

ABSTRACT

CHANGE IN ATTITUDE TOWARD LIFE INSURANCE SALESMEN BY COLLEGE STUDENTS AFTER A COURSE IN INSURANCE PRINCIPLES

By

Sanford Beryl Halperin

Purpose

The purpose of this quasi-experimental study was to measure the change in students' attitudes toward life insurance salesmen. Attitudes were measured by responses to 18 belief statements indicative of professional criteria. Belief statements were placed into the following five categories that characterize attributes of a profession:

- I. Systematic Body of Theory
- II. Professional Authority
- III. Community Sanction
- IV. Regulatory Code of Ethics
- V. Fundamental Beliefs.

During a one-term collegiate course in insurance principles conducted in a school of business within a vocationally-oriented state college, the following null hypotheses were tested at the 0.05 level of significance by analysis of covariance (ANCOVA):

1. Change in students' attitudes reflected by the

belief statements would be no different from that of students who had not taken the course.

2. Change in students' attitude would not differ whether students were classified as rigid or flexible in personality.

Procedure and Methodology

The instruments used in the study were:

1. An original questionnaire that elicited responses to 18 belief statements in five broad categories generally accepted as measuring professional criteria.

2. A flexibility-rigidity scale that measured resistance to change.

3. An open-end essay question (used only with the experimental group) to supplement the basic questionnaire.

The questionnaire, which included a five-point Likert scale, was tested with four occupations that represented a wide range on a socio-economic spectrum. Questionnaire validity was .995; reliability was .827, determined by Hoyt's analysis of variance (ANOVA).

A pretest-posttest design used both an experimental group and two control groups. The experimental group consisted of a class in insurance principles taught by the researcher. Control group₁ consisted of students in a casualty class taught by the researcher; and control group₂ consisted of students in an elementary business law course taught by another teacher. Only students who had not

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previously taken an insurance course were included in the experiment. In all, there were 94 subjects: the experimental group, control group₁, and control group₂, numbering 36, 14, and 44 respectively.

Major Findings

Findings of the study follow:

1. The data failed to reject the two null hypotheses.
2. Specifically, Likert-scale responses indicated that students' attitudes toward life insurance sales personnel were highest on "Systematic Body of Theory" and lowest on lack of a "Regulatory Code of Ethics."
3. When the 18 belief statements were ranked, based upon the magnitude of the students' attitudes toward each statement "before" and "after," the most notable changes were for "Special education and training result in a superior service," which advanced from 12th to 4th, and for "Required theoretical knowledge can best be obtained in an academic atmosphere," which declined from seventh to fourteenth.
4. Only one major category of professional criteria, "Regulatory Code of Ethics," was scored lower on posttest than on pretest.
5. While students who were classified as rigid differed from those classified as flexible in their beliefs, the measured change in attitude was not a function of this classification.
6. On the open-end essay question (administered to the experimental group only), students who indicated a

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favorable change in attitude toward life insurance salesmen gave primarily "professionalism" and "service to clientele" as their reasons.

It was suggested that attitude change may be effected by alternate means, such as role-playing; cooperative education, including the project method; and exploratory work experience.

CHANGE IN ATTITUDE TOWARD LIFE INSURANCE SALESMEN
BY COLLEGE STUDENTS
AFTER A COURSE IN INSURANCE PRINCIPLES

By

Sanford Beryl Halperin

A THESIS

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in partial fulfillment of the requirements
for the degree of

DOCTOR OF PHILOSOPHY

College of Education

1972

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Thanks are expressed to Dr. Allan Goodwin, former senior editor for Prentice-Hall, Inc., and associate professor of marketing at Ferris State College, for his editorial reviews of Chapters I and II, advice, and interest. Appreciation goes to Mrs. Eloise Wright for her conscientiousness in typing drafts and final copy and for her ability in handling

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administrative details as only an accomplished secretary can.

The active understanding of the researcher's wife, Joan (and passive acceptance by children, Jill and Jack) must be acknowledged--without it, the herculean task of a doctoral program at the researcher's age (after too many years in the insurance business world away from full-time teaching) would possibly have been abandoned before becoming viable. This study is dedicated to Joan; she deserves much more.

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CHAPTER I

NATURE OF THE PROBLEM

Introduction

Society's needs in today's economy have dictated that skilled employees be available. One of the functions of vocational education is to furnish qualified personnel to employers.

A model relating the demand for and the supply of qualified workers can be expressed as "jobs wanting persons" and "persons wanting jobs." The difference between demand and supply gives a quantification to need. On the supply side, wanting jobs is affected by many items, one of which is aspiration. In turn, aspiration is affected by what people want to do. Aspiration supported by appropriate education and training enables personnel to become part of the supply side of the equation. This need for preparation is essential.

The importance of the individual in vocational education has been expressed by the Essex Committee as follows: " . . . vocational education . . . is the bridge between man and his work. Vocational education looks at a man as a part of society and as an individual, and never before has attention to the individual as a person been so imperative."¹ The

¹"Vocational Education: The Bridge Between Man and His Work," Summary and Recommendations, Adapted from the General Report of the Advisory Council on Vocational Education

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Committee concluded that "we are concerned with the greatest resource of America--its people."²

Recognizing education's part in this vitally important need of society, Congress has given further impetus to vocational education in the Vocational Education Amendments of 1968.³ This Act is a challenge to distributive education to prepare informed and employable persons for the marketing occupations, one of which is insurance sales. Part of occupational preparation is the development by the educator of a favorable attitude on the part of the student toward the given occupation.

The college student who is attracted to a "management" recruiting program is soon advised that he must first serve his apprenticeship as a salesman. The attitude of the college student toward insurance salesmen may thus have a direct bearing upon whether or not the student enters the life insurance business.

Statement of the Problem

The problem underlying this study was that there existed an imbalance between supply and demand. There were insufficient qualified sales personnel in the life insurance business to satisfy the jobs available.

(Washington, D.C.: Office of Education, Department of Health, Education, and Welfare), OE-80053, 1968, cover.

²Ibid., inside back cover.

³Public Law 90-576, 90th Congress, H.R. 18366, approved October 16, 1968. The legislative history of the Act is presented in this study as Appendix A.

Purpose of the

The purpose of the course is to provide the student with a basic understanding of the insurance industry. The student will be exposed to the various types of insurance and the role of the insurance company. The student will also be exposed to the various types of insurance policies and the role of the insurance agent. The student will be able to identify the various types of insurance and the role of the insurance company. The student will be able to identify the various types of insurance policies and the role of the insurance agent.

When the student has completed the course, the student will be able to identify the various types of insurance and the role of the insurance company. The student will be able to identify the various types of insurance policies and the role of the insurance agent.

Hypothesis: The student will be able to identify the various types of insurance and the role of the insurance company. The student will be able to identify the various types of insurance policies and the role of the insurance agent.

Hypothesis: The student will be able to identify the various types of insurance and the role of the insurance company. The student will be able to identify the various types of insurance policies and the role of the insurance agent.

Specific questions:

1. What are the various types of insurance and the role of the insurance company?

2. What are the various types of insurance policies and the role of the insurance agent?

Purpose of the Study

The purpose of the study was to determine if an insurance course in an occupational program at a collegiate institution would change students' attitudes toward life insurance salesmen. It was originally thought that students who were exposed to such a course would have a more favorable attitude toward life insurance salesmen than students who had not had the course, and that students classified in personality as flexible would have a greater favorable change than students classified as rigid.

When stated in the null, the hypotheses tested were as follows:

Hypothesis 1: Students who have taken the insurance principles course in the career specialist program at a collegiate institution will have a change in attitude toward life insurance salesmen no different from that of students who have not taken the course.

Hypothesis 2: Students who have high rigidity scores will have a change in attitude toward life insurance salesmen no different from that of students who have low rigidity scores.

Specifically, answers were sought to the following questions:

1. What are the stated beliefs of the students concerning criteria of a profession being met by life insurance salesmen?

2. What effect does rigidity or flexibility in personality of the student have upon beliefs toward life insurance

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3. What effect does rigidity or flexibility in personality of the student have upon the change in beliefs toward life insurance salesmen after the student is exposed to the course in insurance principles?

Anticipated Outcomes of the Study

Several means such as cooperative education, exploratory work experience, on-the-job training, taped interviews with salesmen, and formalized classroom instruction in which there is no exposure directly to the agent, may be used to bring about change in attitude toward life insurance salesmen. This study used one means: a course in insurance principles. The data provided by this study should (1) provide insights to counselors who advise students on occupational choices, and (2) furnish teachers with background information on the use of the classroom experiences to bring about attitudinal change.

Background and Need for the Study

Insurance Business Need for Personnel

The need for additional personnel in the insurance business was highlighted by the steadily expanding opportunities for employment therein. The Institute of Life Insurance estimated that 1,460,000 persons were employed in the insurance business in the year 1970--about 50,000 more than in the previous year, an increase of 3.5 percent on the former base.⁴

⁴"50,000 Additional Insurance Jobs in Nation in 1970," National Underwriter, September 18, 1971, p. 29.

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Insurance was one of the few major businesses that appreciably expanded its personnel in 1970.⁵ As an example of what was anticipated, the projected growth in Michigan for the occupation "insurance agents, brokers, and underwriters," 1960-1980, showed a change of 115 percent.⁶

Collegiate Insurance Instruction Need

The need for collegiate insurance instruction was stated by Herbert S. Denenberg, Professor of Insurance at the Wharton School, University of Pennsylvania, who is on leave to serve as Commissioner of Insurance for the Commonwealth of Pennsylvania:

The insurance industry is facing a critical shortage of skilled manpower that will curtail or cripple its operations in the 1970's unless steps are now taken to attract more top quality college graduates. But this task will be difficult due to the negative image of business in general and particularly of the insurance industry.⁷

⁵Interview with Robert Large, Placement Director, Ferris State College, October 5, 1971.

⁶"Brief of Michigan Manpower Study," Michigan Department of Education, Division of Vocational Education, Research Coordinating Unit, Lansing, Michigan; conducted by Battelle Memorial Institute, Columbus, Ohio, November 1966, Figure 3, page 11.

⁷A. R. Roalman, "Insurance in Critical Need of PR Men if Image is to Change," National Underwriter (Fire and Casualty Edition), 74th Year, No. 14, April 3, 1970, p. 16. Dr. Denenberg made these remarks as President of the American Risk and Insurance Association, before he became Insurance Commissioner. For articles concerning him as Commissioner, see William J. Killen, "Herbert S. Denenberg--A New Kind of Impact on Insurance," Best's Review (Property/Liability Insurance Edition), Vol. 72, No. 3, July 1971, pp. 14, 16, 57-59; Morton C. Paulson, "Dr. Denenberg: How a Brash, Breezy State Official Makes Waves and Enemies," National Observer, Vol. 10, No. 37, Week Ending September 18, 1971, pp. 1 and 14; and "Putting Insurers' Feet to the Fire," Business Week, March 27, 1971, p. 32.

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Inadequacies and shortcomings of collegiate insurance education from the viewpoint of the insurance companies include (1) lack of widespread dissemination (as compared, for example, with the teaching of marketing in general), and (2) lack of emphasis on the importance of sales vis-à-vis management.

Collegiate Vocational Education

Instruction in insurance, involving the risk-taking function,⁸ falls within distributive education.⁹ Distributive education in turn relates to marketing and distribution, wherein time and place utilities are satisfied by goods and services. Since 1936, distributive education has been part of vocational education.¹⁰

Vocational education is "any education which specifically prepares an individual to perform successfully in his chosen occupation."¹¹ More specifically, vocational education is "education for occupational competence" wherein knowledge, attitudes, skills, and habits are taught for success

⁸Risk in this context means uncertainty concerning loss. See James L. Athearn, "What is Risk?" Journal of Risk and Insurance, Vol. 38, No. 4 (December 1971), pp. 639-645.

⁹Vocational Service Chart, Distributive Education Methods Conference, Michigan State University, June 21-25, 1971 (mimeographed).

¹⁰The George-Deen Act, June 8, 1936, included distributive occupations within vocational education for the first time.

¹¹"Report on Task One: A Definition of Excellence in Vocational Education," Vocational Advisory Committee, Okemos Public Schools, Okemos, Michigan 48864, December 8, 1967, p. 4; O. Donald Meaders, Chairman.

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Congress had recognized the importance of post-secondary vocational education in the Vocational Education Amendments of 1968. Part of the purpose of this Act is:

to maintain, extend, and improve existing programs of vocational education, to develop new programs . . . so that persons of all ages in all communities . . . [including] those in post-secondary schools--will have ready access to vocational training or retraining which is of high quality, which is realistic in the light of actual or anticipated opportunities for gainful employment, and which is suited to their needs, interests, and ability to benefit from such training.¹³

Table 1-1 shows the sums authorized for the fiscal years beginning 1969.

TABLE 1-1

AMOUNTS OF FEDERAL AUTHORIZATIONS BY FISCAL YEARS,
VOCATIONAL EDUCATION AMENDMENTS OF 1968

Federal Authorization	Fiscal Year Ending June 30
\$355,000,000	1969
565,000,000	1970
675,000,000	1971
675,000,000	1972
565,000,000	1973 and after

Source: Section 102(e), Public Law 90-576.

Vocational education excludes "any program to prepare individuals for employment in occupations . . . to be generally considered professional or which require a baccalaureate or higher degree."¹⁴ However, the law distinguishes between

¹²Ibid.

¹³Section 101, Public Law 90-576.

¹⁴Section 108(1), Public Law 90-576.

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collegiate vocational education, and baccalaureate or professional training. The law refers to "vocational education for persons who have completed or left high school and who are available for study in preparation for entering the labor market."¹⁵

The United States Department of Labor states one rationale for collegiate vocational education and training in the 1970's. The Department indicated that

the number of workers in the prime 25-34 year old group will . . . be better educated than workers of the same ages in the 1960's and will be the fastest growing group in the labor force--they can begin . . . productive careers if given opportunities and challenges in line with their talents and energy.¹⁶

Furthermore, "young people will control a larger share of consumer spending power."¹⁷ Experts recognize that vocational education enrollments in 1970 were inadequate to meet anticipated demands for 1975.¹⁸

Assumptions

This study was conducted under the following assumptions:

¹⁵Section 122(a)(2), Public Law 90-576. Moreover, at least one-fourth of each state's allotment in excess of its base shall be set aside for vocational education after the high school level. Sections 122(c)(2), 122(a)(2), and 103, Public Law 90-576.

¹⁶U.S. Manpower in the 1970's, United States Department of Labor (Washington, D.C.: Government Printing Office), 1970, unnumbered pages 2 and 3, and 26 and 27.

¹⁷Finance-Related Attitudes of Youth, 1970 (N.Y.: Institute of Life Insurance), no publication date, p. 6.

¹⁸Helen Green (ed.), "New Horizons in Education for Business," Department of Business and Distributive Teacher Education, Michigan State University, Vol. IX, No. 4, 1971, p. 3.

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p. 113-115.

1. The instrument designed by the researcher was able to measure change in attitude among college students toward life insurance salesmen.

2. Students who have a favorable attitude toward incumbents of a given occupation are more likely to enter that occupation as a means of earning a livelihood.

3. The collegiate educational level is an appropriate one to offer occupational instruction. The age and maturity of the students at this level are sufficient to meet practical requirements.¹⁹

Definitions

Below are specific definitions of terms applicable to this study:

Attitude: "A relative enduring organization of inter-related beliefs that describe, evaluate, and advocate action with respect to an object or situation, with each belief having cognitive, affective, and behavioral components."²⁰

Chartered Life Underwriter (C.L.U.): A person who has been awarded the professional designation Chartered Life Underwriter by the American College of Life Underwriters, Bryn Mawr, Pennsylvania, based upon satisfaction of specified requirements including successful completion of twenty hours

¹⁹Legal requirements respecting age may preclude extensive insurance recruiting on the high school campuses. Moreover, life insurance companies prefer their new agents to have had experience elsewhere.

²⁰Milton Rokeach, Beliefs, Attitudes, and Values: A Theory of Organization and Change (San Francisco: Jossey-Bass, Inc.), 1968, p. 132. The present study was structured to follow Rokeach's inclusion of beliefs within attitudes. Ibid., pp. 113-115.

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of written examinations on insurance and related subjects.²¹

Control Group₁: Students in Insurance 271, Casualty Insurance, a course taught by the researcher.

Control Group₂: Students who neither had taken nor were currently enrolled in an insurance course at Ferris State College but to whom the questionnaire was administered.

Image: "The aggregate stimulus value that the subject has for a particular individual or group."²²

Life Insurance Agent: A salesman of life insurance, who is a legal representative of the insurance company.²³

Profession: An occupation recognized to have met the following criteria: (1) Systematic theory; (2) Professional authority; (3) Community sanction; (4) Regulatory code of ethics; and (5) Fundamental beliefs concerning career and service.²⁴

Professionalization: A dynamic process in which members of an occupation acquire attributes and status of a profession.²⁵

²¹Catalogue, American College of Life Underwriters, Bryn Mawr, Pennsylvania, 1970-1971.

²²William J. E. Crissy, "Image--What Is It?" MSU Business Topics, Winter 1971 (Vol. 19, No. 1), p. 77.

²³Janice E. Greider and William T. Beadles, Law and the Life Insurance Contract (Homewood, Illinois: Richard D. Irwin, Inc.), Revised Edition, 1968, p. 66.

²⁴Ernest Greenwood (reprinted from "Attributes of a Profession," Social Work, Vol. 2, No. 3 (July 1957), pp. 44-45), in Howard M. Vollmer and Donald L. Mills (eds.), Professionalization (Englewood Cliffs, N.J.: Prentice-Hall), 1966, p. 10.

²⁵Harold S. Stamm, The Nature and Process of Professionalization Among Engineers in an Applied Industrial Setting, Ph.D. dissertation, New York University, 1968.

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Treatment Group: The experimental group: students in Insurance 131, Risk and Insurance, a course taught by the researcher.

Delimitations

The sample was restricted to three undergraduate courses in the School of Business, Ferris State College, in the Spring Quarter, 1971.

Limitations

Limitations (not restrictive upon the researcher in the conduct of this study) follow:

1. The data violate the assumption of independence, since the members of the treatment group are not independent of each other. Technically, the class is the correct unit of analysis.
2. The non-random assignment of an intact group is compensated for in part by the use of control groups and by analysis of covariance (ANCOVA).
3. The use of only one teacher (the researcher) in the course under study was a limitation necessitated by the fact that there was no other insurance teacher with whom to compare results in the school. This situation was partially offset by the use of a control group with a different course, taught by another teacher, as well as a control group taught by the researcher.
4. ANCOVA is a parametric technique with parametric assumptions. However, the possibility of non-equal intervals, true of any Likert-type scale in which quantitative data are assigned to qualitative responses, is not disqualifying.

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ANCOVA is sufficiently robust to allow this deviation from underlying assumptions.

5. Stereotyping through the technique of selecting an answer from a Likert scale may be a limitation when compared with open-end, in-depth responses. As a partial compensation, an open-end questionnaire was used as a supplement to the basic instrument after the regular posttest.

Overview of the Study

A review of the literature appears in Chapter II. The design of the study is shown in Chapter III. Chapter IV contains the analysis of results and presentation of findings. Chapter V consists of a summary, implications, and recommendations.

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CHAPTER II

REVIEW OF RELATED LITERATURE

A number of studies have been made in connection with various aspects of attitude formation and change. Their direct relationship, however, to attitudinal change after a specific classroom exposure is limited. Therefore, the purpose of this chapter is to present an overview of the literature related to the general problems of (1) professionalization of life insurance selling; (2) attitudes toward the life insurance sales occupation; and (3) attitude change among post-secondary students concerning other occupations.

Professionalization of Life Insurance Selling

According to authorities, the following attributes are generally held to be criteria of a profession: (1) systematic body of theory; (2) professional authority; (3) community sanction; (4) regulatory code of ethics; and (5) fundamental beliefs.¹ As early as 1893, the insurance sales occupation was likened to that of a profession because of the required knowledge, mutual trust, and confidence.² Some

¹Ernest Greenwood (reprinted from "Attributes of a Profession," Social Work, Vol. 2, No. 3 (July 1957), pp. 44-45), in Howard M. Vollmer and Donald L. Mills (eds.), Professionalization, Englewood Cliffs, N. J.: Prentice-Hall, 1966, p. 10.

²National Association of Life Underwriters, Proceedings of Fourth Annual Convention, 1893.

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writers have singled out certain factors to be more important than others. Snider felt that the essence of a profession is the "specialized training and education required."³ James also thought that the most frequently used criterion in determining professional status for an occupation was the amount of training required.⁴ The present study sought beliefs from students regarding criteria of a profession applicable to the life insurance sales occupation. Concerning life insurance selling, education and training of the agent has developed from a minimal amount necessary to pass the license examination to the professional Chartered Life Underwriter (C.L.U.) program and its related institutes. However, Taylor and Pellegrin, alluding to the need for increasing specialized knowledge and service for professionals, concluded that the professional designation C.L.U. was too great a price to pay for prestige alone.⁵

Several of the causes that diminish the view of life insurance selling as a profession appear to be the relatively

³H. Wayne Snider, "Reaching Professional Status: A Program for Insurance Management," in American Management Association, The Growing Job of Risk Management: Readings for the Corporate Insurance Manager (N.Y.: American Management Association), 1962, pp. 302-303.

⁴Warren Edward James, Differential Acceptance of Occupations as a Profession, unpublished Ph.D. dissertation, Ohio State University, 1957.

⁵M. Lee Taylor and Roland J. Pellegrin, "Professionalization: Its Functions and Dysfunctions for the Life Insurance Occupation," Social Forces, Vol. 58 (December 1959), p. 114. Read before the twenty-second annual meeting of the Southern Sociological Society in Gatlinburg, Tennessee, April 18, 1959.

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low earnings for beginning agents, high turnover of sales personnel with its concomitant lack of career concept, the impersonality of the agent, lack of vocational courses at the college level, and a possible negative image by the agent himself. Since high earnings tend to be associated with the professions, the director of marketing for one of the prestigious life insurance companies felt that low average earnings and low production for new agents were conditions that work against professional status.⁶ Interestingly, his company pioneered a plan some years ago to compensate new agents on a basis of interviews. These interviews were held to permit the agent to obtain information from which a planned program of life insurance and other assets could be derived. The concept, however, is not widespread: agents are paid primarily on sales, not on service (professional or otherwise), even though the programming technique is desirable for effecting larger average sales.

Concerning turnover of personnel and its effect on the career concept, in two separate studies, Youngberg⁷ and Weitz⁸ showed that turnover was reduced 30% among newly-hired life insurance agents when occupational information was

⁶Michael P. Walsh, "The Challenge of Today in the Markets of Tomorrow," Best's Review, Life and Health Edition, Vol. 72, No. 3 (July 1971), p. 26.

⁷C. F. Youngberg, An Experimental Study of "Job Satisfaction" and Self Expectations, doctoral dissertation, New York University, 1963. Summarized in "Realistic" Job Expectations and Survival (Hartford: LIAMA), 1964.

⁸J. Weitz, "Job Expectancy and Survival," Journal of Applied Psychology, Vol. XL, No. 4 (Aug. 1956), pp. 245-247.

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furnished, including the disadvantages of the job. The control group received the usual recruiting material emphasizing the positive aspects. Hoppock, in referring to these studies, said, "We do not yet know whether the better job description led different persons to accept or reject employment, or whether it simply led to more realistic expectations and hence fewer disappointments and frustrations. But either way, the better job description did produce better job satisfactions for the worker and impressively lower turnover costs for the employer."⁹ In areas other than insurance, researchers also reported less unemployment or longer employment following presentation of better occupational information to prospective employees.¹⁰

Douglas stated that the educational curriculum in insurance is broader than that of "other professional fields."¹¹ She alluded to the lack of "vocational or operation" courses

⁹Robert Hoppock, Occupational Information: Where to Get It and How to Use It in Counseling and in Teaching (N.Y.: McGraw-Hill Book Co.), 1967, p. 390.

¹⁰E. R. Cuony, An Evaluation of Teaching Job Finding and Job Orientation, doctoral dissertation, New York University, 1953. Summarized in E. R. Cuony and R. Hoppock, "Job Course Pays Off," Personnel and Guidance Journal, March 1954, p. 389. C. C. Long, School-leaving Youth and Employment (N.Y.: Columbia University, Teachers College Press), 1941. T. T. Toporowski, A Critical Evaluation of an Experimental Occupational Information Unit Taught to High School Seniors by Social Studies Teachers, doctoral dissertation, Boston University, 1961.

¹¹Patricia P. Douglas, "Professionalism: Its Presence and Absence in the Insurance Industry," Journal of Risk and Insurance, Vol. 38, No. 2 (June 1971), pp. 215-224. Paper presented at 1970 Annual Meeting of the American Risk and Insurance Association.

at the post-secondary level, usually an important part of "other professions." She also indicated that the insurance business is prevented from obtaining professionalism because of too many separate internal organizations. Douglas concluded that "without having fulfilled the requirements pertaining to education and a member association, it is difficult for the insurance industry to achieve the other requisites of professionalism."¹²

The attempt of yesteryear was to liken life insurance selling to a religious calling, with the salesman an exemplar of Christian virtue who possessed evangelical fervor. Bain, however, felt that the concept of aid and assistance, so necessary to the calling, was being replaced by impersonal contact.¹³

Sustained interest in professionalization is indicated by the fact that recently the American Risk and Insurance Association (ARIA) announced a grant of \$915 to Leonard L. Berekson, assistant professor of insurance, California State College, to conduct a research study entitled "The Attitude of Life Insurance Agents Toward Their Product and Industry."¹⁴

Attitude Toward Life Insurance Sales Occupation

The attitude of college students toward entering the life insurance business has been studied. In 1952, Fortune

¹²Ibid.

¹³Robert Ketcham Bain, The Process of Professionalization: Life Insurance Selling, Ph.D. dissertation, University of Chicago, 1959, pp. 32-33.

¹⁴Weekly Underwriter, Vol. 205, No. 2 (1971), p. 34.

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magazine indicated that college students "detest the idea" of entering that business.¹⁵ In 1967, the Institute of Life Insurance reported results of a study in which questionnaires were administered to 700 students in twelve colleges to secure opinions about the relative importance of nine general factors associated with jobs. The factors were: (1) Opportunity for personal development and advancement; (2) Interest in the work; (3) Good income; (4) Stable and secure future; (5) Independence; (6) Good working conditions; (7) Quality of training and supervision; (8) Prestige and social standing; and (9) Social value and service.¹⁶ The agent's job rated lowest when compared with other jobs in the insurance business. Relative to other occupations, insurance rated average or above average on only two factors: independence and good income.¹⁷

The Institute of Life Insurance reported findings of a 1970 survey conducted by Gilbert Young Research, Inc., with interviews from a national sample of 2,809 people in the United States in 72 locations in the age bracket 18-24 inclusive,

¹⁵"Help Wanted: Sales," Fortune, XLV (May 1952), p. 102.

¹⁶LIAMA, College Student Attitudes Toward a Life Insurance Career, Research Report 1967-2, 1967, File 415 (out of print).

¹⁷That report, however, had the disadvantage of technical incompleteness. For example, mean ratings representing differences between life insurance and other occupations were determined by "statistical tests," without reference to the level of significance. A footnote attempted to clarify as follows: "For the technically-minded reader, critical ratios were determined between means on each factor for insurance and for each other occupation." Ibid., Figure 1 and page 9.

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¹⁹Ibid.

²⁰Ibid.

represented by high school students, college students, and young adults out of school.¹⁸ Part of that survey dealt with attitude toward the life insurance agent.¹⁹ Opinions were sought on the following statement, "If a person can avoid dealing with a life insurance agent in the purchase of insurance, he is better off." The replies were as follows:

Agree strongly	6 percent
Agree somewhat	18 percent
Disagree somewhat	41 percent
Disagree strongly	32 percent

The Institute stated that "young people clearly accept the role of the life insurance agent" and that "only 6 percent agreed strongly with the idea of bypassing the agent."²⁰ It seems, also, that approximately one out of four would bypass the agent while the remaining three out of four would not.

Moreover, concerning the life insurance product, young college graduates (under age 25) were decidedly more unfavorable toward life insurance than were others in the age 14-24 bracket, as seen in Table 2-1.

¹⁸Finance-Related Attitudes of Youth, 1970 (N.Y.: Institute of Life Insurance), no publication date. Summary in Appendix B, below.

¹⁹Ibid., pp. 55-56.

²⁰Ibid., p. 55.

RELATIONSHIP

Opinion	Sex
	In H ¹ g ¹ School
Life in- surance is a great thing; every- body should have it	69
Life in- surance is a necessary evil	10
Life in- surance isn't really neces- sary; can do without it	12

Source: Final
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TABLE 2-1

RELATIONSHIP BETWEEN EDUCATION AND OPINION OF LIFE INSURANCE,
AGES 14-24, INCLUSIVE, 1970

Opinion	Percent Responding in Agreement with Statement					
	In High School	Out of School			In College	College Gradu- ate
		Some High School	High School Gradu- ate	Some College		
	%	%	%	%	%	%
Life in- surance is a great thing; every- body should have it	69	63	62	53	44	27
Life in- surance is a necessary evil	19	14	29	33	40	50
Life in- surance isn't really neces- sary; can do without it	12	20	9	13	16	23

Source: Finance-Related Attitudes of Youth, 1970 (N.Y.:
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A 1970 study on college recruiting for the life insurance business was reported by the Life Insurance Agency Management Association.²¹ The study involved 160 companies having 101 planned contacts with students. A major recommendation of that study was that the companies send to the campuses only professional recruiters, prepared to discuss all types of career opportunities in the life insurance business. Apparently the manager or general agent, oriented toward sales, did not compete well against the professional recruiter from other businesses.

The student's perceptions of insurance salesmen are possibly generated by his own limited observations of insurance agents, by opinions expressed by parents and other relatives, by peers, and perhaps by classroom teachers. The teacher might be among the "significant others" referred to by Brookover as having an important influence in shaping attitudes.²² The importance of creating a favorable attitude toward the life insurance business is demonstrated by the fact that the Institute of Life Insurance budgets more than four million dollars annually for public relations. To

²¹LIAMA, College Activity: Company Efforts to Communicate and Recruit in the College Community, Research Report 1971-1, File 415.

²²Wilbur R. Brookover, "Student Aspirations and Self-Concept in Vocational Education," address before the Distributive Education Methods Conference, Michigan State University, June 21, 1971. See also Allen Wheelis, The Quest for Identity (N.Y.: W. W. Norton & Co., Inc.), 1958, for a psychiatrist's view on the decline of the superego; and Robert F. Mager, Developing Attitude Toward Learning (Palo Alto: Fearon Publishers), 1968, on a student attitude in pedagogy.

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present the insurance business in a desirable light, the Institute attempts to create and develop in the public a favorable attitude toward the concept of insurance, the companies, and the salesmen.²³

While Stern²⁴ and Epley²⁵ suggested that the classroom was a suitable place in which to effect changes in attitudes, a study at Wesleyan University was conducted that led to the conclusion that the beliefs of college students did not change to coincide with those of the teachers.²⁶ Jacob, in his studies of college students' attitudes, similarly concluded that "the impetus to change does not come primarily from the formal educational process."²⁷ The present study used classroom exposure as an attempt to cause attitudinal change.

