

A STUDY OF MONEY PRACTICES, SOCIAL ATTITUDES, AND CAREER
EXPECTATIONS OF SENIOR HIGH SCHOOL STUDENTS

A THESIS *1976*

SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF SCIENCE IN HOME ECONOMICS
EDUCATION IN THE GRADUATE SCHOOL OF
THE TEXAS WOMAN'S UNIVERSITY

COLLEGE OF
HOUSEHOLD ARTS AND SCIENCES

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DENTON, TEXAS
MAY, 1970

A C K N O W L E D G M E N T S

The author wishes to express sincere appreciation to those who have contributed to the development and completion of the thesis:

Dr. Jessie W. Bateman, Dean of the College of Household Arts and Sciences, Texas Woman's University, for professional assistance and guidance in writing the study;

Dr. Bernadine Johnson, Assistant Professor of Home Economics Education, for encouragement, direction and continued assistance in the formulation and writing of the study;

Dr. Dora R. Tyer, Professor of Child Development and Family Living, for encouragement and professional assistance throughout the study;

The faculty members of the College of Household Arts and Sciences for supportive instruction to make this study possible;

MacArthur High School homemaking students for interest and participation in the study; and

John, the author's husband, and other members of the author's family for encouragement, understanding, patience, and assistance in making the completion of the study possible.

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CHAPTER I

I N T R O D U C T I O N

The process of entering adult status has rarely in the history of man been as difficult and uncertain as it is today. Frustrations and difficulties have always accompanied the transition from childhood to adulthood, but the life of the present American teenager is particularly characterized by confusion and uncertainty as to his role expectation.

An adolescent subculture has formed in today's urban-industrial society. This subculture is significant because of its present numerical strength. All media carries a profusion of advertising directed toward youth. Magazines are published and widely circulated for the teen-age market. There is an organized pattern of relationships among adolescents currently being referred to by sociologists who are studying group social phenomenon and problems as the adolescent society.

The transition from a rural society to an urban-industrial society has resulted in the family's surrender of the major responsibility for the socialization function. Traditional values which in the past have been firmly instilled

by parents and religion have suffered strong competition and erosion from peer groups, mass media, sophisticated transportation, and much available money. In the computer-age search for a personal value system, the adolescent is presented with a complexity of data without precedent. This search for a clear distinction of right and wrong is understandably a prolonged one and often limits the young person's ability to perform in or contribute to today's society of inconsistencies.

Home economics education faces the formidable task of altering the curriculum emphasis and content to meet the needs of the affluent adolescent society. Recent Federal Legislation (31) has identified the secondary school vocational home economics program as Consumer and Homemaking Education. The law describes consumer and homemaking courses as those which 1) encourage home economics to give greater consideration to social and cultural conditions and needs, especially economically depressed areas, 2) encourage preparation for professional leadership, 3) prepare youth and adults for the role of homemaker and wage-earner, 4) include consumer education programs, and 5) provide training for persons who have entered, or are preparing to enter, the work of the home.

To meet the challenge with any measure of effectiveness, the curriculum and instruction must be closely attuned to the

sophistication level of the students. Popular attention is lavished on the adolescent sub-culture, yet a true assessment of the educational needs of this group is difficult to obtain. The present study explored money practices, social attitudes, and career expectations of contemporary students to provide a basis for planning effective consumer and homemaking education programs.

REVIEW OF LITERATURE

An ample sufficiency of a priori observation and impression describing the behavior and attitudes of contemporary youth appears in both popular magazines and professional journals. Recent research and evaluative conclusions regarding the behavior and attitudes of youth are not abundant. The following review of literature is an attempt to discover new or reverified facts pertinent to this study.

Present Money Practices

Moore and Holtzman (19) reported that while the family as a unit may be economically secure, a teen-age member might have acute financial troubles of a real or fancied nature. The attitude concerning money was quite independent of the family's total income. A rather high concern for problems of spending or saving money among the young respondents was evident.

Thal and Holcombe (30) stated that, in 1966, American young people from age 13 years through 19 years were spending an estimated 18 billion annually. The amount is more money than was earned in 1966 by the 10 largest corporations in the United States combined and is a clear indication of the very real importance of the teen-age dollar to the economy of the nation. Often the teen-age dollar is also important to the economy of the family. The effectiveness with which this money is used depends on skills in goal-setting and in decision-making. Practice and experience sharpen these skills. Classroom activities should provide an opportunity for students to learn how families make responsible decisions on dispersal of resources to most efficiently meet needs, solve problems, and achieve goals.

In an effort to identify significant personal and social problems, Blount (4) reported that the highest problem mean for all academically successful students was in the areas of money, work, and the future. The high ability group of academically unsuccessful students rated in the highest problem mean with those students who were classed as academically successful. These findings add statistical validity to the premise that extensive attention must be devoted to these areas if teaching is relevant to the students' needs.

Lee (17) examined the intercorrelations of the interests and concerns of high school students and found indications of

three general clusters of interests: 1) purchasing or buying; 2) use of money; and 3) relationships with others in the use of money. Pupils in this study tended to use their own money for dues, contributions, gifts, and savings. The author further concluded that pupils did not appear to recognize the influence of friends upon decisions the pupils made.

Reynolds (26) conducted a study with a relatively low income group in an effort to assist these teenagers to "use what they have to get what they want." The results of the pre-test indicated a great lack in understanding good management practices. Upon completion of a unit on family economics, the students showed a significant increase of understanding in these areas: 1) formulating goals; 2) record keeping; 3) savings funds; 4) shopping lists; and 5) consumer information. The study indicated that the teaching of consumer economics can be a vital part of the home economics curriculum.

Romans (28) reported that students in a metropolitan area had sensible, realistic attitudes concerning money. The value of budgeting and planning family spending was recognized as being important. Concurrently, the students showed an awareness of the need for developing money skills. The author recommended an enthusiastic, realistic approach to teaching family financial management.

The Institute of Life Insurance Survey (13), which involved high school students from the nine Census regions of the United States, identified the modern teenagers as dollar optimists and dollar wise. A large percentage of the students surveyed indicated confident hopes for high income within 15 years. The majority of these young persons had already been involved to some degree in earning, spending, and saving money. In fact, 60 per cent of them reported earning some or all of the money spent the previous week. A fourth of these high school students received a regular allowance from their parents, while 43 per cent reported that money was given to them by their parents as requested. The data collected were interpreted to verify that high school students already show a high degree of independence. Procedures for saving money varied widely among the respondents, although 60 per cent of the students reported saving some portion of their money. Evidently there was considerable saving for immediate expenditures, since 56 per cent of the respondents kept savings at home. Approximately one-third of the students listed "future education" as the most important savings goal. The second most important savings goal was "a car," with "clothes" nearly as important an item. The majority of students expressed satisfaction with the amounts of money available to spend. The researchers found the students to be more knowledgeable in money matters than

anticipated. Students were earners, spenders, and savers to a much greater degree than expected. The affluent adolescent society was more concerned about human relations and academic and vocational success than about financial matters.

Current Social Attitudes of Youth

Estes (9) conducted a study of youth in a metropolitan secondary school and presented these two probing observations: 1) at a time when few clear standards of right and wrong are embodied in the culture, it is difficult for boys and girls to develop values and role expectations which enable them to survive modern day problems; and 2) it is extremely difficult to deal with noble ways of living when so many shortcuts are available. Effective teaching may be the answer for reaching students, but this must be accomplished before definite behavior patterns and distinct role concepts have been formed.

