

BELIEFS AND VALUES OF TEEN - AGERS
IN RELATION TO THEIR
SPENDING PRACTICES

A THESIS

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We hereby recommend that the thesis prepared under
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CHAPTER I

REVIEW OF LITERATURE

In today's world, where three out of four Americans live in urban areas, life in the United States evolves around a financial economy. Farmers and townspeople alike depend upon their earnings to enable them to purchase most of life's needs. The economic activity of American households has changed from self-sufficient production in pioneer days to dependent consumption today. There is greater specialization in goods produced, as well as larger incomes and greater variety of goods produced than in past years.

Overstreet (17) states:

Never before in the history of Western Civilization has the word money meant so much to so many. Money is the medium of exchange, a means for distributing the vast and increasing outpouring of goods and services of our economic system. Money is a symbol of status and achievement, often the measure for human values and dignity. This is truly the age of the economic man.

While today's economic situation might be enjoyable, there are complications which may affect the choices which consumers must make. Life for almost everyone in a modern industrial society is centered around the activities of earning and spending money.

The following statements from the Money Management Institute (15) indicate the new directions that will continue to influence our

living and spending habits. The American standard of living is at an all-time high, making it possible for the people of this country to enjoy many luxuries as well as to satisfy basic human needs. The rapid growth in population is accompanied by increases in production and purchasing of goods and services. The large number of working women has enlarged both individual and family buying power. The great amount of credit buying has helped raise both the standard of living and the purchase and enjoyment of goods. Mobility of the citizenry has caused more spending for automobiles, transportation, and travel. Emphasis on education increases school enrollment. The increase of leisure time creates new areas of spending for recreation. Technological and scientific achievements result in new products which create a larger variety of goods and stimulate the desire to buy more goods than heretofore possible or available.

According to Fortress (9), the decade of the Seventies will see a growing concern for the consumer as related to needs, desires, and responsibilities. The Seventies will also see an intensification of consumer-oriented activity on the part of government, industry, and education.

First among the institutions and individuals that are shaping the consumer movement is the government. Former Presidents Kennedy and Johnson, as well as President Nixon, have given increasing attention to the rights and needs of the consumer. Knauer (22) stated, "Congress, as well as government agencies, is sensitive to the need of consumer education and protection as evidenced by the increasing number of

legislative proposals and laws designed to assist the consumer." There are over 200 bills pending before Congress that, in one way or another, are concerned with the citizen as a consumer.

Secondly, the business community, too, is addressing itself more and more to analyzing and helping to solve the problems of consumption in this complex economy. The third group, interested in and involved in studying the problems of consumption, is comprised of the consumers themselves. People are not always articulate about their needs and desires; consumers have to be shown how to make their wishes known in order to achieve the desired effectiveness in the market place. Consumers must be made aware not only of their rights but of their responsibilities and obligations as well.

There is a fourth participant in this four-way involvement in the market place -- the consumer education specialist. Often the teachers in home economics form the important link in the chain of communications between government, the community, and the ultimate consumer.

In order for teachers of today to educate youth, they must know the kind of life modern teen-agers are facing. Strom (20) reported, "There has been a radical change in our adult society from one of scarcity to one that has been labeled 'An Affluent Society.' The modern adolescent is caught in the perplexing problems of the pervasive plenty which is upon all of us."

There arises the question of how the teen-age scene has evolved.

According to Hechinger (12),

The key . . . is the general prosperity of the country and the unprecedented affluence of many families. The special mushrooming of teen-age purchasing power has its roots in more basic sociological developments and values of modern society. The permissive philosophy of child rearing and rushing of adolescent social development has opened the flood gates of material generosity. Once it becomes desirable for twelve-year-olds to go to dances, the question of "what to wear" also becomes a major one. In a society which judges prestige very largely by outward appearances, what an adolescent owns automatically turns into a yardstick of the family's place in the sun.

Considerable attention has been given to studying the problems and attitudes of youth. In the 1940's, for example, Elias (20) surveyed the problems and attitudes of 4,500 students. Summary of findings reflected difficulties in the following areas: 1) social adjustment, 2) family relations, 3) use of time, and 4) planning for their future. Remmers and Hackett (20) in 1950 indicated the same four problem areas; they also listed personality, money, and health worries.

Bell (20) in a 1949 study based on interviews with 9,414 youth after graduation elucidated the types of problems most worrying the adolescents. Economic security was the foremost problem, with 66.6 percent of the youth reporting this as a cause of concern. The other areas of concern, with comparable percentages, were education and vocation choice, 13.1 percent; home and family, 9.0 percent; personal adjustment, 3.2 percent; social relationships, 2.6 percent; and other, 5.5 percent. Bell emphasized that these statistics were a revelation in that the above problems were not met adequately in the curriculum of the schools.

Kuhlen (20) indicated that adolescence, which he defined as the process of development and adjustment during the so-called transitional period between childhood and maturity, is a period of value conflict, emotional tensions, readiness to take extreme attitudes, shyness, and aggressiveness marked by individual differences in relation to home and school experiences.

In an effort to help youth recognize their problems or problem areas, the Illinois Curriculum Study Youth Survey (20) was made in 1963. Fifty-five real life problems were used in this study. The top-ranking nine problems were 1) earning a living, 2) developing an effective personality, 3) living healthfully and safely, 4) managing personal finances wisely, 5) spending leisure time wholesomely, 6) taking an effective part in civic affairs, 7) preparing for marriage and home-making, 8) child care, and 9) effective use of educational opportunities.

In order to plan and educate teen-agers in management and spending of their income more wisely and effectively, attention must be given to teen-age spending and how it is affecting the nation's economic life today. Hechinger (12) stated:

No matter what other segment of American society -- parents, teachers, sociologists, psychologists, or policemen -- may deplore the power of teen-agers, the American business community has no cause for complaint. The consumer market is steadily and constantly growing younger. At present there are 20 million teen-agers. By 1970 the nation's total population will be 20 percent higher, but the proportion of people under 30 will increase by 30 percent. This is a fact of business life that cannot fail to make manufacturers and sellers rub their hands with glee.

Perhaps the best indication of the respect in which the business world holds the adolescent dollar is shown in the rise of the teen-age charge accounts. Most businesses set top limits of \$25.00 to \$50.00 on sales to teen-agers, but generally this group is found to be very good financial risks.

Teen-agers also spend cash dollars for their purchases. According to Teen Times (24), the magazine for Future Homemakers of America, young adults in one study were using their money for snacks, records, hobbies, magazines, gifts, school supplies, contributions, and transportation. Fewer than half of them were saving anything.

Strom (20) found that teen-agers have a value system all their own. Girls value social success, physical beauty, enticing manners, and good clothes. Gilbert (10) stated that teen-agers and young women in their twenties are hailed as the two most important consumers of cosmetics in the United States. Teen-agers spend more than \$300 million annually on toiletries. One of the obvious new signs of the times is the affluent teen-ager who makes a weekly trip to the hairdresser. Sociologist Denny (20) reported that the shopping list of a 12-year-old girl included "a water pistol, a brassiere, and a permanent."

An article entitled "Youth Spends Its Money," a J. C. Penny Company publication (26) stressed this point:

Youth's money goes for cosmetics, clothes, cars, radios, food, movies, magazines, records, and cameras. The teen-age girl makes up 11 percent of the female population, purchases 23 percent of all cosmetics and toilet goods and 20 percent of women's clothing. Teen-agers own 20 percent of all cars purchased in

the United States. Teen-agers eat 20 percent more than adults. They down billions of quarts of milk each year. They are responsible for three-fourths of all cakes and soft drinks families buy.

Duvall (6) indicated that family spending increases and may reach a peak during the time there are teen-agers in the family.

Duvall also made this observation:

By the time the family has been established long enough to have teen-age children, it is generally spending and earning more than it ever did before. The bread-winner usually has reached a peak in earning power and his wife possibly has gone back to work. At this time costs soar for food, clothes, transportation, recreation, and education.

Adolescents are now the pioneers of conspicuous consumption. Reisman (12) said, "The media today train the youth for frontiers of consumption rather than frontiers of production." Increases in certain age groups of the population contribute to changing patterns of consumption. According to the Bureau of the Census (8), there was an increase of 51 percent in the 18- to 21-year-old population, in contrast to a 13 percent total population increase in the past ten years. Summary of evidence concludes that teen-age spending practices are making a large impact on the over-all economy today.

In reference to advertising and marketing for young people, Gilbert (10) wrote:

Just look at young people! No established pattern. No backlog of items. No inventory of treasured irreplaceable objects. Youth is the greatest growing force in the community. It has been established that because he is open-minded he is often first to accept new and forward-looking products.

Duvall (6) emphasized that research conducted to discover

teen-age expenditures is limited and tends to place emphasis upon how the teen-ager spends his own money. There is little research to indicate what teen-agers actually spend, because they are part of a family group and thus consume part of its income paid for food, housing, education, medicine, and entertainment.