²³In terms of Bloom's taxonomy of educational objectives, the advertisements are directed toward the affective domain as well as toward the cognitive. Benjamin S. Bloom et. al., (eds.), Taxonomy of Educational Objectives: Handbook I: Cognitive Domain (N.Y.: David McKay Co., Inc.), 1956.

²⁴George C. Stern, "Measuring Noncognitive Variables in Research on Teaching," Chapter 9 in N. L. Gage (ed.), Handbook of Research on Teaching (Chicago: Rand McNally & Co.), 1963, p. 428.

²⁵D. G. Epley, Adolescent Role Relationships in the Dynamics of Prejudice, doctoral dissertation, Michigan State University, 1953.

²⁶David C. Beardslee and Donald D. O'Dowd, "Students and the Occupation World," in Nevitt Sanford (ed.), The American College: A Psychological and Social Interpretation of the Higher Learning (N.Y.: John Wiley & Sons, Inc.), 1967, pp. 597-626.

²⁷Philip E. Jacob, Changing Values in College (N.Y.: Harper and Brothers), 1957.

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Attitude Change Among College Students Concerning Other Occupations

The pretest-posttest technique for measuring attitudinal change has been used for many years. In 1929 Murphy and Likert used the pretest-posttest device to report a study in which college students, who were asked public opinion questions, were re-questioned five years later.²⁸ The opinion survey forms used in that study, administered at seven colleges and universities, contained questions requiring various answer forms: a three-choice response (yes, question mark, no); multiple choice (one of five expressed possibilities); underlining words or phrases to indicate degrees of acceptance (one for inclination toward allegiance and support, two for definite allegiance and support, and three for very energetic allegiance and support); choice of one of five words for each statement concerned (strongly approve, approve, undecided, disapprove, strongly disapprove); underlining once or twice respectively to indicate organizations that would be recipients of charitable contributions from the student (if money were available) and those that would receive the greatest amounts; indication of the approximate number of people known well in respective categories (such as religious and ethnic groups); and a place for remarks. For purpose of retest reliability, a second test was given thirty days later. This retest contained one-third

²⁸Gardner Murphy and Rensis Likert, Public Opinion and the Individual: A Psychological Study of Student Attitudes on Public Questions, with a Retest Five Years Later, N.Y.: Russell & Russell, 1966.

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of the questions from the original survey. The posttest five years later was given to all 170 Columbia University students and to a sample of 92 students at the University of Michigan. The authors found a considerable shift from conservatism toward radicalism. They concluded that one of the chief advantages of studies such as theirs was to enable psychologists to "formulate problems in such a way as to permit the integration of qualitative and quantitative methods." The present study likewise effected a combination of these two methods.

Tannenbaum administered a pretest to 405 college undergraduates on which they rated legalized gambling, abstract art, and accelerated college programs on seven-point evaluation scales of the semantic differential.²⁹ The strength of each student's evaluation was determined by his closeness to seven or to one (strongest favorable response and strongest unfavorable response respectively). Five weeks later the students were exposed to the newspaper stories that they were to read and summarize in twenty-five words or less. Both favorable and unfavorable versions were given to the students and analysis made relative to their original attitudinal strength. A posttest, identical to the pretest, was given. The experimenter demonstrated that those with the highest and lowest original scores changed the least, while those who indicated weaker positions (toward the center of the scale) on the

²⁹P. H. Tannenbaum, "Initial Attitude Toward Source and Concept as Factors in Attitude Change Through Communication," Public Opinion Quarterly, 20, 1956, pp. 413-415.

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pretest showed a considerably greater change in attitude. He therefore concluded that susceptibility to attitude change is greater when the attitude is initially weak.

In a study made by Scott, all students in twenty-nine general psychology classes were administered questions to determine attitudes toward three widely-discussed controversial topics: universal military training, night hours for female students, and de-emphasis of collegiate football.³⁰ Two weeks later, fifty-eight students who had expressed strong opinions were asked to engage in classroom debates, taking the side opposite to the one that reflected his expressed attitude. Half of the group was informed that by class vote they had "lost." When retested, the "winners" indicated a significant attitude change toward the view they had supported while debating. "Losers" underwent an opposite change; that is, their original views were stronger than before, although the change was not significant when compared with a control group. Results support the dissonance theory; to avoid saying or doing something in which a person does not really believe, he changes his attitudes in consonance with what he actually did.³¹

In the collegiate vocational area, Bolton³² and

³⁰W. A. Scott, "Attitude Change Through Reward of Verbal Behavior," Journal of Abnormal Social Psychology, 55, 1957, pp. 72-75.

³¹Theodore M. Newcomb and others, Social Psychology: The Study of Human Interaction, N.Y.: Holt, Rinehart, and Winston, Inc., 1965, p. 236.

³²Dale L. Bolton, Changes in Concepts During an Introductory Course in Education, Seattle: Washington University, 1956.

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Jerkedal³³ reported studies of the changes in attitudes at the conclusion of specific courses.

Bolton researched the attitudes of beginning students in education and their identification with the teaching profession. At Washington University, Bolton experimented with a group of 245 education majors and a control group that consisted of 68 non-education majors. The semantic differential was used to measure bi-polar adjectives for twenty distinct concepts. Comparisons were made from results obtained on a pretest-posttest basis during the academic quarter. Bolton concluded that the semantic differential was a useful tool to demonstrate the close identification of the beginning education student with the education profession. Factor analysis revealed the significant relationship of the terms myself and teacher.

Jerkedal's experiment, involving 140 employees, used a questionnaire and a semantic differential scale to measure, with respect to training, initial attitude and change. Attitudes were recorded before and after the completion of five management courses. A flexibility-rigidity scale measured resistance to change. Jerkedal concluded that a negative correlation existed between initial scores and change in attitude despite flexibility. The present study similarly used a flexibility scale in conjunction with a belief questionnaire.

³³Ake Jerkedal, Top Management Education, An Evaluation Study, Stockholm: Swedish Council for Personnel Administration, 1967.

Nature of Attitude and Change

Sheriff and others stated that attitude change reflects the discrepancy between (1) one's position and that communicated in the message that attempts to bring about the change, and (2) the need for coping with that discrepancy.³⁴

Wilbur Schramm, Director of the Institute for Communication Research, Stanford University, concluded with respect to attitude changes that acceptance of the incoming message is more likely when the suggestion meets existing personality needs and conforms to group norms and loyalties.³⁵ Krech and others related that a congruent change--one in the same direction as the original sign--is easier to bring about than is an incongruent change.³⁶ Halloran recognized that attitude change depends also upon certain personality characteristics, including "general susceptibility to persuasion, intelligence, the cognitive needs and styles of the person, general readiness to accept change," as well as group affiliations.³⁷

³⁴M. Sheriff and others, Attitude and Attitude Change, Saunders, 1965, p. 225.

³⁵Wilbur Schramm, "The Nature and Behavior of Attitudes," in W. Schramm (ed.), The Process and Effects of Mass Communication, University of Illinois Press, 1965, pp. 209-214.

³⁶D. Krech and others, The Individual in Society, N.Y.: McGraw-Hill, 1962, pp. 215-269.

³⁷J. D. Halloran, Attitude Formation and Change, Leicester University Press, 1967, p. 60. In a doctoral study, Belasco indicated that individuals most likely to change as a result of training had the following characteristics (in descending order): high tolerance to ambiguity, high self-esteem, high authoritarianism, high intelligence, female sex, younger age, and less experience; Belasco concluded that role expectations were the single best predictor of change. James A. Belasco, Training as a Change Agent: A Constructive Evaluation, Ph.D. dissertation, Cornell University, 1967.

Thus the effectiveness of new knowledge, a popular approach in bringing about change, is dependent upon many factors, including the person presenting the information and how he is perceived by the recipient; the form, the manner, and delivery circumstances of the information; and the function of the knowledge in satisfying needs of the recipients.³⁸ The effect of a group was explained by Krech and others: group listening reinforces the message when the group is in favor of the communicator's position and a public declaration of acceptance tends to decrease advocacy toward change.³⁹

Motivation formed the base of the approach by Daniel Katz on change in attitude.⁴⁰ His four functions underlying attitudes and their changes were: (1) adjustment (for example, need satisfaction); (2) ego defense (for example, removal of threats); (3) value expression (for example, dissatisfaction with self); and (4) knowledge (for example, ambiguity from new knowledge or environmental change).⁴¹

The advisability of change to reduce an inconsistency was exemplified by Festiger.⁴² Just as hunger leads to activity to reduce hunger, cognitive dissonance leads to action to

³⁸J. D. Halloran, op. cit.

³⁹Krech and others, op. cit., p. 246.

⁴⁰Daniel Katz, "The Functional Approach to the Study of Attitudes," Public Opinion Quarterly, No. 24, 1960, pp. 163-204.

⁴¹For an analogy between environmental change and time change, see Alvin Toffler, Future Shock, N. Y.: Random House, 1970.

⁴²Leon Festiger, A Theory of Cognitive Dissonance, Stanford, California: Stanford University Press, 1964. A

reduce itself. Halloran pointed out that "if dissonance can be reduced by a change in attitude, then communications which suggest appropriate changes are likely to be received and accepted."⁴³

Summary

Review of related literature by the researcher uncovered limited research pertaining directly to attitudinal change related to classroom exposure. Therefore, an overview was presented covering (1) professionalization of life insurance selling; (2) attitude toward the life insurance sales occupation; and (3) attitude change among post-secondary students concerning other occupations.

Professionalization of life insurance selling was presented by Bain as a sociological process, while Snider and James stated that the most frequently used criterion for professional determination was the amount of training required. Taylor and Pellegrin, alluding to the conflict between reaching a large market and at the same time selling in an affluent market, recognized the self-image of the agent as dysfunctional, and concluded that the professional designation Chartered Life Underwriter (C.L.U.) was too high a price to pay for prestige alone. Douglas referred to the lack of vocational

simple example of cognitive dissonance is that of addressing a child as "Bill," immediately after he learned that his name is "John." The child will have to make an adjustment: either recognize that his original belief was incorrect (perhaps his name is not John) or learn that the person addressing him is in error.

⁴³J. D. Halloran, op. cit., p. 102.

insurance courses in post-secondary education. Youngberg and Weitz in separate studies demonstrated reduction in agent turnover when job information to applicants includes distasteful features of the job.

The study by Gilbert Young Research, Inc., indicated that three out of four persons would not bypass the agent if they had the opportunity to do so, but that young college graduates were decidedly more unfavorable toward life insurance than were others in the 14-24 age bracket. The Fortune study indicated "detest" by college students toward entering the life insurance business. The Institute of Life Insurance showed that insurance, when rated by factors associated with jobs, scored average or above average on only two of the nine factors: independence and good income. Studies by Stern and Epley suggested that the classroom might be suitable for effecting attitudinal change, while the Wesleyan University research implied otherwise, as did Jacob.

Attitudinal change after completing specific courses was demonstrated in separate studies by Bolton and Jerkedal. Bolton showed the close identification of neophyte education students with the education profession, and Jerkedal in his management courses uncovered a negative correlation between initial scores and attitude change respecting training.

CHAPTER III

DESIGN OF THE STUDY

Overview

The purpose of the study was used to determine the design for the research. The major purpose of this study was to measure and describe the change in attitude held toward life insurance salesmen by college students in a career-specialist program after exposure to the insurance principles course. In order to accomplish this purpose, it was necessary to identify and analyze the beliefs that comprised the attitude.

A pretest-posttest design was used with an original Likert-scale questionnaire that was developed to measure opinions of students in the basic insurance course with respect to their attitude toward life insurance salesmen. The instrument was designed to serve as a tool for collecting data about each of the several criteria used to describe a profession. The pretest included the questionnaire and a flexibility scale. Two control groups were used: (1) an insurance class on a different subject taught by the researcher and (2) a course in elementary business law taught by another teacher.

Figure 3-1 sets forth diagrammatically the design of

the study.¹ Y represents the dependent variable (beliefs) and X represents exposure to the insurance principles course.

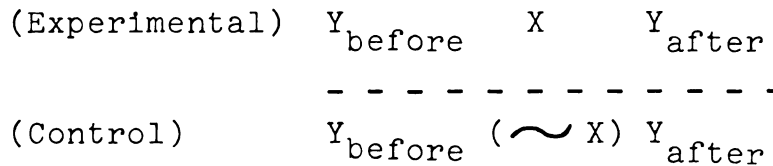


Figure 3-1.--Pretest-Posttest Nonequivalent Control-Group Design

Except for lacking randomization or matching, and independence between subjects, this design is a classical one for studies of change.²

Population

The population in this study consisted of students in undergraduate courses in the School of Business, Ferris State College, in the Spring Quarter, 1971. The three components of the population were the experimental (treatment) group and

¹The diagram is an amalgam based upon ideas from (1) Campbell and Stanley and (2) Kerlinger. Donald T. Campbell and Julian C. Stanley, Chapter 5, "Experimental and Quasi-Experimental Designs for Research on Teaching," in N. L. Gage (ed.), Handbook of Research on Teaching, Chicago: Rand McNally & Co., 1963, pp. 171-256. Design Number 10, "The Nonequivalent Control-Group Design," is explained therein on pp. 217-220. Also Fred N. Kerlinger, Foundations of Behavioral Research: Educational and Psychological Inquiry, N.Y.: Holt, Rinehart, and Winston, Inc., 1964, p. 308. The Kerlinger nomenclature system has been retained in the diagram as more self-explanatory, together with the broken line from Campbell and Stanley to indicate non-randomization or non-matching.

²These limitations are usual when an intact group, such as an existing class, is used. While random assignment is preferable, compensation exists in the form of control groups and the use of the pretest as covariate.

two control groups.

Experimental (Treatment) Group

The experimental (treatment) group consisted of the basic insurance class in risk and insurance taught by the researcher. Of 41 students in that class, the 36 who had not had a previous insurance course constituted the effective treatment group. The chief criterion used in selecting this class as the experimental group was that therein were the students who, having had no previous insurance course, would be free from possible interference in attitude formation from prior insurance class influence. A second criterion was the convenience and high likelihood of cooperation from students: this course was immediately available, taught by the researcher.

Control Groups

Control groups consisted of classes other than those with the subject matter of this research: control₁, taught by the researcher, was the casualty insurance class, the subject matter of which had the liability concept as its focal point; control₂ consisted of students in the elementary business law course (two classes), taught by another teacher in the School of Business. As was done in the treatment group, students who had had a previous insurance course at Ferris State College were excluded. The number of students in control₁ was fourteen; and control₂, forty-four. Criteria for selection of control₁ were (a) it was another insurance course with the same number of credits and meetings per week as applicable to the experimental group, (b) it had the next

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largest number of students who had not had a previous insurance course, and (c) it was also taught by the researcher. Criteria for selection of control₂ were (a) it was a subject other than insurance, (b) it was also sponsored by the School of Business, and (c) it was taught by a teacher with whom the researcher had established excellent rapport and from whom the promise of cooperation had been obtained with respect to administration of the research instruments.

The Research Instruments

Selection

The research instruments (see Appendix C) for this quasi-experiment were (1) an original questionnaire to measure beliefs of college students respecting life insurance salesmen as meeting criteria of a profession (Appendix C, Items 1a and 1b), (2) a rigidity-flexibility scale, the Fx portion of the California Psychological Inventory (CPI) (Appendix C, Item 2), and (3) a single-subject essay questionnaire (Appendix C, Item 3).

The basic criteria used in formulating the belief questionnaire were (1) selection of items representing criteria of a profession and (2) ability to obtain results by Likert scale values on a linear scale containing equal intervals, thus satisfying this parametric assumption. The basic criteria for selecting the rigidity-flexibility instrument were (1) general acceptability by psychologists, (2) ability to be scored by a Likert scale system identical to that of the belief instrument, and (3) approximately the same number

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of questions as used in the basic belief questionnaire (22 and 18 respectively).

The use of an in-depth essay questionnaire had been considered originally as the primary instrument, but the idea was abandoned because of the common difficulty of obtaining meaningful results through codification; and for similar reasons, the idea of a personal interview in depth, conducted by a person other than the researcher, was not accepted. The decision was made to use a brief single-subject essay questionnaire as a supplementary device for gathering opinions.

Belief Instrument

In determining criteria for a profession, it was found that authorities seemed to agree that the following attributes characterize a profession (even though wording varies from author to author):³

- I. Systematic Body of Theory
- II. Professional Authority
- III. Community Sanction
- IV. Regulatory Code of Ethics
- V. Fundamental Beliefs (professional culture, formal and informal groups interacting to generate a social configuration).

Originally the thirty-six statements (Appendix C, Item 4) were formulated as being representative of their respective

³Ernest Greenwood (reprinted from "Attributes of a Profession," Social Work, Vol. 2, No. 3 (July 1957), pp. 44-45), in Howard M. Voilmer and Donald L. Mills (eds.), Professionalization, Englewood Cliffs, N.J.: Prentice-Hall, 1966, p. 10.

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categories of professional attributes, commonly ascribed by authors as such. These thirty-six items were reviewed by a teacher in other than the insurance discipline and by a research consultant at Michigan State University to derive a reasonable number of simplified statements, still representative of the five major categories of a profession, usable as the basis of a questionnaire. The eighteen simplified statements that emerged were randomly distributed throughout the instrument (Appendix C, Item 1b).

Each of the eighteen belief statements related to at least one of the five major categories exemplifying criteria of a profession. While it still was possible for a statement to overlap more than one category, for the purpose of this research the statements were assigned as follows:

Category I. Basis of Systematic Theory

Statement 4. Preparation for this occupation involves considerable time in studying required knowledge.

Statement 14. Required theoretical knowledge can best be achieved through formal education in an academic atmosphere.

Statement 18. Preparation must be intellectual as well as practical.

Category II. Professional Authority

Statement 3. Extensive education and training in this field makes a member an expert as viewed by the layman.

Statement 11. The member is granted a superior position

in the eyes of the layman because in the field concerned the member is better qualified to recommend a solution to the problems of the layman than is the layman himself.

Category III. Sanction of the Community

Statement 1. The occupation seeks to demonstrate that those who possess special education and training deliver a superior service in contrast to those who lack such education and training.

Statement 9. There is a confidential relationship between the member and the layman.

Statement 16. The occupation itself controls its education and training centers (such as through accreditation) and controls admission to its ranks.

Category IV. Regulatory Code of Ethics

Statement 2. Members of this occupation openly share technical knowledge and discoveries.

Statement 6. As a matter of record there is a built-in code of ethics that compels ethical behavior by members and that has overtones of altruism and a public-service orientation.

Statement 10. The code of ethics precludes aggressive competition and advertising by individual members.

Statement 13. Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.

Statement 15. The member must provide service to anyone requesting it (regardless of the requestor's age, income, kinship, politics, race, religion, sex, or social status) and must be prepared to render service even at the sacrifice of personal convenience.

Statement 17. There is an internal regulatory body of members themselves with power to censure the wrong-doing member.

Category V. Fundamental Beliefs

Statement 5. The working hours and the non-working hours tend to blend.

Statement 7. The career concept is an important part of this occupation.

Statement 8. Service is performed primarily for the psychic satisfactions and only secondarily for money.

Statement 12. The member is motivated to perform at his best regardless of the money involved.

A pilot study was conducted with sixty-two persons (students and others) to ascertain overall validity and reliability of the statements for the life insurance sales occupation. It was recognized that a positive relationship exists between

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socio-economic status and "professions." Duncan, with respect to professional workers, spoke of "their presumed location at the top of the occupational status structure."⁴ Students of social mobility and socio-economic stratification differentiate within the "professional" category: "In most conventional classifications, specifically those based on census codes, this category includes not only the classic professions, but also a variety of semi- and quasi-professional occupations, technical specialties, and the like."⁵ With specific reference to the medical and legal professions, Duncan stated that "these occupations are clearly selective of the higher socio-economic level within the professional bracket."⁶ He concluded that justification exists for subdividing the professional category "in analysis of the correlates of socio-economic status."⁷ Sewell and Orenstein also recognized the relationship between socio-economic status and status of occupations, for they said that "boys . . . from high socio-economic status backgrounds are more likely to choose high status occupations than are . . . those of lower socio-

⁴Otis Dudley Duncan, "Social Origins of Salaried and Self-Employed Professional Workers," Social Forces, Vol. 44, 1965, pp. 186-189. Reprinted in Donald G. Zytowski, Vocational Behavior: Readings in Theory and Research (N.Y.: Holt, Rinehart, and Winston, Inc.), 1968, pp. 377-380. Quotation from p. 377 of the reprint.

⁵Ibid.

⁶Ibid.

⁷Ibid., p. 378.

economic status."⁸

According to Biesanz and Biesanz, criteria of social class are: source of income, occupation, wealth, kind of house, and kind of neighborhood.⁹ Status criteria are determined by values of the culture, and any criterion rather than being important in itself is made important by the attitudes of the people.¹⁰ As an index of social status, the source of income is more important than wealth itself.¹¹ "Closely related to source of income is occupation."¹²

The seven occupations which were considered for use in the development of the survey instrument for this study are listed below with the corresponding scores on a socio-economic index detailed by the Bureau of the Census:

⁸William H. Sewell and A. M. Orenstein, "Community of Residence and Occupational Choice," American Journal of Sociology, Vol. 70, 1965, pp. 551-563. Reprinted in Donald G. Zytowski, op. cit., pp. 380-393. Quotation from p. 382 of the reprint.

⁹John Biesanz and Mavis Biesanz, Modern Society (Englewood Cliffs, N.J.: Prentice-Hall, Inc.), 3d ed., 1964, pp. 140-141.

¹⁰Ibid., p. 140.

¹¹Ibid., pp. 140-141.

¹²Ibid., p. 141. See Statistical Abstract of the United States for shifts in distribution of unskilled workers. For a scholarly treatment of the class system in the United States, see Max Lerner, America as a Civilization (N.Y.: Simon and Schuster), 1957, Ch. 7, "Class and Status in America." See also the classical studies on American communities by W. Lloyd Warner, et. al. (Newburyport as Yankee City); Robert and Helen Lynd (Muncie as Middletown); W. Lloyd Warner (Morris of Democracy in Jonesville); and John Dollard (Natchez of Caste and Class in a Southern Town). The subject towns excepting Muncie were less than 25,000 in population; Muncie had 38,000 at the time of the first study and 48,000 at the second.

- (1) Lawyer, 93
- (2) Teacher (secondary and elementary), 72
- (3) Insurance agents and brokers, 66
- (4) Dental technician, 48
- (5) Sheriff, 34
- (6) Automobile mechanic, 19
- (7) Porter, 4.

The four occupations finally selected (lawyer, insurance agents and brokers, sheriff, and porter) were chosen because they represented a gamut on the socio-economic scale from high, through middle and lower middle, to low; and correspondingly from professional, through semi-professional, technical, and skilled, to unskilled.

A Likert scale was used with the following values: 5 = strongly agree; 4 = agree; 3 = undecided; 2 = disagree; and 1 = strongly disagree. Thus avoided were negative values with the accompanying possibility of a student's entering a 1 when he meant -1. The student wrote in the values for each belief statement rather than check a point on a scale, so that the disadvantages of a positional halo effect were avoided. When analyzed for results, the scale was converted to respective values of +2, +1, 0, -1, and -2, to effect positive values for agreement and negative values for disagreement. Each occupation was rated for each of the 18 belief statements by each person in the pilot study. The item analysis prepared through use of punch cards and the 3600 computer at the Computer Center, Michigan State University, revealed high validity and reliability, determined by Hoyt's analysis of

variance (ANOVA): reliability = .827; validity = .995.

Rigidity-Flexibility Scale

When the existing rigidity-flexibility instrument was administered, the title was abbreviated to Fx to avoid possible bias through the use of the words flexibility or rigidity. To coincide with the scoring system of the basic belief insurance questionnaire, the same Likert scale values, rather than a dichotomous yes-no, were used with the flexibility instrument.¹³

Course Information

The course used in the treatment group was Insurance 131, entitled Risk and Insurance. A four quarter-hour credit course, it is the recommended prerequisite for other insurance classes. During the initial stage of the new insurance program, the requirement of this course as a prerequisite to others was waived. The course is required for insurance majors in both the associate degree (two-year) curriculum and the baccalaureate degree (four-year) curriculum, and is an elective subject for other students, including matriculants from other departments of the School of Business and from other schools of the College.

The explicit objectives of the course were disseminated to students at the initial class meeting as follows:

¹³The linear scale continuum may be viewed as a dichotomy consisting of yes for positive values and no for negative values. The scale is a refinement of the yes-no dichotomy. Milton Rokeach has used a scale with three degrees of agreement and three degrees of disagreement, a further extension of the pure dichotomy. Milton Rokeach, The Open and Closed Mind (N.Y.: Basic Books, Inc.), 1960, p. 185.

- (1) To introduce us to the subject of risk and insurance.
- (2) To present basic insurance principles and practices to us as beginning insurance students.
- (3) To provide a broad general knowledge of insurance as an economic and business institution.
- (4) To provide our basis for intermediate and advanced study in risk and insurance, should we desire to pursue the subject.

An implied objective of creating or developing a favorable attitude toward an occupation holds, whether or not the students plan to enter that occupation. While only a few students at Ferris State College are majoring in the relatively new insurance curriculum in preparation for careers therein, all benefit from the program as present or potential consumers (buyers) of the product.¹⁴ Students should thus be exposed to classroom and related experiences that improve their attitude toward the product's purveyors. Hence, even though not included as one of the explicit objectives listed in writing, attitude development was implied. Thus the course served a dual role in the college level: (1) a basic course as a foundation for additional insurance study for insurance majors and

¹⁴The researcher had in 1970-71 two classes in which one of the students was a graduate of the College, a secondary school teacher who had returned (to this completely undergraduate institution) for the one academic quarter concerned in order to earn 15 credits in support of his teaching certificate. Obviously this teacher-student did not plan to enter the insurance business, but his comments at the conclusion of the term included the statement that he learned some technical information that will help him as a consumer (and thus supposedly influence his attitude toward the salesman).

others who desire more than one exposure, and (2) a general survey for students who wanted a single-course overview of risk and insurance.

The major topics covered in the course were: nature of risk and insurance, the insurance contract and its analysis, the fields of insurance, buying insurance, company operations, and the history and regulation of the business. Life insurance and health insurance were emphasized in this course, while property and casualty principles were the subject of a former second-quarter course, subsequently merged into one overall survey course. The researcher did not consciously cover each of the eighteen items of the questionnaire.

The basic course was used as the subject of the experimental group in order to obtain in one class the maximum number of students who had not had a previous insurance course and to maximize the number of students who were studying their first course with the researcher.

Collection of Data

As a pretest, two instruments were administered to all personnel: (1) the covering sheet and life insurance questionnaire (Appendix C, Items 1a and 1b) and (2) the flexibility instrument (Appendix C, Item 2). The pretest instruments were administered to the treatment group and to the control groups by the researcher in the respective classrooms at the beginning of the academic quarter, after the passage of the program change period (during which students are permitted freely to drop a course or pick it up if it is open) so that the class had been stabilized with respect to personnel, but

before the topic of life insurance had begun. An alternative, namely the pretest at the initial class meeting, was not employed, because of the possibility of class fluidity, which would have necessitated (1) repeating the posttest for newcomers after the rest of the class had had the instrument and (2) abandoning the pretest (because of no posttest) for any who dropped the course during the program change period. The forms were handed in by the students on their way out of the classroom, thus affording a 100 percent return for those in the experimental group and control₁, both conducted by the researcher, and 100 percent return in control₂ for those present for both pretest and posttest. For instruments inadvertently incomplete, the researcher was able to find the respondent through his student number, and to request completion. For the posttest, conducted during the last week of classes to get the maximum practical time available for the experiment, only a repeat of the life insurance questionnaire itself was needed, as the student number thereon enabled matching posttest with pretest. (Repeat of the cover sheet or of the flexibility scale was unnecessary.) With the treatment group, moreover, a single-subject essay form (Appendix C, Item 3), was administered as a supplement to the life insurance questionnaire. Administration of the posttest was conducted by the researcher in his classes (treatment and control₁) and by the teacher of control₂ in his two classes.

Design for Analysis of Data

Table 3-1 presents the distribution of subjects into the design cells for the two factors: flexibility and treatment.

Factor 1, flexibility, contains two levels: rigid and flexible. Factor 2, treatment, contains three levels: treatment proper, control₁, and control₂. The six cells (reading across from left to right in each of the two lines) are indicated with the respective number of subjects in each cell.

TABLE 3-1
DISTRIBUTION OF SUBJECTS INTO CELLS OF DESIGN

Factors	Treatment	Control ₁	Control ₂
Rigid	18	7	22
Flexible	18	7	22

The grand median of the flexibility scale was 70. Those subjects with scores of 70 and above were classified as rigid; those with scores of 69 and below, flexible.¹⁵ To

¹⁵The dividing score was based upon the linear scale values used in this study rather than upon the dichotomy of the Fx scale of the California Psychological Inventory (CPI). In the CPI, the Fx scale questions are scored in a reverse direction so that a high score denotes a non-rigid or flexible individual. It seemed, since most of the items on this scale are worded in a negative direction, that agreement (a high score) should logically indicate a rigid or non-flexible individual, and vice versa. Milton Rokeach, The Open and Closed Mind (N.Y.: Basic Books, Inc.), 1960, pp. 184-185, 406, 418-419. Rokeach, in another study, recognized the significance of the median as the dividing line in a modified dogmatism scale constructed by Trohlman and Powell. V. C. Trohlman and F. A. Powell, "A Short-Form Dogmatism Scale for Use in Field Studies," Social Forces, Vol. 44, 1965, pp. 211-214; Milton Rokeach, Beliefs, Attitudes, and Values (San Francisco: Jossey-Bass, Inc.), 1968, p. 146.

The 22 questions of the Fx scale are part of a set of 18 scales consisting of 480 statements (including 12 duplicates) answerable as yes or no. The 18 scales of the CPI are: dominance (Do), capacity for status (Ca), sociability (Sy),

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obtain equal numbers in each half of the respective groups (for ease in later calculation and interpretation), random elimination (none from treatment, three from control₁, and four from control₂) was used.