In a study made in five school systems, Kvaraceus (16) compared values of students, teachers, and parents. The outstanding value disagreement among the three groups was in the area of personal appearance. Other points of major disagreement were related to social behavior, morality, academic behavior, rules and regulations, and aggressive behavior. An interesting paradox to the stated points of conflict was the clear indication that the teen-ager's hero model was most

often drawn from a family member. Home apparently still prevails as a place of prestigious and admired personalities. The author also reported that while most youth considered education and hard work to be the secret of success, some students frankly took the position that there is no success.

Havighurst's (12) list of developmental tasks of adolescence provides a social and cultural frame of reference for understanding the social attitudes of youth. An adaptation of this list includes the following: 1) the acceptance of one's physical characteristics; 2) the development of appropriate relations with age-sex mates; 3) the development of appropriate relations with members of the opposite sex; 4) the development of emotional independence from adults; 5) the development of a personal set of values; 6) the development of civic competence; 7) preparation for marriage and family life; and 8) preparation for economic independence. A widespread concern among adolescents for a problem described in the developmental tasks constitutes an aggregate social attitude which may require social means of solution.

Ramsey (24) described today's youth as the "cool" generation. There is evidence that modern youth have organized themselves into an adolescent society, which has its own status rewards, its own power structure, and its own norms. Precisely what the resulting social attitudes will

produce in terms of tomorrow's political and social leadership is a matter of question. This leadership may have to depend on the relatively few individuals who are outside the "cool" generation. Another possibility is that the "cool" generation itself can rise to the occasion. This segment of the adolescent subculture views the "cool" approach to life as a completely satisfactory philosophy. Indeed, compromise--a refusal of confrontation--is one way an organized society may operate.

Coleman (7) attempted to identify the members of what he called the "leading crowd." This "leading crowd" included those who had prestige among the students, had the power to select or reject membership in the most prestigious clique, and held the most desirable elected positions in the school. The most important characteristic to both boys and girls was having personality which was responsive to other adolescents. Among the girls, three criteria seemed to stand out: 1) a good reputation; 2) good looks; and 3) good clothes. Among the boys, the criteria was: 1) a good personality; 2) a good athlete; and 3) having a good reputation.

In a further study, Coleman (7) presented a list of stereotyped fictitious students to 200 teenagers to determine their order of response preference. The ranking of these items of their acceptability was as follows: 1) brilliant

nonstudious athlete; 2) average nonstudious athlete; 3) average studious athlete; 4) brilliant studious athlete; 5) brilliant nonstudious nonathlete; 6) average nonstudious nonathlete; 7) average studious nonathlete; and 8) brilliant studious nonathlete. Coleman also found that the best female students became less likely to want to be remembered for their scholastic achievements, while the best boy students became more likely to want to be remembered in this way. The author felt that this reflected the differential impact of both the peer and the adult culture among girls and boys alike who are scholastic achievers.

Mack (18) noted that personality characteristics and sociability characteristics are most important in determining post secondary campus popularity. Freshmen ascribed more importance to sociability characteristics and status achievement than did older students. This survey of a slightly older group provides an interesting extension of the Coleman's findings (7) among high school youth.

Buechele (5) concluded that among the relationship of the independent variables affecting social attitudes, the greatest impact was the educational level of parents. With higher educational level there tended to be more positive attitudes toward society, peers, and discipline of children and fewer concerns about family tensions, family life style, social conformity, and financial troubles.

The Institute of Life Insurance Survey (13) determined that the majority of the students who participated appeared to be moderate-minded, hard working, generally ambitious, and often idealistic young people. The majority were optimistic about their own future and thoughtful about national and world problems. However, a minority view could not be overlooked. While nearly three-fourths of the respondents said they believed that success depended on hard work rather than luck, one-third replied to another question that success was "not worth the struggle." A pervading pessimism in regard to the chance of any kind of lasting peace was evident. In areas of national concern, the majority took the moderate stand that "some progress" was being made. The areas of considerable concern were: 1) reducing the threat of World War III; 2) eliminating racial discrimination; and 3) controlling crime. The view of religion held by these students was almost evenly divided when responding to a statement regarding the continued importance of organized religion.

Career Expectations

Studies have indicated that most girls anticipate marriage as a prime career expectation even among those also preparing for a wage-earning career. Vansickle (32) emphasized that students attached much importance to the role expectations of marriage partners and the need for personality

development in relation to marital success. The author further noted that high school senior girls want more information relative to expectations in marriage and that this would be of genuine value in preparing girls for the career of marriage.

A recent survey by Durig (8) revealed no significant relationship between the level of prestige of high school students' occupational aspirations and their values, attitudes, perceptions, and motivations. This assumption makes the task of those counseling with young persons regarding a career even more difficult. It also might well account for a portion of the career disappointments experienced by many young adults.

Fleck (11) observed that many girls capable of succeeding in college do not choose to continue formal education. Those who do prepare for a career in post-secondary institutions tend to cluster around a few areas such as education, social science, English, and journalism. This narrow choice does not indicate that women are assuming the responsibility for developing their fullest potential.

Astin (3) attempted to identify the critical points in the process of choosing a career. The author concluded that entry into the ninth grade and the students' last year in high school were the two most critical times of decision.

At the beginning ninth grade level, the student must plan for four year curriculum which demands some measure of vocational consideration. In the last year of high school the student is faced with the choice of a career that will provide immediate financial independence, military service, or further education.

Kitching (15) investigated the attitudes of urban youth and their parents toward education. The results showed no significant differences between boys and girls regarding the value of education. The parents and students concurred in their desire for the children to enter occupations with a higher prestige level than the occupations of the parents.

In a recent report of the Governor's Commission on the Status of Women (25), data showed some statistics regarding the actual employment of women in Texas. A review of some of these occupations provides an interesting extension of the studies of career expectations. At least one-half million women in Texas are employed in distribution of goods and services. An estimated 100,000 technicians are needed in the state currently; yet the number of females enrolled in technical training programs only numbers approximately 3,000. Health related occupations represented an area of critical need; however, Texas junior colleges and public schools were only training 4,546 girls in these areas in 1967. Fifty-six

per cent of the present work force is estimated to be under 25 years of age, and 60 per cent of this force is female. With the rapid technological and social changes emerging in today's society, trained counselors must assume an increasingly dynamic role in assisting girls to choose careers, not only within the framework of life as they now know it, but within the framework of that which is possible. The attitudes of the counselors must be consistent with the changing role of women and girls if realistic career plans result.

According to a study by Olien and Donohue (22) girls assess their career possibilities fairly realistically late in their high school careers. A high correlation was found between occupational expectations and later occupational attainment. This study reported that those with clerical expectations succeeded 85 per cent of the time; and those with professional expectations, 48 per cent of the time.

More than 80 per cent of the students surveyed by the Institute of Life Insurance (13) said they wanted to continue with their education beyond high school. Teachers colleges were the most attractive to the girls. Future education was the students' number one reason for saving money; however, only 40 per cent expected to be able to pay for their education without parental help. The students planning to continue their education indicated awareness of the financial

realities of education by listing plans to work part time in addition to receiving parental assistance. The study further concluded that economic independence and personal satisfaction were the career expectation factors of prime importance to the respondents. Girls in the survey were more oriented toward serving others than were the boys. Twenty per cent of the girls indicated they would end their education after graduation from high school. The job lists of these young women indicated the following vocational choices: 1) stenographers, 25 per cent; 2) factory workers, 14 per cent; 3) clerks, 17 per cent; 4) typists, 13 per cent; and 5) a wide variety of unskilled and semi-skilled occupations, 23 per cent. Only 8.0 per cent of this group said they did not know where they would seek work after graduation.