How does all this spending by the youth affect the business world? The basic facts of teen-age spending, from the business point of view, prompted a California firm to build a shopping center exclusively for teen-agers. The center cost \$2,500,000 and had six shops, a studio, ice skating rink, a bank for "small accounts," a swimming pool and milk bar. Stores in most areas have redesigned their departments to please young shoppers. Psychedelic motifs, music, coke bar, and vibrant color schemes have become important additions to the decor. Public schools are concerned about building parking lots for students automobiles, stadiums for sporting events, audio-visual rooms, carpeted libraries, and airconditioning for buildings. Although the expenditures give the economy a boost, they also pose problems for the individual family, the youth-serving agency, and the modern day school that attempts to meet the needs of the younger generation.

The President's Committee on Consumer Interest (22) revealed the imperative need for every young person in America today to study consumer education. Confusion is evident for the American consumer. The economy is vast, products have grown in complexity, and the market place is increasingly impersonal. It is not always easy today to determine who is responsible for a problem. Consumer education is vital

for all young people because of the competence it can provide those dealing with our modern market place.

As early as 1936, Barrett (3) quoted from an article in The Journal of the National Education Association which stated:

Developing consumer knowledge, concepts, and attitudes regarding spending is an important aspect of education which is in need of vigorous expansion. If the schools are to train pupils "how to do better those socially desirable things which they will do anyway," the curriculum must provide specific training which will prepare youths and adults to be wise buyers and users of the goods and services of our economic society.

Barrett stated further that there is little value in teaching capable graduates how to prepare for a position, how to secure it, and how to be successful on the job without adding to the necessary training some of the basic principles underlying money management and buying habits. The proper management of personal finances is considered by many successful businessmen as a prime foundation for success and life happiness.

Roosevelt (19), in the book You Learn By Living, said:

Money is one of the most vital problems to be solved in any family and it is one of the most far-reaching. Money determines where your basic values lie. . . . In itself the money as mere accumulation does not, I really believe, have value for many Americans. What has value is what can be accomplished by the money, is the widespread scope of activities and interest it can provide, and is the pleasure it can give others.

Mudd (16) has reported that families today satisfy their needs by spending money. Money -- its presence or absence, use and misuse -- plagues families when used as a primary cause for decisions. Money is a problem, not only for persons whose income is at the bottom of the

economic curve, but for all other groups who have inadequate funds at a particular phase in the family life cycle: when several children are in college, in a period of illness, in old age, or upon the death of the wage earner.

Orderly planning procedures within the family can pave the way for the future. The process which may be called problem-solving or decision-making becomes less formidable when seen in a series of logical steps, each of which can be broken down to the size the family can handle. The steps are these: (1) defining the problem, (2) proposing solutions, (3) choosing a course of action, (4) acting upon the choice, (5) living with and evaluating the results of the decision and, if the results are not satisfactory and constructive, starting the program again. Competent individual and family performances facilitate the process. Young people should also be involved in decision-making opportunities which have meaning for their lives. Youths can learn that successful living requires the making of socially acceptable choices and evaluating alternatives.

Consumer education is the most exciting new emphasis in the field of home economics. Rice (18) stated her belief that consumer education is forcing productionists among us to focus our teaching on the consumer-oriented, "now generation" curriculum. Production ceased to be the major function of the family thirty years or more ago. Yet the homemaking curriculum in the average high school is still predominantly oriented to a production-centered family. Home

economics teachers today must learn to make students aware of the issues, conditions, and motives that affect decision-making, as well as to understand why consumer education today is mandatory.

The body of knowledge that comprises consumer education, according to Rice (18), begins with decision-making, values, and goals, and includes the following:

1. Management of resources, especially economic resources such as money and credit, but also time, energy, and human skills.
2. Appreciation for work and its place in the economy.
3. Consumer technology -- the principles of consumer purchasing, where to find information about products and services.
4. Building economic security.
5. Rights and responsibilities of consumers.
6. Costs of raising and feeding a family, buying and operating a car, buying or renting a house or apartment.
7. Costs of welfare programs, social security, and various taxes.
8. Banking, budgeting, and borrowing -- how to select a bank.
9. Frauds and how to avoid them; where to get help if you have not avoided them.

The fact that schools today are not preparing students to cope with the responsibilities which they will face in life is generally recognized. Aldrich (1), in an article concerning consumer counselling in money management, made the following report:

So far education has not done an adequate job in helping to prepare most young people for the responsible business of planning the family resources. Within the family few

young people have received good training in family financial planning. Consumer education in the home was based on trial and error, and as a result was costly.

According to Campbell (4), young people everywhere search for relevance. What does this mean for consumer education? It should mean dealing with real-life problems. Teachers should make teaching tools out of real-life props, such as newspapers, stores, sales people, government agencies, community organizations, professional people, and experts from various fields, in any way that can be effective in consumer education classes. Campbell concluded with this statement:

All students will face certain consumer problems today and in the future. All of them can benefit from effective consumer education. Your approach to this important subject will depend on whom you teach and when you teach.

According to Duvall (6), courses in money management should be taught in the home economics sequence for both boys and girls. Parents should support such courses for their children as an important part of general education. Teen-agers who learn good money management techniques can teach the family and at the same time gain a sense of making a contribution to the family beyond the value of money saved. As parents and teen-agers plan together for family purchases, good rapport is established for both generations.

The use of real-life experiences and problems in teaching consumer education may prove to be a "two-way street," that is, they may contribute towards improving the level of consumer education and also enhance effectiveness in dealing with problems. It was perhaps

with this thought in mind that Thal (25) stated:

It is possible that by dealing with problems central to family living a whole new approach to consumer education might develop. Such an approach could take us to what might become a relevant learning experience for our students. Consumer education programs should include certain processes necessary to a development of a personal life style, and these processes can be taught. Our students are unwittingly in the first stages of developing their own life styles. As their teachers, our responsibility rests in teaching them to engage in consumer activities that will enhance their style and enrich the quality of their lives.

Allman (2), a Dallas based consumer specialist and employee of the Pure Food and Drug Administration, wrote her opinion:

It is not only the consumer's right to be informed; it is her responsibility. If you do not speak for yourself, you abdicate your responsibility. The mark of an educated man is that you cannot sell him magic. He has learned to read the price tags of life. The truly educated consumer has learned to read those price tags and to cooperate with government and with business to get the most good health and good living for his money.

An extensive study by Herrman (13) revealed that teen-agers undertaking marriage need financial counselling and advice about consumer problems. The financial problems facing teen-agers who marry are so numerous and complex that well-prepared and well-informed teen-age couples may find the problems almost overwhelming. School courses in consumer education can do much to help young people obtain more satisfaction from the dollars spent, as well as help them become financially competent adults.

A cooperative study by the General Federation of Woman's Clubs and the American Home Economics Association (11) revealed a need

for good management of time and money. The implications would indicate a need for greater emphasis on consumer education, management, and preparation for other realities of life.

President Nixon (22) in his Education Message to Congress in March of 1970 stated that "American education is in urgent need of reform." A vital part of the reform, one might add, must be the inclusion of consumer education at every level of the educational process. Every effort must be made to help young citizens to become alert, responsible consumers.

Knauer (22) has called for cooperative efforts of educators, administrators, government authorities, and business officials in making consumer education an important and meaningful part of the curriculum. The staff of the President's Committee on Consumer Interests developed guidelines which Knauer hopes will prove valuable to the education field.

Federal legislation in 1968 (22) has identified the secondary vocational home economics program as consumer and homemaking education. Vocational education amendments for 1968 also provided funds for consumer education programs. Title I of this Act provides assistance to and encouragement for homemaking teachers to give greater consideration to cultural and social conditions and needs, especially in low-income areas. Title II provides funds for library resources such as audio-visual equipment, tapes, transparencies, films, and other instructional materials. Title III provides for innovative educational

programs such as consumer education learning laboratories and curriculum development. Title V provides for adding resources and personnel, such as a state consumer education coordinator, to strengthen the state program in consumer education.

Thal (25) emphasized that if there ever was a time for teaching money management it was during the teen-age years, and clearly it should be the task of the school. Classes in home economics and family living are comprised of "consumer trainees." To the teacher, then, falls the responsibility -- and the opportunity -- for educating these trainees in the art and science of intelligent financial consumership. The results of education will bring the teen-ager an enhanced quality of living as well as a higher standard of living for today and for tomorrow.

The task of the teacher-educator is not an easy one, but is one of the most important in the over-all objective of educating young people to function effectively as consumers. The present study is an attempt to investigate the individual attitudes of teenagers in relation to their buying practices. Guidelines for teaching a course in consumer education will be the result of the research and study conducted among students at the secondary educational level. Each student will be helped in evolving his or her own value system. A sound decision-making procedure based on the values of students will be developed so that students will be able to evaluate alternatives in the market place and get the greatest satisfaction from their expenditures.