Examination of the data centered around analysis of covariance (ANCOVA), chosen to minimize the effect of non-random assignment of subjects, a concomitant of using existing classes intact. The program was that of Jeremy D. Finn, "Multivariate--Univariate and Multi-variate Analysis of Variance and Covariance: A FORTRAN IV Program."¹⁶ The pretest was the covariate and the level of significance was predetermined at 0.05, as the researcher was willing to accept the risk of an incorrect conclusion five percent of the time (one in twenty).

social presence (Sp), self-acceptance (Sa), sense of well-being (Wb), responsibility (Re), socialization (So), self-control (Sc), tolerance (To), good impression (Gi), communality (Cm), achievement via conformance (Ac), achievement via independence (Ai), intellectual efficiency (Ie), psychological-mindedness (Py), flexibility (Fx), and femininity (Fe). Interpretation should rest upon configurations. Oscar Krisen Buros (ed.), Personality Tests and Reviews (Highland Park, N.J.: The Gryphon Press), 1970, entry number 27. E. Lowell Kelly, "California Psychological Inventory," in Oscar Krisen Buros (ed.), The Sixth Mental Measurements Yearbook (Highland Park, N.J.: The Gryphon Press), 1959, entry number 37. The 18 dimensions are not independent, but Harrison G. Gough, author of the CPI, groups them into four categories, one of which, "Measures of Intellectual and Interest Modes," consists of the following three scales: flexibility, psychological-mindedness, and femininity. Kelly, op. cit.

¹⁶Copy on file in Office of Research Consultation, School of Advanced Studies, College of Education, 202 Erickson Hall, Michigan State University, East Lansing, Michigan 48823.

Analysis was also conducted by directional movement with the following subdivisions of the 18 belief statements:

- (1) positive score changed positively
- (2) positive score changed negatively
- (3) negative score changed positively
- (4) negative score changed negatively

Analysis was also made of those belief statements in which the rigid and flexible components moved in opposite directions.

Statement of Hypotheses

The null hypotheses tested were as follows:

Hypothesis 1: Students who have taken the insurance principles course in the career specialist program at a post-secondary institution will have a change in attitude toward life insurance salesmen no different from that of students who have not taken the course.

Hypothesis 2: Students who have high rigidity scores will have a change in attitude toward life insurance salesmen no different from that of students who have low rigidity scores.

Represented in symbolic form, the hypotheses are:

Hypothesis 1: $\mathcal{M}_{\text{treatment}} = \mathcal{M}_{\text{control}}$ where \mathcal{M} = mean adjusted for pretest as covariate.

Hypothesis 2: $\mathcal{M}_{\text{rigid}} = \mathcal{M}_{\text{flexible}}$ where \mathcal{M} = mean adjusted for pretest as covariate.

The hypotheses were tested on the 3600 computer system at Michigan State University through analysis of covariance by comparing responses of the treatment and control groups,

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using the predetermined 0.05 level of significance to ascertain whether or not the null could be rejected. The computer enabled the calculations to be run in a minimum of time, thus saving what otherwise would have negated the experiment from a practical viewpoint, while the pretest as covariate was used to adjust initial differences. The findings from these data are reported in the next chapter.

Summary

The design resulted from the purpose of the study, which was to measure the change in attitude held toward life insurance salesmen by college students in a career-specialist program after completing the insurance principles course. To accomplish that purpose, it was necessary to report what the attitude was.

An original questionnaire was developed consisting of 18 belief statements, randomized, representing generally-accepted criteria for a profession:

- I. Systematic Body of Theory
- II. Professional Authority
- III. Community Sanction
- IV. Regulatory Code of Ethics
- V. Fundamental Beliefs

In a pilot study with 62 persons, each of the 18 statements was rated on a Likert scale with the following all-positive values: 5= strongly agree; 4 = agree, 3 = undecided; 2 = disagree; and 1 = strongly disagree. When analyzed and the results presented, the scale was converted to corresponding values of +2, +1, 0, -1, and -2. To determine reliability

and validity of the instrument, seven occupations emphasizing the relationship between socio-economic status and professional position were originally considered, running a gamut from high to low; from these seven, four representative occupations were included in the instrument and evaluated: lawyer, insurance agent and broker, sheriff, and porter. The instrument with the four occupations revealed reliability = .827; and validity = .995.

The experimental group consisted of students in the basic risk and insurance class of the researcher, with control groups being respectively (1) a casualty insurance class taught by the researcher and (2) the elementary business law course taught by a different teacher. Only those who had not had a previous insurance course were counted, yielding $N=36$ for the experimental group, 14 for control₁, and 44 for control₂. Of the 36 in the experimental group, 31 were matriculated in the School of Business, 32 were seniors, and 23 had been solicited by a life insurance agent within the past year. The mean of their cumulative grade point averages was 2.57, with a high of 3.69 and a low of 1.91. Of the (then) 16 insurance majors in the School of Business, none was in that basic class.

A classical pretest-posttest design (Campbell and Stanley) was used except for lacking randomization and independence between subjects. Accompanying the pretest use of the basic questionnaire was a rigidity-flexibility scale, rated by the same values as was the basic instrument. With the treatment group on the posttest, a single subject essay form was

administered as a supplement to the basic instrument. Since the instruments were administered by the respective teachers in the classrooms, 100 percent return was effected.

The design for analysis of data concerned the relationship between two factors: flexibility and treatment. The flexibility factor contained two levels, rigid and flexible; while the treatment factor consisted of three levels: treatment proper, control₁, and control₂. Rigidity-flexibility was dichotomized at the grand median of 70. The respective cells were equalized in number by random elimination for ease in later calculation and interpretation. The computer analysis was accomplished by the program of Jeremy D. Finn on analysis of covariance.

Analysis was made of change by directional movements of the 18 belief statements, using the following subdivisions: (1) positive score changed positively; (2) positive score changed negatively; (3) negative score changed positively, and (4) negative score changed negatively. Consideration was also given to movements in opposite directions for the rigid and flexible components of the belief statements concerned.

The risk and insurance course studied by the experimental group was a basic course in principles having a dual purpose: a basis for additional insurance study and a general survey of the entire field. An implied objective was the enhancement of the attitude toward the salesmen.

Hypotheses tested, stated symbolically, were:

Hypothesis 1: $\mu_{\text{treatment}} = \mu_{\text{control}}$ where μ = mean

adjusted for pretest as covariate.

Hypothesis 2: $\mu_{\text{rigid}} = \mu_{\text{flexible}}$ where μ = mean
adjusted for pretest as covariate.

CHAPTER IV

ANALYSIS OF RESULTS AND PRESENTATION OF FINDINGS

The purpose of this chapter was to report the findings that resulted from analysis of responses to the survey instruments (Appendix C) according to the design of the study described in Chapter III. The data reported in this chapter were collected as an attempt to fulfill the following purposes: (1) to determine the stated beliefs of the students concerning their attitude toward life insurance salesmen as meeting criteria of a profession, (2) to determine what effect rigidity or flexibility in personality of the student has upon his attitude toward life insurance salesmen, and (3) to determine what effect rigidity or flexibility in personality of the student has upon the change in attitude toward life insurance salesmen after the course in insurance principles.

Overview

The interest of the students in this project was evidenced by their cooperation in filling out the survey instruments (Appendix C). While the class was a "captive audience" for the purpose of matters pertaining to the course directly, the filling out of these survey instruments was in no way directly associated with a class requirement. The students were specifically advised that their reactions to the

questionnaire had no effect upon grades and that the use of the student number was for the purpose of matching posttest with pretest rather than for individual identification.

Of the forty-one students in the treatment class, five students had had a prior insurance course; their replies were therefore not counted, yielding $N=36$. While it was true that the placing of their names on these forms was optional (in order to maximize honest reactions) and that student numbers were used to match pretest with posttest (rather than to identify individuals), nevertheless 17 percent of the students in the treatment group placed their names on the basic questionnaire, and 31 percent did so on the essay form. The fact that almost twice as many students identified themselves by name on the essay form than on the questionnaire was interesting in that it perhaps indicated that students were more willing to associate themselves with their written opinions than with a less personal series of numerical ratings. On the essay questionnaire, moreover, 81 percent answered that their attitude toward life insurance salesmen had changed during the course and that the course had been instrumental in effecting this change; the rest, 19 percent, indicated that no change had occurred in their attitude.

General Nature of the Attitude

The overall attitude toward the life insurance salesman, determined by criteria representing whether or not an occupation was viewed as a profession, was that the salesman is characterized by having systematic theory as a basis for

his knowledge, evidenced by the need for intellectual preparation and the time required for obtaining required knowledge; but that the salesman still suffers heavily in the fundamental beliefs criteria, evidenced by the opinion that service is performed primarily for money, and in the regulatory ethics category, exemplified by lack of adherence to a code that would preclude aggressive competition and advertising by the individual salesman.

Population Analysis

The background of the students in the treatment group was analyzed from answers to their cover sheets (Appendix C, Item 1a) of the basic questionnaire. The summary is presented in Appendix C, Item 5. Of the thirty-six students who had not had a prior insurance class, thirty-one were matriculated in the School of Business, three were matriculated in the School of Education, and two were in the School of General Education. Within the School of Business, twenty-three were in the Management Department, six were in the Accountancy Department, and two were in the Marketing Department. Other departments (Data Processing and Office Administration) were not represented. Seniors numbered thirty-two; juniors, three; sophomores, one; freshmen, zero. Four-year program students numbered thirty-five, while one student was in a two-year program. Figures for cumulative grade point average (GPA) were: mean = 2.57; range = 1.78, representing a high of 3.69 and a low of 1.91. There were six students having 3.0 or higher and one student below 2.0. The remainder (twenty-

nine) ranged between 2.10 and 2.97. One student stated that he had been licensed to sell life insurance within the past five years but was not active in selling; he planned to enter another business after being graduated that quarter. There were no insurance majors in the class, but one student indicated his intention to concentrate in insurance in the future. (This student was in the School of General Education and was the one with the GPA below 2.0; he was precluded from transferring to another School of the College until his average was at least 2.0.) Those students who were solicited by life insurance agents within the year numbered twenty-three. This figure is not unusually large for a total of thirty-six for the following reasons: (1) thirty-two of the thirty-six were seniors; and (2) in the city in which the College is located there exists a life insurance agency specializing in solicitation of college students, and the agency manager is a young man who is an alumnus of the Marketing Department, School of Business.

Essay Questionnaire (Posttest Only)

The data from the essay questionnaire (Appendix C, Item 3), administered to the treatment group the day after the statistical questionnaire posttest (Appendix C, Item 1b), contained two common themes, each of which was indicated by thirty-one percent of the students who stated that after the course their attitude toward the life insurance salesman had improved. The two themes were (1) professionalism or pro-

fessionalization (the latter being a process), including knowledge and training; and (2) the service aspect (overlapping in part the knowledge ingredient of the preceding category). Representative of the first category were the following quotations:

. . . salesmen are trying to improve their professionalism by taking such courses as C.L.U.

My image of the life insurance salesman is more favorable for I now know more about . . . the educational skills required to be a competent and successful salesman.

Life insurance salesman needs a vast store of knowledge to effectively serve the client

. . . trying to professionalize their services.

. . . must strive to keep up with the changing conditions of the insurance business.

. . . amount of training that is available to a salesman in order that he might fit the policies to the needs of the customer.

Typical of the service category remarks were the comments that follow:

. . . I look more favorably at life insurance salesmen because the course . . . convinced me that there is a service aspect to the business.

. . . trying to help individuals, not just themselves.

. . . also interested in the individual.

Likes to serve his clients and is concerned about them.

. . . The guest speaker seems to offer more service to his customers than I thought was usually given.

Belief Statements (Pretest and Posttest)

The information for this section was gathered from

the insurance survey instrument which contained the 18 belief statements (Appendix C, Item 1b). This form was used to measure the attitude held by the student toward the life insurance salesman, based on the 18 belief statements representing professional criteria. On the instrument, Likert scale values corresponding to the respective choices (strongly agree, agree, undecided, disagree, and strongly disagree) were listed as positive values (5, 4, 3, 2, and 1 respectively). Thus, negative values were avoided in an attempt to reduce the possibility of a student's inserting the figure 1 when he meant minus 1. In presenting the findings for this study, these scale values were converted to those of respectively +2, +1, 0, -1, and -2, thus obtaining positive values for agreement and negative values for disagreement.

The sum of values¹ and mean values were determined for each of the belief statements. Detailed figures for each of the statements are presented in Appendix D for pretest and posttest respectively in Items 1a and 1b. Composite values are offered in Appendix D, Item 2. Rankings are presented in Appendix D, Items 3 and 4. Directional movement analysis is presented in Appendix D, Item 5.

Rank Order

The eighteen belief statements represented five

¹Sum of values = $(N_{\text{strongly agree}} \times 2) + (N_{\text{agree}} \times 1) + (N_{\text{disagree}} \times -1) + (N_{\text{strongly disagree}} \times -2)$. The value representing the "undecided" group is disregarded in this calculation as its product (regardless of the value of N) is always zero, since $N \times \text{zero} = \text{zero}$. Here is an advantage of using a Likert scale with a midpoint of zero.

categories used as criteria of a profession. The rank order of the five categories are presented in Table 4-1, in which it was demonstrated that each of the categories maintained on the posttest the same rank that it held on the pretest.

TABLE 4-1

RANK ORDER OF RESPONDENTS' REACTIONS BY THE FIVE
CATEGORIES REPRESENTING CRITERIA OF A PROFESSION

Rank Order		Category
Pretest	Posttest	
1	1	Systematic Body of Theory (3 items)
2	2	Professional Authority (2 items)
3	3	Community Sanction (3 items)
4	4	Fundamental Beliefs (4 items)
5	5	Regulatory Code of Ethics (6 items)

Rank order for the eighteen belief statements was calculated and presented for pretest ranks and posttest ranks respectively in Tables 4-2 and 4-3. The top rank is numbered 1; the lowest rank, 18. Ties in ranks were indicated by the arithmetic mean of the tied ranks.

TABLE 4-2

RANK ORDER, PRETEST AND POSTTEST, OF RESPONDENTS' REACTIONS
TO EACH OF THE EIGHTEEN BELIEF STATEMENTS CONCERNING
LIFE INSURANCE SALESMEN, EXPERIMENTAL GROUP
(BASED UPON PRETEST ORDER)

Rank Order		Belief Statement
Pretest X	Posttest Y	
1	1	Preparation must be intellectual as well as practical.
2	2.5	Preparation for this occupation involves considerable time in studying required knowledge.
3	6	The working hours and the non-working hours tend to blend.
4	2.5	The career concept is an important part of this occupation.
5	5	There is a confidential relationship between the member and layman.
6	8	Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.
7	14	Required theoretical knowledge can best be achieved through formal education in an academic atmosphere.
8	9	Extensive education and training in this field makes a member an expert as viewed by the layman.
9	11.5	As a matter of record there is a built-in code of ethics that compels ethical behavior by members and that has overtones of altruism and a public-service orientation.
10	7	The member is granted a superior position in the eyes of the layman because in the field concerned the member is better qualified to recommend a solution to the problem of the layman than is the layman himself.

TABLE 4-2 (continued)

Rank Order		Belief Statement
Pretest X	Posttest Y	
12	4	The occupation seeks to demonstrate that those who possess special education and training deliver a superior service in contrast to those who lack such education and training.
10	10	The occupation itself controls its education and training centers (such as through accreditation) and controls admission to its ranks.
12	15	There is an internal regulatory body of members themselves with power to censure the wrong-doing member.
14	11.5	Members of this occupation openly share technical knowledge and discoveries.
15	13	The member must provide service to anyone requesting it (regardless of the requestor's age, income, kinship, politics, race, religion, sex or social status) and must be prepared to render service even at the sacrifice of personal convenience.
16	16	The member is motivated to perform at his best regardless of the money involved.
17	17	The code of ethics precludes aggressive competition and advertising by individual members.
18	18	Service is performed primarily for the psychic satisfactions and only secondarily for money.

TABLE 4-3

RANK ORDER, PRETEST AND POSTTEST, OF RESPONDENTS' REACTIONS
TO EACH OF THE EIGHTEEN BELIEF STATEMENTS CONCERNING
LIFE INSURANCE SALESMEN, EXPERIMENTAL GROUP
(BASED UPON POSTTEST ORDER)

Rank Order		Belief Statement
Pretest X	Posttest Y	
1	1	Preparation must be intellectual as well as practical.
2	2.5	Preparation for this occupation involves considerable time in studying required knowledge.
4	2.5	The career concept is an important part of this occupation.
12	4	The occupation seeks to demonstrate that those who possess special education and training deliver a superior service in contrast to those who lack such education and training.
5	5	There is a confidential relationship between the member and the layman.
3	6	The working hours and the non-working hours tend to blend.
10	7	The member is granted a superior position in the eyes of the layman because in the field concerned the member is better qualified to recommend a solution to the problems of the layman than is the layman himself.
6	8	Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.
8	9	Extensive education and training in this field makes a member an expert as viewed by the layman.

TABLE 4-3 (continued)

Rank Order		Belief Statement
Pretest X	Posttest Y	
12	10	The occupation itself controls its education and training centers (such as through accreditation) and controls admission to its ranks.
9	11.5	As a matter of record there is a built-in code of ethics that compels ethical behavior by members and that has overtones of altruism and a public-service orientation.
14	11.5	Members of this occupation openly share technical knowledge and discoveries.
15	13	The member must provide service to anyone requesting it (regardless of the requestor's age, income, kinship, politics, race, religion, sex or social status) and must be prepared to render service even at the sacrifice of personal convenience.
7	14	Required theoretical knowledge can best be achieved through formal education in an academic atmosphere.
12	15	There is an internal regulatory body of members themselves with power to censure the wrong-doing member.
16	16	The member is motivated to perform at his best regardless of the money involved.
17	17	The code of ethics precludes aggressive competition and advertising by individual members.
18	18	Service is performed primarily for the psychic satisfaction and only secondarily for money.

Scattergram

To observe the data graphically and to corroborate the findings, a scattergram (Appendix D, Item 4) was plotted with pretest ranks on the X-axis (abscissa) and posttest ranks on the Y-axis (ordinate). Values were calculated for the regression line, the coefficient of correlation, and the standard error of estimate as follows:

$$Y_c = 1.552 + .8366X$$

$$r_{xy} = .831$$

$$S_e = 2.967$$

Formulae for these measures were:

$$Y_c = a + bX$$

$$r_{xy} = \frac{\sum xy}{\sqrt{\sum x^2} \sqrt{\sum y^2}}$$

$$S_e = \sqrt{\frac{\sum (Y - Y_c)^2}{N}}$$

In the regression equation, the components represented the following measures:

b is the regression coefficient, the slope of the line, the change in Y per unit change in X, the tangent of the angle formed by the regression line and the X-axis, "the rise over the run."

$$b = \frac{\sum xy}{\sum x^2}$$

a is the Y intercept, the value of Y when X is zero.

$$a = \frac{\sum Y}{n} - b \frac{\sum X}{n} \text{ or } \bar{Y} - b\bar{X}.$$

It is also possible to obtain the regression equation by

solving two equations simultaneously.² Since $Y_c = a + bX$, Y_c thus is the computed value of Y paired with a given value of X.

In calculating the regression coefficient,

$$\sum xy = \sum XY - \frac{\sum X \sum Y}{N}$$

$$\sum x^2 = \sum X^2 - \frac{(\sum X)^2}{N}$$

$$\sum y^2 = \sum Y^2 - \frac{(\sum Y)^2}{N}$$

The components of the formula for the standard error of estimate were:

Y = the dependent variable value

$$Y_c = a + bX$$

N = the number of paired observations.

From observation of the scattergram, it became apparent that two sets of coordinates (12, 4) and (7, 14) were far outside the band of $\pm S_e$, within which it could be expected that approximately 68 percent of the values would fall in a normal curve situation, since the standard error of estimate is the "standard deviation" of the Y-values around the regression line. Coordinates at (12,4) represent the belief that "The occupation seeks to demonstrate that those who possess special education and training deliver a superior service in contrast to those who lack such education and training." Coordinates at (7, 14) represent the belief that "Required

²The equations are:

$$\text{I. } \sum Y = na + b \sum X$$

$$\text{II. } \sum XY = a \sum X + b \sum X^2$$

An example of the simultaneous solving of these equations is given in Robert D. Mason, Statistical Techniques in Business and Economics (Homewood, Illinois: Richard D. Irwin, Inc.), 1967, pp. 184-185, note 3.

theoretical knowledge can best be achieved through formal education in an academic atmosphere." These two belief statements, moving in opposite directions, were the ones apparently most affected by the insurance course taken by the experimental group. The first of these belief statements represented the largest movement in rank in either direction, an increase in eight steps from twelfth place to fourth place. The other belief statement represented the second largest movement in rank and largest drop in rank, seven steps, from seventh place to fourteenth place. (It is conceivable that students interpreted the words "in an academic atmosphere" in more than one way.)

Directional Movement Analysis

Another system used for comparing pretest and post-test changes was that of directional movement analysis. The eighteen belief statements were grouped so that each one fell into one (and only one) of the following movement subdivisions:

- (1) Statement with positive score changed positively;
- (2) Statement with positive score changed negatively;
- (3) Statement with negative score changed positively;
- (4) Statement with negative score changed negatively.

The breakdown into these movement subdivisions by category of professional criteria is shown in Appendix D, Item 5a. There were statements with positive scores in all five major categories, and statements with negative scores in all except category III, "Community Sanction." When scored on a scale with a zero midpoint (for "undecided"), the net

increase for the eighteen belief statements was forty-three points, with a mean increase of 2.4, consisting of the following subdivisions:

(1) Positive score changed positively (9 items);
total: 79 points; mean: +8.8.

These nine items were:

Statement 1. The occupation seeks to demonstrate that those who possess special education and training deliver a superior service in contrast to those who lack such education and training.

Statement 2. Members of this occupation openly share technical knowledge and discoveries.

Statement 4. Preparation for this occupation involves considerable time in studying required knowledge.

Statement 7. The career concept is an important part of this occupation.

Statement 9. There is a confidential relationship between the member and the layman.

Statement 11. The member is granted a superior position in the eyes of the layman because in the field concerned the member is better qualified to recommend a solution to the problems of the layman than is the layman himself.

Statement 15. The member must provide service to anyone requesting it . . . and must be prepared to render service even at the sacrifice of personal convenience.

Statement 16. The occupation itself controls

its education and training centers . . . and controls admission to its ranks.

Statement 18. Preparation must be intellectual as well as practical.

(2) Positive score changed negatively (6 items);
total: -32 points; mean: -5.3.

These six items were:

Statement 3. Extensive education and training in this field makes a member an expert as viewed by the layman.

Statement 5. The working hours and the non-working hours tend to blend.

Statement 6. As a matter of record there is a built-in code of ethics . . . that has overtones of altruism and a public-service orientation.

Statement 13. Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.

Statement 14. Required theoretical knowledge can best be achieved through formal education in an academic atmosphere.

Statement 17. There is an internal regulatory body of members themselves with power to censure the wrongdoing member.

(3) Negative score changed positively (1 item);
total: +10 points; mean: +10. The single item in this category was: Service is performed primarily for the psychic satisfactions and only secondarily for money.

(4) Negative score changed negatively (2 items);
total: -14; mean: -7.

These two items were:

Statement 10. The code of ethics precludes aggressive competition and advertising by individual members.

Statement 12. The member is motivated to perform at his best regardless of the money involved.

In Appendix D, Item 5b, the results of relating these four movement subdivisions to the five professional criteria categories are shown. Movement subdivision 1 (positive score changed positively) contained belief statements representing all five professional criteria categories; subdivision 2 (positive score changed negatively) was represented by all but category III, Sanction of the Community; subdivision 3 (negative score changed positively) contained only one statement, and that was from the category entitled Regulatory Code of Ethics; and subdivision 4 (negative score changed negatively) was represented by one statement each from categories IV and V, respectively Regulatory Code of Ethics and Fundamental Beliefs.

In order to demonstrate internal changes that might have been masked or hidden by overall scores, directional movement analysis was presented by categories of belief statements also in Appendix D, Item 6. Comparing pretest and posttest, it was shown that:

1. The experimental group and (as a unit) the control groups had increased scores in four of the five major

categories. The single decline was experienced by the experimental group in the category entitled Regulatory Code of Ethics. Within that category, for the experimental group, scores for two of the belief statements increased while four decreased:

Increases: Statement 2. Members of this occupation openly share technical knowledge and discoveries.

Statement 15. The member must provide service to anyone requesting it

Decreases: Statement 6. As a matter of record, there is a built-in code of ethics that compels ethical behavior by members and that has overtones of altruism and a public-service orientation.

Statement 10. The code of ethics precludes aggressive competition and advertising by individual members.

Statement 13. Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.

Statement 17. There is an internal regulatory body of members themselves with power to censure the wrong-doing member.

2. In the experimental group, in each category except one, the posttest score for the rigid component was higher than the pretest score. The exception was the category entitled Regulatory Code of Ethics. Within that category, the rigid component increased in two belief statements, decreased in three, and remained constant in one statement:

Increases: Statement 13. Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.

Statement 15. The member must provide service to anyone requesting it

Decreases: Statement 2. Members of this occupation openly share technical knowledge and discoveries.

Statement 10. The code of ethics precludes aggressive competition and advertising by individual members.

Statement 17. There is an internal regulatory body of members themselves with power to censure the wrong-doing member.

Constant: Statement 6. As a matter of record there is a built-in code of ethics that compels ethical behavior

3. In the experimental group, posttest scores for the flexible component were higher in three of the five categories, constant in one category, and lower in another. The decline appeared in the category entitled Regulatory Code of Ethics; the constant category was entitled Basis of Systematic Theory.

Within the Regulatory Code of Ethics category, two of the six belief statements increased; four decreased.

Increases: Statement 2. Members of this occupation openly share technical knowledge and discoveries.

Statement 15. The members must provide service to anyone requesting it

Decreases: Statement 6. As a matter of record there is a built-in code of ethics

Statement 10. The code of ethics precludes aggressive competition and advertising by individual members.

Statement 13. Members must refrain from acts that jeopardize the authority of fellow members

Statement 17. There is an internal body of members themselves with power to censure the wrong-doing member.

The category that remained constant for the experimental group was that entitled Basis of Systematic Theory. Therein, scores for two of the belief statements increased, but were counterbalanced by the decrease in the third belief statement:

Increases: Statement 4. Preparation for this occupation involves considerable time in studying required knowledge.

Statement 18. Preparation must be intellectual as well as practical.

Decrease: Statement 14. Required theoretical knowledge can best be achieved through formal education in an academic atmosphere.

Testing the Hypotheses (Pretest and Posttest)

The two hypotheses were examined against the responses of the treatment group and control groups.³ Based upon a

³Results were obtained through the Control Data

predetermined 0.05 level of significance, each hypothesis was tested to determine whether or not at that level the null could be rejected. There was no attempt to test for a statement "approaching significance"; either there was significance or dichotomously there was not.⁴

Restatement of Hypotheses

Each of the null hypotheses is restated here:

Hypothesis 1: Students who have taken the insurance principles course in the career-specialist program at a post-secondary institution will have a change in attitude toward life insurance salesmen no different from that of students who have not taken the course. (That is, $\bar{M}_{\text{treatment}} = \bar{M}_{\text{control}}$ where \bar{M} = mean adjusted for pretest as covariate.)

Hypothesis 2: Students who have high rigidity scores will have a change in attitude toward life insurance salesmen no different from that of students who have low rigidity scores. (That is, $\bar{M}_{\text{rigid}} = \bar{M}_{\text{flexible}}$ where \bar{M} = mean adjusted for pretest as covariate.)

The results of testing the hypotheses by analysis of covariance (ANCOVA) are seen in Tables 4-4 through 4-7 supplemented by the statistical model and the test of regression. The original scale values (5, 4, 3, 2, 1) as used on the

Corporation 3600 computing system at the Computer Laboratory, Michigan State University. The program was a modification of that by Jeremy D. Finn, op. cit.

⁴Should significance have been demonstrated, the null hypothesis would have been rejected; conversely, non-significant results would indicate insufficient evidence to reject the null.

instrument administered to students have been converted to values respectively of +2, +1, 0, -1, and -2. The purpose of the shift was to obtain positive scores for agreement and negative scores for disagreement. The shift did not change the arithmetic relationship between corresponding items, as the internal differences, namely one, are the same mathematically for both scales.

Mean Scores and Least Squares Estimates of Effect

Table 4-4 presents the mean scores, pretest and posttest, for the insurance questionnaire.

TABLE 4-4

MEAN SCORES, PRETEST AND POSTTEST, BY GROUPS

Factor	Pretest Posttest	Treatment	Control ₁	Control ₂
Rigid	Pretest Posttest	8.4 10.7	10.6 12.6	12.2 12.0
Flexible	Pretest Posttest	6.3 7.6	8.4 10.1	4.8 6.0

Correlation (within cells) showed $r_{\text{pre-post}} = 0.563$.

Tables 4-5 and 4-6 show the least squares estimates of effects for pretest and posttest respectively.

TABLE 4-5

LEAST SQUARES ESTIMATE OF EFFECTS (PRETEST)

Factor	Effect	Standard Error of Effect
Rigid-Flexible	4.617	1.24
Control ₁ -Treatment	2.167	1.89
Control ₂ -Treatment	2.167	1.35

Observation of the standard error or rigid-flexible effect indicates that these two groups differ on their pretest scores: the effect is more than three times the standard error. The three treatment groups, however, apparently do not differ: effect is less than 1.2 times standard error for the larger discrepancy.

TABLE 4-6

LEAST SQUARES ESTIMATE OF EFFECTS (POSTTEST)

Factor	Effect	Standard Error of Effect
Rigid-Flexible	4.362	1.42
Control ₁ -Treatment	2.218	2.17
Control ₂ -Treatment	-0.162	1.56

For the posttest, analogous results were obtained: the rigid-flexible effect indicates a difference in those groups, but the three treatment groups do not differ.

Structural Model

The analysis of variance structural model is:

$$y_{ijk} = \mu... + \alpha_{i..} + \gamma_{.j.} + \beta(X_{ijk} - X_{ij.}) + e_{ijk}$$

wherein

$\mu...$ = grand mean

$\alpha_{i..}$ = effect of flexibility

$\gamma_{.j.}$ = effect of treatment

$\beta(X_{ijk} - X_{ij.})$ = effect of covariate

e_{ijk} = error

Test of Regression Portion of Model

The posttest variance originally = 47.611. The post-test variance adjusted for the covariate pretest = 32.875. Thus $R^2 = (\text{Unadjusted minus Adjusted})$ divided by Unadjusted = (47.611 minus 32.875) divided by 47.611 = 0.3174. The within-cell variance was therefore reduced 31.7 percent through the use of the covariate. $H_0: \beta = 0$. $F = 40.44$. $p = 0.0001$.

Analysis of Covariance (ANCOVA)

Analysis of covariance (ANCOVA) statistically tests the significance of difference between means by adjusting initial differences.

Table 4-7 contains data of significance tests for analysis of covariance.

TABLE 4-7

ANALYSIS OF COVARIANCE BY SOURCE OF VARIATION

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F	p
Grand Mean	436.3647	1	436.3674		
Flexibility standing	38.3670	1	38.3670	1.1671	0.28
Treatment	37.4028	2	18.7014	0.5689	0.57
Interaction	<u>1.5100</u>	<u>2</u>	<u>0.7550</u>	<u>0.0230</u>	<u>0.98</u>
Between	513.6445	6	85.6074		
Within	<u>2860.038</u>	87	<u>32.874</u>		
Total	<u>3373.683</u>	<u>93</u>			

Comparison of essay results with those of the life insurance questionnaire indicates that while thirty-two (89 percent) of the thirty-six in the treatment group indicated a favorable change in attitude, only nineteen students (53 percent) scored higher on posttest than on pretest. In the control groups, thirty-four (59 percent) of the fifty-eight students scored higher on posttest.