The review of literature presents some disturbing problems of youth and points toward some major responsibilities of adults. Ramsey (24) concluded that adults working with today's young society must determine whether to try to change the social situation itself.

PURPOSES

The overall purposes of this study are to increase the investigator's understanding of high school youth in this metropolitan area: how knowledgeable the students are about

money and in managing money; how sophisticated the hopes and concerns are; and future plans of the students.

The specific objectives of the study were:

- 1) To learn students' own evaluation of background characteristics in order to better determine the students' training needs.
- 2) To determine present money practices in order to more intelligently plan meaningful learning experiences in consumer education.
- 3) To survey students' social attitudes to determine how well present teaching is meeting student needs in the area of human relations and development.
- 4) To ascertain plans for continuing education and/or occupational goals in order to better prepare students for accomplishing their goals.
- 5) To determine the relation of age, academic grades, and plans for continuing education to the present money practices, social attitudes and future plans of the students.
- 6) To compare the data collected to that in the Institute of Life Insurance study which was conducted in 48 high schools throughout the United States in 1968.

CHAPTER II

P R O C E D U R E

In the present study, the author investigated the money practices, social attitudes and career expectations of secondary students in the metropolitan setting of MacArthur High School, Irving, Texas. The respondents were enrolled in either Homemaking III or Home and Family Living classes. The group was chosen to correspond to the grade level of the Institute of Life Insurance Survey (13) for purposes of comparison, but was also selected as the group whose practices and attitudes would be of greatest value in planning and implementing a relevant home economics curriculum.

Data were collected through use of two instruments administered to 60 students during regular class periods. Background Characteristics of the Sample (13) was designed to provide information regarding sex, age, school classification, course, self-rating of grades, self-rating the family's standard of living, and an estimate by the student of the family's annual income. Information on curriculum, type of school, and geographic region was not requested as such information was not relevant to this study. National Student Survey (13) was composed of three principal sections.

Section A identified the student's attitude toward their high school education, plans for continuing education, choice of career, and salary expectation. Section B covered practical matters related to the students' money practices. Section C was designed to reveal the basic feelings of the respondents as those feelings and attitudes related to current problems. A letter was sent to the parents of each student prior to the survey requesting permission for the students to participate. The purpose of the study and instructions for completing the forms were concisely explained before each group was surveyed.

Copies of Background Characteristics of the Sample and National Student Survey by Institute of Life Insurance, the two instruments used, are found on the following pages.

B A C K G R O U N D C H A R A C T E R I S T I C S O F T H E S A M P L E

It is important to this study to know something of the background of each student. Please answer these questions as accurately as you can.

There will be no way to identify your questionnaire, since you will not sign your name, so please be accurate in filling it out.

INSTRUCTIONS

1. Please answer all questions in order, and try to give an answer to every question--your best guess, if you are not entirely sure.

2. All questions need only a check mark (✓) to answer them.

A. SEX

Male _____
Female _____

B. AGE

Under 16 years _____
16 years _____
17 years _____
18 years _____
Over 18 years _____

C. YEAR IN HIGH SCHOOL

Junior _____
Senior _____

D. TITLE OF CLASS

Home and Family _____
Living _____
Homemaking III _____

E. As far as your present grades are concerned, how would you rate them, when compared to others in your class?

Above average _____
Average _____
Below average _____

F. How would you rate your family's standard of living?

Above average _____
Average _____
Below average _____

G. Please check below your estimate of your family's total yearly income.

\$ 5,000 and under _____
\$ 5,001 - \$7,499 _____
\$ 7,500 - \$9,999 _____
\$10,000 and over _____
Don't know _____

N A T I O N A L S T U D E N T S U R V E Y

Nowadays, the spotlight is on the younger generation. People are talking about how they look, what they are doing, what they are saying. This survey is an attempt to find out, among other things, what they--you--are thinking.

Part of the following questionnaire is about practical matters, and part about your basic feelings. It is not a test, and there will be no way to identify your questionnaire, since you won't have to sign your name to it, so please be frank in filling it out. You should find it fun!

I N S T R U C T I O N S

1. Please answer all questions in order, and try to give an answer to every question--your best guess, if you are not entirely sure.
2. Most questions need only a check mark (✓) to answer them.

S E C T I O N A

1. How do you feel about the Hippies? (Please check the ONE sentence that comes closest to what you think.)

In general, I admire what the Hippies are doing. _____
 In general, I don't approve of the Hippie movement. _____
 I have no opinion about the Hippies, either _____
 for or against. _____

2. In general, how do you feel about your own high school education? That is, what kind of a job do you think your school is doing in educating students like yourself?

Excellent _____	Fair _____
Good _____	Poor _____

3. How likely are you to leave high school before you graduate? (Check ONE box.)

I definitely will leave. _____
 I am likely to leave. _____
 I am not likely to leave. _____
 I definitely will not leave. _____

4. If you plan to continue your education after high school, will you start immediately (that is, the fall after your high school graduation), or take time out in between?

I do not plan to continue my education. _____

I shall go directly on with my education. _____

I shall take time out before going on. _____

I'm not sure what I shall do. _____

5. If you plan to continue your education after high school, will you be attending full-time or part-time your first year?

I do not plan to continue my education. _____

I shall be attending full-time. _____

I shall be attending part-time. _____

6. If you plan to continue your education after high school, which ONE of the following types of schools are you most likely to attend?

A junior or community college _____

A technical institute _____

A school of nursing _____

A secretarial or business school _____

A trade or apprentice school _____

An armed forces enlisted man's school _____

A four-year college _____

Other (please describe) _____

I do not plan to continue my education _____

7. If you are likely to go to a four-year college, which ONE of the following types best describes the college you probably will attend?

A teachers college _____

An engineering college _____

An agricultural college _____

A liberal arts college or university _____

A college specializing in music or fine arts _____

Some other type of college _____

I don't know what type of college I shall attend _____

I do not plan to go to a four-year college _____

8. If you plan to continue your education after high school, which of the following sources of financial help will be used? (Please check as many as apply.)

Parents, family, or sponsors will provide the money _____
 My own savings _____
 A trust fund _____
 Proceeds from a life insurance policy _____
 Scholarships or grants from the college _____
 Scholarships or grants from other sources _____
 Loans from the government _____
 Loans from the college _____
 Loans from a bank or other financial organization _____
 I plan to work while continuing my education _____
 Other (Please describe) _____

9. For what vocation will you be preparing? _____

10. What do you expect to do about military service? (Check ONE)

Never serve because I am a girl _____
 Will join Wacs, Waves, and the like because I am a girl _____
 Quit high school to enlist _____
 Enlist right after high school _____
 Work for a commission through a college ROTC program _____
 Military school, or one of the service academies _____
 Enlist after I have completed some college training _____
 Enlist after I have graduated from college _____
 Enlist in the Reserves or National Guard _____
 Wait until I am drafted _____
 Never serve because I do not think I can pass the physical _____
 Never serve because I am a conscientious objector _____
 I have no idea what I will do about military service _____

11. Many teenagers get married following their graduation from high school. When do you think you will be likely to get married? (Check ONE)

I am already married _____
 I probably will marry following high school graduation _____
 I probably will marry between 18 and 21 _____
 I probably will marry between 21 and 25 _____
 I probably will be 26 years old or more before I marry _____
 I don't know whether I'll marry or not _____

12. In regard to a future career, please rate each of the factors listed below, according to how important it is to you. Assign the most important ones as "1", those of medium importance a "2", and the least important ones a "3".