The following purposes were formulated for this study:

1. To investigate the research and findings among secondary homemaking students for determining their basic values and beliefs in relation to actual spending practices.
2. To examine the discrepancies between basic beliefs and attitudes and spending practices.
3. To report findings and formulate implications for developing a course of study on consumer education for students enrolled in Lake Highlands Senior High School homemaking classes.
4. To develop a consumer education curriculum for inclusion in the homemaking program as a semester course.

CHAPTER II

P R O C E D U R E

This study examined the values and beliefs of a group of high school girls and how they were reflected in spending practices. Primary data were secured from 61 girls enrolled in Homemaking I and Homemaking II classes at the Lake Highlands High School, Dallas, Texas. A primary objective in making the study was the development of a curriculum guide for teaching consumer education at Lake Highlands.

Lake Highlands High School is one of the four high schools in the Richardson Independent School District. The boundaries of this district are not coterminus with those of the city of Richardson, but extend far beyond in some directions, including part of Dallas. The Lake Highlands High School is the only high school in this district which is located in the city of Dallas. Lake Highlands is situated at 9449 Church Road, a point from which can be viewed the skyline of downtown Dallas. The enrollment at Lake Highlands has grown phenomenally during the past decade in concert with the rapid expansion in the number of new homes and apartments in this suburb of Dallas. Enrollment in the three grades at Lake Highlands High School at the time of the present study was approximately 1,800 students.

The people of this community, in comparison with most other areas

of Dallas, are in the upper income bracket. Most of them own three to six bedroom brick homes and possess at least two automobiles. The majority of the employed persons of this community commute by car to work in downtown Dallas, more than ten miles away, or to places of employment elsewhere.

There are many churches in the community, including Baptist, Methodist, Episcopalian, Lutheran, Christian, and Catholic. The political philosophy of the majority of the residents is conservative. The spirit in the community is high for encouraging students to excel in sports, music, speech, and all other educational pursuits. The natural beauty of the rolling hills, trees, flowers of many kinds, and well kept lawns attracts many people to this section of Dallas.

The physical plant of Lake Highlands Senior High School is a modern, beige brick building, which was begun in 1964 and is still in the expansion process. There are air-conditioned class rooms, well-equipped library, band hall, vocational units, stadium, and practice facilities for all major sports. An auditorium, a student lounge, and additional class rooms are on the drawing boards and will be constructed as financing becomes available.

The Homemaking Department at Lake Highlands has grown along with the total enrollment of the school. In 1968-69 there were two teachers and approximately 175 students enrolled in homemaking classes. At the time of this study (1971), there were four teachers and 318 students enrolled in classes. In 1971-72 there is an expected increase in enrollment in the Homemaking Department. This will mean an addition

of classes, including consumer education.

Permission was granted by the principal of Lake Highlands Senior High School to conduct this study. Students enrolled in Homemaking I and Homemaking II were requested to participate in the testing. Questionnaires were given to all students and instructions were read aloud; students were asked not to sign their names.

STUDENT SURVEY TEST

The Student Survey Test chosen as the research instrument consisted of three parts. Since the object of the survey was to assess students' practices of earning and spending income in comparison to the attitudes and values held by students, the questionnaire was necessarily diverse and compound. The three parts of the questionnaire were as follows:

1. Background Characteristics of the Sample.
2. National Student Survey (Modified).
3. Forced Values Test.

These three parts are explained below. A copy of the questionnaire may be found at the end of this Chapter.

Background Characteristics of the Sample

The "Background Characteristics of the Sample" was composed of four questions which were concerned with biographical information about the sample and income of the student's family.

National Student Survey (Modified)

The test used by the writer is an adaptation of the "National Student Survey." Certain questions not pertinent to this study were omitted. The "National Student Survey" (23) was designed and published by the National Institute of Life Insurance in 1968. The items in Section A of the test deal with the subject's feelings about education, vocation, marriage, and future income. Section B of the test deals with sources of student's income and expenditures of students.

Forced Value Test

The "Forced Value Test" was published by the National Institute of Life Insurance in 1970. It used a technique which required the respondent to choose from each pair of items one statement which best described his ideal belief or value. Each respondent could make only one choice which seemed to be the more important to her. There were 65 pairs of items from which to choose in the Forced Value Test. After each student circled the desired choices, the test was scored by counting the number of times each number had been circled. The items were then ranked, the number receiving the most choices being ranked as most important or "1." When the ranking was completed, each student was able to determine her values in order of importance.

THE SAMPLE

The sample of students tested was comprised of sophomore,

junior, and senior girls, fifteen to eighteen years of age, enrolled in the homemaking classes at Lake Highlands Senior High School in the Spring Semester of 1971. The sample was restricted to students similar to those who qualify for consumer education classes.

COLLECTION OF THE DATA

"The Student Survey Text" was administered in its entirety in the early part of the Spring Semester. Each respondent completed the test and ranked values according to importance. Twice, again, at one week intervals in March the questions from Section B of the Student Survey were asked to collect a larger sample of information on student earning and spending practices. Students in the sample were asked to list all items which they had bought over the previous week and to record the cost of each item. Again, 61 students returned these data.

NATIONAL STUDENT SURVEY

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 have to sign your name to it, 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. Age

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

B. Year in high school

Junior	_____
Senior	_____

C. 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	_____

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

\$7,500 - 10,000	_____
10,000 - 15,000	_____
15,000 - 18,000	_____
18,000 - 20,000	_____
20,000 and over	_____
Do not know	_____

Nowadays, the spotlight is on the younger generation. People are talking about how they look, what they are doing, and 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 and values. It is not a test, and there will be no way to identify your questionnaire, since you will not have to sign your name to it, so please be frank in filling it out. You should find it fun.

Instructions

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

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

SECTION A

1. 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 _____
 Good _____
 Fair _____
 Poor _____

2. How likely are you to leave high school before you graduate? (Check one).

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

3. 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

-continued-

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 am not sure what I shall do _____

4. 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 _____

-continued-

- An armed forces enlisted man's school _____
 A four-year college _____
 Other (describe) _____
 I do not plan to continue my education _____
5. If you plan to continue your education after high school, which of the following sources of financial help will be used? (Check as many as apply).
- Parents, family, or sponsor 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 (describe) _____
6. For what vocation will you be preparing?

7. Many teen-agers 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 _____
8. 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 a "1", those of medium importance a "2", and the least important ones a "3".
- Starting salary _____
 Future salary _____
 Opportunity for promotion _____
 Job security _____
 Good fringe benefits _____
 Good working conditions _____
 Good supervisors _____
 Good fellow workers _____
 Serving others _____
 Personal interest in the work _____
- If you are not interested in working, please check here _____
9. 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?

-continued-

-continued-

\$5,000 or less _____
 5,000 - 7,500 _____
 7,500 - 10,000 _____
 10,000 - 12,500 _____
 12,500 - 15,000 _____
 15,000 - 17,500 _____
 17,500 - 20,000 _____
 20,000 - 22,500 _____
 22,500 - 25,000 _____
 More than 25,000 _____
 I do not expect to
 be working _____

SECTION B

10. What are all of the sources from which you received money last week? (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 (describe) _____

 None received _____

11. What was your total income from all sources last week?
 \$ _____

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

	Amount of Money Spent
Car expenses	\$ _____
Clothing	_____

-continued-

Entertainment \$ _____
 Cigarettes _____
 Food and sodas _____
 (including school
 lunches) _____
 Gifts _____
 Personal grooming
 and products _____
 Cosmetics and
 toiletries _____
 Hobbies _____
 Phonograph
 records _____
 Non-school reading
 material _____
 Jewelry, trinklets,
 and notions _____
 Contributions to
 home expenses _____
 School supplies _____
 Sports equipment _____
 Transportation _____
 Other _____

I didn't spend any
 money last week _____

13. 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).
 \$ _____

14. How much money do you estimate you will spend on college-related expenses for the school year ending in June? (Include spending on applications, books, trips

-continued-

to visit colleges, and
so on).

\$ _____

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

I could use more money,
but I'm satisfied
as it is _____

It is 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 _____

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

Parent _____

Other relative _____

Personal friend _____

School teacher or
administrator _____

A bank or other financial
institution _____

Boss or fellow worker _____

Community organization _____

Other (Write in) _____

Nobody _____

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

\$ _____

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

Savings account _____

Christmas or Vacation
Club _____

At home _____

Other (Describe) _____

I do not save any
money _____

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

Future education _____

Marriage _____

A car _____

Clothes _____

Recreational
equipment _____

Future living
expenses _____

Travel _____

Other (Describe) _____

I do not save money _____

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

Daily _____

Less often, but at
least once a week _____

Seldom or never _____

-continued-

CHAPTER III

P R E S E N T A T I O N O F D A T A W I T H D I S C U S S I O N O F F I N D I N G S

This Chapter deals with the presentation and analysis of the data derived from the administration of the "National Student Survey" and the "Forced Values Test" to 61 students at the Lake Highlands Senior High School, Dallas, Texas. The test was administered during regular school hours and the students were given what was believed to have been sufficient instruction in how to take the test, as well as for their adequate understanding of the subject matter covered by the test.