The testing in relation to hypothesis one generated F values (Table 4-7) which, with their respective degrees of freedom, were non-significant. Thus hypothesis one as stated in the null was unable to be rejected. The hypothesis therefore remained to indicate a change in attitude toward life insurance salesmen by students after the course no different than by students who had not had the course.

Similarly, findings in relation to hypothesis two

revealed F values (Table 4-7) which, with their respective degrees of freedom, were non-significant. Hypothesis two, therefore, as stated in the null was unable to be rejected. The hypothesis therefore remained to indicate a change by students classified as rigid in personality no different from the change by those deemed flexible in personality.

Summary

Among college students in the insurance principles course, the life insurance sales occupation was scored highest on the basis of theoretical knowledge and lowest in lack of service and lack of a regulatory code of ethics.

On the essay questionnaire, eighty-one percent of the treatment group answered that their attitude toward life insurance salesmen had changed during the insurance principles course and that the course had been instrumental in effecting that change. In the essay questionnaire, two common reasons were derived by the researcher for those who stated that the attitude had improved: (1) professionalism and (2) service.

When viewed with respect to the eighteen belief statements listed in the survey instrument (Appendix C, Item 1b), professionalism and service are most closely related to the following belief statements, representative of criteria of a profession: (1) the member must provide service to anyone requesting it; (2) service is performed primarily for psychic satisfactions; (3) the code of ethics demands behavior having a public-service orientation; and (4) special education yields superior service. Of these four belief

statements, the first and fourth ones listed above increased appreciably in value, the second one increased slightly, and the third decreased slightly. The belief that special education yielded superior service gained from 12th rank to 4th rank; that of providing service to anyone was elevated from 15th to 13th; the public-service orientation belief fell from 9th to 11.5; and the psychic satisfaction belief retained its last (18th) place.

The eighteen belief statements were grouped into five major categories representing criteria of a profession. These criteria retained their respective ranks on the posttest when compared with the pretest. The categories and their ranks were:

1. Systematic body of theory (3 items)
2. Professional authority (2 items)
3. Community sanction (3 items)
4. Fundamental beliefs (4 items)
5. Regulatory code of ethics (6 items).

A scattergram was presented depicting graphically the relationship between the pretest and posttest ranks of the eighteen belief statements. The regression equation was calculated as $Y_c = 1.552 + .8366X$, with $r_{xy} = .831$, and $S_e = 2.967$. The scattergram disclosed readily that the belief statements apparently most affected by the course administered to the experimental group were (1) special education and training yield delivery of a superior service, and (2) required theoretical knowledge is best obtained through formal education

in an academic atmosphere. These beliefs moved in opposite directions: the former made the greatest change of all 18 statements, gaining in rank from 12th place to 4th place; the latter exhibited the second largest movement in rank and the greatest decrease, from 7th place to 14th place.

The belief statements were also analyzed with respect to directional movements in 4 subdivisions, with a mean increase of 2.4 points. The respective subdivisions, number of items therein, and mean values were:

- (1) positive score changed positively (9 items);
mean: +8.8
- (2) positive score changed negatively (6 items);
mean: -5.3
- (3) negative score changed positively (1 item);
mean: +10.0
- (4) negative score changed negatively (2 items);
mean: -14.0.

Overall in directional movements, only one category of professional criteria, Regulatory Code of Ethics, was scored lower on posttest than on pretest. In the experimental group, the rigid component scored higher on posttest than on pretest in all categories except one, Regulatory Code of Ethics. Similarly, the flexible component of the experimental group scored higher on three categories (Professional Authority, Sanction of the Community, and Fundamental Beliefs), constant on one category (Basis of Systematic Theory), and declined in

one category (Regulatory Code of Ethics).

Analysis of covariance (ANCOVA) was used to test the two hypotheses: (1) $u_{\text{treatment}} = u_{\text{control}}$ where u = mean adjusted for pretest as covariate, and (2) $u_{\text{rigid}} = u_{\text{flexible}}$ where u = mean adjusted for pretest as covariate. Scores on the belief statements were presented as (1) mean scores and least squares estimates of effects, (2) structural model and test of regression, and (3) ANCOVA by source of variation. The data revealed that each hypothesis was unable to be rejected.

CHAPTER V

SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS

The research was conducted to study the change in students' attitude toward life insurance salesmen in an insurance principles course at a collegiate vocationally-oriented state educational institution.

Summary

Problem

The problem underlying the study was that of imbalance between demand for and supply of college-educated personnel in the insurance business. An unfavorable attitude was thought to be a deterrent toward college students' entering the sales area of the insurance business.

Purpose

The purpose of the study was to determine if a collegiate course in insurance principles would change students' attitudes in relation to life insurance salesmen. The null hypotheses tested were:

Hypothesis 1: Students who have taken the insurance principles course in the career specialist program at a collegiate institution will have a change in attitude toward life insurance salesmen no different from that of students who have not taken the course.

Hypothesis 2: Students who have high rigidity scores will have a change in attitude toward life insurance salesmen no different from that of students who have low rigidity scores.

These hypotheses, tested at a .05 level of significance, appear in symbolic form as follows:

Hypothesis 1: $u_{\text{treatment}} = u_{\text{control}}$ where u = mean adjusted for pretest as covariate.

Hypothesis 2: $u_{\text{rigid}} = u_{\text{flexible}}$ where u = mean adjusted for pretest as covariate.

To accomplish the purpose, specific answers were sought to the following questions:

1. What are the stated beliefs of the students concerning criteria of a profession being met by life insurance salesmen?

2. What effect does rigidity or flexibility in students' personality have upon beliefs toward life insurance salesmen?

3. What effect does rigidity or flexibility in personality of the student have upon the change in beliefs toward life insurance salesmen after the student is exposed to the course in insurance principles?

Design

The design of this study was that of the classical pretest-posttest except for lacking randomization of assignment and independence between subjects. In diagrammatic form, the design is:

(Experimental)	Y_{before}	X	Y_{after}

(Control)	Y_{before}	$(\sim X)$	Y_{after}

An original questionnaire was developed consisting of eighteen belief statements, presented in a random sequence, that represented generally-accepted criteria for a profession. They were:

- I. Systematic Body of Theory
- II. Professional Authority
- III. Community Sanction
- IV. Regulatory Code of Ethics
- V. Fundamental Beliefs

Likert scale values used on the instrument were: 5 = strongly agree; 4 = agree; 3 = undecided; 2 = disagree; and 1 = strongly disagree. These all-positive values were transformed into a combination of positive (for agreement) and negative (for disagreement) scores as follows: +2 = strongly agree; +1 = agree; 0 = undecided; -1 = disagree; and -2 = strongly disagree. In a pilot test, reliability and validity were determined by using four occupations that ranged from high to low on a socio-economic scale and on a professional occupation scale. The occupations used were lawyer, insurance agent and broker, sheriff, and porter. The instrument revealed a reliability score of .827 and a validity score of .995, determined by Hoyt's analysis of variance (ANOVA).

The experimental (treatment) group consisted of a class of students in principles of insurance taught by the

researcher. The control groups were (1) a different insurance course taught by the researcher and (2) a business law course taught by another faculty member. Only those students who had not had a prior insurance class were subjects in the experiment. The experimental group and the two control groups numbered 36, 14, and 44 respectively.

Procedure

In both pretest and posttest, the Likert-scale questionnaire was administered to the treatment group and to the two control groups. The pretest included a rigidity-flexibility scale, the Fx portion of the California Psychological Inventory (CPI), rated by the same Likert values as was the basic questionnaire. The posttest included a single-subject essay questionnaire, administered to the treatment group. Since the instruments were administered by the respective teachers in their classrooms, one hundred percent return was effected.

Analysis of data concerned the relationship between (1) flexibility (subdivided into three factors: experimental, control₁, and control₂), and (2) change in attitude. Computer analysis was accomplished by analysis of covariance (ANCOVA). Evaluation was also made by directional movements of the opinions to the belief statements:

- (1) positive score changed positively
- (2) positive score changed negatively
- (3) negative score changed positively
- (4) negative score changed negatively.

Major Findings

The findings of the study were:

1. When tested by analysis of covariance with pretest as covariate and a 0.05 level of significance, the data revealed that each null hypothesis was unable to be rejected. As a group, students who were classified as rigid in personality compared with the group classified as flexible differed in their respective attitudes on pretest and posttest. Nevertheless, the data failed to support a change in attitude by the respective groups. It was therefore held that:

a. Despite the fact that 81 percent of the experimental group had indicated in answer to the essay question that their attitude had changed favorably, the change in attitude toward life insurance salesmen by students who had taken the insurance course was not significantly different from that of students who had not had the course.

b. The change in attitude by students classified as rigid in personality was not significantly different from that of students classified as flexible.

2. With respect to the five categories representing criteria of a profession, student responses to the 18-item research questionnaire, when classified by the researcher by ranks, revealed that life insurance salesmen were ranked highest on "Systematic Body of Theory" and lowest on lack of a "Regulatory Code of Ethics." This result applied to both pretest and posttest.

3. The open-end essay question revealed that students who stated that they had had positive changes gave as their reasons a greater appreciation of agents'

professionalism and service to the client.

4. Scores on the 18 belief statements showed a mean increase of 2.4 points. A summary of the breakdown within direction movements subdivisions (Appendix D, Item 5a) follows:

- (a) Positive score changed positively (9 items),
mean: +8.8
- (b) Positive score changed negatively (6 items),
mean: -5.3
- (c) Negative score changed positively (1 item),
mean: +10.0
- (d) Negative score changed negatively (2 items),
mean: -7.0.

The major shifts (beyond $\pm S_e$) in ranks among the 18 belief statements were: (1) an upward movement from 12th to 4th in the belief that special education and training enable the practitioner to render a service superior to that of the layman; and (2) a downward movement from 7th to 14th in the belief that the required theoretical knowledge could best be obtained through formal education in an academic atmosphere.

5. In the directional movement analysis by categories of belief statements, the experimental group and (as a unit) the control groups had higher posttest scores than pretest scores in four of the five major categories. The single decline in category was that of "Regulatory Code of Ethics."

6. In the experimental group, in each category except one, the posttest score for the rigid component was higher

than the pretest score. The exception was the "Regulatory Code of Ethics" category.

7. In the experimental group, posttest scores for the flexible component were higher in three of the five categories, constant in one category, and lower in another. The decline appeared in "Regulatory Code of Ethics," while "Basis of Systematic Theory" remained constant.

In summary, the insurance principles course in a collegiate career-specialist program did not significantly change the students' attitude toward life insurance salesmen more than the change which occurred in the control groups. While the posttest did reveal a positive change, the increase was not significant when measured at a .05 level.

Discussion

The researcher has identified three possible explanations for the results presented in the findings. Plausible reasons for lack of statistically significant changes include the possibilities that:

1. The experimental group may have felt that life insurance companies are primarily in business to make a profit for stockholders or policyholders and that agents are paid on sales, not on service. The agent receives a relatively high percent of the initial year's premium, with a lower percent applicable to renewals. Therefore the financial incentive for the agent is to sell, not to render professional advice, since he is not compensated for the latter.

2. College students may be particularly susceptible

to life insurance solicitation on a financing plan wherein the insured signs a promissory note for the first premium. Should a student later feel that he had been sold something that he did not understand, he is surprised to learn that the insurance company (legally and correctly) informs him that what he owes on the promissory note is his obligation to the bank, not to the insurance company. The insurance company has withdrawn as far as financing is concerned, for it has discounted the note and thus transferred to the bank the ownership of the insured student's note. The student may then feel that he has been duped, in that the agent never explained the true situation. Or, the student didn't understand.¹

3. College students prior to their initial insurance course may have a misconception concerning coverage afforded by different policy types. One very common misunderstanding is the difference between a twenty-payment life policy and a twenty-year endowment insurance policy. A student who learns the difference after buying a policy becomes disenchanted with agents who fail at the time of sale to clarify the distinction. In effect, the course may have demonstrated the ease with which the buyer could be misled. Therefore the students' attitudes may have become less favorable toward life insurance salesmen.

¹For an article that refers to an agent's "blarney," see "Caveat Emptor on Campus," Consumer Reports, January 1972, pp. 50-51.

Implications

Implications of the study were:

1. Since the data did not demonstrate a significant change in students' attitudes, educators should recognize the shortcomings of the traditional lecture-discussion method of teaching as a means of effecting changes in attitudes.

2. The American College of Life Underwriters, sponsors of the professional designation Chartered Life Underwriter (C.L.U.), in their attempts to gain professional acceptance for the C.L.U. designation comparable to that of the M.D. degree or the C.P.A. certificate, might consider inviting college students to spend time in the field and in the offices of established agents, observing how they attempt to meet criteria of a profession.

3. Positive changes in attitude about some beliefs did not occur. The beliefs that changed the most were (a) acceptance of the opinion that a body of systematic knowledge underlies the life insurance sales business and (b) abandonment of the belief that a formal academic atmosphere is the best place to obtain the necessary knowledge. Persons concerned about changing attitudes of individuals toward life insurance agents may want to consider these findings, both the positive and the negative, in planning pre-service and in-service programs for insurance agents.

Recommendations

Based upon the findings of the research study, the

following recommendations are offered:

1. A method of teaching other than lecture-discussion be considered if the desire is to effect a significant change in students' attitudes toward life insurance salesmen.

Methods that could be considered are (a) taped interviews, (b) accompaniment of an agent in the field, (c) psychodrama (role-playing), (d) cooperative education, including the project method, and (e) exploratory work experience. Before other methods are employed, however, the following factors should be considered: (a) cost, (b) number of teachers available now and in the future, (c) class size, and (d) space availability.

2. A course or workshop be designed as part of the pre-service program conducted by life insurance companies for prospective employees, with a purpose of developing positive attitude toward the job and themselves.

3. Further research is suggested in the following areas:

a. Testing the same hypotheses as in this study under different conditions:

(1) with non-business majors as the experimental group,

(2) with a freshman class rather than one predominantly seniors.

b. Studying the effect of work experience on agents by noting changes in attitude at the time of licensing and one year later.

c. Studying the change in attitude among agents whose college major field had been liberal arts or other non-business fields contrasted with the change in attitude by agents who had majored in business.

4. It is believed that attitudinal change toward salesmen must start with actions of the companies and the agents. It is unlikely that college students will view life insurance agents as being in a profession as long as the major sales emphasis within the business is reflected by the present commission system. To effect a favorable change in attitude, therefore, each individual should elevate the standards of the business by conducting his activities in a professional manner. This concept is what the late Professor S. S. Huebner had in mind when he spoke of criteria for insurance as a profession back in 1915. The American College of Life Underwriters, sponsors of the Chartered Life Underwriter program, espoused Professor Huebner's call and adopted as their professional pledge a modification of the Golden Rule:

In all my relations with clients I agree to observe the following rule of professional conduct: I shall, in the light of all the circumstances surrounding my client, which I shall make every conscientious effort to ascertain and to understand, give him that service which, had I been in the same circumstances, I would have applied to myself.

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APPENDICES

APPENDIX A

LEGISLATIVE HISTORY OF VOCATIONAL EDUCATION AMENDMENTS OF 1968
(PUBLIC LAW 90-576, 90th CONGRESS), APPROVED OCTOBER 16, 1968

House Reports: No. 1647 (Comm. on Education & Labor) and
No. 1938 (Comm. on Conference).

Senate Report: No. 1386 accompanying S. 3770 (Comm. on Labor
& Public Welfare).

Congressional Record, Vol. 114 (1968):

July 15: Considered and passed House.

July 15 and 17: Considered and passed Senate, amended,
in lieu of S. 3770.

Oct. 1 and 2: Senate considered and agreed to conference
report.

Oct. 3: House agreed to conference report.

Source: Public Law 90-576, 90th Congress, H.R. 18366,
October 16, 1968, p. 35.

APPENDIX B

AN ANNOTATED BIBLIOGRAPHY
OF CONSUMER SURVEYS
RELATING TO LIFE INSURANCE AGENTS

This Appendix, with modifications by the researcher, is from the Institute of Life Insurance: An Annotated Bibliography of Consumer Surveys Relating to Life Insurance, 1968. Appreciation is extended to the Institute for its cooperation.

SURVEY DATE: Winter, 1927-1928

REPORT DATE: 1928

SPONSOR: Life Insurance Agency Management Association (name changed from Life Insurance Sales Research Bureau in 1946)

TITLE: Cooperative Advertising and the Distribution of Life Insurance - Report of Advertising Committee to the Life Insurance Sales Research Bureau

PUBLICATION INFORMATION: Report Number 34, October, 1928. Text, tables, charts and description of questionnaire, 39 pages.

SAMPLE:

- (1) 2,148 men and 966 women, "typical of the buying public," chosen to represent the following occupational groups: businessmen, professional men, clerical workers and teachers, housewives and miscellaneous;
- (2) 8,000 recent purchasers of life insurance;
- (3) 1,851 male students enrolled in courses in marketing or advertising in universities throughout the country.

METHODOLOGY:

- (1) Personal interviews conducted by college students in cooperation with the National Association of Teachers of Marketing and Advertising;
- (2) Records on recent purchasers obtained from 1,600 agents of 40 life insurance companies;
- (3) Questionnaires completed by the college student group.

In addition, a study was made of mentions of life insurance in newspapers throughout the country for a period of eight weeks. A clipping bureau was employed to obtain the necessary clippings.

PURPOSE OF STUDY: To gather information about the public's attitude toward life insurance to help in evaluating the need for and feasibility

APPENDIX B (continued)

of a cooperative national advertising campaign.

SUBJECT MATTER
RELATED TO LIFE OR
HEALTH INSURANCE:

Life insurance ownership by sex and occupation; frequency of contact by agents and frequency of sales interviews; percent where prospect initiated contact; opinions of lapsed on insurance; opinions about whether companies profit from lapsed policies; opinions of insurance as an expense and as savings, and favorite types of savings and investments; discussion of life insurance within the family; readership of articles and dissertations dealing with life insurance.

AVAILABILITY:

Copy on file at the Institute of Life Insurance, or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: October, 1946

REPORT DATE: January, 1947

SPONSOR: Minnesota Poll

TITLE: Some Facts on the Ownership of Life Insurance and the Public Attitudes Toward Life Insurance in Minnesota

PUBLICATION INFORMATION: Report printed by Institute of Life Insurance with permission of sponsor. Text and tables, 10 pages, plus copy of questionnaire.

SAMPLE: Representative cross-section sample of 596 persons in the state of Minnesota, age 21 and over, apportioned according to city, town, and farm residence.

METHODOLOGY: Personal interviews.

PURPOSE OF STUDY: To find out the extent of ownership of life insurance in Minnesota and the attitudes of the Minnesota public toward the business.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Percent of families owning life insurance, by age, economic status, education, type of community and type of family; type of policy owned, by economic status, age and type of community; how thoroughly policy was read; amount owned by largest policyholder in family, by economic status and type of community; attitudes toward the business and toward the agent.

AVAILABILITY: Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: Summer, 1948

REPORT DATE: 1949

SPONSOR: Life Insurance Agency Management Association

TITLE: Life Insurance Information, Attitudes and Experience

PUBLICATION INFORMATION: Research Report 1949-16. Text, tables, chart and questionnaire, 83 pages.

SAMPLE: Sample of 524 households chosen, by a pre-listing of addresses, to be representative of the households making up the city of Seattle. A small proportion of addresses in the higher economic areas had a slightly greater chance of being chosen.

METHODOLOGY: Personal interviews with household heads.

PURPOSE OF STUDY: To get a picture of public information and attitudes about life insurance, and to relate these to the degree of contact people have had with life insurance.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Knowledge of insurance terminology, practices, costs and companies, by income, premiums paid, education and agent contact; attitudes toward agent's motives and knowledge, by income, dependents, premiums, education and agent contact; premiums paid, by income, family structure, education, agent contact, existence of policy loan, and history of lapsation; policies purchased and intentions to buy, by agent contact, income, number of dependents and education.

AVAILABILITY: Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: 1950

REPORT DATE: September, 1951

SPONSOR: Northwestern Mutual Life Insurance Company

TITLE: Public Evaluation of Life Insurance

PUBLICATION INFORMATION: Report from the Survey Research Center, University of Michigan, text, tables, appendices and questionnaire, 124 pages.

SAMPLE: Two samples of approximately 500 cases each, one representative of people living in private households in Northeast and North Central United States and the other representative of Northwestern Mutual Life Insurance Company policyholders in the same region.

METHODOLOGY: Personal interviews. The survey was conducted by the Survey Research Center of the University of Michigan.

PURPOSE OF STUDY: To investigate (1) the attitudes people have toward life insurance and the functions they regard it as performing; (2) the process whereby people come to decisions regarding the purchase of life insurance, (3) people's attitudes toward collective old-age security provisions, and (4) the attitudes people have toward life insurance companies and agents.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Reasons for carrying life insurance, opinions on adequacy of coverage, factors that determine amount owned, asset preferences; analyzed by such factors as income, education, family structure and insurance ownership.

Coverage under Social Security and other retirement plans, attitudes toward old age security, relation of these attitudes to life insurance ownership, sources of old age support; analyzed by such factors as age, income, occupation, amount of total and of group life insurance owned.

Recent and planned purchases of life

APPENDIX B (continued)

insurance, by age, family structure, income, occupation, amount of life insurance owned, and contacts with agents.

Number of policies owned, number of companies insured with, preferences about being insured with one or more than one company, factors influencing choice of company, attitudes toward own insurance company, awareness of own company's annual report, awareness of differences among life insurance companies; analyzed by income and by amount of insurance owned. Most recent contact and frequency of contact with agents, by age, family structure, income, occupation, and amount owned; helpfulness of agent; opinion of agent's ability.

Attitudes toward and knowledge of company investments; awareness of government regulations, by income and education; attitudes toward desirability of government regulation.

AVAILABILITY:

Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: June, 1952

REPORT DATE: 1953

SPONSOR: Life Insurance Agency Management Association

TITLE: Covering the Market - A Survey of Life Insurance Ownership, Buying and Contact with Agents Among a Representative Sample of U.S. Families

PUBLICATION INFORMATION: (1) Research Report 1953-5. Text and tables, 9 pages.

(2) Manuscript of text and tables in two sections, "Recent Insurance Buying and Attitudes of Non-Buyers," 25 pages and "Recent Contact with Life Insurance Agents," 13 pages.

SAMPLE: 929 family units, representative of all U.S. family units.

METHODOLOGY: Personal interviews. The study was part of a consumer spending survey carried out by the Survey Research Center of the University of Michigan.

PURPOSE OF STUDY: To examine life insurance buying behavior.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: (1) Research Report: Ownership of life insurance and contact with agent in past 18 months, by family structure, age and occupation of household head and type of community; reasons for not buying; attitudes toward insurance ownership in an inflationary period.

(2) Manuscript: Percent of families buying insurance, by age and occupation of family head, family structure, family income and size of community; reasons for buying or not buying, by family structure. Attitudes of non-buyers; comparison of buyers and non-buyers; reasons for not buying. Recent contact with life insurance agents, by age and occupation of family head, number of adults in

APPENDIX B (continued)

family, family structure, family income, current insurance status and size of community.

AVAILABILITY:

Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: 1955

REPORT DATE: June, 1955

SPONSOR: Edward H. Weiss and Company

TITLE: Hidden Attitudes Towards Life Insurance

PUBLICATION INFORMATION: Text and interview guide, 83 pages.

SAMPLE: Not described.

METHODOLOGY: Personal and depth interviews, conducted by Edward H. Weiss and Company, with assistance from Social Research, Inc.

PURPOSE OF STUDY: To illustrate how techniques of motivation research might lead to the creation of more effective approaches in selling life insurance.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Attitudes of the buyer toward life insurance for men, women and children; attitudes toward the agent and the company; attitudes of the agent toward the job, the company, the future and the prospective buyer.

AVAILABILITY: Available on request from Edward H. Weiss, Chairman of the Board of Edward H. Weiss and Company.

APPENDIX B (continued)

SURVEY DATE: March 23-31, 1956

REPORT DATE: April, 1956

SPONSOR: Minnesota Poll

TITLE: Life Insurance Ownership in Minnesota and Some Public Opinions about Life Insurance Companies and Salesmen

PUBLICATION INFORMATION: Text and tables, 18 pages.

SAMPLE: Representative cross-section sample of 595 persons in the state of Minnesota, age 21 and over, apportioned according to city, town and farm residence.

METHODOLOGY: Personal interviews.

PURPOSE OF STUDY: To find out about family and individual life insurance ownership in Minnesota, and about attitudes toward the industry and the agent.

PURPOSE OF STUDY: To find out about family and individual life insurance ownership in Minnesota, and about attitudes toward the industry and the agent.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: How recently respondent talked with agent; percent of respondents and families owning life insurance, by type of community, age, education and economic level; number of companies insured with; total amount of insurance owned by respondent, by sex, type of community, economic level, age and education; number of family members insured and amounts owned; number of children insured; amount owned by most heavily insured child in family; attitudes toward life insurance companies and samples of verbatim criticisms; percent having fault to find with insurance salesmen and samples of verbatim criticisms. Most questions tabulated by various demographic characteristics.

AVAILABILITY: Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: August, 1956

REPORT DATE: March, 1957

SPONSOR: Mutual Life Insurance Company of New York

TITLE: The Public Talks about Life Insurance

PUBLICATION INFORMATION: Text and tables, 25 pages.

SAMPLE: Representative national sample of 1,079 persons 18 years of age or over.

METHODOLOGY: Personal interviews, conducted by Opinion Research Corporation, Princeton, New Jersey.

PURPOSE OF STUDY: To study the public's knowledge of, and attitudes about, life insurance and life insurance companies in general and Mutual of New York in particular.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Reasons for buying life insurance, experience with insurance companies, amount of life insurance owned; appraisal of life insurance company managements and agents; opinions about variable annuities, life insurance company taxes and the disability provisions of the Social Security Act.

AVAILABILITY: Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: October, 1957

REPORT DATE: 1958

SPONSOR: Life Insurance Agency Management Association

TITLE: The Public Looks at Life Insurance - Report on a Pilot Survey

PUBLICATION INFORMATION: Research Report 1958-10. Text, charts and question by question tables, 68 pages. This is the first of two reports based on the survey described below. The second is Research Report 1959-4, Life Insurance Goals.

SAMPLE: 507 male white household heads between 25 and 50 years old in Cleveland, Pittsburgh, and Philadelphia urbanized areas; interviewers were assigned quotas based on age and income to be obtained within specified sections of each area.

METHODOLOGY: Personal interviews conducted by Crossley, S-D Surveys, New York, N.Y.

PURPOSE OF STUDY: To examine the public's attitudes toward life insurance and their experiences with agents. The survey was one of a number of pilot studies designed to test the relative importance of various factors that presumably influence the purchase of life insurance, and to explore the kinds of information that can be obtained by survey methods.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Opinions of life insurance agents, by personality traits perceived, by performance in job of selling, by services performed and by perception of what agent should do; opinions of life insurance companies, their importance as compared with importance of agent and relation between the two. Attitudes toward life insurance, need for, reasons for buying; knowledge of insurance; agent contact and experience with agent, by services performed; amounts owned and premiums paid for both total and individually purchased life insurance, by income,

APPENDIX B (continued)

education and age; reasons for not buying; opinions on adequacy of own coverage.

AVAILABILITY:

Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: October, 1957

REPORT DATE: 1959

SPONSOR: Life Insurance Agency Management Association

TITLE: Life Insurance Goals - A Psychological Model

PUBLICATION INFORMATION: Research Report 1959-4. Text and charts, 13 pages. This is the second of two reports based on the survey described below. The first was Research Report 1958-10, The Public Looks at Life Insurance.

SAMPLE: 507 male white household heads between 25 and 50 years old in Cleveland, Pittsburgh, and Philadelphia urbanized areas. Interviewers were assigned quotas based on age and income to be obtained within specified sections of each area. Because the large majority of respondents 45 years of age or older felt they had all the life insurance they were ever likely to own, these respondents were eliminated from the analyses made for this report.

METHODOLOGY: Personal interviews conducted by Crossley, S-D Surveys, New York, N.Y.

PURPOSE OF STUDY: To examine more closely and in more detail the results of the survey reported in 1958 as The Public Looks at Life Insurance. To understand more fully the thinking and feeling that go into the life insurance buying pattern and to find out more about the factors that determine where and how a person sets his life insurance ownership goal.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Opinions about how much life insurance a family man should own, how adequate the respondent's own coverage is, whether he has all he's likely ever to own, and the interrelationship of these three factors; goal levels, attainment levels and amount owned; goal and attainment levels by income.

APPENDIX B (continued)

AVAILABILITY:

Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: 1958

REPORT DATE: September, 1958 and January, 1959

SPONSOR: University of Arizona, Division of Economic and Business Research

TITLE: Survey of Life Insurance Buyers in Metropolitan Tucson, and Characteristics, Attitudes and Motivations of Life Insurance Buyers

PUBLICATION INFORMATION: Articles in the September, 1958 and January, 1959 issues of the Arizona Business and Economic Review. Text and tables, 14 pages.

SAMPLE: Random sample of 487 male household heads in Tucson.

METHODOLOGY: Personal interviews, conducted by the College of Business and Public Administration of the University of Arizona.

PURPOSE OF STUDY: To determine the characteristics of individual buyers of insurance in the Tucson market, their attitudes toward life insurance and life insurance agents, and their insurance histories and experience.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Percent owning life insurance, by type of insurance and by amount owned; percent owning and median amount of ordinary life insurance owned by age, number of dependents, education, income and occupation. Insurance knowledge; opinions on effect of inflation and of group insurance and retirement plans on life insurance ownership; reasons for owning life insurance by amount owned. Attitudes toward and experiences with agents; record of policies lapsed; history of first 3 policies owned.

AVAILABILITY: Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: June-July, 1959

REPORT DATE: 1960

SPONSOR: Life Insurance Agency Management Association

TITLE: Consumer Attitudes - Report on a Survey by Life Magazine

PUBLICATION INFORMATION: Research Report 1960-2. Text and tables, 12 pages. (See also A Preliminary Exploration of Consumer Attitudes Toward Life Insurance, Life Magazine.)

SAMPLE: 225 men and 178 women from the six geographic areas of Atlanta, Chicago, Hartford, Los Angeles, and Westchester and Queens, N.Y. All respondents owned individually purchased life insurance or were the wives of such policyowners.

METHODOLOGY: Personal interviews conducted by Marketing, Merchandising and Research, Flushing, N.Y. Interviews were obtained in front of supermarkets and gasoline stations.

PURPOSE OF STUDY: To obtain an indication of the motives underlying the purchase of life insurance; to measure the relative importance of the agent and the company in the sale of life insurance; to examine consumer images of life insurance companies and the influence of these images on the purchase of life insurance; to study how attitudes toward inflation and toward mutual funds and stocks relate to the sale of life insurance.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Respondents' awareness of amount of life insurance owned by others; plans to purchase additional insurance; reasons for buying life insurance and influence of inflation; awareness of mutual funds and stocks and their advantages and disadvantages in comparison with life insurance; relative importance of the agent and the company.