Starting salary	_____	Good supervisors	_____
Future salary	_____	Good fellow-workers	_____
Opportunity for promotion	_____	Serving others	_____
Job security	_____	Personal interest in the work	_____
Good fringe benefits	_____		
Good working conditions	_____		

If you are not interested in working, please check here _____

13. How much money per year would you want to be earning by the time you are 35, assuming a dollar then is worth the same as today's dollar?

\$ 5,000 or less	_____	\$17,500 - 19,999	_____
5,001 - 7,499	_____	20,000 - 22,499	_____
7,500 - 9,999	_____	22,500 - 25,000	_____
10,000 - 12,499	_____	More than 25,000	_____
12,500 - 14,999	_____	I do not expect to be working then	_____
15,000 - 17,499	_____		

SECTION B

14. What are all of the sources from which you received money last week? (Please check as many as apply.)

Regular allowance _____
 Received money from parents when asked for _____
 Lunch money _____
 Earned, doing special jobs at home _____
 Earned, from job(s) outside home _____
 Other (please describe) _____
 None received _____

15. What was your total income--from all sources--last week?

\$ _____

16. Which of the following ways did you spend money last week, and approximately how much did you spend on each?

Amount Money
Spent

Car expenses	\$ _____
Clothing	\$ _____
Entertainment (any activity for which an admittance fee was charged)	\$ _____
Cigarettes	\$ _____
Food and sodas (including school lunches)	\$ _____
Gifts	\$ _____
Personal grooming and products	\$ _____
Cosmetics and toiletries	\$ _____
Hobbies	\$ _____
Phonograph records	\$ _____
Non-school reading material	\$ _____
Jewelry, trinkets, and notions	\$ _____
Contributions to home expenses	\$ _____
School supplies	\$ _____
Sports equipment	\$ _____
Transportation	\$ _____
Other	\$ _____
I didn't spend any money last week	\$ _____

17. How much money do you estimate you will have spent on high school related expenses for the current school year ending in June? (Include spending on books, materials, club dues, activities, school uniforms, class pins, year books, and so on, but nothing related to college applications.)

\$ _____

18. How much money do you estimate you will have spent on college related expenses for the school year ending in June? (Include spending on applications, books, trips to visit colleges, and so on.)

\$ _____

19. All in all, do you find you have enough money to spend?

I could use more money, but I'm satisfied as is	_____
It's not quite enough for me--I need a little more	_____
It's definitely not enough money--I need much more	_____
It's enough for me--I'm completely satisfied	_____

20. If a friend of yours had serious money problems where would you suggest he or she go for help?

Parent	_____	Boss or fellow	_____
Other relative	_____	worker	_____
Personal friend	_____	Community	_____
School teacher or	_____	organization	_____
administrator	_____	Other (write in)	_____
A bank or other finan-	_____	Nobody	_____
cial institution	_____		_____

21. What is the total amount of money you saved last week?

\$ _____

22. When you save money, where do you keep it?

Savings account	_____	Other (please describe)	_____
Christmas or	_____	I don't save any	_____
Vacation Club	_____	money	_____
At home	_____		_____

23. Among the following, what is the ONE most important thing for which you are now saving?

Future education	_____	Future living	_____
Marriage	_____	expenses	_____
A car	_____	Travel	_____
Clothes	_____	Other (please describe)	_____
Recreational	_____	I don't save any	_____
equipment	_____	money	_____

24. How frequently do you smoke regular or menthol cigarettes?

Daily	_____
Less often but at least once a week	_____
Seldom or never	_____

SECTION C

Now we have some questions about your attitudes. Please select the ONE statement in each pair (and only one) which you more strongly believe to be true, since no middle of the road possibility is given. Obviously, there are no right or wrong answers; some people feel one way, and some people the other.

Please tell us which alternative comes closest to the way you feel, even if the split is as narrow as 51 per cent to 49 per cent.

25. Without the right breaks, it is hard to get ahead in business. _____

Becoming a success in business is a matter of hard work; luck has little or nothing to do with it. _____

26. I share with others a grave concern about the future of the world, and think it possible we won't survive. _____

I am confident that present world problems will be solved satisfactorily some day. _____

27. Financial success is not worth the struggle. I would rather be less successful, and content with the life I have _____

Only unsuccessful people say that financial success isn't worth the effort. I plan to work toward it as hard as I can. _____

28. I like to be well organized in almost everything I do, and usually plan things ahead. _____

I don't like my activities to be too well planned, and would rather do things when the mood strikes me. _____

29. A family really doesn't need to carry life insurance nowadays, considering the benefits they get from Social Security, pension plans, and so on. _____

Life insurance still is a necessary item in the family's financial planning. _____

30. Since man is an aggressive animal, it is unlikely that there ever will be a lasting peace. _____

Since man is more civilized than ever before, a lasting peace may now for the first time be possible. _____

31. The younger generation is rebelling now, but in a few years they'll have the same outlook as the older generation.
-

The present rebellion of the younger generation is bound to continue as long as the changes they want are not made.

32. The Negro problem would largely be solved if Negroes would just "pull themselves up by their bootstraps," as other minority groups have done.
-

The Negro problem will not be solved until white people start treating Negroes as equals.

33. The "generation gap" is a reality; I usually find it hard to talk to anyone over 30 about what really concerns me.
-

The "generation gap" is a myth; I usually find it fairly easy to be understood by older people.

34. Homemaking is the only career a mother with young children should have.
-

A mother with young children can manage a career outside the home without her children being adversely affected by it, if she wants to have one.

35. As time goes on, organized religion will be playing a smaller and smaller role in most people's lives.
-

Organized religion will always be a major force in most people's lives.

36. Now we want to ask you about some problems facing this country. At present do you feel we are making a lot of progress, some progress, no progress at all, or are we losing ground? (Check ONE box in each row.)

	<u>A lot of progress</u>	<u>Some progress</u>	<u>None</u>	<u>Losing ground</u>	<u>No opinion</u>
Wiping out poverty	_____	_____	_____	_____	_____
Eliminating religious prejudice	_____	_____	_____	_____	_____
Reducing threat of World War III	_____	_____	_____	_____	_____
Rebuilding our cities	_____	_____	_____	_____	_____
Providing a college education for those qualified	_____	_____	_____	_____	_____
Eliminating racial discrimination	_____	_____	_____	_____	_____
Controlling crime	_____	_____	_____	_____	_____
Eliminating economic depressions	_____	_____	_____	_____	_____
Making the United States a better place in which to live	_____	_____	_____	_____	_____

CHAPTER III

DISCUSSION OF FINDINGS WITH PRESENTATION OF DATA

The study was designed to gain knowledge of high school youth in the areas of money practices, social attitudes, and plans for continuing education. A questionnaire was used to determine: 1) the student's own evaluation of background characteristics; 2) the present money practices of the students; 3) the social attitudes of the students; 4) the student's plans for continuing education and/or occupational goals; and 5) the relation of age, academic grades and plans for continuing education to the money practices, social attitudes, and future plans of the students.