The present study was conducted to determine the relationship between attitudes and values which teen-agers have, on the one hand, and actual spending practices, on the other, as reported by the students. A curriculum unit for teaching consumer education at the secondary level in the homemaking department at Lake Highlands was to be developed from these findings.

The first step was the administration of the "National Student Survey" to each student in the research project. This survey included information on the age, grade level, family income, earning and spending of current income by students, and vocational and marriage

plans or expectations.

The second step was to determine the attitudes and values which students held important, as well as to determine from a list of attitudes and values their relative importance as viewed by the students. The "Forced Values Test" was the means of accomplishing this part of the study.

The third step was to investigate and analyze the data obtained in the study and to use this information as a basis in developing a curriculum guide for teaching a one semester consumer education course which would meet the present needs at Lake Highlands Senior High School in Dallas, Texas (Richardson Independent School District).

NATIONAL STUDENT SURVEY

Personal background information was obtained and tabulated for the entire sample of 61 students. The ages of the subjects ranged from 16 to 18 years. As the tabulation below indicates, almost one-half of the students were 16 years of age, and the other

<u>Age of Students</u>	<u>Number</u>	<u>Percent</u>
16	28	46
17	24	39
18	9	15
	<u>61</u>	<u>100</u>

one-half were mostly in the 17 years of age category. Only nine, or 15 percent, of the participants were age 18.

The grade level of the sample consisted of sophomore, junior, and senior high school students. In this instance the group was evenly divided between sophomores, juniors, and seniors; and this

<u>Grade Level</u>	<u>Number</u>	<u>Percent</u>
Sophomore	18	30
Junior	19	31
Senior	24	39
	<u>61</u>	<u>100</u>

detail is considered in analyzing the results of the test. The disparity in the percentage distribution by ages relative to that by school grades is largely a factor determined by the month of the year in which the students were born.

The participants were asked to check their own degree of intelligence as to above average, average, and below average. The concept of "average" as used here, and as understood and comprehended by the students, was the average of the students in their respective classes and against whom they competed in school.

The majority of the students considered themselves average in intelligence. These students totaled 41, or 67 percent, of the total.

<u>Intelligence Level</u>	<u>Number</u>	<u>Percent</u>
Above average	15	25
Average	41	67
Below average	5	8
	<u>61</u>	<u>100</u>

Only five of the students rated themselves below average, while 15, or one-fourth, of them considered themselves above average. The writer is

TABLE I
VOCATIONAL CHOICES INDICATED BY STUDY PARTICIPANTS

<u>Vocation</u>	<u>Number</u>
Advertising	1
Airline hostess	3
Artist	1
Business entrepreneur	2
Computer programmer	1
Home economist	1
Lawyer	2
Linguist	2
Microbiologist	1
Model	1
Nurse	5
Psychologist	1
Secretary	6
Social worker	3
Teacher -- Special Education	2
Teacher -- Speech Therapy	1
Teacher -- Other	12
Do not know	16

a teacher in Lake Highlands Senior High School who has taught each of the participants, and from personal knowledge of the group would judge the distribution of self-imposed intelligence ratings as being reasonably realistic.

The results of the question related to estimated family income were inconclusive. The question was left unanswered by many of the girls since a reply to this question was optional.

The students were requested to indicate the vocation for which they planned to prepare, and replies to this question are shown in TABLE I on page 30. There were 17 different vocations listed by the subjects. Also, some persons indicated that at that time they were not planning any particular vocation. The largest number (15) indicated that they wanted to be teachers, including those who wanted to be school teachers and those who wanted to go into some field with a very high degree of specialization. Also, to be a nurse or secretary was opted by several participants in the study. The wide selection of probable vocations, shown in TABLE I, indicated that the students were thinking seriously about their future and planning accordingly. The variety and calibre of the choices, as viewed from the standpoint of educational requirements, indicated the serious mindedness of the participants in the study.

Students were asked to indicate the approximate age at which they expected to marry, and they were to do this by checking one of several age categories. They also were given an opportunity to

indicate that they did not know whether they would marry or not. The

<u>Marriage Expectations</u>	<u>Number</u>	<u>Percent</u>
Following high school graduation	3	5
Between 18 and 21	25	41
Between 21 and 25	23	38
At 26 or older	0	0
Do not know	7	12
No answer	2	3
Already married	1	1
	<u>61</u>	<u>100</u>

results of this marriage survey indicated that most of the students expect to marry and to do so between 18 and 25 years of age. Only three, or five percent, indicated that they expected to marry following graduation from high school; this is consistent with the fact that some 95 percent of the graduates of Lake Highlands Senior High School enter college. One in eight of the students responding indicated that they were uncertain about marriage; they did not know whether they would marry or not.

In order to obtain information concerning how much money the students would want to be earning by the time they were 35 years of age, assuming a dollar is worth the same as it is today, the participants were asked to check one of a number of income categories. As used here, the term "want to be earning" is thought of as being moderated by "reasonable expectations." The participants could indicate also that they did not expect to be working when they reach 35 years of age. The results of this inquiry are shown in TABLE II on page 33.

TABLE II

ANNUAL EARNINGS WANTED BY PARTICIPANTS AT THIRTY-FIVE YEARS OF AGE
 ASSUMING NO CHANGE IN THE VALUE OF THE DOLLAR

<u>Earnings Categories</u>	<u>Participants</u>	
	<u>Number</u>	<u>Percent of Total</u>
\$5,000 or less	0	0
5,000 - 7,500	4	7
7,500 - 10,000	7	11
10,000 - 12,500	12	20
12,500 - 15,000	6	10
15,000 - 17,500	8	13
17,500 - 20,000	12	20
20,000 - 22,500	1	1
22,500 - 25,000	0	0
Over 25,000	0	0
Do not expect to be working	11	18
Totals	61	100

These figures show that almost two-thirds of the students wanted or expected to be earning between \$10,000 and \$20,000 annually by the time they reach 35 years of age. This appears to the writer to be a reasonable expectation for this group of students, although it is likely that few of them would be in the upper categories of this broad range.

It is likely that a very large percentage of these girls will be married by the time they reach 35 years of age and will not be employed outside the home. Of course, about one in five so indicated in their responses to the questionnaire, but this number probably will prove to have been conservative.

The students were asked to check sources from which they received income during three selected weeks, and a tabulation of the responses is shown in TABLE III. Of course, some of the students received income from several sources during that period; therefore, the total of the numbers shown in TABLE III exceeds 61 and, in fact, totals 132. The students also could report that they received no income, but none did.

It was expected that a large percentage of the students receive lunch money, as most of them buy their lunch at the school cafeteria each day. It is noted that about one-third of them received a regular allowance, and that half of them received income by asking their parents for money during this period. Also, about one-fifth of them earned money doing special jobs in the home, while about two-fifths

TABLE III
SOURCES OF INCOME FOR SIXTY-ONE STUDY PARTICIPANTS
DURING SELECTED THREE-WEEK PERIOD

<u>Sources of Income</u>	<u>Participants</u>	
	<u>Number</u>	<u>Percent of Total</u>
Regular allowance	22	36
When asked for from parents	31	51
Lunch money	37	61
Earned doing special jobs at home	11	18
Earned doing special jobs outside the home	25	41
Other (including baby sitting)	6	10
None received	0	0

earned money doing jobs outside the home.

To obtain information concerning where students keep their money when they save some, they were asked to check one or more of several places they kept their money, or they could indicate that they did not save at all. The tabulation of the results of this

<u>Where Participants Save</u>	<u>Number Reporting</u>	<u>Percent</u>
Savings account	30	49
Christmas or Vacation Club account	2	3
At home	40	66
Checking account	3	5
Other unidentified	2	3
Do not save	1	1

inquiry, shown above, indicated that about two-thirds of the students save at home and that one-half of them have savings accounts in financial institutions. Three students indicated that they have checking accounts; but it is doubtful that this constitutes saving to any great degree, although it might be as important in this connection as saving money at home. Only one of the students reported no savings.

