle class school chosen was Scottsdale High School. The number in the graduating class in 1971-72 was 425--the return was 164 (39 percent); the inner-city school chosen was South Mountain High School in Phoenix, with a graduating class of 272 and the response was 98 (36 percent); representing the small, rural school was Superior High School with a graduating class of 79 and the returns were 38 (48 percent). A list of graduates was obtained through the cooperation of the three administrators of the three high schools. A problem experienced by the researcher in the study was that high schools had insufficient data including addresses on former students.

The instrument used in this study was a questionnaire which was sent to high school graduates. It was developed from curriculum guides, textbooks in consumer education and literature in professional journals. The initial draft of the instrument was reviewed by the Advisory Committee, by high school departmental chairpersons in English and social studies, by a city supervisor in Business Education, by research personnel in two high school districts, and by the State Superintendent of Career and Vocational Education. The instrument was pilot tested for face validity with students, former students, and educators from several school districts. Questionnaires returned were tabulated by hand. Chi-square statistics were computed for demographic tabulations and to test the null hypotheses listed in Chapter 1.

Research Questions

The research questions were as follows:

- Question 1: What are the economic experiences of high school graduates prior to graduation?
- Question 2: Are the economic experiences of high school graduates related to type of high school: suburban, inner-city and rural?
- Question 3: What are the economic problems encountered within the first six months after high school by unmarried graduates four years after high school graduation?
- Question 4: Are the economic problems related to the type of high school from which graduated, namely: suburban, inner-city, and rural?

Hypotheses

The null hypotheses of this study which were rejected were:

- H1.1. The number of high school graduates who have employment experiences prior to graduation is not significantly different from the number of high school graduates who do not have employment experiences prior to graduation.
- H1.2. The number of high school graduates who have formal financial transactions prior to graduation is not significantly different from the number of high school graduates who do not have formal financial transactions prior to graduation.
- H1.3. The number of high school graduates who have economically meaningful travel experiences prior to graduation is not significantly different from the number of high school graduates who do not have economically meaningful travel experiences prior to graduation.
- H2.1. The employment experiences of high school graduates do not differ significantly when classified by type of high school, namely: rural, inner-city, and suburban.

- H2.2. The formal financial transactions of high school graduates do not differ significantly when classified by type of high school, namely: rural, inner-city, suburban.
- H2.3. The economically meaningful travel experiences of prospective high school graduates do not differ significantly when classified by type of high school, namely: rural, inner-city, and suburban.
- H3.1. The number of unmarried high school graduates who encounter difficulties in financial situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in financial situations within six months after graduation.
- H3.2. The number of unmarried high school graduates who encounter difficulties in values and life style situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in values and life style situations within six months after graduation.
- H3.3. The number of unmarried high school graduates who encounter difficulties in buying and professional services situations within six months after graduation is not different from the number of unmarried high school graduates who do not encounter difficulties in buying and professional services situations within six months after graduation.

The null hypotheses of this study which were not rejected were:

- H4.1. The financial difficulties of unmarried high school graduates do not differ significantly when classified by type of high school, namely: rural, inner-city, and suburban.
- H4.2. The values and life style difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.
- H4.3. The buying and professional services difficulties of unmarried high school graduates do not differ when classified by type of high school, namely: suburban, inner-city, and rural.

The Findings

The findings of the study should be interpreted with caution because of the relatively low response rate.

1. Slightly more females, 57.6 percent, responded than males, 42.4 percent. Approximately two-thirds, 68.6 percent, of the respondents were unmarried. The number of married and unmarried respondents were about the same in the rural school, but the unmarried respondents outnumbered the married respondents at least two to one in the inner-city and suburban schools.

The occupations of respondents' parents from the inner-city and suburban school were distributed over many occupational areas, but most, 72.2 percent, of the respondents from the rural school were in the occupational areas of transportation/mechanics/factory/ mining.

2. Employment experiences of unmarried respondents while in high school were varied with about as many working regularly from 10-20 hours per week or working irregularly or not at all.
3. The major financial transactions experienced by unmarried respondents while in high school were having a savings account and cashing a check. In addition, approximately equal numbers owned a vehicle. The majority of unmarried respondents did not have a checking account, use a credit card, own stock, keep a budget and record of expenses, or have a regular allowance from the family.
4. With regard to travel, most unmarried respondents had not traveled to at least one country other than Mexico while in high school, but over two-thirds had traveled to at least three states.
5. Unmarried respondents from rural schools were less likely to have worked regularly while in high school than unmarried respondents from the inner-city and suburban schools.
6. The unmarried graduates from the rural school who responded were less likely to have owned a vehicle while in high school than were unmarried respondents from the inner-city and suburban schools.
7. Unmarried respondents from the rural schools were less likely to have traveled to at least three other states than were unmarried respondents from the inner-city and suburban schools while in high school.