CHARACTERISTICS OF RESPONDENTS

Sixty high school students, eight juniors and 52 seniors were chosen as subjects for the study. The age of the students ranged from 16 years to 18 years, with three respondents reporting over 18 years of age. The mean age was 17.2 years.

The students were enrolled in either Homemaking III or Home and Family Living classes. The students were all

female. The sample represented three class periods with the same teacher.

<u>Age</u>	<u>Number</u> (N=60)	<u>Per cent</u>
16 years	6	10.0
17 years	22	36.7
18 years	29	48.3
Over 18 years	3	5.0

Only 3.3 per cent of the students rated their own grades below average, while 71 per cent rated their grades average. Twenty-five per cent rated their grades above average.

<u>Grades (Self-rating)</u>	<u>Number</u> (N=60)	<u>Per cent</u>
Below average	2	3.3
Average	43	71.7
Above average	15	25.0

The overwhelming majority of students, 85 per cent, rated the family standard of living average.

<u>Family Standard of Living</u> (Self-rating)	<u>Number</u> (N=60)	<u>Per cent</u>
Above average	8	13.3
Average	51	85.0
Below average	1	1.7

The majority of the respondents knowing the approximate family annual income placed the family in the \$10,000 or above income range. Approximately half of the students did not know the family income

<u>Family's Total Annual Income</u> (Self rating)	<u>Number</u> (N=60)	<u>Per cent</u>
\$ 5,000 and under	0	0.0
\$ 5,001 - \$7,499	5	8.3
\$ 7,500 - \$9,999	6	10.0
\$10,000 and over	25	41.7
Don't know	24	40.0

MONEY PRACTICES OF RESPONDENTS

Sixty-five per cent of the students reported some of the money received the previous week was earned from jobs at home or outside the home. However, jobs were not the only source of income. One-third of the students indicated a regular allowance was given by parents. Two-thirds of the students received money from parents when requested. In addition, 41 per cent were given lunch money.

<u>Source of Income (One Week)</u>	<u>Number</u>	<u>Per cent</u>
Regular allowance	20	33.3
Received money from parents when asked for	38	63.3
Lunch money	41	68.3
Earned, doing special jobs at home or from job(s) outside home	39	65.0
Other (describe)	1	1.7

The majority of students reported spending money for food and soft drinks and for entertainment. The largest average amount spent was for clothing. Car expenses, school supplies, and miscellaneous items were also among the frequently mentioned items.

<u>Item</u>	<u>Number</u>	<u>Per cent Spending For Item</u>	<u>Mean Amount Spent</u>
Food, sodas, lunches	38	63.3	\$ 2.57
Entertainment	23	38.3	4.02
Miscellaneous	16	26.6	6.15
Clothing	15	25.0	23.97
School supplies	14	23.3	1.97
Car expense	13	21.7	6.54
Personal grooming	11	18.3	1.25
Cosmetics	8	13.3	2.68
Cigarettes	8	13.3	1.63
Transportation	7	12.0	2.86
Gifts	4	6.7	3.50
Records	4	6.7	4.91
Jewelry	4	6.7	2.54
Hobbies	2	3.3	2.00
Reading material (non-school)	2	3.3	.50
Home expense	1	1.7	20.00

Half of the students spent \$100.00 or more on high school-related expenses for the current year. The lowest amount reported was \$20.00. The largest amount spent was \$350.00. The average amount spent was \$106.44.

The estimates of the amount spent during the current year for college-related expenses including applications,

books, trips to visit colleges and the like, ranged from \$10.00 to \$3,000.00. Ten students estimated the college-related expenses to be over \$1,000. The average estimate of these expenses was \$551.52. .

Only a relatively small number of the students felt dissatisfaction with the amount of money available to spend. Dissatisfaction increased in the older age group, 18 years and over, but no significant difference was found by the chi square method.

<u>Attitude</u>	<u>Age in Years</u>		<u>Total</u>
	<u>16-17</u>	<u>18 and Over</u>	
Satisfied	23	18	41
Need more money	5	14	19
$\chi^2 = .187$	D/F 1	N.S.	

Future education and clothes were the primary savings goals of the girls in the study. Marriage expense was ranked third on the list of intended savings. Only 5.0 per cent of the respondents reported no savings plan.

<u>Savings Goal</u>	<u>Number</u> (N=60)	<u>Per cent</u>
Future education	16	26.7
Clothes	16	26.7
Marriage	14	23.3
Future living expenses	7	11.6
A car	4	6.7
I do not save money	3	5.0

The definition of saving is somewhat vague since only 48 per cent of the students reported saving any money the previous week. The average amount saved by the students was \$8.42. Evidently, a substantial part of the savings were for the near future as 66.7 per cent reported keeping all savings at home. Approximately 28 per cent indicated savings accounts as the place the savings were kept. About 5.0 per cent reported no savings plan at all.

<u>Place Savings Were Kept</u>	<u>Number (N=60)</u>	<u>Per cent</u>
At home	40	66.7
Savings account	17	28.3
No savings plan	3	5.0

ATTITUDES TOWARD BUSINESS SUCCESS, FINANCIAL
SUCCESS, AND PLANNING AHEAD

Table I summarizes students' responses when asked to select one statement which they "more strongly believe to be true." Table I also shows a comparison of the relationship of the responses in the study to the responses of the national survey by the Institute of Life Insurance (13). The responses are compared according to plans for continuing education.

TABLE I

ATTITUDES TOWARD BUSINESS SUCCESS, FINANCIAL SUCCESS, AND PLANNING AHEAD AS
INDICATED BY 60 HOMEMAKING STUDENTS IN RELATION TO THE NATIONAL SURVEY

Item Num- ber	Attitude	Responses by Students						National Survey
		Going to College		Not Going to College		Total		
		Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent	Per cent
25	Good breaks are necessary for success.	7	23.3	5	16.7	12	20.0	21.0
	Success is a matter of hard work.	23	76.7	25	83.3	48	80.0	79.0
27	Financial success is not worth the struggle.	15	50.0	10	33.3	25	41.7	35.0
	I plan to work hard toward success.	15	50.0	20	66.7	35	58.3	65.0
28	I usually plan things ahead.	15	50.0	15	50.0	30	50.0	55.0
	I act when the mood strikes.	15	50.0	15	50.0	30	50.0	45.0

The overwhelming majority of students, 80 per cent, think that hard work is necessary to achieve success in business; about 64 per cent plan to work as hard as they can for financial success. The attitudes of the students planning to attend college and the students not planning to attend college were approximately the same. In the national survey done by the Institute of Life Insurance (13), the majority of students, 79 per cent, also indicated the attitude that hard work was necessary for success; 65 per cent planned to work hard for financial success.

The sample is fairly evenly split on a preference for planning ahead. The national survey, the students planning to attend a four-year college, and the students not planning to attend college indicate an even division of response to organizing activities in advance.

ATTITUDES TOWARD CURRENT SOCIAL PROBLEMS

In a percentage comparison of attitudes toward current social problems, over two-thirds of the students indicated optimism about the eventual solution of current world problems. Approximately the same degree of optimism was expressed by students in the national survey by the Institute of Life Insurance (13), by students in the total sample of the present study, by students planning to attend a four-year college, and by students not planning to attend college. The

same groups, however, consistently indicated pessimism about the likelihood of a lasting peace. The majority of all groups believed that white people must treat Negroes as equals in order to solve the race problem. A significant departure from the approximate one-third favoring the "bootstrap" solution to the problem was observed in the plans of the respondents to attend a four-year college. Only 4.0 per cent of the college-bound group approved the attitude of Negroes solving their own problems (Table II).