Students were asked to list the most important things for which they were saving, and they did this by checking one or more of

<u>Purpose for Saving Money</u>	<u>Participants</u>	
	<u>Number</u>	<u>Percent</u>
Future education	25	41
Car	10	16
Clothes	8	13
Marriage	7	11
Travel	7	11

TABLE IV
USES OF MONEY BY STUDY PARTICIPANTS FOR THREE-WEEK PERIOD

<u>Uses of Money</u>	<u>Amount</u>	<u>Percentage</u>
Savings	\$1,234.08	33.4
Clothes	1,212.60	32.8
Transportation and car	224.90	6.1
Food (Other than school lunches)	212.96	5.8
Entertainment and fun	209.12	5.6
School lunches	143.84	3.9
Grooming and personal	139.23	3.8
Gifts	109.89	3.0
School supplies	85.90	2.3
Hobbies	66.11	1.8
Church donations	8.60	0.2
Miscellaneous	47.12	1.3
Totals	\$3,694.36	100.0

a number of listed purposes. It was reported that about two-fifths (41 percent) of the students were saving for their future education, and this was by far the most important or most common purpose for which the students were saving. Next to this, ten of the students reported that they were saving for a car. These two leading purposes for which the students were saving were followed by saving for clothes, marriage, and travel. The questionnaire also listed saving for recreational equipment and for future living expenses, but none of the students reported saving for these purposes.

TABLE IV, page 37, shows how the students involved in this study spent or saved their money during the three weeks as required by the study. Perhaps the most important figure in the tabulation is that for saving, which shows that one-third of the participants' money received went into savings. This is a creditable record and reflects a serious concern on the part of the students for their future needs.

The students spent one-third of their money for clothes, and this reflects the desire on the part of the students in this community to appear well-dressed, or what they consider well-dressed.

FORCED VALUES TEST

The Forced Values Test was used to obtain information from the respondents concerning their beliefs and values. This test consisted of 65 pairs of stated conditions or situations and the student was to indicate a preference, thereby showing the relative importance of the

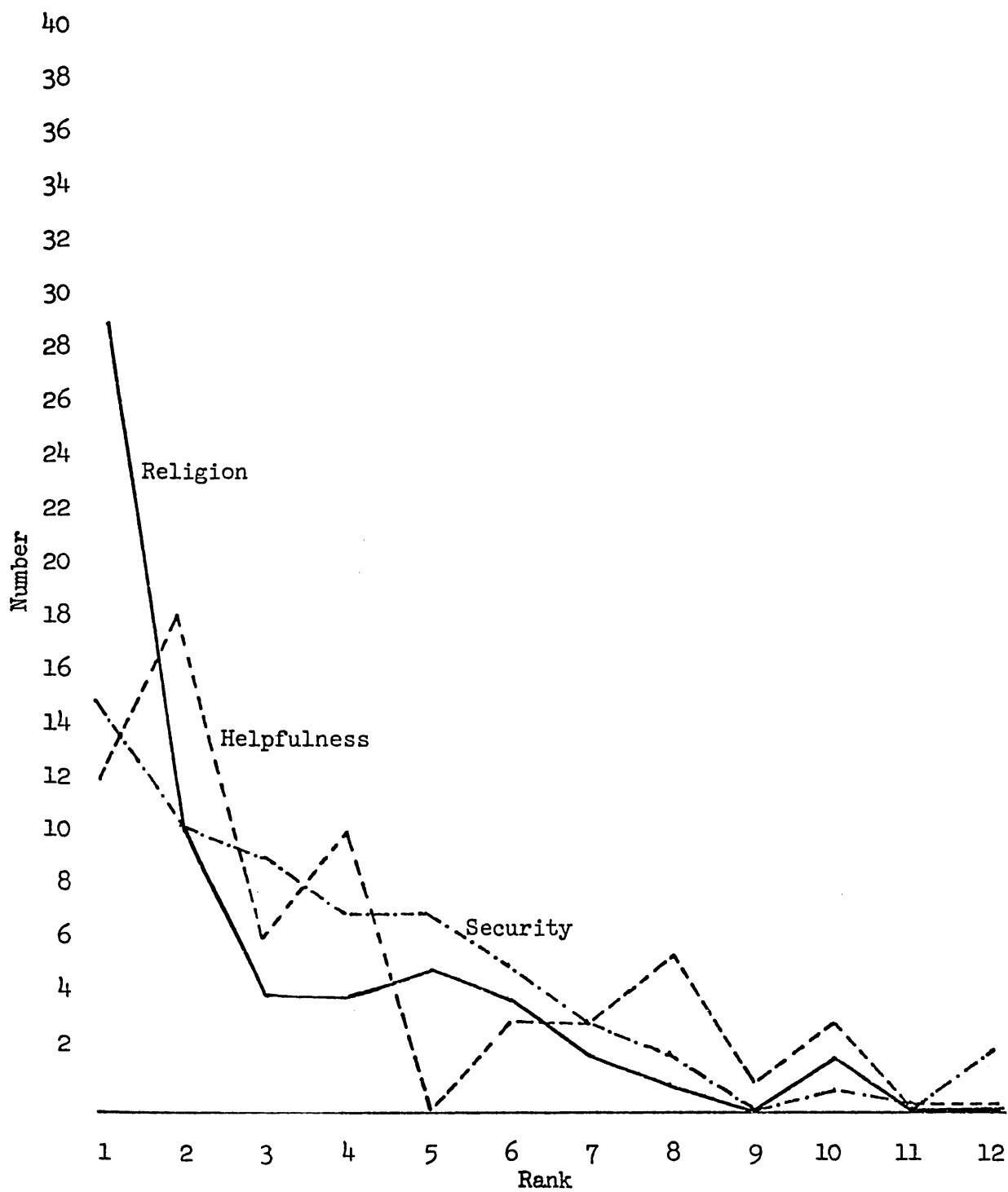


Figure 1

Distribution of Rankings of Religion, Helpfulness, and Security
by 61 Participating Students

two to that individual. One choice to be made, for example, was between "to have friends" and "to have things neat, orderly, and organized." This choice indicated the student's value placed on these in relation to each other. The test was designed to be scored so that after each value had been compared in relative importance with each other value, the over-all relative importance of each of the values to the student could be derived. The numerical results, therefore, show the relative importance, not the absolute importance, of each of the values to the student.

The rankings of the values by the 61 participating students were averaged to obtain rankings, or positions of relative importance, of the values for all of the participants. Before considering the averages of the rankings, however, attention is called to the distributions of the rankings by the 61 participants.

Religion --	Average: 2.7											
Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	29	10	4	4	5	4	2	1	0	2	0	0

Religion led all other categories in importance, according to the results of the test. It will be noted, however, that there was considerable variation in the importance the respondents attach to religion. Almost one-half of the students (29) ranked religion as the most important item in the selection, while 10 others ranked it in second place, and another 17 ranked religion from third to sixth place. This is shown graphically in Figure 1, where the strong sentiment in favor of religion is clearly evident at a glance.

The average of all the rankings for religion was 2.7, which has statistical significance only when compared with the corresponding figures for the other values or value categories. Religion ranked foremost of all the items included in the test.

Helpfulness -- Average: 3.7

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	12	18	6	10	0	3	3	5	1	3	0	0

Helpfulness was ranked second to religion in the survey, although the average for this category was not significantly different from that for security and friendliness. There was a large number of students who ranked helpfulness in positions one through four, with 46 in this range. There were a few students who gave helpfulness a ranking of less important, but for the group as a whole, helpfulness ranked or averaged 3.7, down from the 2.7 average for religion.

Security -- Average: 3.7

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	15	10	9	7	7	5	3	2	0	1	0	2

The average of responses for security was 3.7, about the same as for helpfulness and friendliness; however, the distribution was slightly different, as shown statistically above and as shown graphically in Figures 1 and 2. There were 25 who ranked security in places one or two. There also were many participants who ranked security in places three through six, and there were a few who ranked security as having relatively little importance.