8. The major problems encountered by unmarried respondents six months after graduation from high school were how to continue education and making money stretch from one payday to another.
9. Problems encountered six-months after graduation which were more severe to unmarried respondents from rural and inner-city schools than for unmarried respondents from suburban schools were borrowing money, buying a car or cycle, buying on the installment plan, and deciding whether to buy on credit or pay cash.

CONCLUSIONS

1. There is no data base to conclude whether courses in the three schools are relevant to the consumer-economic problems of students. However, it is apparent from the responses from three types of schools, that students while in schools have different economic experiences; it is concluded that each school should develop its own curricula based on local needs.
2. Since respondents of the selected rural, inner-city and suburban Arizona high schools did not indicate any severity of consumer education problems, the question should be asked as to whether they are receiving now in their courses adequate economic education or whether they have learned to solve these problems through their economic experiences while being employed or by being members of a family.
3. Experiences with a wide variety of financial transactions is lacking in the rural, inner-city and suburban high school. There is no indication that this is part of the curriculum.
4. Employment experiences for students in rural and inner-city high schools are not as extensive as for students in suburban high schools.
5. The economic difficulties encountered by unmarried high school graduates within six months after graduation are few with regard to decisions concerned with financial situations, values and life style situations, and buying and professional services.
6. The economic difficulties encountered by unmarried high school graduates within six months after graduation are, for the most part, similar for graduates in rural, inner-city, and suburban schools; the exceptions are that borrowing money, buying a vehicle, buying on the installment plan, and deciding whether to buy on credit or pay cash is more difficult for graduates from rural and inner-city schools

than for graduates from suburban schools. However, the instrument did not ask about problems of welfare and state-federal support. Perhaps this is an area of more concern to some graduates without work from the questions asked in the instrument.

RECOMMENDATIONS

On the basis of the data in this study, it is recommended that:

1. The instrument used in this study should be used by schools to determine what experiences students have had so that learning activities can be based on their needs.
2. This study be replicated in other states to include a Northern and urban state; a Mid-Western and primarily a small-town and rural state; a Western state that resembles Arizona with two central population bases and numerous small towns.
3. A study should be made of what economic problems graduates have experienced 2-3 years after graduation. Similar studies should be made on economic experiences of those who are married (or are widowed and divorced). Curriculum patterns and syllabi should be reviewed to determine if the objectives are consistent with what graduates encounter.
4. Studies in the area of this study might well attempt to gather data on students such as rank in class and type of work experience.
5. Curriculum administrators and teachers should cooperate in a program to develop experiences involving financial transactions for high school students in rural, inner-city, and suburban school districts.
6. It is the belief of the writer that school districts should consistently collect follow-up data on students and make names and addresses easily available to qualified researchers.

Also that school districts should be charged with responsibility for maintaining a follow-up system of their graduates (and former students who did not graduate) and be provided with state funds for this purpose. School districts must assume responsibility for those who have been in resident attendance.

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APPENDICES

APPENDIX A

INSTRUMENT

ECONOMIC AWARENESS STUDY

CODE: _____ (This number means that I know who you are and what school you went to. I can get back in touch with you if you fill in Part A-1 through A-5. You will remain a Code Number unless you give me your name, address, and phone number. You can quit now and just say "No, thank you" or you can proceed and fill out the questionnaire. If you fill this out, your answers will remain confidential. No one but me will see your answers.)

Part A. First, who are you? (PLEASE PRINT)

A-1 NAME: (Optional) _____
Last First M. I.

A-2 ADDRESS: _____
 (Optional) Street or Post Office Number City State ZIP

A-3 TELEPHONE NUMBER: (Optional) _____

A-4 PRESENT STATUS: Married Single Divorced Separated Widowed

A-5 PARENTS/GUARDIANS OCCUPATIONS WHEN YOU WERE IN HIGH SCHOOL: (Try to be specific. Example: Welder, Assembly Line Worker, Automotive Mechanic, Lawyer, Shoe Salesman, Medical Secretary, Proprietor of Drug Store, etc.)