APPENDIX B (continued)

AVAILABILITY:

Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: June-July, 1959

REPORT DATE: September 16, 1959

SPONSOR: Life Magazine

TITLE: A Preliminary Exploration of Consumer Attitudes Toward Life Insurance

PUBLICATION INFORMATION: Life Marketing Laboratory study, text and tables, 102 pages.

SAMPLE: 225 men and 178 women from the six geographic areas of Atlanta, Chicago, Hartford, Los Angeles, and Westchester and Queens, N.Y. All respondents owned individually purchased life insurance or were the wives of such policyowners.

METHODOLOGY: Personal interviews conducted by Marketing, Merchandising and Research, Flushing, N.Y. All respondents were obtained in front of supermarkets and gasoline stations.

PURPOSE OF STUDY: To obtain an indication of the motives underlying the purchase of life insurance; to measure the relative importance of the agent and the company in the sale of life insurance; to examine consumer images of life insurance companies and the influence of these images on the purchase of life insurance; to study how attitudes toward inflation and toward mutual funds and stocks relate to the sale of life insurance.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Amounts of life insurance owned, by income and education; number and types of policies owned, reasons for buying life insurance, age and number of children, by high, medium and low life insurance ownership; expectations for purchase of additional life insurance, by age, income, and attitudes toward inflation. Reasons for choosing an agent or a company; awareness and images of selected companies; awareness of and attitudes toward mutual funds. Differences between husbands and wives in knowledge of own insurance.

AVAILABILITY: Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: Winter, 1959-1960

REPORT DATE: 1960

SPONSOR: Life Insurance Agency Management Association and Life Underwriter Training Council

TITLE: Life Insurance in Focus, Volume 1 - Attitudes Toward Company, Agency and Product

PUBLICATION INFORMATION: Research Report 1960-5. Text and tables, 90 pages. One of a series of five reports on this survey.

SAMPLE: 4,165 household heads across the country, selected by area probability sample methods.

METHODOLOGY: Personal interviews conducted by Crossley, S-D Surveys, New York, N.Y.

PURPOSE OF STUDY: To answer a number of questions about the life insurance consumer and the factors that influence him, to examine the public's overall attitudes toward life insurance and the agents who sell it, and to study the reasons people have for buying life insurance.

Volume 1 deals with the kinds of attitudes and experiences household heads would bring with them if they were to enter into a life insurance sales situation.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Ownership of and reasons for owning or not owning life insurance; how much life insurance is enough; frequency of contact by agent; attitudes toward agents; what agent should emphasize; should financial affairs be revealed to the agent; has the agent gone over a program to fill respondent's financial needs; was agent given names of friends who might be interested in life insurance; has respondent ever borrowed money from a life insurance company or used the cash surrender value of the policy as collateral for a loan. These subjects are analyzed by various characteristics including income, education, need cycle, residence and race.

APPENDIX B (continued)

AVAILABILITY:

Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: Winter, 1959-1960

REPORT DATE: 1962

SPONSOR: Life Insurance Agency Management Association and Life Underwriter Training Council

TITLE: Life Insurance in Focus, Volume 3 - Factors Related to Success in the Last Sales Interview

PUBLICATION INFORMATION: Research Report 1962-2. Text and tables, 78 pages. One of a series of five reports on this survey.

SAMPLE: 4,165 household heads across the country, selected by area probability sampling methods.

METHODOLOGY: Personal interviews conducted by Crossley, S-D Surveys, New York, N.Y.

PURPOSE OF STUDY: To answer a number of questions about the life insurance consumer and the factors that influence him, to examine the public's overall attitudes toward life insurance and the agents who sell it, and to study the reasons people have for buying life insurance.

Volume 3 investigates the exposure of household heads to a recent sales interview, and the details of the transaction.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Percent of household heads owning life insurance by age, type of household, income, education, occupation and size of community; how most recent contact for sales of life insurance was initiated; age of agent; reasons for buying life insurance; evaluation of sales procedures of agents; other members of family present at interview; how many interviews were conducted before decision to buy; would respondent buy from that agent again.

AVAILABILITY: Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: Spring, 1960

REPORT DATE: 1966

SPONSOR: Life Insurance Agency Management Association and Institute of Life Insurance

TITLE: Life Insurance Attitudes and Expectations of American Youth

PUBLICATION INFORMATION: Research Report 1966-3. Text and tables, 29 pages.

SAMPLE: Total sample: 440,000 high school students in 1,250 public, parochial and private schools throughout the United States. This study reports on the 88,160 seniors in the project.

METHODOLOGY: Special tabulations of selected questions, primarily economic, obtained from Project Talent, a study supported by the Cooperative Research Program of the U.S. Office of Education assisted by other Federal government agencies. The project involved two days of comprehensive testing and examination of academic aptitude, economic knowledge, and family background, conducted jointly by the University of Pittsburgh and the American Institute for Research, Pittsburgh, Pennsylvania.

PURPOSE OF STUDY: To investigate how life insurance fits into the economic knowledge, attitudes and expectations of high school seniors, and to examine their interest in jobs related to life insurance.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Academic aptitude and economic knowledge by school program and sex; opinion of importance of life insurance, by school program; expectations of amount of life insurance breadwinner will need and relationship to expected salary, by sex, family income and father's education; expectations for amounts of savings accounts, securities, and real estate ownership, by various characteristics; present and predicted savings patterns; savings goals and relationship between savings and college,

APPENDIX B (continued)

car and marriage; interest in occupations in life insurance and finance; opinions on important aspects of job or career.

AVAILABILITY:

Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: March-April, 1961

REPORT DATE: 1961

SPONSOR: Insurance Information Institute

TITLE: The Public Appraises the Property and Casualty Insurance Industry

PUBLICATION INFORMATION: Text and tables, 72 pages.

SAMPLE: National probability sample of 1,500 adults representing the total population of United States, aged 21 and over, living in private households.

METHODOLOGY: Personal interviews, conducted by Opinion Research Corporation, Princeton, New Jersey.

PURPOSE OF STUDY: To ascertain the public's knowledge of and attitudes toward the property and casualty insurance industry.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Percent of people familiar with life insurance as compared with automobile, health and fire insurance; comparison of life insurance companies with automobile and fire insurance companies with respect to service and management; image comparison between life insurance companies, airlines, telephone companies, gas companies, electric light and power industry, railroads, trucks, and automobile and fire insurance companies.

AVAILABILITY: Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: 1961

REPORT DATE: 1963

SPONSOR: Institute of Life Insurance

TITLE: An Intensive Study of Behavior and Attitudes Related to "Light" and "Heavy" Insurance Coverage

PUBLICATION INFORMATION: Text, tables, questionnaire, 185 pages.

SAMPLE: Probability sample of 396 male household heads under age 55 in Baltimore, Chicago, New York, Pittsburgh, and San Francisco, with randomly selected clusters from each metropolitan area. The final survey followed (1) a series of group interview sessions with a group of insurance agents and with small samples of well-to-do and lower-income men and (2) intensive individual interviews with approximately 100 men.

METHODOLOGY: Personal interviews, conducted by ARB Surveys, Inc., New York, N.Y.

PURPOSE OF STUDY: To explore the factors bearing on the purchase of life insurance, to formulate hypotheses regarding life insurance purchase behavior, to develop an instrument which could test these hypotheses, and to point out areas in which further tests would be of value.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Demographic and personality characteristics of sample; economic behavior--habits and purposes of saving and budgeting and feelings about financial progress and inflation, by income class and high or low life insurance ownership; experience with life insurance--ownership, exposure and attitudes toward agents, exposure to programming, insurance knowledge and discussions of life insurance with wife, by income class and high or low life insurance ownership; attitude toward life insurance as a method of saving, reasons for owning or not owning life insurance and life insurance goals, by income class and high or low life insurance ownership. Chapter on the results

APPENDIX B (continued)

of preliminary group interview sessions, including a discussion of attitudes toward agents and insurance as revealed in panel discussions and interviews with the selected groups.

AVAILABILITY:

Copy on file at the Institute of Life Insurance.

APPENDIX B (continued)

SURVEY DATE: November, 1963

REPORT DATE: September, 1964

SPONSOR: Nationwide Insurance

TITLE: The Public Looks at Life Insurance

PUBLICATION INFORMATION: Text and tables, 34 pages.

SAMPLE: 602 male household heads in Eastern U.S.

METHODOLOGY: Combination personal interviews and telephone survey, conducted by Crossley, S-D Surveys, New York, N.Y. with questionnaire development, tabulation, and analysis carried out by Nationwide Insurance.

PURPOSE OF STUDY: To explore the public's perception of their life insurance needs and the cost of such protection.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: How much income family would need in event of breadwinner's death; sources of such income; how much income they would expect from life insurance and amount needed to provide such income; amount of life insurance required for last expenses; amount of premium required to purchase needed amount of life insurance; amount family could afford for life insurance premiums.

AVAILABILITY: Copy on file at the Institute of Life Insurance, or write to Nationwide Insurance.

APPENDIX B (continued)

SURVEY DATE: June, 1965

REPORT DATE: 1967

SPONSOR: Life Insurance Agency Management Association, Life Underwriter Training Council and McCall's Magazine

TITLE: Prospects and Agents - A Study of the Sales Process

PUBLICATION INFORMATION: Research Report 1967-4. Text and tables, 51 pages. (See also Research Report 1966-5, The Family Financial Officer.)

SAMPLE: 1,405 husband-wife families in which the husbands were under 45 years old.

METHODOLOGY: Mail questionnaires sent to 2,000 husband-wife families, selected from panels maintained by Consumer Mail Panels, a subsidiary of Market Facts, New York, N.Y. The panels consist of families, solicited by mail, who have agreed to participate periodically in various consumer surveys and product tests. While the panels are not true cross-sections of the population of United States families, they are balanced to match the population in terms of geographic region, city size, age of homemaker and total family income. Each family received two questionnaires identical in content, to be filled out independently by the husband and the wife. Paired questionnaires were received from 1,330 couples, and an additional 75 were received from wives only.

PURPOSE OF STUDY: To examine in detail life insurance sales contacts among buyers and nonbuyers, and to study differences in attitudes of the husbands and wives in the two groups.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Husband's views on his need for life insurance and discussion of subject with wife; acquaintance with agent; initiation of last sales interview; knowledge of company prior to contact. Meeting place of last sales interview; size and appropriateness of policy suggested; agent's analysis of

APPENDIX B (continued)

needs of prospect and discussion with wife; willingness to recommend agent, by buyers and nonbuyers; prediction of purchase. Wife's attitudes on adequacy of husband's coverage; reasons for and against carrying life insurance on wives and children.

AVAILABILITY:

Copy on file at the Institute of Life Insurance or write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: (1) August 14-September 10, 1967;
(2) November 22-December 9, 1967.

REPORT DATE: September 1968.

SPONSOR: Life Insurance Agency Management Association.

TITLE: The Opportunity to Buy: A Market Survey of United States Householders.

PUBLICATION INFORMATION: Research Report 1968-3. Text and tables, 27 pages. (See also Research Report 1953-5, Covering the Market; Research Report 1962-2, Life Insurance in Focus, Vol. 3; and Research Report 1967-4, Prospects and Agents (all File 940).

SAMPLE: (1) 2,034 men and women age 18+ in private households in Continental U.S.
(2) 2,063 men and women. Results combined.

METHODOLOGY: Personal interviews conducted by ORC Caravan Surveys, an affiliate of the Opinion Research Corporation of Princeton, N.J. Used were advanced probability sampling techniques in the design and execution of the sample plan. (For a detailed description of the sampling methods and other procedures, see the Technical Appendix of the Report concerned.)

PURPOSE OF STUDY: To investigate the opportunity to buy--to see whether, when approached by agents, the respondents differed in their willingness to grant interviews and in their willingness to buy; to examine the degree of agent contact.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Pattern of market penetration reasonably uniform from one segment of the market to the next, excepting for family status and age. Marked relationship between income and both policy size and persistency.

AVAILABILITY: Write to the Life Insurance Agency Management Association.

APPENDIX B (continued)

SURVEY DATE: Fall 1970

REPORT DATE: No publication date given. 1971 or late 1970.

SPONSOR: Institute of Life Insurance

TITLE: Finance-Related Attitudes of Youth, 1970

PUBLICATION INFORMATION: Text and tables, 69 pages

SAMPLE: 2,809 people in 14-24 inclusive age group. Nationally in 72 locations. Equally divided by sex. Equal representation of high school students, college students, and young adults out of school. Weighted, resulting in card count of 4,794.

METHODOLOGY: Interviews conducted by Gilbert Young Research, Inc.

PURPOSE OF STUDY: To help life insurance companies gain valuable insights into the attitudes of young people; attitudes that can play an important role in determining the future course of the business and provide data for the basis of subsequent surveys to determine trends and changes in these attitudes.

SUBJECT MATTER RELATED TO LIFE OR HEALTH INSURANCE: Attitudes toward life insurance, percent ownership, relationship between attitude toward life insurance and desired life style, life insurance in concern over future financial security, investment preferences, life insurance as a responsibility, attitudes toward agent, life insurance companies and their concern for the public.

AVAILABILITY: Write to Institute of Life Insurance, Division of Statistics and Research.

APPENDIX C

INSTRUMENTS AND RELATED INFORMATION

APPENDIX C, ITEM 1a

INFORMATION SHEET WHICH ACCOMPANIED QUESTIONNAIRE

Purpose and Procedure. The purpose of this questionnaire is to obtain your opinion of the degree to which life insurance salesmen meet each of the specified criteria of a profession.

Please fill in the background information. On the next page, please insert a number (5, 4, 3, 2, 1) from the key (on the next page) in the occupational column for each of the criteria. Thank you.

- A. Name (optional) _____ Student No. _____ Date _____
- B. Number and/or name of this course _____
- C. If this course is one in insurance, is this course your first in insurance? _____ Yes _____ No
- D. Are you enrolled in the School of Business? _____ Yes _____ No
If "yes", are you in the Department of Management (formerly known as the "Department of Business Administration")? _____ Yes _____ No
If in the School of Business but not within the Department of Management, with what department are you? (e.g., Accountancy, Marketing) _____
- E. Student Classification:
1. By year: _____ Senior _____ Junior _____ Sophomore _____ Freshman.
2. Type program by time: _____ 4-year or longer
_____ 2-year but less than 4-year
_____ less than 2-year
- F. Cumulative grade point average (numerical): example, 2.75 _____
- G. Do you hold any insurance license? _____ Yes _____ No
If "yes," which one(s)? _____
- H. Are you concentrating (majoring or minoring) in insurance in school? _____ Yes _____ No
If "no", do you plan to do so? _____ Yes _____ No
- I. Have you been solicited by a life insurance representative within the past year? _____ Yes _____ No
If "yes," please make any comments that you wish concerning your image of or attitude toward that representative.

APPENDIX C, ITEM 1b

COPY OF QUESTIONNAIRE

Name (Optional: _____ Student number _____
 Date _____

Key: 5=strongly agree; 4=agree, 3=undecided; 2=disagree;
 1=strongly disagree.

Life
 Insurance
Salesman

1. The occupation seeks to demonstrate that those who possess special education and training deliver a superior service in contrast to those who lack such education and training _____
2. Members of this occupation openly share technical knowledge and discoveries _____
3. Extensive education and training in this field makes a member an expert as viewed by the layman . _____
4. Preparation for this occupation involves considerable time in studying required knowledge _____
5. The working hours and the non-working hours tend to blend _____
6. As a matter of record there is a built-in code of ethics that compels ethical behavior by members and that has overtones of altruism and a public-service orientation _____
7. The career concept is an important part of this occupation _____
8. Service is performed primarily for the psychic satisfactions and only secondarily for money . . . _____
9. There is a confidential relationship between the member and the layman _____
10. The code of ethics precludes aggressive competition and advertising by individual members _____
11. The member is granted a superior position in the eyes of the layman because in the field concerned the member is better qualified to recommend a solution to the problems of the layman than is the layman himself _____

APPENDIX C, ITEM 1b (continued)

Life
Insurance
Salesman

12. The member is motivated to perform at his best regardless of the money involved _____
13. Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened . . . _____
14. Required theoretical knowledge can best be achieved through formal education in an academic atmosphere _____
15. The member must provide service to anyone requesting it (regardless of the requestor's age, income, kinship, politics, race, religion, sex, or social status) and must be prepared to render service even at the sacrifice of personal convenience _____
16. The occupation itself controls its education and training centers (such as through accreditation) and controls admission to its ranks _____
17. There is an internal regulatory body of members themselves with power to censure the wrongdoing member _____
18. Preparation must be intellectual as well as practical _____

APPENDIX C, ITEM 2

FLEXIBILITY SCALE

1. I am often the last one to give up trying to do a thing.
2. There is usually only one best way to solve most problems.
3. I prefer work that requires a great deal of attention to detail.
4. I often become so wrapped up in something I am doing that I find it difficult to turn my attention to other matters.
5. I dislike to change my plans in the midst of an undertaking.
6. I never miss going to church.
7. I usually maintain my own opinions even though many other people may have a different point of view.
8. I find it easy to stick to a certain schedule, once I have started it.
9. I do not enjoy having to adapt myself to new and unusual situations.
10. I prefer to stop and think before I act even on trifling matters.
11. I try to follow a program of life based on duty.
12. I usually find that my own way of attacking a problem is best, even though it doesn't always seem to work in the beginning.
13. I am a methodical person in whatever I do.
14. I think it is usually wise to do things in a conventional way.
15. I always finish tasks I start, even if they are not very important.
16. I often find myself thinking of the same tunes or phrases for days at a time.
17. I have a work and study schedule which I follow carefully.
18. I usually check more than once to be sure that I have locked a door, put out a light, or something of the sort.
19. I have never done anything dangerous for the thrill of it.
20. I believe that promptness is a very important personality characteristic.
21. I am always careful about my manner of dress.
22. I always put on and take off my clothes in the same order.

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APPENDIX C, ITEM 3

ESSAY QUESTIONNAIRE

Name (optional) _____ Student No. _____ Date _____

Do you think that your image of the life insurance salesman has changed during this course?

_____ Yes _____ No

If "yes," do you think that the course was instrumental in bringing about this change?

_____ Yes _____ No

If your image of the life insurance salesman has changed this term, would you please explain how--that is, more favorable or less favorable, and why?

APPENDIX C, ITEM 4

ORIGINAL THIRTY-SIX STATEMENTS BY CATEGORY
OF CRITERIA FOR A PROFESSION

I. Basis of systematic theory

- a. The skills that characterize the occupation flow from and are supported by a fund of knowledge that has been organized into an internally consistent system, called a body of theory.
- b. Preparation for becoming a practitioner involves considerable preoccupation with systematic theory.
- c. Preparation must be intellectual as well as a practical experience.
- d. The necessary theoretical orientation can be achieved best through formal education in an academic setting.

II. Professional authority

- a. The authority in his field is recognized by the client/customer.
- b. Extensive education and training in his field makes the practitioner an expert as viewed by the layman.
- c. The client/customer is in a subordinate position in that the authority dictates what is good or evil for the client/customer, as compared with the latter's diagnosing his own needs or discriminating among the range of possibilities for meeting them.
- d. The occupation frowns upon advertising the services of the individual practitioner by himself.
- e. The client/customer derives a sense of security from the authority.
- f. The client/customer has faith in the authority.

III. Sanction of the community

- a. Community approval exists for the powers and privileges conferred upon the practitioner.

APPENDIX C, ITEM 4 (continued)

- b. The occupation controls its education and training centers, such as through accreditation.
- c. The occupation controls admissions to its ranks.
- d. There is a confidential relationship between practitioner and client/customer.
- e. Standards for performance are reached by consensus within the occupation and are based on the existing body of theory, rather than being decided by laymen who are presumably incapable of comprehending these standards; i.e., it is generally conceded that the quality of performance of the practitioner can be evaluated only by his peers.
- f. The powers and privileges of the occupation constitute a monopoly by (or at least sanction by) the community.
- g. The occupation seeks to demonstrate that the performance of the occupational skill requires specialized education, that those who possess the requisite education and training, in contrast to those who do not, deliver a superior service, and that the human need being served is of sufficient social importance to justify the superior performance.

IV. Regulative code of ethics

- a. There is as a matter of record a built-in regulative code of ethics which compels ethical behavior by members.
- b. Through its ethical code, the occupation's commitment to the social welfare becomes a matter of public record, thereby insuring for itself the continued confidence of the community.
- c. The code for this occupation is relatively more explicit, systematic, and binding; it certainly possesses more altruistic overtones and is more public-service oriented.
- d. The practitioner must assume an emotional neutrality toward the client/customer.
- e. The practitioner must provide service to anyone

APPENDIX C, ITEM 4 (continued)

requesting it, regardless of the requester's age, income, kinship, politics, race, religion, sex- and social status. (This element of conduct is known as universalism.)

- f. The practitioner is motivated less by self-interest and more by the impulse to perform maximally. He must be prepared to render his services upon request, even at the sacrifice of personal convenience.
- g. The ethics governing member relationships demand behavior that is cooperative and supportive. Members openly share technical knowledge with each other. Any advance in theory and practice made by one is quickly disseminated to fellow members through associations. Intraoccupational competition is highly regulated, diluted with cooperative ingredients which impart to it its characteristically restrained quality. Recognition should ideally be based solely upon performance in practice and/or contribution to theory. Members must refrain from acts which jeopardize the authority of fellow members and must sustain those whose authority is threatened.
- h. Occupational self-discipline is a vital consideration.
- i. Ethics precludes aggressive competition and advertising; hence consultation and referral are important.
- j. There is internal regulation and control by members themselves with power in the regulatory body to censure the wrongdoer. Since membership in good standing is a sine qua non of success, the prospect of formal disciplinary action operates as a potent force toward conformity.

V. Fundamental beliefs: professional culture (formal and informal groups interacting to generate a social configuration)

- a. Foremost among the values is the essential worth of the service which the group extends to the community. Service is a social good and the community welfare would be immeasurably impaired by its absence.
- b. The twin concepts of authority and monopoly also

APPENDIX C, ITEM 4 (continued)

possess the force of a group value.

- c. In all service-related matters the group is infinitely wiser than the laity; this proposition is regarded as beyond argument.
- d. Acquisition by the group of a service monopoly would inevitably produce social progress.
- e. There is a commitment to rationality; i.e., objectivity, in the realm of theory and technique.
- f. Nothing of a theoretical or technical nature is regarded as sacred and unchallengeable simply because it has a history of acceptance and use.
- g. The norms of the group are the guides to behavior in social situations.
- h. Symbols are meaning-laden items. These may include such things as its insignia, emblems, and distinctive dress; its history, folklore, and argot; its heroes and its villains; and its stereotypes of the member himself, the client/customer, and the layman.
- i. One of the central concepts is that of career. It is akin to a calling, a life devoted to "good works." The work is never viewed solely as a means to an end; it is the end itself. The services are performed primarily for the psychic satisfactions and secondarily for the monetary compensations. Devotion to the work itself imparts the service orientation and the element of disinterestedness. The absorption in the work is complete, involving a total personal involvement. The work life invades the after-work life, and the sharp demarcation between work hours and the leisure hours disappears. The work becomes the practitioner's life.

APPENDIX C, ITEM 5

BACKGROUND INFORMATION ON EXPERIMENTAL GROUP

(Lettered items correspond to those on the covering sheet,
Appendix C, Item 1a)

C.	Number in their first insurance class	36
D.	Number in Respective Schools of the College	
	School of Business	31
	School of Education	3
	School of General Education	2
	School of Business Students, Number in Respective Departments	
	Management Department	23
	Accountancy Department	6
	Marketing Department	2
E.	Student Classification	
	1. By Year	
	Senior	32
	Junior	3
	Sophomore	1
	2. By Length of Program	
	Four-Year Program	35
	Two-Year Program	1
F.	Cumulative Grade Point Average	
	Mean	2.57
	Range	1.78
G.	Number Licensed to Sell Life Insurance (non-active)	1
H.	Number of Insurance Majors	0
I.	Number Solicited by Life Insurance Agents Within the Year	23

APPENDIX D
ANALYSIS OF SURVEY INSTRUMENTS

APPENDIX D, ITEM 1a

RESPONDENTS' REACTIONS TO EACH OF THE EIGHTEEN BELIEF STATEMENTS CONCERNING LIFE INSURANCE SALESMEN BY RIGIDITY-FLEXIBILITY CLASSIFICATION OF RESPONDENTS, EXPERIMENTAL GROUP (PRETEST)

Belief Statement Number 1. The occupation seeks to demonstrate that those who possess special education and training deliver a superior service in contrast to those who lack such education and training.

Classifi- cation	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	3	16.7	9	50.0	1	5.6	4	22.2	1	11.1	9
F	<u>1</u>	5.6	<u>9</u>	50.0	<u>4</u>	22.2	<u>4</u>	22.2	<u>0</u>	0	<u>7</u>
T	4	11.1	18	50.0	5	13.9	8	22.2	1	5.6	16

Key to Classification:

R = Rigid
F = Flexible
T = Total

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 2. Members of this occupation openly share technical knowledge and discoveries.

Classifi- cation	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	2	11.1	9	40.0	3	16.7	2	11.1	2	11.1	7
F	<u>0</u>	0	<u>7</u>	38.9	<u>8</u>	44.4	<u>3</u>	16.7	<u>0</u>	0	<u>4</u>
T	2	5.6	16	44.4	11	30.6	5	13.9	2	5.6	11

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 5. The working hours and the non-working hours tend to blend.

Classifi- cation	Value						Sum of Values				
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)			-1 (Disagree)		-2 (Strongly Disagree)	
	N	%	N	%	N	%		N	%	N	%
R	3	16.7	9	50.0	6	33.3	0	0	0	0	15
F	<u>7</u>	38.9	<u>7</u>	38.9	<u>3</u>	16.7	<u>1</u>	5.6	<u>0</u>	0	<u>20</u>
T	10	27.8	16	44.4	9	25.0	1	2.8	0	0	35

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 6. As a matter of record there is a built-in code of ethics that compels ethical behavior by members and that has overtones of altruism and a public-service orientation.

Classifi- cation	Value					Sum of Values					
	+2 (Strongly Agree)	+1 (Agree)	0 (Undecided)	-1 (Disagree)	-2 (Strongly Disagree)						
N	%	N	%	N	%	N	%				
R	2	11.1	10	55.6	3	16.7	3	16.7	0	0	11
F	<u>1</u>	5.6	<u>7</u>	38.9	<u>9</u>	50.0	<u>1</u>	5.6	<u>0</u>	0	<u>8</u>
T	3	8.3	17	47.2	12	33.3	4	11.1	0	0	19

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 7. The career concept is an important part of this occupation.

Classifi- cation	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	2	11.1	10	55.6	4	22.2	2	11.1	0	0	12
F	<u>2</u>	11.1	<u>11</u>	61.1	<u>5</u>	27.8	<u>0</u>	0	<u>0</u>	0	<u>15</u>
T	4	11.1	21	58.3	9	25.0	2	5.6	0	0	27

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 8. Service is performed primarily for the psychic satisfaction and only secondarily for money.

Classifi- cation	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	0	0	1	5.6	5	27.8	0	50.0	3	16.7	-14
F	<u>0</u>	0	<u>2</u>	11.1	<u>1</u>	5.6	<u>9</u>	50.0	<u>6</u>	33.3	-19
T	0	0	3	8.3	6	16.7	18	50.0	9	25.0	-33

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 9. There is a confidential relationship between the member and the layman.

Classi- fica- tion	Value					Sum of Values					
	+2 (Strongly Agree)	+1 (Agree)	0 (Undecided)	-1 (Disagree)	-2 (Strongly Disagree)						
N	%	N	%	N	%	N	%				
R	3	16.7	8	44.4	4	22.2	3	16.7	0	0	11
F	<u>3</u>	16.7	<u>9</u>	50.0	<u>4</u>	22.2	<u>2</u>	11.1	<u>0</u>	0	<u>13</u>
T	6	16.7	17	47.2	8	22.2	5	13.9	0	0	24

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 10. The code of ethics precludes aggressive competition and advertising by individual members.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	1	5.6	3	16.7	5	27.8	8	44.4	1	5.6	-5
F	<u>0</u>	0	<u>4</u>	22.2	<u>5</u>	27.8	<u>9</u>	50.0	<u>0</u>	0	<u>-5</u>
T	1	2.8	7	19.4	10	27.8	17	47.2	1	2.8	-10

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 11. The member is granted a superior position in the eyes of the layman because in the field concerned the member is better qualified to recommend a solution to the problems of the layman than is the layman himself.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	3	16.7	6	33.3	6	33.3	3	16.7	0	0	9
F	<u>0</u>	0	<u>12</u>	66.7	<u>3</u>	16.7	<u>3</u>	16.7	<u>0</u>	0	<u>9</u>
T	3	8.3	18	50.0	9	25.0	6	16.7	0	0	18

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 12. The member is motivated to perform at his best regardless of the money involved.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	2	11.1	6	33.3	6	33.3	4	22.3	0	0	+6
F	<u>0</u>	0	<u>1</u>	5.6	<u>4</u>	22.2	<u>12</u>	66.7	<u>1</u>	5.6	-13
T	2	5.6	7	19.4	10	27.8	16	44.4	1	2.8	-7

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 13. Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.

Classi- fication	Value										Sum of Values
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)		-2 (Strongly Disagree)		
	N	%	N	%	N	%	N	%	N	%	
R	1	5.6	10	55.6	5	27.8	2	11.1	0	0	10
F	<u>3</u>	16.7	<u>8</u>	44.4	<u>6</u>	33.3	<u>1</u>	5.6	<u>0</u>	0	<u>13</u>
T	4	11.1	18	50.0	11	30.6	3	8.3	0	0	23

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 14. Required theoretical knowledge can best be achieved through formal education in an academic atmosphere.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	1	5.6	9	50.0	6	33.3	2	11.1	0	0	9
F	<u>3</u>	16.7	<u>10</u>	55.6	<u>1</u>	5.6	<u>4</u>	22.2	<u>0</u>	0	<u>12</u>
T	4	11.1	19	52.8	7	19.4	6	16.7	0	0	21

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 15. The member must provide service to anyone requesting it (regardless of the requestor's age, income, kinship, politics, race, religion, sex, or social status) and must be prepared to render service even at the sacrifice of personal convenience.

Classi- fication	Value							Sum of Values			
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)		-2 (Strongly Disagree)		
	N	%	N	%	N	%	N		%	N	%
R	4	22.2	7	38.9	0	0	7	38.9	0	0	+8
F	<u>3</u>	16.7	<u>3</u>	16.7	<u>2</u>	11.1	<u>5</u>	27.8	<u>5</u>	27.8	<u>-6</u>
T	7	19.4	10	27.8	2	5.6	12	33.3	5	13.9	+2

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 17. There is an internal regulatory body of members themselves with power to censure the wrong-doing member.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+ 1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	1	5.6	10	55.6	7	38.9	0	0	0	0	12
F	<u>0</u>	0	<u>6</u>	33.3	<u>10</u>	55.6	<u>2</u>	11.1	<u>0</u>	0	<u>4</u>
T	1	2.8	16	44.4	17	47.2	2	5.6	0	0	16

APPENDIX D, ITEM 1a (continued)

Belief Statement Number 18. Preparation must be intellectual as well as practical.