While friendliness ranked equally with security and helpfulness,

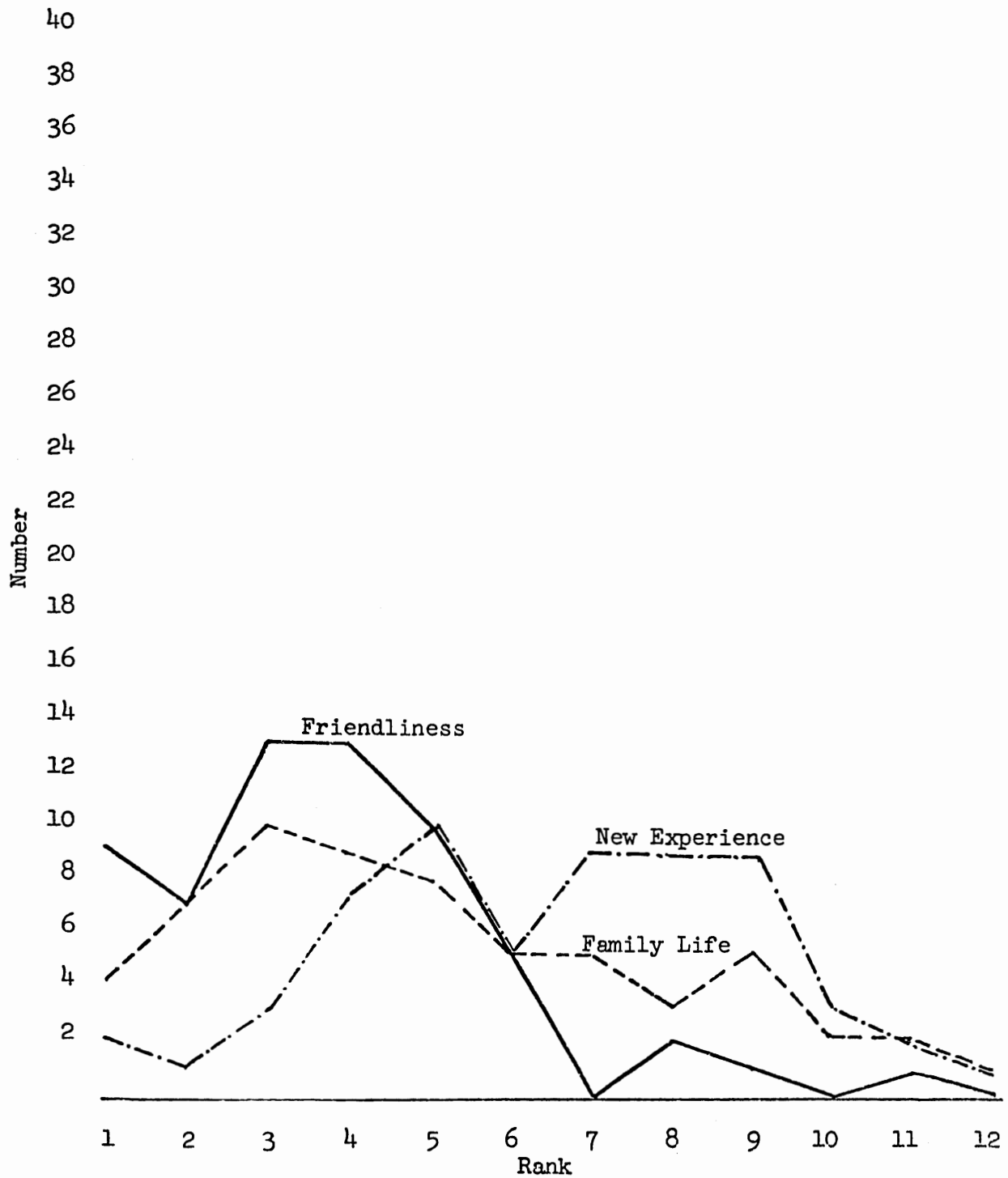


Figure 2

Distribution of Rankings of Friendliness, Family Life, and New Experience
by 61 Participating Students

Friendliness -- Average: 3.8

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	9	7	13	13	10	5	0	2	1	0	1	0

there was considerable difference in the distribution of rankings by the participating students. These are depicted graphically in Figures 1 and 2. There was a heavy concentration of choices favoring friendliness in the first five places, and especially in the third and fourth places. There were a few students who ranked friendliness very low.

The average of 3.8 here probably is distorted slightly by the stray choices made by students who ranked friendliness as being of relatively little importance. These students may not have understood the question completely. This, of course, might be concluded about each of the categories where the students made rankings so inconsistent with the majority.

Family Life -- Average: 5.1

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	4	7	10	9	8	5	5	3	5	2	2	1

Family life rankings averaged 5.1, which is fifth in importance among the twelve value categories included in the study. But in this case, a numerical average does not really tell the story, because the individual rankings ranged from place one to place 12, with only a slight concentration in the range of place two through place five. The figures suggested that the students might have been uncertain in their views concerning the importance of family life, or they were uncertain as to what significance this might have been in the study.

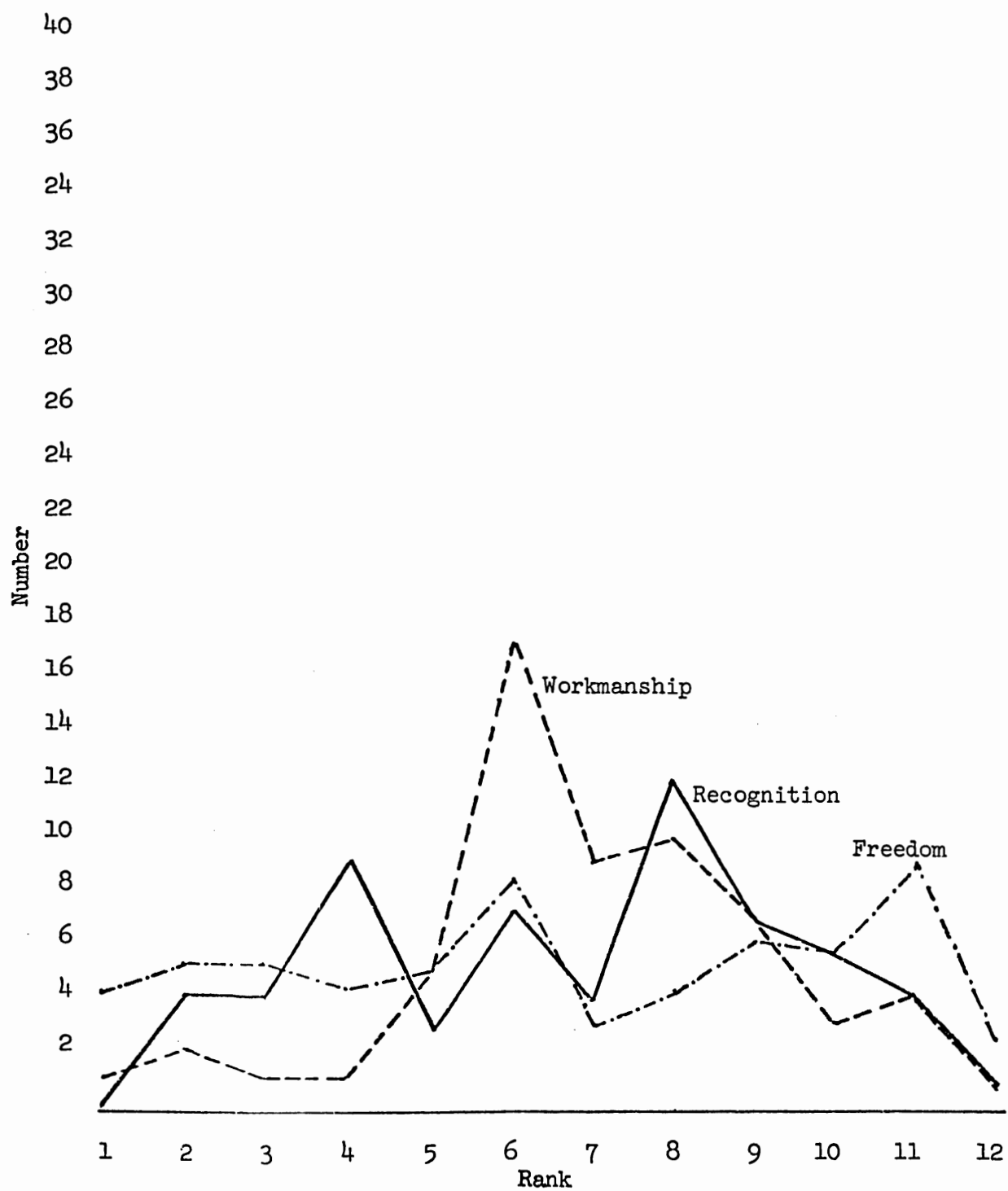


Figure 3

Distribution of Rankings of Recognition, Workmanship, and Freedom
by 61 Participating Students

New Experience -- Average: 6.7

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	2	1	3	7	10	5	9	9	9	3	2	1

The average ranking of new experience as something of importance was 6.7, which was sixth in importance among the 12 categories ranked. The distribution of rankings by individual students showed a wide variety of opinions as to how important, or relatively important, new experiences may be for the students. This is shown graphically in Figure 2. There was some concentration of rankings in place five through place nine, with 42 of the 61 rankings by participants in this range.

Recognition -- Average: 6.9

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	0	4	4	9	3	7	4	12	7	6	4	1

Rankings for recognition averaged 6.9, which was seventh of the 12 ranked categories, but this conceals the fact that there was a wide distribution of rankings by individual students, as shown by figures above and as indicated in Figure 3. There were numbers of students ranking this value all the way from place two to place 11; there was no large concentration within this range, although there were within place eight through place 10 a total of 25 of the 61 choices or rankings made.