ATTITUDES ABOUT THE YOUNGER GENERATION

The students were about evenly divided on the possibility of continued rebellion against the views of the older generation; however, a small majority felt that the present youth would not have the same outlook as the older generation in a few years. No significant difference was found in the attitudes of the college-bound students and the students not planning to attend college.

Approximately one-third of the students in the present study considered the generation gap to be a reality. The national survey by the Institute of Life Insurance (13) reported more than four out of 10 girls believed the generation gap to be a reality. The highest percentage indicating the attitude that the generation gap to be a myth was found in the responses of the students in the present study who plan to attend a four-year college.

TABLE II

ATTITUDES TOWARD CURRENT SOCIAL PROBLEMS AS INDICATED BY 60 HOMEMAKING
STUDENTS IN RELATION TO THE NATIONAL SURVEY

Item Num- ber	Attitude	Responses by Students						National Survey
		Going to College		Not Going to College		Total		
		Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent	Per cent
26	I think the world may not survive.	9	30.0	8	26.7	17	28.3	32.0
	I am confident the world problems will be solved.	21	70.0	22	73.3	43	71.7	68.0
30	There will never be a lasting peace.	18	60.0	20	66.7	38	63.3	56.3
	A lasting peace may now be possible.	12	40.0	10	33.3	22	36.7	43.7
32	The Negro problem will be solved when the Negroes "pull themselves up by their bootstraps."	2	6.7	12	40.0	14	75.0	38.0
	The solution to the Negro problem is white people treating Negroes as equals.	28	93.3	18	60.0	46	25.0	62.0

Table III summarizes the student responses related to attitudes about the younger generation. A comparison is shown to determine the relationship of the responses in the study to the responses of the national survey by the Institute of Life Insurance (13). A further comparison is shown to determine any significant difference between the responses of students planning to attend a four-year college and students not planning to attend college.

ATTITUDES TOWARD TRADITIONAL SOCIAL INSTITUTIONS

The response toward the importance of life insurance revealed a 100 per cent positive attitude. Only 2.0 per cent of the national sample gave a negative response to the need for life insurance (Table IV).

A two-thirds majority of the students felt that a mother with young children could manage a career outside the home without adversely affecting the children. The number increased to 77 per cent among the college-bound respondents. The survey by the Institute of Life Insurance (13) showed that the national sample of girls were almost evenly divided on the matter of careers for mothers of young children.

Divergent attitudes toward organized religion were revealed by the high school students participating in the survey by the Institute of Life Insurance (13) as well as by the

TABLE III
ATTITUDES ABOUT THE YOUNGER GENERATION AS INDICATED BY 60 HOMEMAKING
STUDENTS IN RELATION TO THE NATIONAL SURVEY

Item Num- ber	Attitude	Responses by Students						National Survey
		Going to College		Not Going to College		Total		
		Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent	Per cent
31	The rebelling younger generation will eventually have the same outlook as the present older generation.	12	40.0	13	43.3	25	41.7	49.0
	Present rebellion of the younger generation will continue until changes are made.	18	60.0	17	56.7	35	58.3	51.0
33	The "generation gap" is a reality.	9	30.0	11	36.7	20	33.3	44.0
	The "generation gap" is a myth.	21	70.0	19	63.3	40	66.7	56.0

TABLE IV
ATTITUDES TOWARD TRADITIONAL SOCIAL INSTITUTIONS AS INDICATED BY
60 HOMEMAKING STUDENTS IN RELATION TO THE NATIONAL SURVEY

Item Number	Attitude	Responses by Students						National Survey
		Going to College		Not Going to College		Total		
		Number	Per cent	Number	Per cent	Number	Per cent	Per cent
29	A family does not need to carry life insurance these days.	0	0.0	0	0.0	0	0.0	2.0
	Life insurance is still necessary.	30	100.0	30	100.0	60	100.0	98.0
34	Homemaking is only career a mother of young children should have.	9	30.0	12	40.0	20	33.3	49.0
	A mother can manage a career without adversely affecting young children	21	70.0	18	60.0	40	66.7	51.0
35	Organized religion will play a continued smaller role in people's lives.	10	33.3	12	40.0	22	36.3	41.0
	Organized religion will always be a major force in people's lives.	20	66.7	18	60.0	38	63.7	59.0

students in the present study. A larger percentage of the present respondents indicated a belief that organized religion will remain a major force in most people's lives than in the national sample. The higher proportion of students, 70 per cent, with the optimistic attitude toward religion was found in the responses of the college-bound students (Table IV).

Table V summarizes the responses of students in regard to world problems. The students indicated that they felt the United States was making the least progress in eliminating racial discrimination, reducing the threat of World War III, and controlling crime. Areas of greatest progress were felt to be providing a college education for those qualified, rebuilding today's cities, and eliminating poverty. The majority of students felt that some progress was being made in all areas of national concern.

PLANS FOR CONTINUING EDUCATION AND CAREERS

Half of the students in the total sample rated the educational quality of the respondent's high school as good. Two-thirds of the students ranking personal grades above

TABLE V
RESPONSES OF 60 HOMEMAKING STUDENTS AS TO THE EXTENT TO WHICH
WORLD PROBLEMS HAVE BEEN SOLVED

World Problem	Responses of Students				
	A Lot of Progress	Some Progress	No Progress	Losing Ground	No Opinion
	Per cent	Per cent	Per cent	Per cent	Per cent
Providing a college education for those qualified	43.3	41.7	10.0	3.3	1.7
Rebuilding today's cities	28.3	60.0	3.3	6.7	1.7
Eliminating religious prejudice	18.3	46.7	25.0	1.7	8.3
Making the United States a better place in which to live	13.3	58.4	10.0	13.3	5.0
Eliminating economic depressions	5.0	38.3	25.0	25.0	6.7
Reducing threat of World War III	3.3	41.7	25.0	21.7	8.3
Eliminating poverty	1.7	73.3	20.0	5.0	0.0
Eliminating racial discrimination	1.7	60.0	15.0	15.0	8.3
Controlling crime	1.7	26.6	25.0	46.7	0.0

average rated the education received as good, and none of the higher academic group rated the school's effort as poor.

<u>Rating</u>	<u>Total Sample</u> <u>Per cent</u>	<u>Grades (Self-rating)</u>	
		<u>Above Average</u> <u>Per cent</u>	<u>Average</u> <u>Per cent</u>
Excellent	10.0	13.3	9.5
Good	55.0	66.7	51.1
Fair	26.7	20.0	27.9
Poor	8.3	0.0	11.5

Approval of what the "Hippies" are doing was limited. No significant difference in the opinions of the different age groups was found. However, the students who reported grades above average registered more positive opinions, with the majority indicating disapproval of the "Hippie" movement.

Only a small minority of the students expect to leave high school before graduation. The above average students responded 100 per cent that they definitely would not leave school.

<u>Completion Plans</u>	<u>Total Sample</u> <u>Per cent</u>	<u>Grades (Self-rating)</u>	
		<u>Above Average</u> <u>Per cent</u>	<u>Average</u> <u>Per cent</u>
I definitely will not leave	0.0	0.0	0.0
I am likely to leave	1.7	0.0	2.3
I am not likely to leave	8.3	0.0	7.0
I definitely will not leave	90.0	100.0	90.7

One-half of both the total sample and of the students rating themselves academically average plan to continue education without interruption. Eighty-six per cent of the students with above average grades plan no delay in continued education. The indecision about continuing education was primarily in the average grade group.