Classi- fication	Value						Sum of Values				
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)			-1 (Disagree)		-2 (Strongly Disagree)	
	N	%	N	%	N	%		N	%	N	%
R	6	33.3	9	50.0	3	16.7	0	0	0	0	21
F	<u>4</u>	22.2	<u>14</u>	77.8	<u>0</u>	0	<u>0</u>	0	<u>0</u>	0	<u>22</u>
T	10	27.8	23	63.9	3	8.3	0	0	0	0	43

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 2. Members of this occupation openly share technical knowledge and discoveries.

Classi fication	Value					Sum of Values					
	+2 (Strongly Agree)	+1 (Agree)	0 (Undecided)	-1 (Disagree)	-2 (Strongly Disagree)						
N	%	N	%	N	%	N	%				
R	1	5.6	7	38.9	6	33.3	4	22.2	0	0	5
F	<u>2</u>	11.1	<u>8</u>	44.4	<u>7</u>	38.9	<u>1</u>	5.6	<u>0</u>	0	<u>11</u>
T	3	8.3	15	41.4	13	36.1	5	13.9	0	0	16

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 3. Extensive education and training in this field makes a member an expert as viewed by the layman.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	2	11.1	9	50.0	2	11.1	5	27.8	0	0	8
F	<u>0</u>	0	<u>13</u>	72.2	<u>2</u>	11.1	<u>3</u>	16.7	<u>0</u>	0	<u>10</u>
T	2	5.6	22	62.2	4	11.1	8	22.2	0	0	18

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 4. Preparation for this occupation involves considerable time in studying required knowledge.

Classi- fication	Value						Sum of Values				
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)			-1 (Disagree)		-2 (Strongly Disagree)	
	N	%	N	%	N	%		N	%	N	%
R	7	38.9	9	50.0	2	11.1	0	0	0	0	23
F	<u>3</u>	16.7	<u>14</u>	77.8	<u>0</u>	0	<u>1</u>	5.6	<u>0</u>	0	<u>19</u>
T	10	27.8	23	63.9	2	5.6	1	2.8	0	0	42



APPENDIX D, ITEM 1b (continued)

Belief Statement Number 5. The working hours and the non-working hours tend to blend.

Classi- fication	Value						Sum of Values					
	+2 (Strongly Agree)	+1 (Agree)	0 (Undecided)	-1 (Disagree)	-2 (Strongly Disagree)							
								N	%	N	%	N
R	3	16.7	9	50.0	5	27.8	1	5.6	0	0	14	
F	<u>6</u>	33.3	<u>7</u>	38.9	<u>3</u>	16.7	<u>2</u>	11.1	<u>0</u>	0	<u>17</u>	
T	9	25.0	16	44.4	8	22.2	3	8.3	0	0	31	

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 6. As a matter of record there is a built-in code of ethics that compels ethical behavior by members and which has overtones of altruism and a public-service orientation.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	2	11.1	8	44.4	7	38.9	1	5.6	0	0	11
F	<u>1</u>	5.6	<u>6</u>	33.3	<u>8</u>	44.4	<u>3</u>	16.7	<u>0</u>	0	<u>5</u>
T	3	8.3	14	38.9	15	41.4	4	11.1	0	0	16

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 7. The career concept is an important part of this occupation.

Classi- fication	Value							Sum of Values			
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)		-2 (Strongly Disagree)		
	N	%	N	%	N	%	N		%	N	%
R	7	38.9	8	44.4	3	16.7	0	0	0	0	22
F	<u>5</u>	27.8	<u>11</u>	61.1	<u>1</u>	5.6	<u>1</u>	5.6	<u>0</u>	0	<u>20</u>
T	12	33.3	19	52.8	4	11.1	1	2.8	0	0	42

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 8. Service is performed primarily for the psychic satisfactions and only secondarily for money.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	0	0	4	22.2	5	27.8	8	44.4	1	5.6	-6
F	<u>0</u>	0	<u>1</u>	5.6	<u>3</u>	16.7	<u>10</u>	55.6	<u>4</u>	22.2	-17
T	0	0	5	13.9	8	22.2	18	50.0	5	13.9	-23

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 9. There is a confidential relationship between the member and the layman.

Classi- fication	Value					Sum of Values
	+2 (Strongly Agree)	+1 (Agree)	0 (Undecided)	-1 (Disagree)	-2 (Strongly Disagree)	
	N %	N %	N %	N %	N %	
R	5 27.8	11 62.2	2 11.1	0 0	0 0	21
F	<u>2</u> 11.1	<u>9</u> 50.0	<u>6</u> 33.3	<u>1</u> 5.6	<u>0</u> 0	<u>12</u>
T	7 19.4	20 55.6	8 22.2	1 2.8	0 0	33

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 10. The code of ethics precludes aggressive competition and advertising by individual members.

Classi- fication	Value							Sum of Values			
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)		-2 (Strongly Disagree)		
	N	%	N	%	N	%	N		%	N	%
R	0	0	5	27.8	3	16.7	8	44.4	2	11.1	-7
F	<u>1</u>	5.6	<u>4</u>	22.2	<u>2</u>	11.1	<u>6</u>	33.3	<u>5</u>	27.8	-10
T	1	2.8	9	25.0	5	13.9	14	38.9	7	19.4	-17

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 12. The member is motivated to perform at his best regardless of the money involved.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	1	5.6	3	16.7	9	50.0	4	22.2	1	5.6	-1
F	<u>0</u>	0	<u>2</u>	11.1	<u>4</u>	22.2	<u>9</u>	50.0	<u>3</u>	16.7	-13
T	1	2.8	5	13.9	13	36.1	13	36.1	4	11.1	-14

Belief Statement Number 13. Members must refrain from acts that jeopardize the authority of fellow members and must sustain those members whose authority is threatened.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	2	11.1	11	62.2	5	27.8	0	0	0	0	15
F	<u>0</u>	0	<u>8</u>	44.4	<u>9</u>	50.0	<u>1</u>	5.6	<u>0</u>	0	<u>7</u>
T	2	5.6	19	52.8	14	38.9	1	2.8	0	0	22



APPENDIX D, ITEM 1b (continued)

Belief Statement Number 14. Required theoretical knowledge can best be achieved through formal education in an academic atmosphere.

Classi- fication	Value					Sum of Values					
	+2 (Strongly Agree)	+1 (Agree)	0 (Undecided)	-1 (Disagree)	-2 (Strongly Disagree)						
							N	%	N	%	N
R	2	11.1	8	44.4	0	0	7	38.9	1	5.6	3
F	<u>3</u>	16.7	<u>10</u>	55.6	<u>1</u>	5.6	<u>2</u>	11.1	<u>2</u>	11.1	<u>10</u>
T	5	13.9	18	50.0	1	2.8	9	25.0	31	8.3	13

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 15. The member must provide service to anyone requesting it (regardless of the requestor's age, income, kinship, politics, race, religion, sex, or social status) and must be prepared to render service even at the sacrifice of personal convenience.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	3	16.7	8	44.4	3	16.7	4	22.2	0	0	10
F	<u>3</u>	16.7	<u>5</u>	27.8	<u>4</u>	22.2	<u>6</u>	33.3	<u>0</u>	0	<u>5</u>
T	6	16.7	13	36.1	7	19.4	10	27.8	0	0	15

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 16. The occupation itself controls its education and training centers (such as through accreditation) and controls admission to its ranks.

Classi- fication	Value							Sum of Values			
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)		-2 (Strongly Disagree)		
	N	%	N	%	N	%	N		%	N	%
R	3	16.7	10	55.6	2	11.1	3	16.7	0	0	13
F	<u>0</u>	0	<u>10</u>	55.6	<u>4</u>	22.2	<u>2</u>	11.1	<u>2</u>	11.1	<u>4</u>
T	3	8.3	20	55.6	6	16.7	5	13.9	2	5.6	17

APPENDIX D, ITEM 1b (continued)

Belief Statement Number 17. There is an internal regulatory body of members themselves with power to censure the wrong-doing member.

Classi- fication	Value								Sum of Values		
	+2 (Strongly Agree)		+1 (Agree)		0 (Undecided)		-1 (Disagree)			-2 (Strongly Disagree)	
	N	%	N	%	N	%	N	%		N	%
R	3	16.7	6	33.3	4	22.2	5	27.8	0	0	+7
F	<u>0</u>	0	<u>6</u>	33.3	<u>4</u>	22.2	<u>5</u>	27.8	<u>3</u>	16.7	<u>-5</u>
T	3	8.3	12	33.3	8	22.2	10	27.8	3	8.3	+2

APPENDIX D, ITEM 1c

RESPONDENTS' REACTIONS TO EACH OF THE EIGHTEEN BELIEF STATEMENTS CONCERNING LIFE INSURANCE SALESMEN, IN PERCENTS, PRETEST AND POSTTEST, EXPERIMENTAL GROUP

Statement	Pretest					Posttest				
	SA	A	U	D	SD	SA	A	U	D	SD
1	11.1	50.0	13.9	22.2	5.6	27.8	52.8	11.1	8.3	0
2	5.6	44.4	30.6	13.9	5.6	8.3	41.4	36.1	13.9	0
3	11.1	55.6	11.1	22.2	0	5.6	62.2	11.1	22.2	0
4	25.0	55.6	13.9	5.6	0	27.8	63.9	5.6	2.8	0
5	27.8	44.4	25.0	2.8	0	25.0	44.4	22.2	8.3	0
6	8.3	47.2	33.3	11.1	0	8.3	38.9	41.4	11.1	0
7	11.1	58.3	25.0	5.6	0	33.3	52.8	11.1	2.8	0
8	0	8.3	16.7	50.0	25.0	0	13.9	22.2	50.0	13.9
9	16.7	47.2	22.2	13.9	0	19.4	55.6	22.2	2.8	0
10	2.8	19.4	27.8	47.2	2.8	2.8	25.0	13.9	38.9	19.4
11	8.3	50.0	25.0	16.7	0	11.1	58.3	19.2	11.1	0
12	5.6	19.4	27.8	44.4	2.8	2.8	13.9	36.1	36.1	11.1
13	11.1	50.0	30.6	8.3	0	5.6	52.8	38.9	2.8	0
14	11.1	52.8	19.4	16.7	0	13.9	50.0	2.8	25.0	8.3
15	19.4	27.8	5.6	33.3	13.9	16.7	36.1	19.4	27.8	0
16	11.1	36.1	38.9	13.9	0	8.3	55.6	16.7	13.9	5.6
17	2.8	44.4	47.2	5.6	0	8.3	33.3	22.2	27.8	8.3
18	27.8	63.9	8.3	0	0	41.4	50.0	2.8	5.6	0

Key: SA = Strongly agree
A = Agree
U = Undecided
D = Disagree
SD = Strongly disagree

APPENDIX D, ITEM 1d

RESPONDENTS' REACTIONS TO EACH OF THE EIGHTEEN BELIEF
STATEMENTS CONCERNING LIFE INSURANCE SALESMEN,
SHOWING PERCENT CHANGE FROM PRETEST TO POSTTEST,
EXPERIMENTAL GROUP

Statement	SA	A	U	D	SD
1	150.5	5.6	-20.1	-62.6	100.0
2	48.2	-6.8	18.0	0	-100.0
3	-49.5	11.9	0	0	0
4	11.2	14.9	-59.7	-50.0	0
5	-10.1	0	-11.2	196.4	0
6	0	-17.6	24.3	-3.5	0
7	200.0	-9.4	-55.6	-50.0	0
8	0	64.5	32.9	0	-44.4
9	16.2	17.8	0	-79.9	0
10	0	28.9	-71.6	-17.6	592.9
11	33.7	16.6	-22.4	-33.5	0
12	50.0	-28.4	29.9	-18.7	296.4
13	-49.5	5.6	27.1	-66.3	0
14	25.2	-5.3	-85.6	49.7	0
15	-13.9	29.9	248.3	-16.5	-100.0
16	-25.2	54.0	-57.1	0	0
17	196.4	-25.0	-53.0	396.4	0
18	48.9	-21.8	-66.3	0	0

Key: SA = Strongly Agree
A = Agree
U = Undecided
D = Disagree
SD = Strongly Disagree

APPENDIX D, ITEM 2a

SUM OF VALUES AND MEAN VALUES
FOR RESPONDENTS--PRETEST AND POSTTEST REACTIONS
TO EACH OF THE EIGHTEEN BELIEF STATEMENTS
CONCERNING LIFE INSURANCE SALESMEN
BY RIGID OR FLEXIBLE CLASSIFICATION OF RESPONDENTS
EXPERIMENTAL GROUP

Belief State- ment	R or F T	Sum of Values		Mean Values	
		pretest	posttest	pretest	posttest
1	R	9	19	8	18
	F	7	17		
	T	16	36		
2	R	7	5	5.5	8
	F	4	11		
	T	11	16		
3	R	11	8	10	9
	F	9	10		
	T	20	18		
4	R	18	23	18	21
	F	18	19		
	T	36	42		
5	R	15	14	17.5	15.5
	F	20	17		
	T	35	31		
6	R	11	11	9.5	8
	F	8	5		
	T	19	16		
7	R	12	22	13.5	21
	F	15	20		
	T	27	42		
8	R	-14	-6	-16.5	-11.5
	F	-19	-17		
	T	-33	-23		
9	R	11	21	12	16.5
	F	13	12		
	T	24	33		

Key: R = Rigid
F = Flexible
T = Total

APPENDIX D, ITEM 2 (continued)

Belief State- ment	R or F	Sum of Values		Mean Values	
		pretest	posttest	pretest	posttest
10	R	-5	-7	-5	-8.5
	F	-5	-10		
	T	-10	-17		
11	R	9	12	9	12.5
	F	9	13		
	T	18	25		
12	R	+6	-1	-3.5	-7
	F	-13	-13		
	T	-7	-14		
13	R	10	15	11.5	11
	F	13	7		
	T	23	22		
14	R	9	3	10.5	6.5
	F	12	10		
	T	21	13		
15	R	+8	10	+1	7.5
	F	-6	5		
	T	+2	15		
16	R	14	13	8	8.5
	F	2	4		
	T	16	17		
17	R	12	+7	8	+1
	F	4	-5		
	T	16	+2		
18	R	21	23	21.5	23
	F	22	23		
	T	43	46		
MEAN	R	8.9	10.3		
	F	6.3	7.3		
	T	7.6	8.8		

APPENDIX D, ITEM 2b

SUM OF VALUES AND CHANGE, PRETEST AND POSTTEST,
BY PROFESSIONAL CRITERIA CATEGORIES,
EXPERIMENTAL GROUP

Professional Criteria Category	Belief Statement	Sum of Values		Change Post-pre
		Pretest	Posttest	
I	4	36	46	+6
	14	21	13	-8
	18	43	13	+3
total		100	101	+1
II	3	20	18	-2
	11	18	25	+7
total		38	43	+5
III	1	16	36	+20
	9	24	33	+9
	16	16	17	+1
total		56	86	+30
IV	2	11	16	+5
	6	19	16	-3
	10	-10	-17	-7
	13	23	22	-1
	15	2	15	+13
	17	16	2	-14
total		+61	+54	-7
V	5	35	31	-4
	7	27	42	+15
	8	-33	-23	+10
	12	-7	-14	-7
total		+22	+36	+14
Grand Total		+277	+320	+43

APPENDIX D, ITEM 3a

RANK, PRETEST AND POSTTEST, FOR EACH OF THE
EIGHTEEN BELIEF STATEMENTS, BY PROFESSIONAL
CRITERIA CATEGORIES, EXPERIMENTAL GROUP

(Categories correspond to belief statement group-
ings described in Chapter III. Belief statements
correspond to those on the Insurance Questionnaire,
Appendix C, Item 1b.)

Professional Criteria Category	Belief Statement	Rank	
		Pretest X	Posttest Y
I	4	2	2.5
	14	7	14
	18	1	1
	mean	3.3	5.8
II	3	8	9
	11	10	7
	mean	9.0	8.0
III	1	12	4
	9	5	5
	16	12	10
	mean	9.7	9.3
IV	2	14	11.5
	6	9	11.5
	10	17	17
	13	6	8
	15	15	13
	17	12	15
	mean	12.2	12.7
V	5	3	6
	7	4	2.5
	8	18	18
	12	16	16
	mean	10.3	10.6

APPENDIX D, ITEM 3b

RANK, PRETEST AND POSTTEST, TO RESPONDENTS' REACTIONS
TO EACH OF THE EIGHTEEN BELIEF STATEMENTS CONCERNING
LIFE INSURANCE SALESMEN, EXPERIMENTAL GROUP

(Belief Statement numbers correspond to those on the
Insurance Questionnaire, Appendix C, Item 1b)

Belief Statement Number	Pretest Rank	Posttest Rank
1	12	4
2	14	11.5
3	8	9
4	2	2.5
5	3	6
6	9	11.5
7	4	2.5
8	18	18
9	5	5
10	17	17
11	10	7
12	16	16
13	6	8
14	7	14
15	15	13
16	12	10
17	12	15
18	1	1

APPENDIX D, ITEM 3c

RANK, PRETEST, FOR EACH OF
THE EIGHTEEN BELIEF STATEMENTS,
EXPERIMENTAL GROUP

Belief Statement Number	Rank Pretest
18	1
4	2
5	3
7	4
9	5
13	6
14	7
3	8
6	9
11	10
1	12
16	12
17	12
2	14
15	15
12	16
10	17
8	18

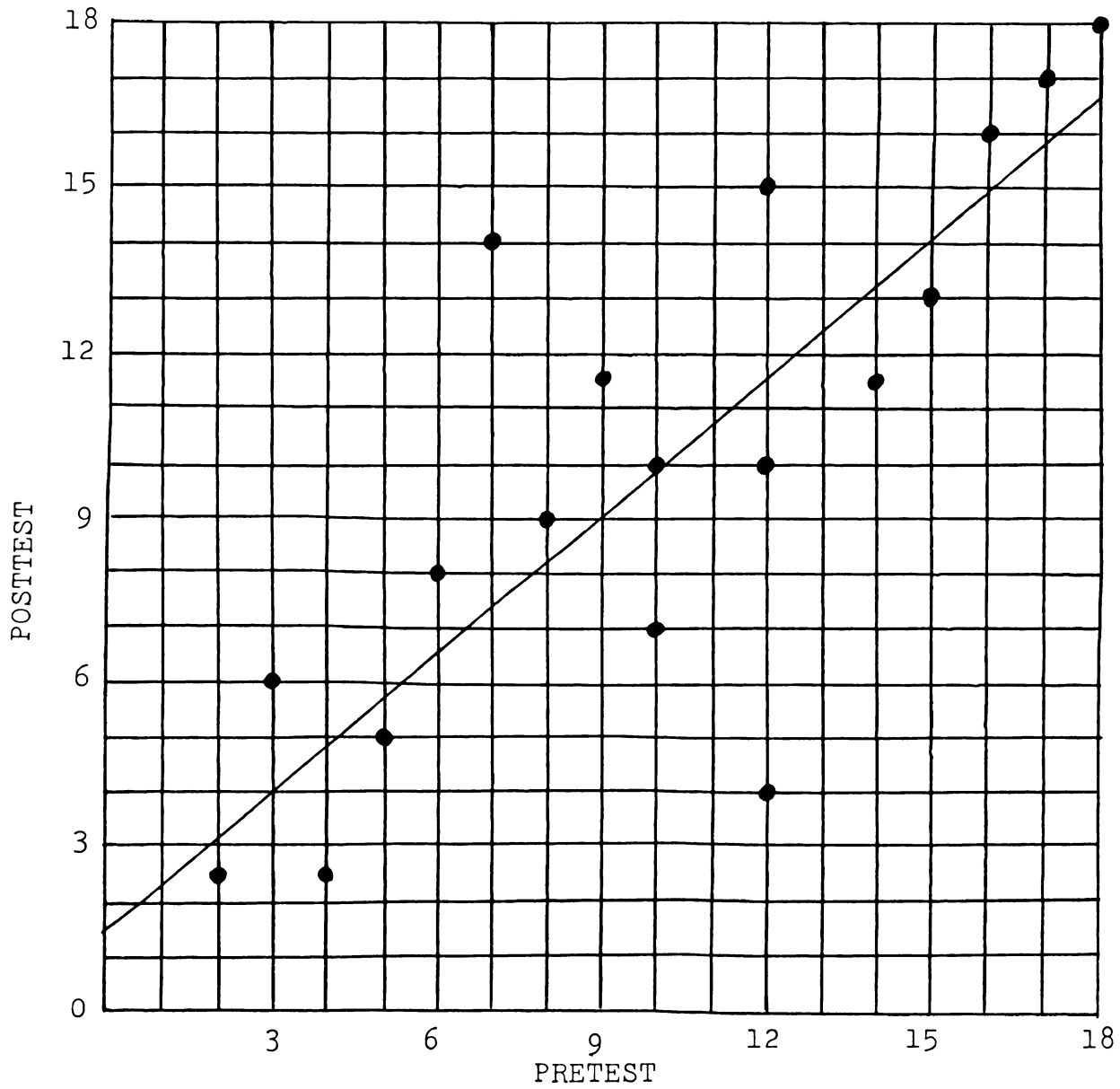
APPENDIX D, ITEM 3d

RANK, POSTTEST, FOR EACH OF
THE EIGHTEEN BELIEF STATEMENTS,
EXPERIMENTAL GROUP

Belief Statement Number	Rank Posttest
18	1
4	2.5
7	2.5
1	4
9	5
5	6
11	7
13	8
3	9
16	10
2	11.5
6	11.5
15	13
14	14
17	15
12	16
10	17
8	18

APPENDIX D, ITEM 4

SCATTERGRAM: RELATIONSHIP BETWEEN RANK
OF BELIEF STATEMENTS,
PRETEST AND POSTTEST



$$Y_c = 1.552 + .8366X \quad r_{xy} = 0.831 \quad S_e = 2.967$$

APPENDIX D, ITEM 5a

DIRECTIONAL MOVEMENT GROUP ANALYSIS FOR
SUM OF VALUES AND CHANGE, PRETEST AND POSTTEST
FOR EACH OF THE EIGHTEEN BELIEF STATEMENTS
BY PROFESSIONAL CRITERIA CATEGORIES,
EXPERIMENTAL GROUP

Directional Move- ment Subdi- vision	Belief State- ment	Point Change by Professional Criteria Category					Sum of Values		Change (post minus pre)
							Pre-	Post-	
		I	II	III	IV	V	test	test	
1	Positive score changed positively (9 items)								
	1			20			16	36	20
	2				5		11	16	5
	4	6					36	42	6
	7					15	27	42	15
	9			9			24	33	9
	11		7				18	25	7
	15				13		2	15	13
	16			1			16	17	1
	18	3					43	46	3
	total	9	7	30	18	15	193	272	79
	mean	4.5	7	10	9	15	21.4	30.2	8.8
2	Positive score changed negatively (6 items)								
	3		-2				20	18	-2
	5					-4	35	31	-4
	6				-3		19	16	-3
	13				-1		23	22	-1
	14	-8					21	13	-8
	17				-14		16	2	-14
	total	-8	-2	0	-18	-4	134	102	-32
	mean	-8	-2	0	-6	-4	22.3	27	-5.3

APPENDIX D, ITEM 5a (continued)

Directional Move- ment Subdi- vision	Belief State- ment	Point Change by Professional Criteria Category					Sum of Values		Change (post minus pre)
							Pre-	Post-	
		I	II	III	IV	V	test	test	
3	Negative score changed positively (1 item)								
	8					+10	-33	-23	+10
4	Negative score changed negatively (2 items)								
	10				-7		-10	-17	-7
	12					-7	-7	-14	-7
	total				-7	-7	-17	-31	-14
	mean				-7	-7	-8.5	-15.5	-7
	Grand total	1	5	30	-7	14	277	-320	43
	mean			1.7			15.4	17.8	2.4

APPENDIX D, ITEM 5b

MOVEMENT SUBDIVISIONS AND TOTAL NUMBER OF
BELIEF STATEMENTS WITHIN EACH PROFESSIONAL
CRITERIA CATEGORY, EXPERIMENTAL GROUP

Directional Movement Subdivision	Number of Statements Within Each Professional Criteria Category					
	I	II	III	IV	V	Total
1	2	1	3	2	1	9
2	1	1	0	3	1	6
3	0	0	0	0	1	1
4	0	0	0	1	1	2
Total	3	2	3	6	4	18

APPENDIX D, ITEM 6

DIRECTIONAL CHANGE AND PERCENT CHANGE
FROM PRETEST AND POSTTEST
FOR EACH BELIEF STATEMENT AND BY CATEGORY OF PROFESSIONAL
CRITERIA, BY RIGID AND FLEXIBLE COMPONENTS

Category	Belief Statement	Overall			Experimental		
		C	R	F	C	R	F
I	4	+	+	+	+	+	+
	14	-	-	+	-	-	-
	18	+	+	-	+	+	+
	Sub-total	+	+	+	+	+	0
	% Change	3.7	0.7	7.3	1.0	2.1	0
II	3	+	+	+	-	-	+
	11	+	+	+	+	+	+
	Sub-total	+	+	+	+	+	+
	% Change	21.8	9.1	47.6	13.2	0.1	27.8
III	1	+	+	+	+	+	+
	9	-	-	-	+	+	-
	16	-	-	0	+	-	+
	Sub-total	+	+	+	+	+	+
	% Change	27.3	1.2	55.6	53.6	55.9	50.0
IV	2	+	-	+	+	-	+
	6	-	-	-	-	0	-
	10	-	+	-	-	-	-
	13	+	+	-	-	+	-
	15	+	+	+	+	+	+
	17	-	-	-	-	-	-
	Sub-total	+	+	-	-	-	-
	% Change	2.1	5.9	-7.6	-22.9	-4.7	-27.8
V	5	-	+	-	-	-	-
	7	+	+	+	+	+	+
	8	-	+	+	+	+	+
	12	-	-	+	-	-	0
	Sub-total	+	+	+	+	+	+
	% Change	58.6	41.4	∞	63.6	52.6	133.3
Total		+	+	+	+	+	+
% Change		14.6	10.1	22.8	15.5	17.1	13.3

Key: C = Combined
R = Rigid
F = Flexible

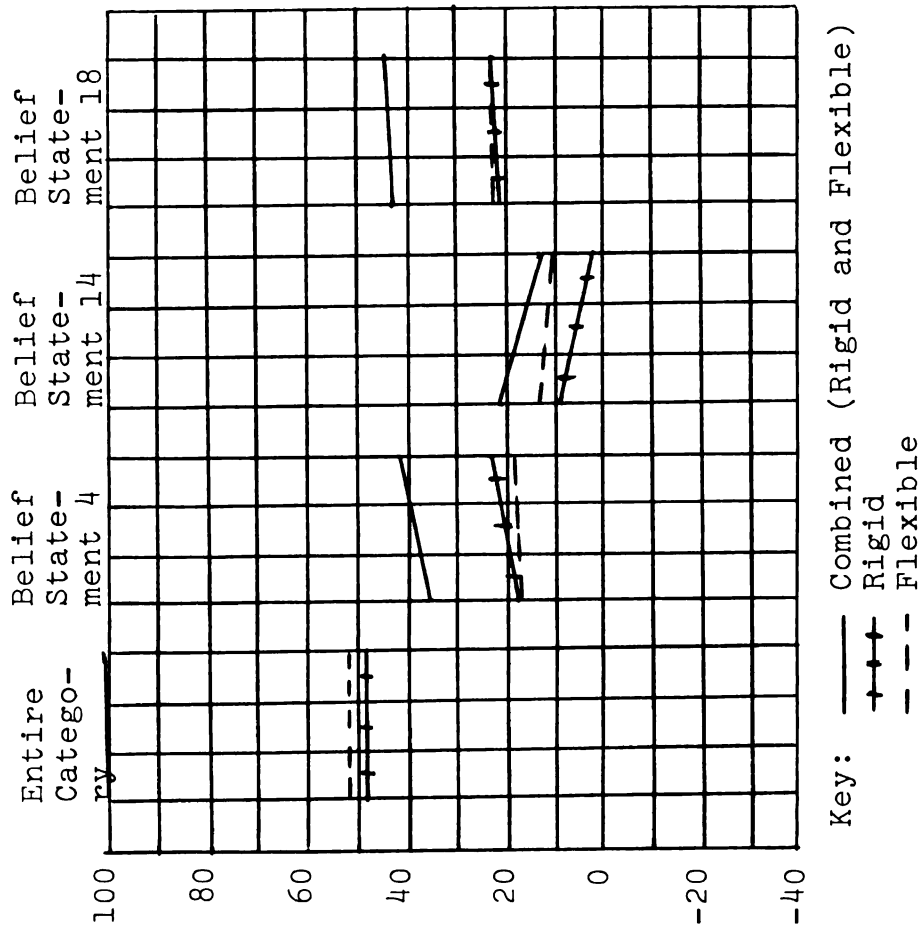
APPENDIX D, ITEM 6 (continued)

Control Overall			Control One			Control Two		
C	R	F	C	R	F	C	R	F
+	+	+	-	-	-	+	+	+
+	-	+	0	-	+	+	-	+
+	+	-	-	+	0	-	0	-
+	0	+	0	-	+	+	+	+
5.2	0	12.3	0	-4.0	4.5	7.2	1.4	15.7
+	+	+	+	+	+	+	+	+
-	-	-	+	+	+	-	-	-
+	+	+	+	+	+	+	+	+
26.4	13.1	50.0	56.5	28.6	100.0	12.2	6.3	23.5
+	-	+	-	-	+	+	-	+
+	+	+	0	-	+	+	+	+
-	-	-	-	+	-	-	-	+
+	-	+	-	-	+	+	0	+
12.2	-10.6	50.4	-12.9	-46.7	18.8	23.9	0	50.0
0	+	-	+	+	+	-	-	-
-	-	-	-	0	-	-	-	-
+	+	-	0	+	-	+	+	+
+	+	+	+	+	0	+	+	+
+	-	+	+	+	+	+	-	+
+	+	+	-	+	-	+	+	+
+	+	+	+	+	-	+	+	+
8.6	10.8	2.9	14.7	30.0	-46.2	6.4	1.4	22.7
+	+	0	+	+	+	-	-	-
+	+	0	+	+	-	+	+	+
+	+	-	+	+	-	+	+	0
+	-	+	0	-	+	+	+	+
+	+	+	+	+	+	+	+	+
55.6	35.9	250.0	600.0	900.0	300.0	21.1	12.5	150.0
+	+	+	+	+	+	+	+	+
14.0	6.7	29.4	19.5	18.9	20.3	12.1	3.3	34.6