Workmanship was eighth among the categories or values ranked, with an average of 7.1. Students differed greatly in the importance which they attach to workmanship, with selections or rankings scat-

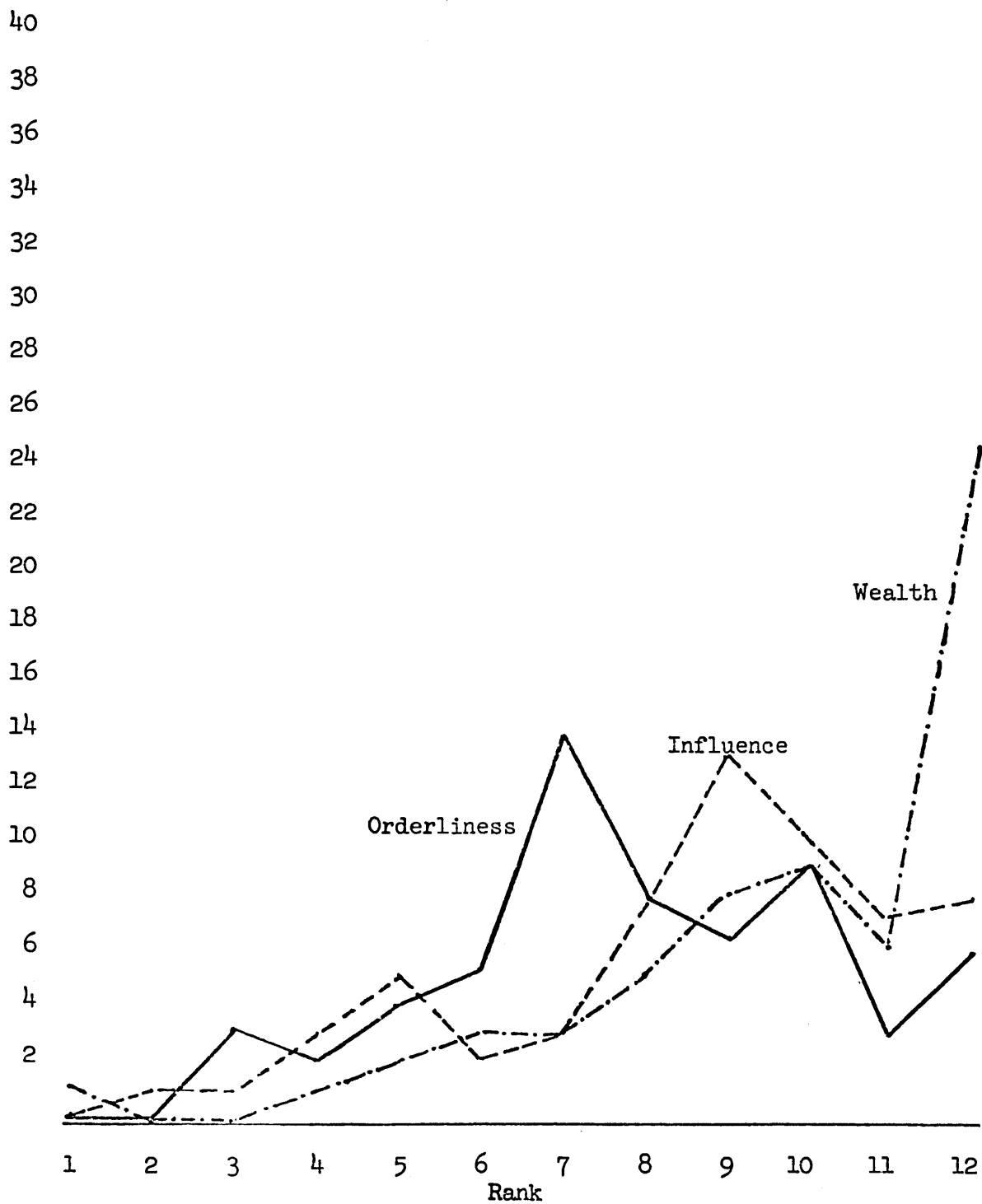


Figure 4

Distribution of Rankings of Orderliness, Influence, and Wealth
by 61 Participating Students

Workmanship -- Average: 7.2

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	1	2	1	1	5	17	9	10	7	3	4	1

tered from place one to place 12. There was some concentration of sentiment in the place six through place nine range, with 43 of the choices in this area.

Freedom -- Average: 7.2

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	4	5	5	4	5	8	3	4	6	6	9	2

In the case of freedom, the responses of the students participating in the study indicated that they have a wide range of ideas about what freedom means and how important freedom is to them. The average of their rankings was 7.2, which means that as a group they ranked it ninth in a total of 12 categories. The number of students who ranked freedom in the 12 possible places of importance was fairly even from one to 11, and the arithmetic average means very little here. It was quite clear that these students need a better understanding of freedom and a better appreciation of its importance for them.

Orderliness -- Average: 8.1

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	0	0	3	2	4	5	14	8	7	9	3	6

Orderliness was well down the list of categories in importance, ranking 10th among the 12 categories, and with an average ranking of 8.1. There was a wide range of choices or rankings by individual students, but there was some concentration in the range of place seven through place 10. One can observe that orderliness is not too impor-

tant to many young people today, and this is reflected in the results of this study. Orderliness is something that they need to be taught, and taught to appreciate.

Influence -- Average: 8.8

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	0	1	1	3	5	2	3	8	13	10	7	8

Influence was ranked next to the bottom of the list by the students participating in the survey. The average of their rankings was 8.8, and this falls mostly within the range of places eight through 12 where there was a concentration of individual rankings. Few of the students ranked influence very high, as shown in Figure 4. The students do not place very much importance on influence, or they have not yet come to think of some of their wants and desires in these terms. Of course, this is not to suggest that influence is unimportant, but that it is unimportant in relation to many other values.

Wealth -- Average: 10.3

Rankings	1	2	3	4	5	6	7	8	9	10	11	12
Responses	1	0	0	1	2	3	3	5	8	9	6	25

The students ranked wealth at the bottom of the list, with an average ranking of 10.3. There was a number who ranked wealth in the range of place eight through place 11, but there were 25 who ranked it at the bottom in importance.

It should be said in connection with the rankings made by the students that there were several students whose responses suggested that they did not take the study seriously and were not attentive to

the importance of the choices made in participating in the study. This may help to explain why one student, for example, chose wealth as the most important category in the study. These replies to the questionnaire were not of sufficient number, however, to affect significantly the results of the study.

VALUES AND SPENDING PRACTICES COMPARED

It should be observed here at the beginning of this discussion that one does not buy friendliness, helpfulness, freedom, or security, nor any of the other values in life included in this study; but people do reflect in the spending of money the importance attached to these values. The purpose of the comparisons to be made here is to show the relationship, if any, between the various categories of spending by the students in the study and the rankings given to the values by the study participants.

It should be added that no one spends money for things which reflect appreciation for the values under consideration here in direct proportion or in direct relationship to the appreciation held for these values. Expressed another way, it was not expected that a close correlation would be evident, but it was thought that the comparisons would indicate some general relationship, or lack of relationship, on which reasonable conclusions might be based.

Religion. This value was defined in the Forced Values Test as "to do what is right according to my beliefs." In this sense, the

students ranked religion as the most important of the values included in the survey. On the other hand, they gave very little of their money to the church. This is only one of many ways one might show appreciation for religion, but so far as this one factor was concerned there was a contradiction between church giving and professed appreciation for religion.

Security. The expressed definition of security was "to be reasonably sure about the future for myself and my family." Security takes many forms and it means different things to different people, and at different times. As considered here the term referred primarily to financial security, such as one would experience from owning a savings account in a bank. The students ranked security very high, next to religion, and one-third of the income received by the participants went into savings of one kind or another. No doubt much of this saving was temporary, saving money to get enough to buy something that was desired, such as clothes, records, or entertainment. Some of the savings went into bank accounts for longer-range purposes, such as to pay college expenses or to buy a car, and this reflects a concern for security to some degree.

Helpfulness. As used here, helpfulness means "to do things for my family and others." This value was ranked very high by the students, along with security and friendliness. Appreciation for this value was reflected in expenditures for gifts. The students, as a group, spent three percent of their money for gifts during the three-week period of the study.

The amounts spent by the students for gifts during the period under study represented only three percent of the income disposed of, and this may not be considered very high. However, they offer what they consider to be helpfulness in many other ways, of course, and many of these do not involve any expenditure of money at all.

Friendliness. This term was used in the test to mean "to have friends." This value was ranked high by the students, along with security and helpfulness. Expenditures for gifts, transportation and car, and food indicate a degree of friendliness, or might have been a demonstration of friendliness. The students spent about 15 percent of their income on these categories, and a part of these expenditures reflects a sense of friendliness. In the American society today, teenagers and others quite often feel that to do favors for others, to transport or prepare meals for others, and to take others out for treats gains or holds friends. Many of the expenditures made by the girls were for this type of spending.