<u>Plans for Continuing Education Beyond High School</u>	<u>Total Sample Per cent</u>	<u>Grades (Self-rating) Above Average</u>	
		<u>Per cent</u>	<u>Per cent</u>
Do not plan to continue	11.6	0.0	16.2
Shall go directly on	56.7	86.6	48.8
Shall take time out first	8.3	6.7	9.5
Not sure what I will do	23.4	6.7	25.5

Over half of the students indicated plans to continue education full time after high school. Of the above average grade group, 80 per cent plan to attend school full time the first year after high school. About 21 per cent of the students reporting average grades indicated no plans for continued education. Approximately 32 per cent of the average grade group planned to attend school part time following

high school compared to 20 per cent of the above average grade group planning to attend on a part time basis.

<u>Time Plan for Con- tinued Education</u>	<u>Total Sample Per cent</u>	<u>Grades (Self-rating) Above Average</u>	
		<u>Per cent</u>	<u>Average Per cent</u>
Do not plan to attend	18.3	0.0	21.0
Full time	55.0	80.0	46.5
Part time	26.7	20.0	32.5

Of the students planning to continue education after high school, almost half indicated the choice of a four-year college. Of the remainder, 23 per cent did not plan further education, and 13 per cent planned to attend secretarial or business school. Only 6.0 per cent reported plans to continue school in a junior or community college.

<u>Choice of Institution for Continued Education</u>	<u>Number (N=60)</u>	<u>Per cent</u>
Four-year college	28	46.6
No plans to continue	14	23.3
Secretarial or business school	8	13.3
Junior or community college	4	6.7
Trade or apprentice school	4	6.7
Technical institute	1	1.7
School of nursing	1	1.7

Of the students planning to attend a four-year college, over 80 per cent had chosen a liberal arts college or a

teacher's college. A small minority listed a music or fine arts college, an agriculture college, or an unspecified type of four-year college as the choice of institution for continued education. The survey by the Institute of Life Insurance (13) reported over half the girls planning to attend a liberal arts college or university, and 21 per cent choosing a teacher's college.

Type of Four-year College Chosen	Number (N=60)	Per cent
Liberal arts college or university	13	43.4
Teacher's college	12	40.0
Music or fine arts	3	10.0
Agriculture	1	3.3
Some other type	1	3.3

Almost three-fourths of the students planning to continue education after high school expected to receive financial assistance from parents or family. About 40 per cent reported some personal savings to apply on continuing

education. Approximately one-half of the respondents planned to work while attending college.

<u>Source of Financial Help</u> (Multiple Choice)	<u>Number</u> (N=60)	<u>Per cent</u>
Parents, family or sponsor	43	71.7
Work while continuing education	28	46.7
Personal savings	25	41.7
Loans from bank or other financial institution	7	11.7
A trust fund	3	5.0
Scholarships or grants	3	5.0
Government loans	2	3.3
Life insurance policy	1	1.6

Career choices of the students covered 12 general vocational areas. Only 5.0 per cent of the girls participating in this study listed "homemaker" as the vocational choice. Approximately 28 per cent were committed to the teaching profession. Data processing, a vocation of recent technological development, was second in importance to the respondents, with 13 per cent listing this choice. Fashion merchandising or modeling was chosen by over 11 per cent of the students.

Ten per cent of the students were undecided at the time of the survey regarding choice of a career.

<u>Vocational Choice</u>	<u>Number</u> (N=60)	<u>Per cent</u>
Teaching	17	28.3
Data processing	8	13.3
Fashion merchandising or modeling	7	11.7
Social work	4	6.6
Airline	3	5.0
Home economics	3	5.0
Homemaker	3	5.0
Art	3	5.0
Secretary	3	5.0
Cosmetology	1	1.7
Para-medical	1	1.7
Nursing	1	1.7
Undecided	6	10.0

Marriage was a definite goal of 98 per cent of the girls in the study although only 5.0 per cent planned home-making as the sole career. Three per cent of the students were already married. The largest group, 43 per cent, planned to marry between the ages of 18 years and 21 years. Only 7.0 per cent of the respondents planned to wait for marriage

until after the age of 26 years, while 15 per cent intended to marry immediately following high school graduation.

<u>Age of Intended Marriage</u>	<u>Number</u> (N=60)	<u>Per cent</u>
Already married	2	3.3
Immediately after high school	11	18.3
Between 18 years and 21 years	26	43.4
Between 21 years and 25 years	15	25.0
After 26 years	4	6.7
Do not know	2	3.3

In regard to a future career, the students rated personal interest in the work as the prime concern. Good working condition, good fellow workers, and job security were ranked as important factors. Table VI indicates a considerable orientation to serving others. Of least importance to the students was good fringe benefits. Girls in the survey by the Institute of Life Insurance (13) also rated personal interest in career the factor of greatest importance. The most significant difference in response was in the matter of future salary which was ranked of first importance by 61 per cent of the national sample compared to 40 per cent of the students in the current study.

In terms of today's dollar, most students in the survey expected to be earning between \$7,500.00 and \$9,999.00. The accuracy of the students' estimate of future income is

TABLE VI
THE RELATIVE IMPORTANCE OF WORK FACTORS AS INDICATED
BY 60 HOMEMAKING STUDENTS

Work Factor	Responses of Students	
	Present Study	National Survey
	Per cent	Per cent
Personal interest in work	75.0	81.0
Good working conditions	58.3	64.0
Good fellow workers	56.3	53.0
Job security	50.0	64.0
Serving others	48.3	49.0
Good supervisors	48.3	48.0
Starting salary	46.7	34.0
Future salary	40.0	61.0
Opportunity for promotion	31.7	55.0
Good fringe benefits	20.0	30.0

perhaps questionable in view of the 40 per cent who indicated no knowledge of the family's present income. The expected income was, however, realistic in terms of the vocational choices indicated by the study. One-fifth of the students indicated no intention of working at the age of 35 years.

<u>Annual Income at 35 Years of Age (Expected)</u>	<u>Number (N=60)</u>	<u>Per cent</u>
\$ 5,000 or less	3	5.0
\$ 5,001 - 7,499	10	16.7
\$ 7,500 - 9,999	13	21.7
\$10,000 - 12,499	9	15.0
\$12,500 - 14,999	4	6.7
\$15,000 - 17,499	1	1.6
\$17,500 - 19,999	0	0.0
\$20,000 - 22,499	3	5.0
\$22,500 - 25,000	1	1.6
More than \$25,000	3	5.0
Do not expect to be working at 35	13	26.7

CHAPTER IV

S U M M A R Y , C O N C L U S I O N S , A N D R E C O M M E N D A T I O N S

The overall purposes of this study were to increase the investigator's understanding of high school youth in this metropolitan area: how knowledgeable the students were about money and managing money; how sophisticated the hopes and concerns were; and the future plans of the students.