Father/Guardian _____ Mother/Guardian _____

Part B. It would help if you would tell me about your work history after leaving high school. PLEASE CHECK ONE OR MORE:

	<u>I AM NOW</u>	<u>I HAVE BEEN BEFORE NOW</u>
B-1 Employed Full Time	_____	_____
B-2 Part-time Job	_____	_____
B-3 Part-time Student	_____	_____
B-4 Full-time Student	_____	_____
B-5 How many months (approximately) have you been employed since graduation? _____		
B-6 How many different jobs (different employers) have you had since graduation? _____		

Part C. Now, I need to know what kind of experiences you had while in high school.

	(CHECK)	YES	NO
C-1	Traveled to at least one country other than Mexico	_____	_____
C-2	Traveled to at least three states.	_____	_____
C-3	Had a checking account	_____	_____
C-4	Had a savings account.	_____	_____
C-5	Used a credit card	_____	_____
C-6	Owned a car/cycle and took care of expenses.	_____	_____
C-7	Owned stock.	_____	_____
C-8	Had a social security card	_____	_____
C-9	Kept a budget and record of expenses	_____	_____
C-10	Had a regular allowance from my family	_____	_____
C-11	Worked irregularly (5-10 hours a week, up to 300 hours total). . .	_____	_____
C-12	Worked pretty regularly (10-20 hours a week, up to 1000 hrs. total)	_____	_____
C-13	Worked part-time all the time while in high school	_____	_____
C-14	Worked part-time in some program for high school credit.	_____	_____
C-15	What kind of paying jobs did you have while in high school? _____	_____	_____
C-16	Cashed a check	_____	_____
C-17	Other _____	_____	_____
C-18	Other _____	_____	_____

Part D. I would like to know what problems you encountered after you left high school. This means within six months or so. PLEASE CHECK THE APPROPRIATE SPACE.

	I NEEDED TO:	NO, I DID NOT DO THIS	YES, I DID THIS AND IT WAS:		
			A Problem	A Little Hassle	No Hassle
D-0 (Example) Keep track of family birthdays					<input checked="" type="checkbox"/>
D-1 Get a credit card					
D-2 Start a bank checking account					
D-3 Start a bank savings account.					
D-4 Find a place to live.					
D-5 Make a choice of roommates.					
D-6 Buy a car or cycle.					
D-7 Borrow money.					
D-8 Get insurance for a vehicle					
D-9 Get a telephone for housing					
D-10 Prepare income tax return					
D-11 Figure payroll earnings and deductions					
D-12 Get a social security card.					
D-13 Use unemployment insurance.					
D-14 Use workmen's compensation.					
D-15 Borrow money from family.					
D-16 Make out a budget					
D-17 Keep financial records of expenses. . .					
D-18 Know how to find a job.					
D-19 Reconcile a checkbook with bank statement					
D-20 Compare prices, quality, and services offered at stores					
D-21 Buy on installment plan					
D-22 Obtain doctor's services.					
D-23 Obtain dentist's services					
D-24 Get services of an attorney					
D-25 Get emergency medical services.					
D-26 Make travel reservations.					
D-27 Obtain an airlines or bus ticket. . . .					
D-28 Sign a lease.					
D-29 Break a lease					
D-30 Sign a service agreement for TV or other appliance					
D-31 Read labels for food and other products					
D-32 Decide when to use the services of dry cleaners and laundries.					
D-33 Decide how to continue my education . .					
D-34 Keep in touch with family and relatives					
D-35 Make my money stretch from one pay day to another.					
D-36 Decide whether to buy on credit or pay cash.					
D-37 Other					
D-38 Other					
D-39 Other					
D-40 Other					

APPENDIX B

COVER LETTERS



SCOTTSDALE PUBLIC SCHOOLS

SCOTTSDALE HIGH SCHOOL
7410 E. Indian School Road

Scottsdale, Arizona 85251

Telephone 949-6527

June, 1976

Dear High School Graduate of 1972

I am a teacher and have taught for quite a number of years. People like me need to know more about people like you so that we can create new courses and instructional materials which relate to you. I grew up in a small mining town in Arizona and began my teaching career in a small farming community. Presently, I am a Business Education teacher in a large suburban high school in Scottsdale, Arizona and am working towards a doctorate degree at Michigan State University in East Lansing, Michigan.