APPENDIX D, ITEM 7a

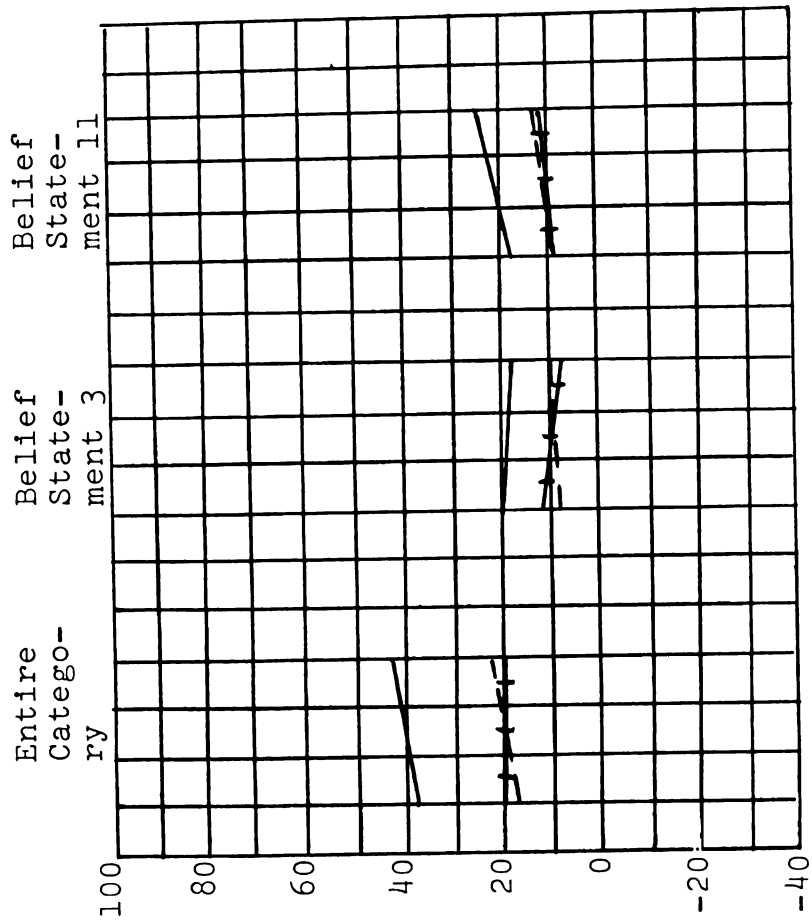
CHANGE IN RESPONSE TO EACH OF THE EIGHTEEN BELIEF STATEMENTS,
 BY CATEGORY OF PROFESSIONAL CRITERIA, PRETEST AND POSTTEST,
 BY RIGID AND FLEXIBLE COMPONENTS
 (EXPERIMENTAL GROUP)

Category I. Basis of Systematic Theory



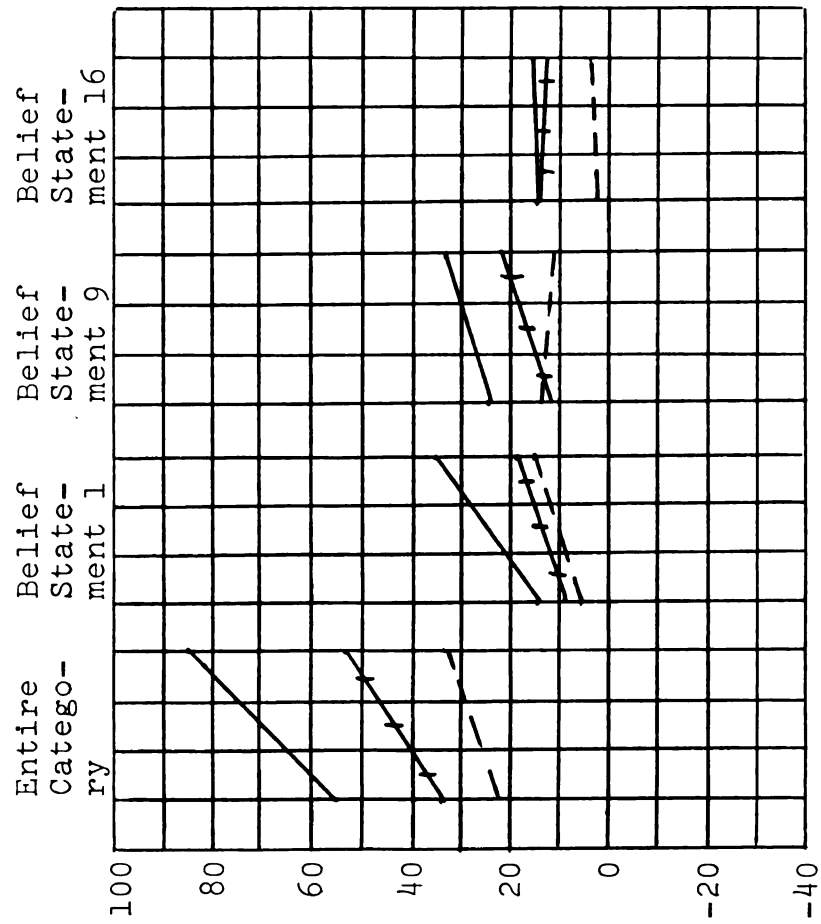
APPENDIX D, ITEM 7a (continued)

Category II. Professional Authority



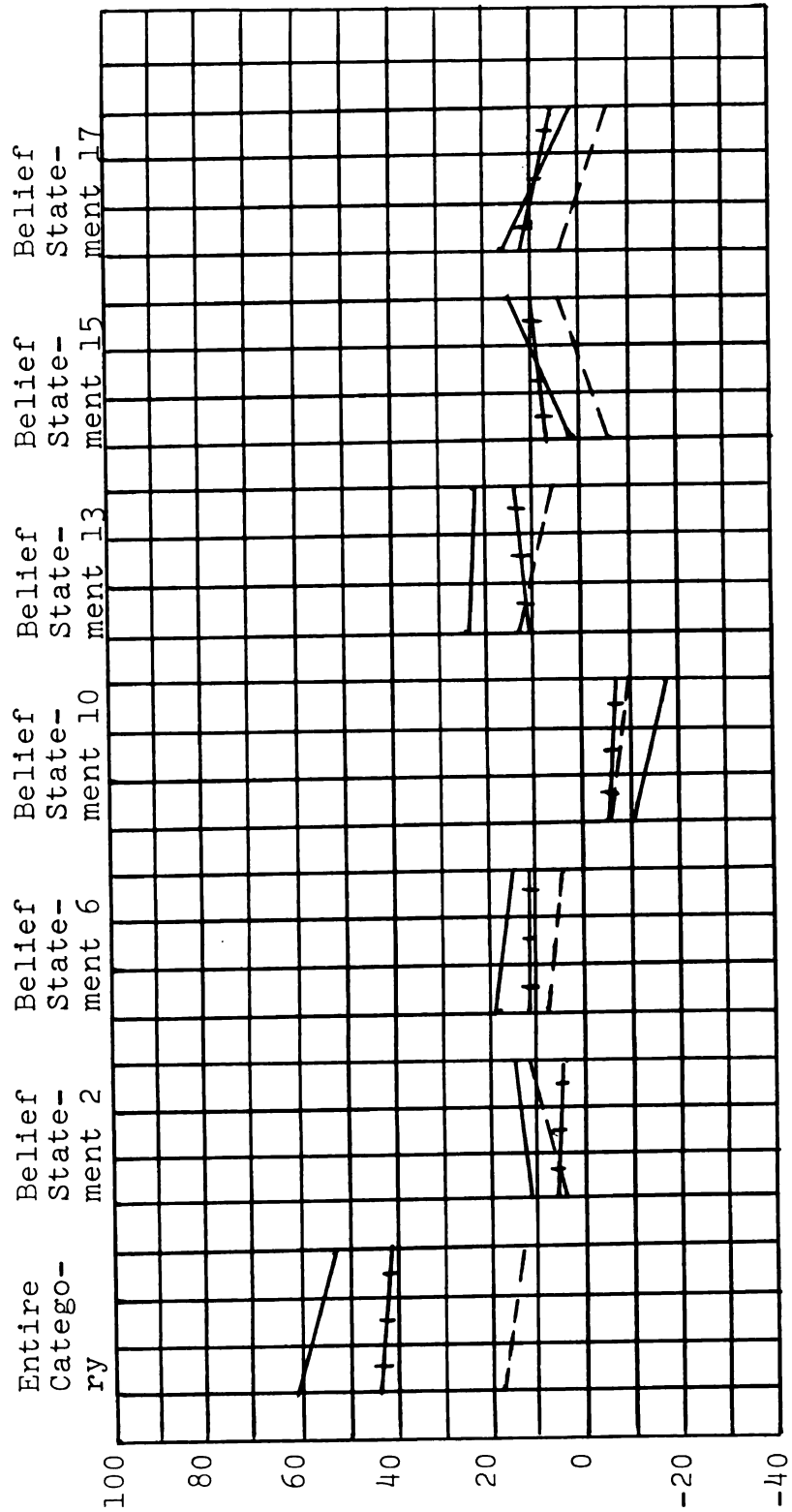
APPENDIX D, ITEM 7a (continued)

Category III. Sanction of the Community



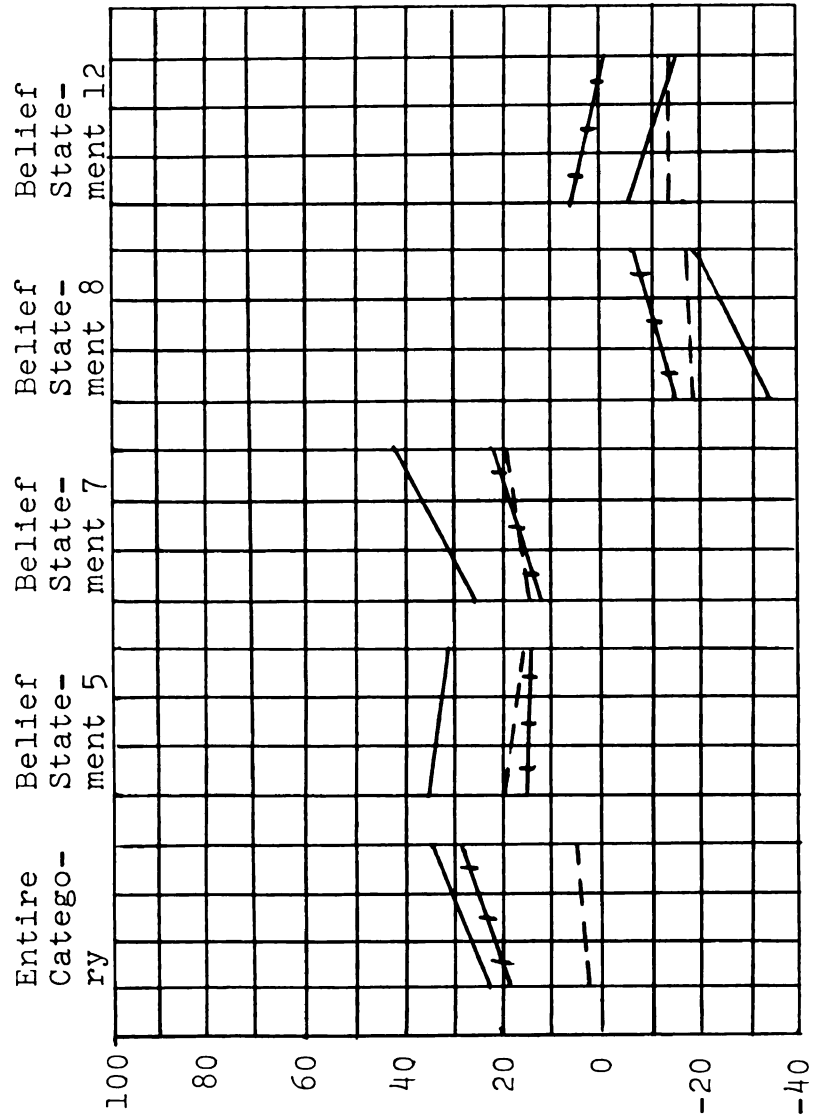
APPENDIX D, ITEM 7a (continued)

Category IV. Regulatory Code of Ethics



APPENDIX D, ITEM 7a (continued)

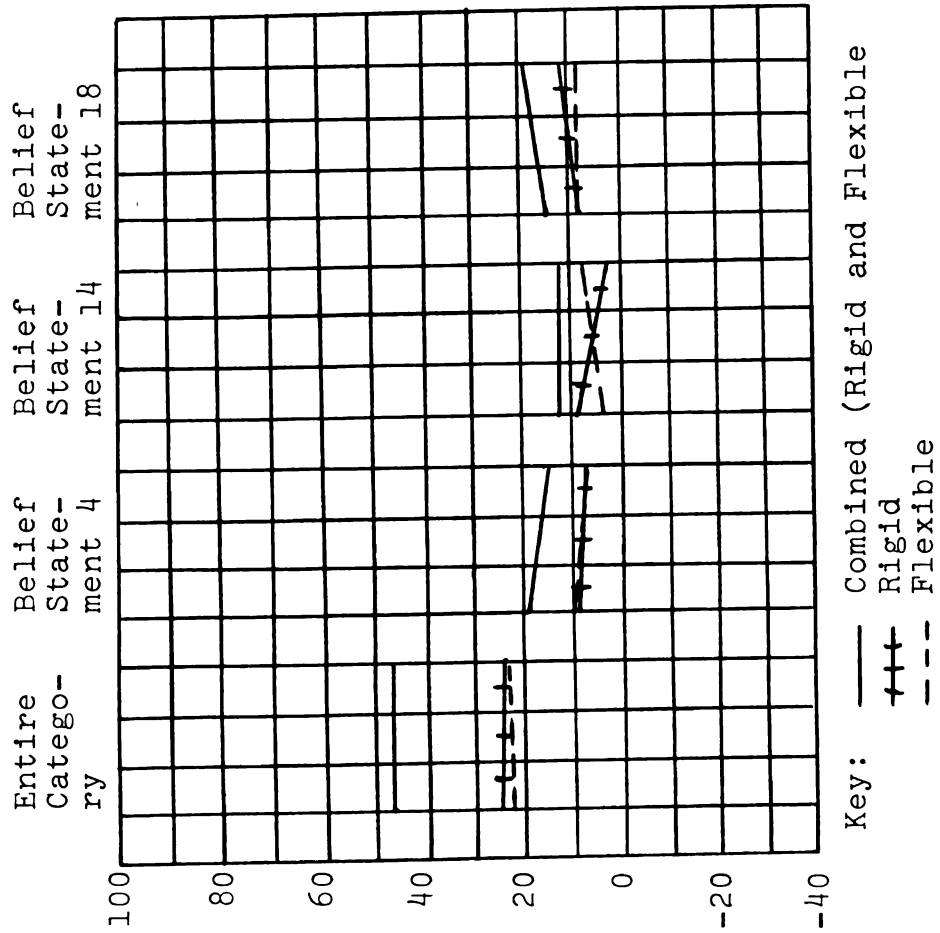
Category V. Fundamental Beliefs



APPENDIX D, ITEM 7b

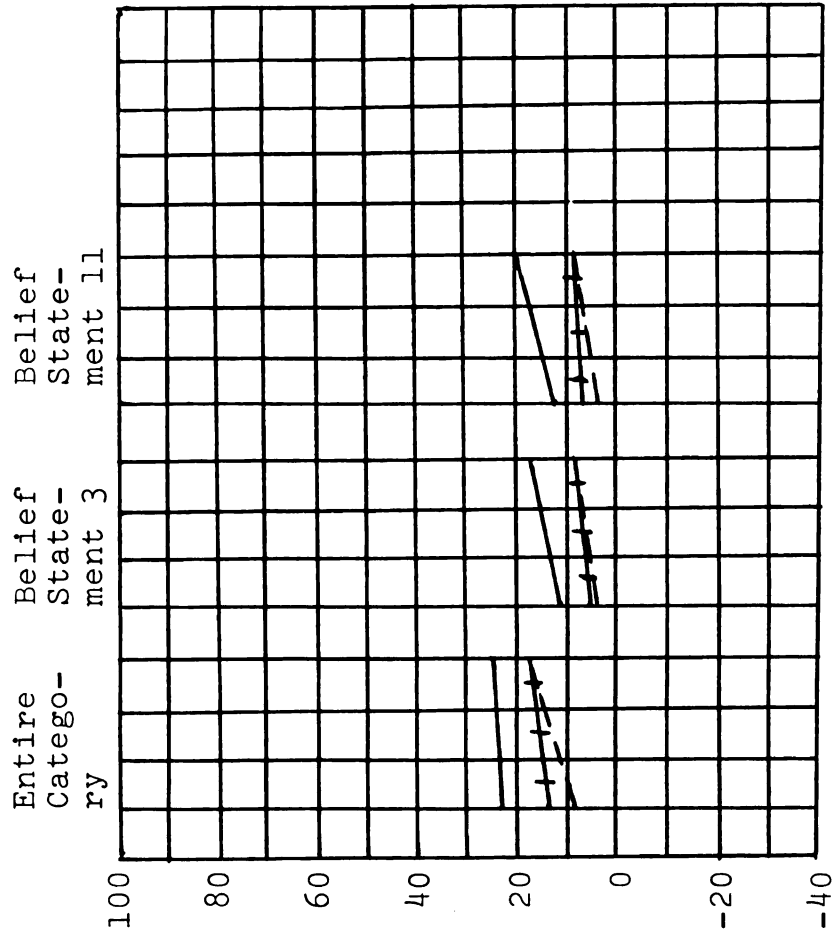
CHANGE IN RESPONSE TO EACH OF THE EIGHTEEN BELIEF STATEMENTS,
BY CATEGORY OF PROFESSIONAL CRITERIA, PRETEST AND POSTTEST,
BY RIGID AND FLEXIBLE COMPONENTS
(CONTROL GROUP ONE)

Category I. Basis of Systematic Theory



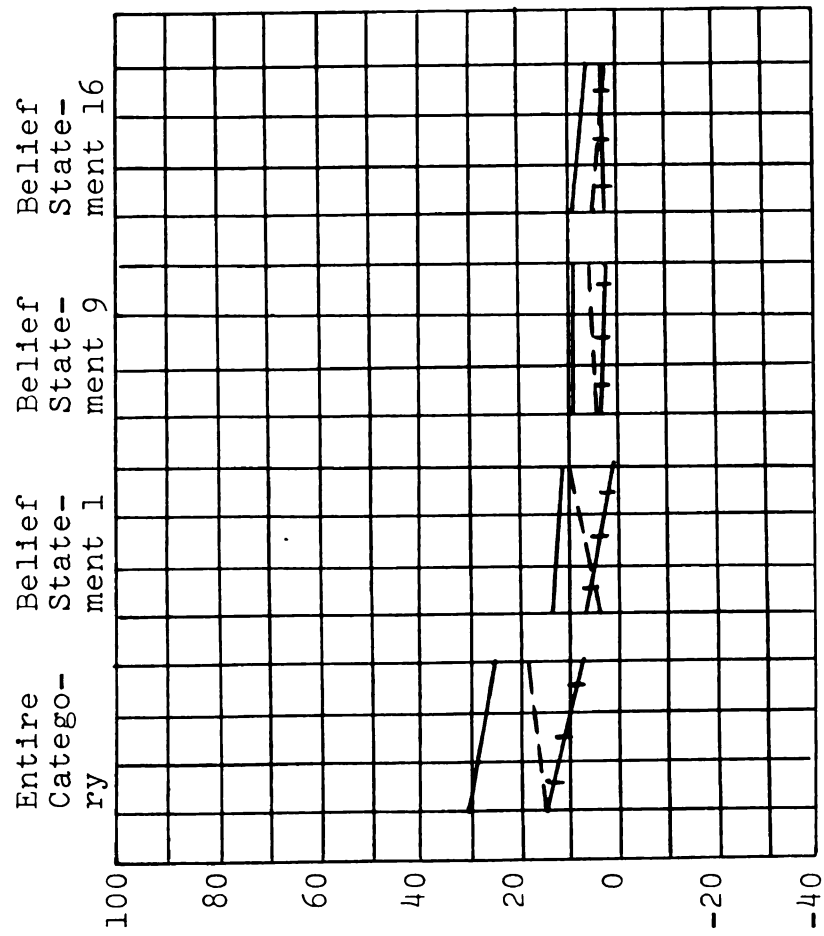
APPENDIX D, ITEM 7b (continued)

Category II. Professional Authority



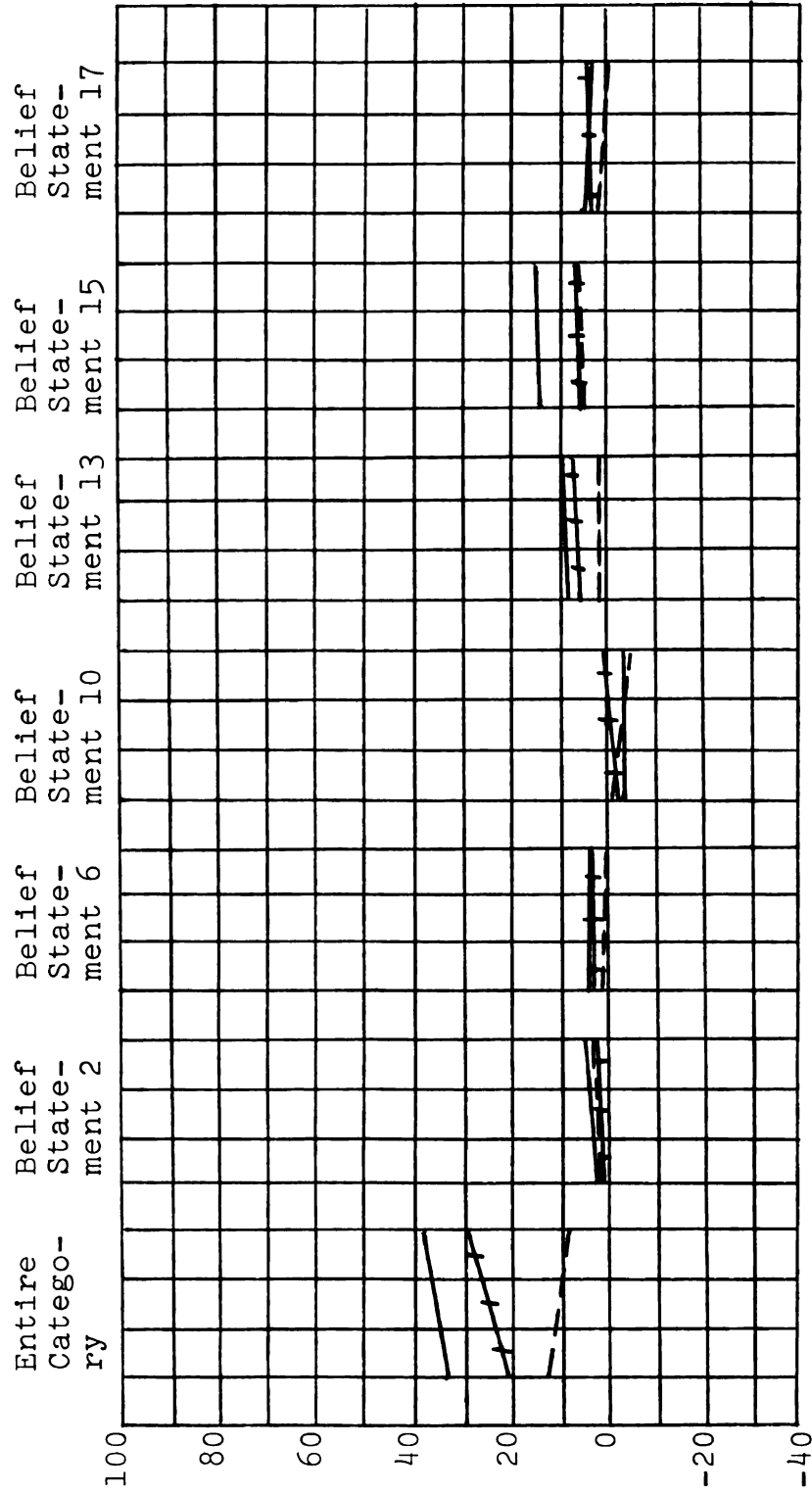
APPENDIX D, ITEM 7b (continued)

Category III. Sanction of the Community



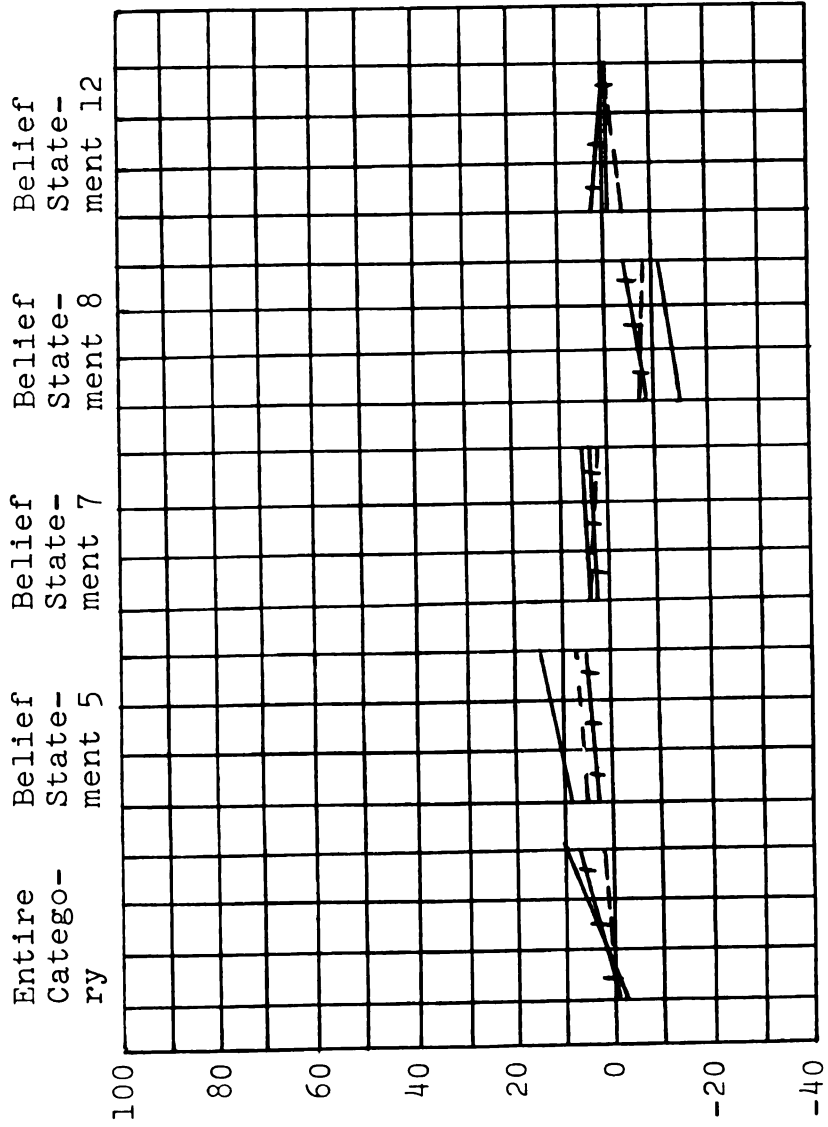
APPENDIX D, ITEM 7b (continued)

Category IV. Regulatory Code of Ethics



APPENDIX D, ITEM 7b (continued)

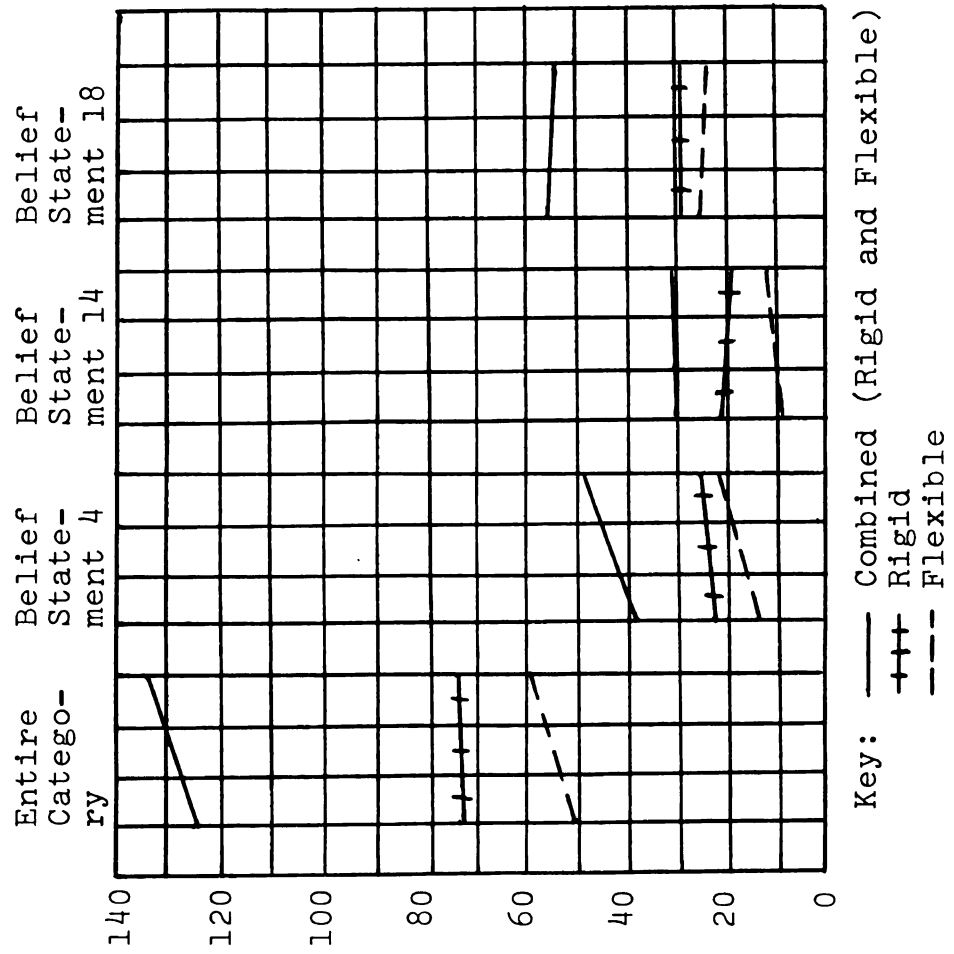
Category V. Fundamental Beliefs



APPENDIX D, ITEM 7c

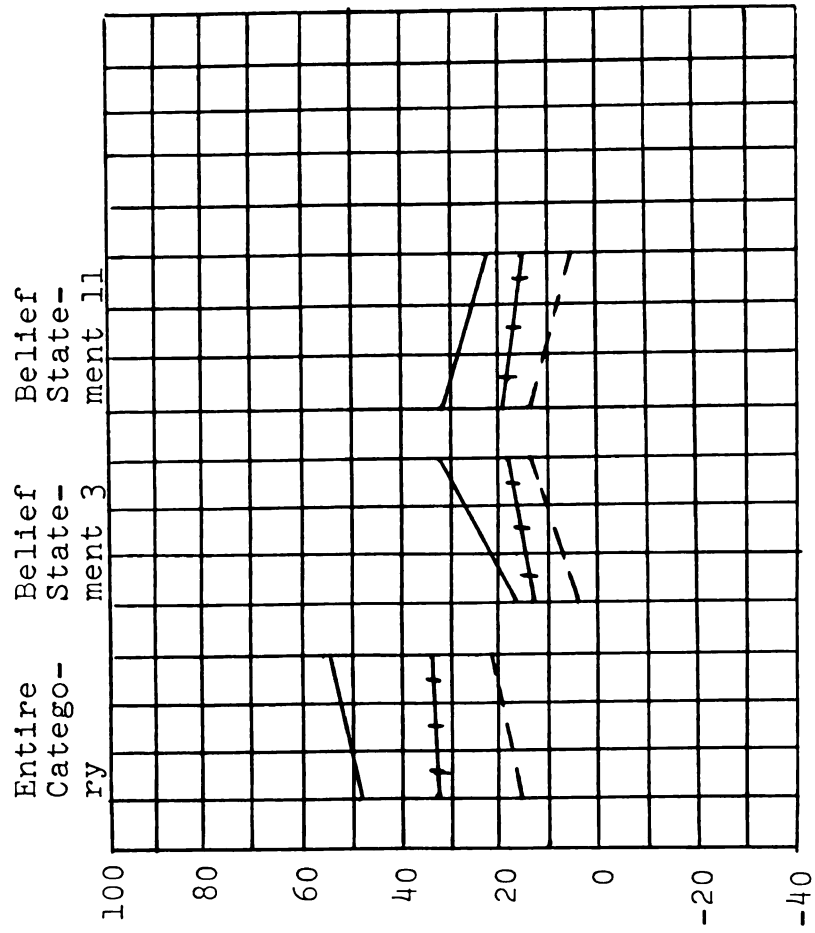
CHANGE IN RESPONSE TO EACH OF THE EIGHTEEN BELIEF STATEMENTS,
 BY CATEGORY OF PROFESSIONAL CRITERIA, PRETEST AND POSTTEST,
 BY RIGID AND FLEXIBLE COMPONENTS
 (CONTROL GROUP TWO)