The specific objectives of the study were:

- 1) To learn students' own evaluation of background characteristics in order to better determine the students' training needs.
- 2) To determine present money practices in order to more intelligently plan meaningful learning experiences in consumer education.
- 3) To survey students' social attitudes to determine how well present teaching is meeting student needs in the area of human relations and development.
- 4) To ascertain plans for continuing education and/or occupational goals in order to better prepare students for accomplishing their goals.
- 5) To determine the relation of age, academic grades, and plans for continuing education to the present money practices, social attitudes and future plans of the student.
- 6) To compare the data collected to that in the Institute of Life Insurance study which was

conducted in 48 high schools throughout the United States in 1968.

Two survey forms, Background Characteristics of the Sample and National Student Survey, were adapted from the Institute of Life Insurance study (13). The instruments were administered to junior and senior high school homemaking students of MacArthur High School, Irving, Texas.

SUMMARY

Data were collected from 60 high school junior and senior girls ranging in age from 16 years to 18 years, with three respondents reporting over 18 years of age. The mean age of the sample was 17.2 years. The students were enrolled in the Homemaking III and Home and Family Living classes with one teacher.

Approximately one-half of the respondents did not know the family's annual income. The majority of the students cognizant of the family's earnings placed the family in the \$10,000 or above income range. The overwhelming majority of students, 85 per cent, rated the family standard of living as average.

Only 3.3 per cent of the students rated their own grades above average, while 71 per cent rated their grades as average. Twenty-five per cent rated their grades above average.

Thirty-nine per cent of the students reported some of the money received the previous week was earned from jobs at home or outside the home. Two-thirds of the students received money from parents when requested, but only one-third of the sample reported a regular allowance. The majority of students spent money for food and soft drinks and for entertainment. The largest average amount spent was for clothing. The estimated amount of money spent during the current year for high school-related items ranged from \$20.00 to \$350.00. The average estimate of these expenses was \$551.52. Only a relatively small number of the students felt dissatisfaction with the amount of money available to spend. The dissatisfaction increased in the older age group, but the difference was not significant when analyzed by the chi square method.

Future education and clothes were the primary savings goals of the girls participating in the study. Marriage expense was ranked third on the list of intended savings. Only 5.0 per cent of the respondents reported no savings plan, but 48 per cent of the students reported saving money the previous week. The average amount saved by the students was \$8.42. Evidently a substantial part of the savings were for immediate spending as 66.7 per cent reported keeping all savings at home.

The attitudes of the students toward business success, financial success, and planning ahead indicated a genuine desire to work diligently to achieve success. The majority of students reported that hard work was necessary for success in business and that financial success was worth the required effort. However, one-half of the respondents indicated a dislike for planning ahead.

In a percentage comparison of attitudes toward current social problems, over two-thirds of the students indicated optimism about the eventual solution of current world problems. The same group consistently indicated pessimism about the likelihood of a lasting peace. The majority of all groups believed that white people must treat Negroes as equals in order to solve the race problem. The percentage reporting approval of the Negro improving his own position in society was higher in the group not planning to attend college than in the college-bound group.

The students were about evenly divided on the possibility of continued rebellion against the views of the older generation; however, a small majority felt that the present youth would not have the same outlook as the older generation in a few years. No significant difference was found in the attitudes of the college-bound students and the students not planning to attend college.

Approximately one-third of the students in the present study considered the generation gap to be a reality. The national survey by the Institute of Life Insurance (13) reported more than four out of 10 girls believed the generation gap to be a reality. The highest percentage indicating the attitude that the generation gap is a myth was found in the responses of the students in the present study who plan to attend a four-year college.

In a survey of attitudes toward traditional social institutions, the students responded with a 100 per cent positive attitude toward the importance of life insurance even though benefits are available for Social Security and pension plans. A two-thirds majority of the students felt that a mother with young children could manage a career outside the home without adversely affecting the children. The survey by the Institute of Life Insurance (13) showed that the national sample of girls were almost evenly divided on the matter of careers for mothers of young children. Divergent attitudes toward organized religion were revealed by the high school students participating in the survey by the Institute of Life Insurance (13) as well as by the students in the present study. Approximately 64 per cent of the students in the study indicated that organized religion would always be a major force in people's lives. In regard to world problems, the students responded with guarded optimism with

the majority reporting that the United States was making some progress in all areas of concern. The respondents were most pessimistic regarding the progress being made to eliminate racial discrimination, to reduce the threat of World War III, and to control crime.

Half of the students in the total sample rated the educational quality of the respondent's high school as good. Two-thirds of the students ranking personal grades above average rated the education received as good, and none of the higher academic group rated the school's effort as poor. Only a small minority of the students expect to leave high school before graduation. The above average students responded 100 per cent that they definitely would not leave school. One-half of both the total sample and of the students rating themselves academically average plan to continue education without interruption. Eighty-six per cent of the students with above average grades plan no delay in continued education. The indecision about continuing education was primarily in the average grade group. About 21 per cent of the students reporting average grades indicated no plans for continued education. Of the students planning to continue education after high school, almost half indicated the choice of a four-year college. Of the remainder, 23 per cent did not plan further education, and 13 per cent planned to attend secretarial or business school. Only 6.0 per cent reported plans to

continue school in a junior or community college. Approximately three-fourths of the students planning to continue education after high school expected to receive financial assistance from parents or family. Approximately one-half of the respondents planned to work while attending college.

Career choices of the students covered 12 general vocational areas. Only 5.0 per cent of the girls participating in this study listed "homemaker" as the vocational choice, although 98 per cent of the girls listed marriage as a definite goal. The largest group of respondents, 28 per cent, indicated the teaching profession as the choice of career. Ten per cent of the students were undecided at the time of the survey regarding choice of a vocation.

In regard to a future career, the students rated personal interest in the career as the prime concern. Good working conditions, good fellow workers, and job security were ranked as important factors. The rating of work factors by the students indicated a considerable orientation to serving others. Of least importance to the respondents was good fringe benefits.

In terms of today's dollar, most students in the survey expected to be earning between \$7,500 and \$9,999. The expected income was realistic in terms of the vocational choices indicated by the study. One-fifth of the students indicated no intention of working at the age of 35 years.

CONCLUSIONS

The high school student today shows a high degree of financial independence. However, the lack of knowledge of the family's present annual income indicates a need for learning experiences in the classroom to relate community standards of living to a specific income figure.

The visible absence of organized savings plans is understandable in view of the present economy of the nation. Home economics educators should offer realistic and meaningful instruction to provide students with guidelines for determining a workable personal savings plan. The response to organizing activities in advance as opposed to acting "when the mood strikes" is further indication of the need for including instruction at the student's present level of maturity in the area of management procedures.

For the most part, age and academic grades of the students had little relationship to the money practices, social attitudes, or career plans of the respondents. The definite pattern of expectation of the dual role of homemaker-wage earner was revealed by the data. Home economics educators must provide the best possible balance between skill training, role acceptance, and effective management procedures to enable the students to provide satisfying homes for tomorrow's families.

Exploration of career possibilities should be expanded in the home economics curriculum to include specific orientation to skill jobs in addition to college-oriented careers. The large group of students not planning to attend college but expecting to be both homemakers and wage earners need training opportunities to provide them with entry level skills in home economics related careers.

RECOMMENDATIONS FOR FUTURE STUDIES

Further research could be conducted to determine the money practices, social attitudes, and career expectations of high school boys. The results of the study would influence the decision of the curriculum planners as to admission of boys to the Home and Family Living classes.

A follow-up study could be conducted with the respondents in the present study after a five-year period to compare the attitudes currently expressed with the attitudes of the young adult. By making such a study, the curriculum and instruction could be evaluated and improved to better meet the needs of the students.

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