One of my continuous goals as a teacher has been to strive to implement programs in high school curriculums that best meet the needs of all youth. I have been actively involved at the local, state, and national levels trying to improve curriculum programs, and instructional materials that will meet the needs of all youth in our ever changing society.

I need to know about you, now that you have been out of school for four years. The attached questionnaire asks you to reveal yourself--in fact, it gives you the opportunity to express yourself. Naturally, your responses will be kept confidential and will remain in my personal files. Your parents, your former high school teachers and administrators will not know what you have said.

After you return your questionnaire, I will analyze what you have said. After that, you may receive a telephone call from me asking for a personal interview or a telephone interview which will be anonymous.

I certainly would appreciate you filling out the enclosed questionnaire and returning it at your earliest convenience.

Sincerely yours,

Josephine Sawaia, Chairman and Teacher
Business Education Department



Phoenix Union High School System

DISTRICT ADMINISTRATIVE OFFICES
2526 West Osborn Road
Phoenix, Arizona 85017
Telephone: 602-257-3131
Gerald S. O'Brien, Ed.D., Superintendent

June 2, 1976

Dear Graduates,

Josephine J. Sawaia, doctoral student at Michigan State University is interested in determining the economic problems students face after high school graduation. Your responses to the enclosed survey will help Mrs. Sawaia in the development of a course in economic awareness which would be offered to seniors.

The Phoenix Union High School System Research and Planning Department has approved this survey and supplied the names and addresses for Ms. Sawaia. We feel the development of this consumer economics awareness course and subsequent implementation will be of great benefit to future high school graduates. We hope you will take time to respond to this survey.

Sincerely,

Lloyd W. Colvin, Director
Research and Planning

LSC:gg



SCOTTSDALE PUBLIC SCHOOLS

SCOTTSDALE HIGH SCHOOL

7410 E. Indian School Road

Scottsdale, Arizona 85251

Telephone 949-6527

June, 1976

Dear High School Graduate of 1972

I NEED YOUR HELP!!!

A few weeks ago you should have received a questionnaire entitled, Economic Awareness, which you were asked to fill out and return to me.

Many of the 1972 graduates from your high school have completed and returned their questionnaire. If you have already mailed yours, please accept my "Thank You" for assisting in this worthy effort. If you have not returned the questionnaire, I would be most appreciative if you would complete it at your earliest convenience and return it to me so that I may be assured of a 100% return.

REMEMBER:

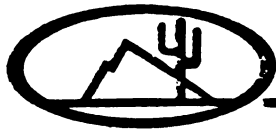
1. This study is completely CONFIDENTIAL.
2. YOUR ANSWER IS IMPORTANT if the results are to show the true facts.
3. This is a PRACTICAL STUDY being made in order to help develop meaningful and relevant curriculum at the high school level.
4. I am asking for something that is very important and that MONEY can't buy.

Please answer the questionnaire and mail it today. I would be most appreciative of your help in this worthy effort.

Sincerely yours,

Josephine Sawala, Chairman and Teacher
Business Education Department

P. S. If you have misplaced the questionnaire, please call me at 947-9037 and I will be most happy to send you a copy.



SCOTTSDALE PUBLIC SCHOOLS

SCOTTSDALE HIGH SCHOOL
7410 E. Indian School Road Scottsdale, Arizona 85251

Telephone 949-6527

July, 1976

Dear High School Graduate of 1972

About six weeks ago I mailed you a questionnaire entitled "Economic Awareness Study." This study is concerned with determining the consumer economic problems you have encountered after graduation.

I NEED YOUR HELP IN THIS STUDY! Please know that this study is completely CONFIDENTIAL. Your answer is very important if the results are to show the true facts. This study is a practical study I am making in order to help improve curriculum, programs, and instructional materials that will meet the needs of all youth in our every changing society.

I AM COUNTING ON YOU! Your responses are important to future high school graduates, to me, to your school, and to other educators. Please take a few minutes to fill out the questionnaire and return it to me at your earliest convenience. If for some reason you do not wish to complete the questionnaire, please write "No Thank You" across the front of the questionnaire and return it in the enclosed envelope.

Sincerely,

Josephine Sawala, Chairman
Business Education Department

Enclosures: Questionnaire
 Stamped, addressed envelope

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