Category I. Basis of Systematic Theory



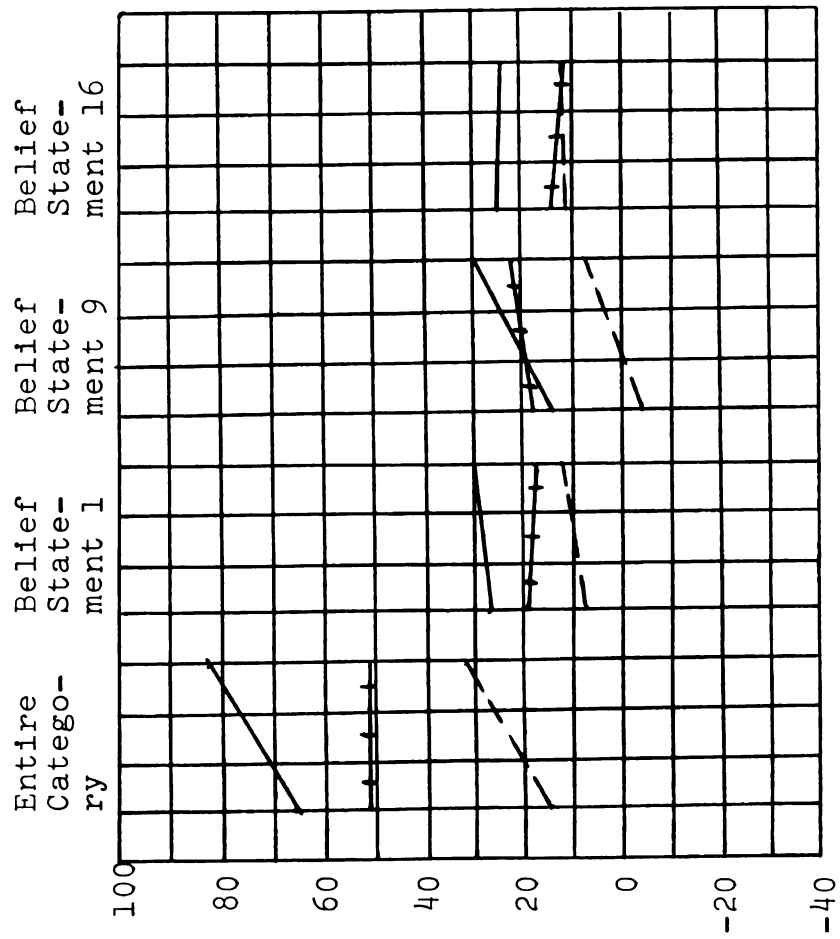
APPENDIX D, ITEM 7c (continued)

Category II. Professional Authority



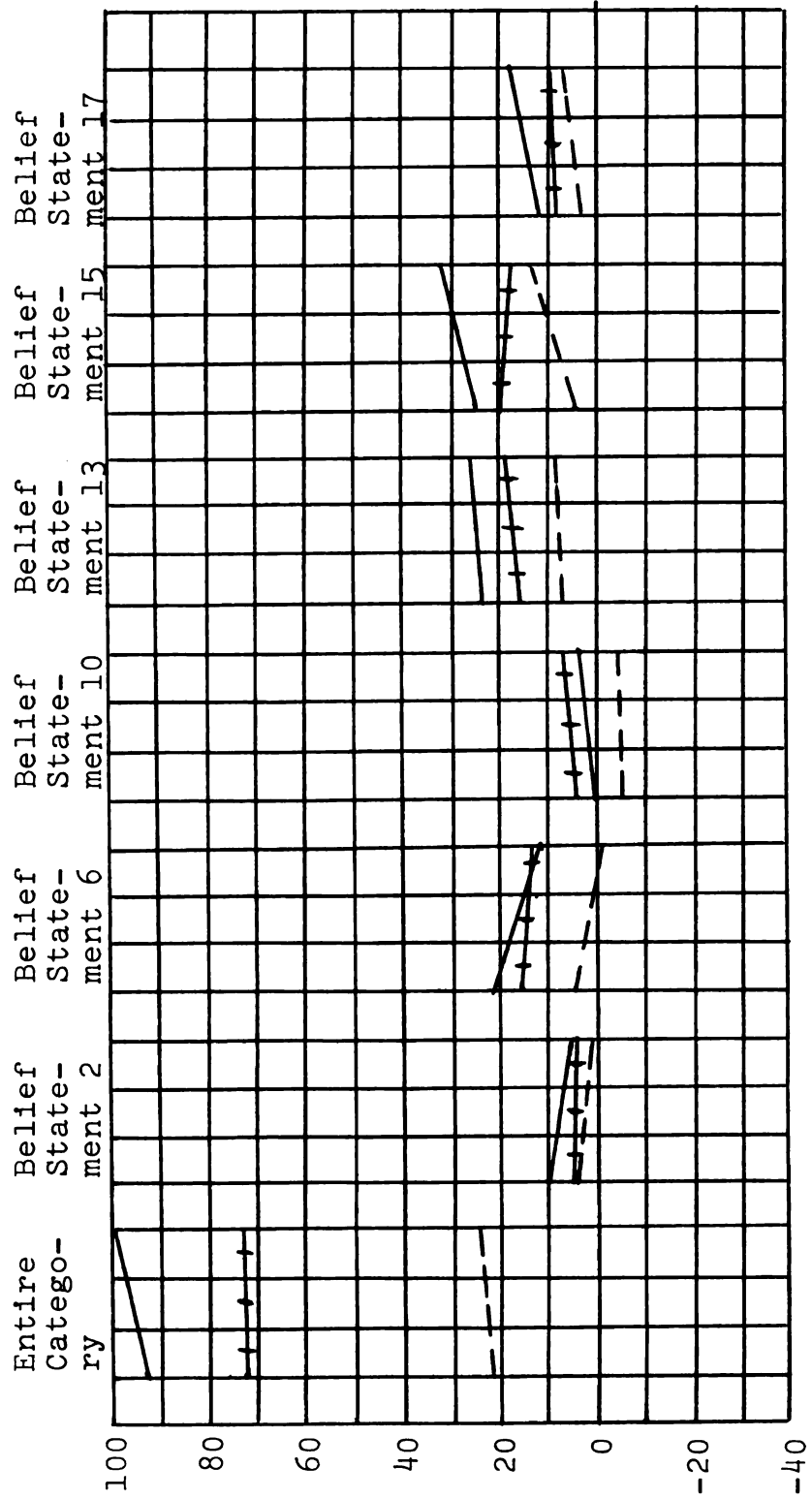
APPENDIX D, ITEM 7c (continued)

Category III. Sanction of the Community



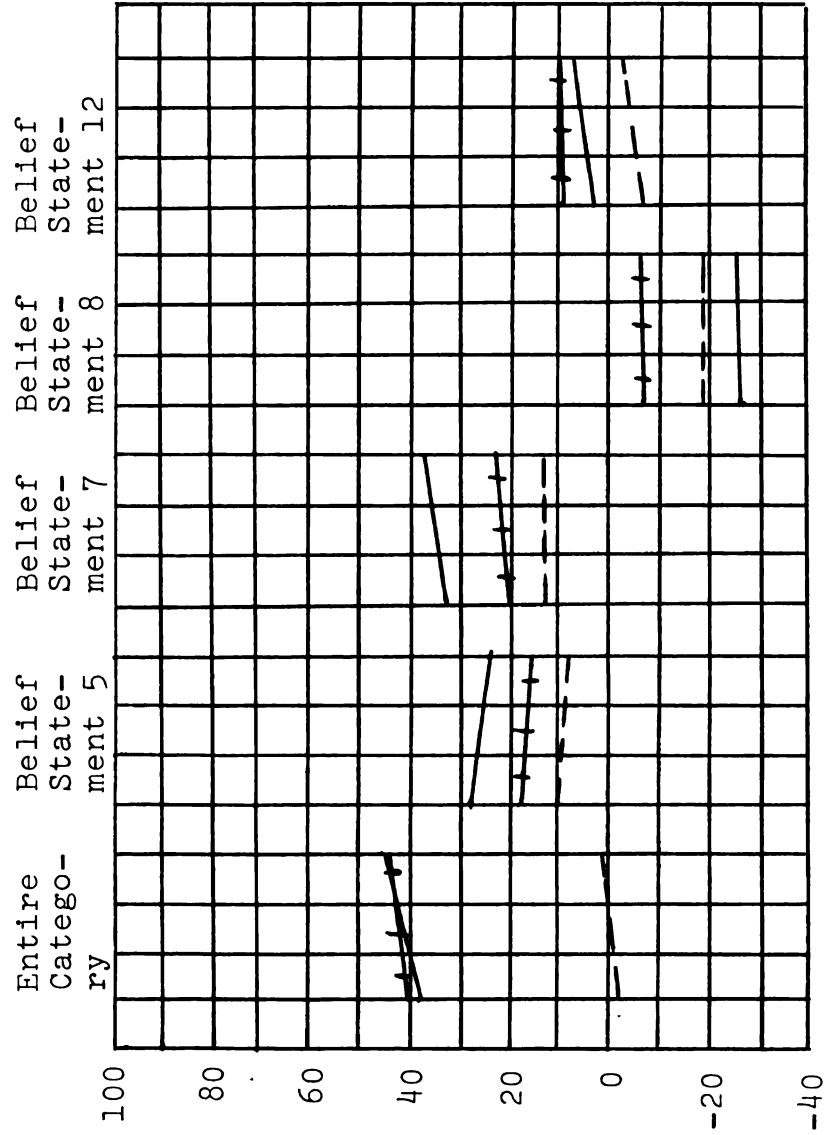
APPENDIX D, ITEM 7c (continued)

Category IV. Regulatory Code of Ethics



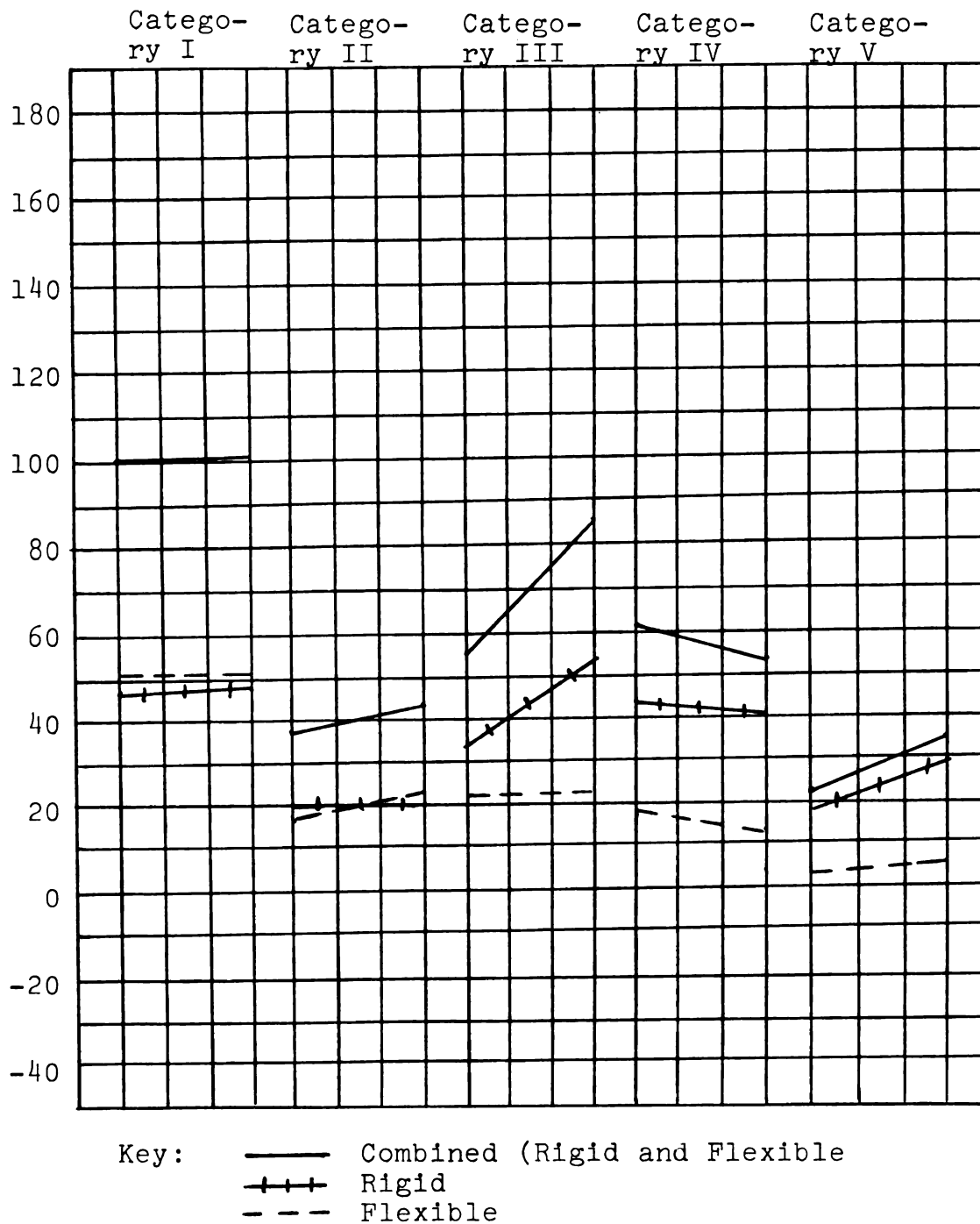
APPENDIX D, ITEM 7c (continued)

Category V. Fundamental Beliefs



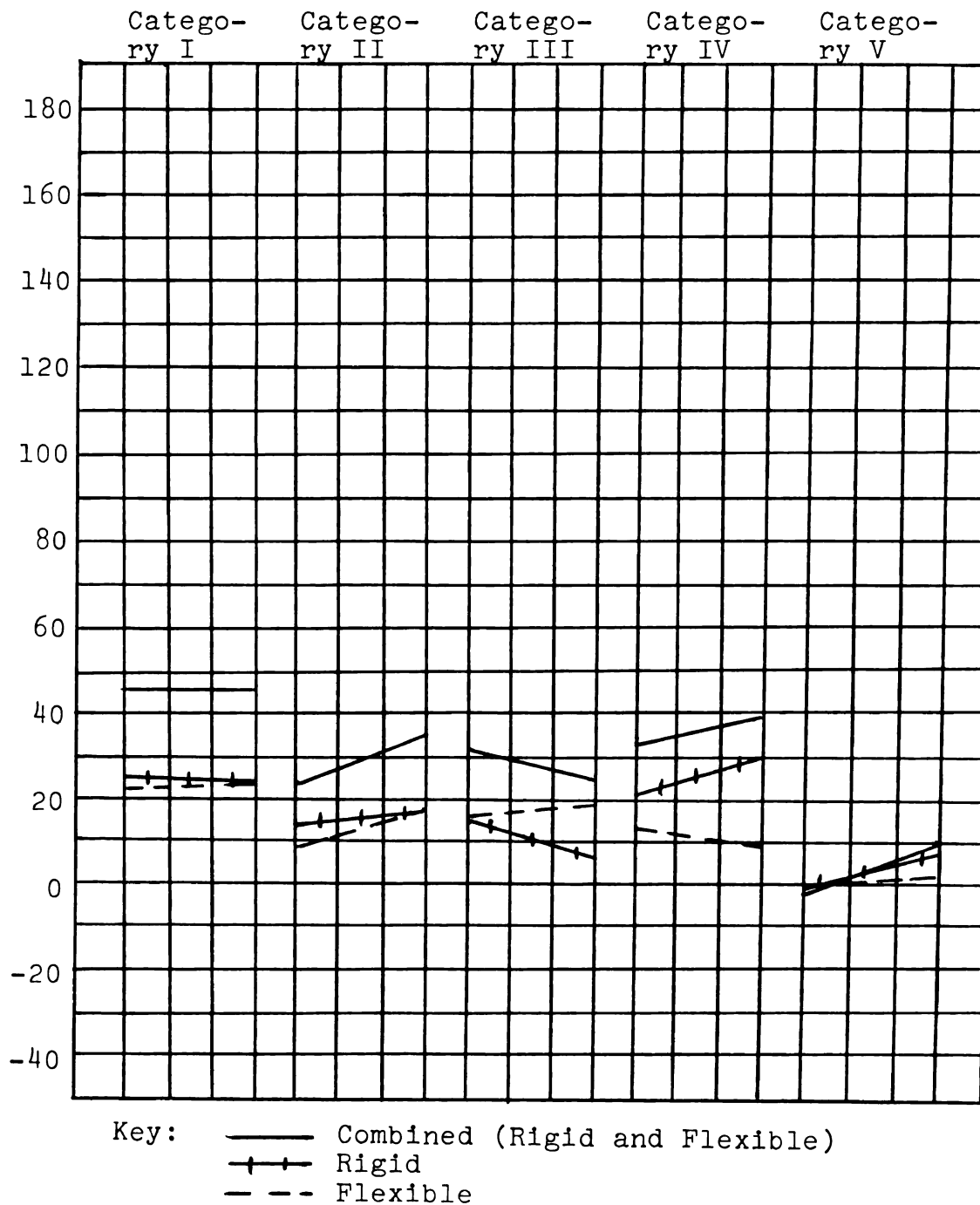
APPENDIX D, ITEM 7d

CHANGE IN RESPONSE FOR EACH CATEGORY OF
PROFESSIONAL CRITERIA, PRETEST AND POSTTEST,
BY RIGID AND FLEXIBLE COMPONENTS
(EXPERIMENTAL GROUP)



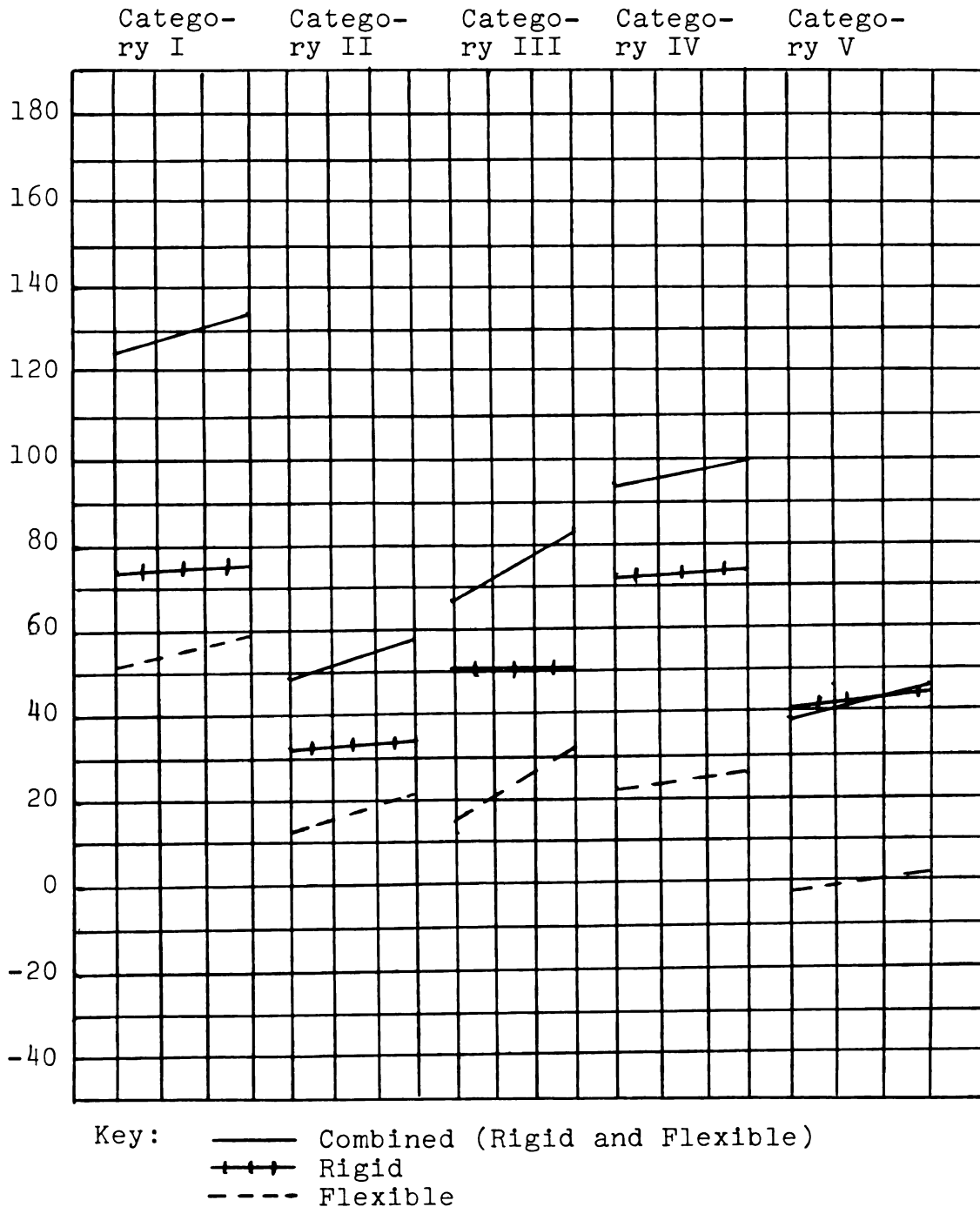
APPENDIX D, ITEM 7e

CHANGE IN RESPONSE FOR EACH CATEGORY OF
PROFESSIONAL CRITERIA, PRETEST AND POSTTEST,
BY RIGID AND FLEXIBLE COMPONENTS
(CONTROL GROUP ONE)



APPENDIX D, ITEM 7f

CHANGE IN RESPONSE FOR EACH CATEGORY OF
PROFESSIONAL CRITERIA, PRETEST AND POSTTEST,
BY RIGID AND FLEXIBLE COMPONENTS
(CONTROL GROUP TWO)



APPENDIX E

LIFE INSURANCE ORGANIZATIONS

APPENDIX E

COMPANY ASSOCIATIONS

AMERICAN LIFE CONVENTION; 211 East Chicago Avenue, Chicago, Illinois 60611; Telephone: 312-664-9770; Chairman, H. Clay Evans Johnson; President, W. Lee Shield. Washington Office: 1701 K Street, N.W., Washington, D.C. 20006; General Counsel, William B. Harman, Jr.

CONSUMER CREDIT INSURANCE ASSOCIATION; 307 North Michigan Avenue, Chicago, Illinois 60601; Telephone: 312-726-9896; Chairman of the Board, Maurice G. Olson; President, William M. Busch.

INSTITUTE OF LIFE INSURANCE; 277 Park Avenue, New York, New York 10017; Telephone: 212-922-3000; Chairman of the Board, Gilbert W. Fitzhugh; President, Blake T. Newton, Jr.

LIFE INSURANCE AGENCY MANAGEMENT ASSOCIATION; 170 Sigourney Street, Hartford, Connecticut 06105; Telephone: 203-525-0881; Chairman of the Board, Robert A. Beck; President, Burkett W. Huey.

LIFE INSURANCE ASSOCIATION OF AMERICA; 277 Park Avenue, New York, New York 10017; Telephone: 212-922-4100; Chairman of the Board, John T. Fey; President, Benjamin F. Small.

LIFE INSURERS CONFERENCE; 1004 North Thompson Street, Richmond, Virginia 23230; Telephone: 703-359-5006; Chairman, Richard W. Wiltshire; President, G. Mason Connell, Jr.

LIFE OFFICE MANAGEMENT ASSOCIATION; 100 Park Avenue, New York, New York 10017; Telephone: 212-725-1300; Chairman of the Board, Wesley S. Bagby; President, Lynn G. Merritt.

NATIONAL ASSOCIATION OF LIFE COMPANIES; 1375 Peachtree Street, N.E., Atlanta, Georgia 30309; Telephone: 404-892-3774; Chairman of the Board, Ellis Arnall; Executive Secretary, DeWitt H. Roberts.

NATIONAL INSURANCE ASSOCIATION; 3500 South Michigan Avenue, Chicago, Illinois 60616; Telephone: 312-842-5125; President, L. R. Taylor; Executive Director, Charles A. Davis.

PROFESSIONAL ASSOCIATIONS

AMERICAN ACADEMY OF ACTUARIES; 208 South LaSalle Street, Chicago, Illinois 60604; Telephone: 312-236-3833; President, H. Raymond Strong; Secretary, William A. Halvorson.

APPENDIX E (continued)

AMERICAN RISK AND INSURANCE ASSOCIATION; President-elect, Dr. Bob Hedges; Executive Secretary, Dr. William T. Beadles, 112 East Washington Street, Bloomington, Illinois 61701; Telephone: 309-662-2311, Extension 259.

AMERICAN SOCIETY OF CHARTERED LIFE UNDERWRITERS; 270 Bryn Mawr Avenue, Bryn Mawr, Pennsylvania 19010; Telephone: 215-525-9500; President, Miles W. McNally; Vice President and Managing Director, Paul S. Mills.

THE ASSOCIATION OF LIFE INSURANCE COUNSEL; President, Allen A. Davis, Jr.; Secretary-Treasurer, Bernard K. Sprung, 1285 Avenue of the Americas, New York, New York 10019; Telephone: 212-246-2209.

ASSOCIATION OF LIFE INSURANCE MEDICAL DIRECTORS OF AMERICA; President, Dr. Harry A. Cochran, Jr.; Secretary, Dr. Arthur E. Brown, Back Bay P. O. Box 333, Boston, Massachusetts 02117; Telephone: 617-266-3700, Extension 2837.

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE; 10 South LaSalle Street, Chicago, Illinois 60603; Telephone: 312-782-8683; President, G. Frank Waites.

HOME OFFICE LIFE UNDERWRITERS ASSOCIATION; President, Charles A. Ormsby; Secretary, Edward H. Sweetser, New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010; Telephone: 212-576-6723.

INSTITUTE OF HOME OFFICE UNDERWRITERS; President, Clark H. Hutton, Jr.; Secretary-Treasurer, H. Elroy Harding, North American Life Assurance Company, 105 Adelaide Street West, Toronto, Ontario; Telephone: 416-362-6011.

INSURANCE ACCOUNTING AND STATISTICAL ASSOCIATION; 1005 West 39th Street, Kansas City, Missouri 64111; Telephone: 816-931-9111; President, William D. Hogue; Secretary-Treasurer, L. J. Hale.

INTERNATIONAL CLAIM ASSOCIATION; President, C. Donald Hankin; Secretary, Stanley L. Peterson, Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, Connecticut 06115; Telephone: 203-273-3247.

LIFE INSURANCE ADVERTISERS ASSOCIATION; P. O. Box 19065, Washington, D.C. 20036; Telephone: 202-337-3000; President, Richard A. Chatfield; Secretary, Donald B. Swecker.

THE LIFE UNDERWRITER TRAINING COUNCIL; 1922 F Street, N.W., Washington, D.C. 20006; Telephone: 202-393-5240; Chairman of the Board, Jack Peckinpaugh; President, Loran E. Powell.

APPENDIX E (continued)

MILLION DOLLAR ROUND TABLE; 36 South Wabash Avenue, Chicago, Illinois 60603; Telephone: 312-332-1662; President, Richard G. Bowers; Executive Director, Quaife M. Ward.

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS; 1922 F Street, N.W., Washington, D.C. 20006; Telephone: 202-683-3122; President, Herbert F. Mischke; Executive Vice President, C. Carney Smith.

SOCIETY OF ACTUARIES; 208 South LaSalle Street, Chicago, Illinois 60604; Telephone: 312-236-3833; President, Edwin B. Lancaster; Executive Director, Charles B. H. Watson.

OTHER ORGANIZATIONS

AMERICAN COLLEGE OF LIFE UNDERWRITERS; 270 Bryn Mawr Avenue, Bryn Mawr, Pennsylvania 19010; Telephone: 215-525-9500; Chairman of the Board, Roger Hull; President, Dr. Davis W. Gregg.

S. S. HUEBNER FOUNDATION FOR INSURANCE EDUCATION; Dietrich Hall, 3620 Locust Street, Philadelphia, Pennsylvania 19104; Telephone: 215-594-7620; Chairman of the Board of Trustees, J. McCall Hughes; Chairman of the Administrative Board and Executive Director, Dr. Dan M. McGill.

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS; 633 West Wisconsin Avenue, Suite 1815, Milwaukee, Wisconsin 53203; Telephone: 414-271-4464; President, Lorne R. Worthington; Executive Secretary, Jon S. Hanson.

NATIONAL FRATERNAL CONGRESS OF AMERICA; 35 East Wacker Drive, Chicago, Illinois 60601; Telephone: 312-782-3446; President, Robert R. Bryant; Secretary-Treasurer, Raymond A. Klee.

Source: Life Insurance Fact Book, N.Y.: Institute of Life Insurance, 1971, pp. 104-105.

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