Family Life. This value was defined in the Forced Values Test as "to arrange for a family atmosphere that makes for satisfying living." Family life was ranked fifth among the twelve values included in the study. The students' expenditures for gifts, food, and hobbies might be considered as contributing to family life. Certainly the gifts might accomplish something towards this, as would food, if shared with the family, and as would money spent for hobbies, if this

contributed towards constructive use of personal time at home. The students spent about 11 percent of their income for these three categories.

Recognition. The Student participants in this study were advised that recognition meant "to have people think well of me." Their expenditures that relate to this value included those for clothes and for transportation and car. Expenditures for these two categories represented about 39 percent of total disbursements. However, purchases for clothing were not solely for the purpose of attaining recognition, but recognition in the sense of being accepted by one's peers was an important factor in making these purchases. Expenditures for transportation and car were at least partly for recognition. The need for a car often is partly to keep up with other people and to achieve recognition.

Freedom. As used here, freedom means "to have as much freedom as possible to do the things I want to do." Of course, the term is used to define itself, but the important part of this definition is that relating to a person doing the things desired. It might be considered that personal expenditures for clothes, transportation and car, and entertainment and fun, which combined represented about 45 percent of total expenditures, are related to having freedom. Clothes are purchased for many reasons, only one of which may be for more personal freedom. The ownership of a car enables one to go when and where the road may lead. Expenditures for entertainment and fun may

largely represent the satisfying of one's desires concerning freedom.

New Experience. This means only "to do new and different things often." This value was ranked sixth by the students participating in the survey. It is true that they participated in many new and different experiences without expenditure of money from their own resources. From the expenditures reported, there were only two categories which might be considered related to new experiences; these were entertainment and hobbies, the combined expenditure for which was 7.4 percent of the students' disbursements. While the students ranked this value about mid-range of their scale of values, they spent a modest amount related to new experiences.

Workmanship. As used in this study, workmanship means "to do things well." Of course, what the students consider as "well" no doubt varies considerably. But the important thing for the purposes of this study was that students wanted, in some degree, to do things well, as youth see "well."

Two categories of expenditures which might reflect in some measure an appreciation for workmanship are clothes (if made) and hobbies. Many of the girls participating in the study make some of their clothes, while most of them had a hobby for which they spent some money. Total expenditures for clothes and hobbies accounted for about 35 percent of the students' expenditures, but it cannot be said that this reflects relatively their appreciation for workmanship.

Orderliness. Students participating in the study were

instructed to think of orderliness as "to have things neat, orderly, and organized." This value was not ranked very high by the students; in fact, it was third from the bottom in a ranking of twelve values included in the study. Their expenditures for grooming and personal needs accounted for 3.8 percent of total income. Actually, it was not expected that a greater proportion of income would go into this category.

Influence. This term was used to mean "to have influence with people." Expenditures for clothes, food, and grooming and personal needs might be considered to reflect some element of a desire to influence people. These three categories accounted for 42.4 percent of income. While influence as a value was ranked next to the bottom of the list of values, students' expenditures for categories that reflect a desire to influence people appear rather high in relation to expenditures associated with some of the other values.

Wealth. As used here, wealth means "to have as many good things as possible." The key word in this definition is "things," because it includes not just money, but other possessions as well. The students saved 33.4 percent of their money income, and this was related to wealth as the term is used here. Moreover, their purchases of clothes, as well as money spent in support of a car, may be included. In other words, while wealth as a value was ranked at the bottom of the list, some three-fourths of their income disposed of went for purposes wherein there was reflected a strong element of desire for wealth. This is one of the contradictions in the rankings of the values,

on the one hand, and the disposal of personal income, on the other,
as indicated by this study.

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 purpose of this study was to increase the investigator's understanding of high school youth in the Lake Highlands community of Dallas, with special reference to the sources and disposition of their personal income, the amounts of money saved for future spending for education and other purposes, the relative importance the youth attached to some of the values of life and the relation of these values to the uses of their income, and to the future plans the youth have for earning a living, for marriage, and for education.

The specific objectives of the study were the following:

1. To investigate the research and findings among secondary homemaking students for determining their basic attitudes and beliefs in relation to actual spending practices.
2. To examine the discrepancies between basic beliefs and attitudes and spending practices.
3. To report findings and formulate implications for developing a course of study on consumer education for students enrolled in Lake Highlands Senior High School homemaking classes.
4. To develop a consumer education curriculum for inclusion in the homemaking program as a semester course.

Two modified survey forms, "National Student Survey" (28) and

"Forced Values Test" (28), were used for obtaining the basic information on which this study was based. The instruments were administered to sophomore, junior, and senior high school homemaking students at Lake Highlands Senior High School, Dallas, Texas.

SUMMARY

There were 61 high school homemaking students participating in the study, and information from questionnaires given to these participants supplied the data. The subjects ranged in age from 16 to 18 years, with 28, 24, and nine participants in the three respective age categories. The distribution among the sophomore, junior, and senior classes was 18, 19, and 24, respectively.

When participants were asked to appraise their own intelligence, two-thirds responded that they considered themselves average, while one-fourth considered themselves above average. A survey question concerning family income was optional and was not answered by many of the students.

The students exhibited a wide range of interests in planning their vocations, and the range of choices indicated that serious consideration was being given to this matter. Only 16 of the 61 students participating in the study failed to indicate that they had a vocation in mind. Fifteen of the students expressed an interest in teaching as a profession, while six students preferred being a secretary, and nursing was chosen by five students.

The students indicated that they planned or expected to marry between the ages of 18 years and 25 years. One in eight indicated no thoughts as to whether they would marry or not.

Income expectations again reflected a reasonably high self-appraisal and a high degree of ambition for the majority of the participants. One-third of them expected to be earning between \$10,000 and \$15,000 annually by the time they reach 35 years of age, while another one-third of them expected to be earning between the latter figure and \$20,000 annually. Almost one-fifth of the girls did not expect to be working, as they expected to be housewives not working outside the home.

Reports concerning the sources of income showed that more than one-third of the participants received an allowance, one-half obtained money from their parents when they asked for it, almost two-thirds received lunch money, and two out of five students earned money outside the home.

The participants had a creditable record of savings. One-half of them had a savings account in a bank or savings and loan association. Two-thirds of the participants reported saving money in the home, without depositing it elsewhere. Only four of the 61 students reported no savings.

As for the intended use of the money saved, future education loomed as the most important purpose; 41 percent of the students

indicated this as their goal. Others were saving for clothes, a car, travel, and marriage.

Dollar figures for money expended showed that clothes headed the list of purchased items, and payments for these represented about one-half of all expenditures. Roughly, the students saved one-third of their income, spent one-third of it for clothes, and spent the remaining one-third for miscellaneous items.

The Forced Values Test was designed for the participant to indicate a choice of two conditions or situations; and the scoring was such that in the final analysis the preference for the twelve specific values, or their relative importance, could be determined. The responses of the 61 students were further grouped together and analyzed in order to arrive at relative values for all of the participants. From this analysis it was found that religion, which was defined as "to do what is right according to my beliefs," was more important than all the other values. This was followed in rank order by security, family life, and recognition which differed little in relative importance as held by, or expressed by, the students. The other values in declining order of importance, according to the students, were freedom, helpfulness, friendliness, new experiences, workmanship, orderliness, influence, and wealth. An examination of the ways in which the students spent or disposed of their money did not indicate a close relationship between the scale of values and the disposition of money income.

While the students declared religion to be the most important of the values considered, they gave only \$8.03 to their respective churches out of a combined income of almost \$3,700.00 during the three-week period studied. This contribution was not a measure of the importance attached to religion, but it did suggest some discrepancy between concern for religion and financial support thereof. Conversely, wealth was ranked at the bottom of the list of values, and the students saved one-third of their income and spent part of the remainder for items which they probably associated with wealth. The high savings could also be associated with security, which was ranked second to religion.

The students ranked influence rather low; this term was defined as "to influence other people." Yet, their expenditures for clothing, grooming aids, gifts, etc., showed a strong desire to influence and impress other people.

CONCLUSIONS

Students at Lake Highlands Senior High School have a value system which in some ways appears to affect the way they spend their income but on the whole has relatively little influence on their spending habits. The results of this study reflected a need among the participating students for a better understanding of how their money could be used to achieve their goals and purposes according to their scale of values. In order to serve the needs of the students, a consumer education course, based on individual values and goals related

to money management, has been developed. The overview and outline of the course are included herein as an appendix.

Teachers in home economics are being urged to give greater consideration to the social, cultural, economic, and physical needs of students. Proper consideration can be given only if the teacher is well-informed about what the specific needs of the students are and how they can be met. The dual role of homemaker and wage-earner and, therefore, manager and decision-maker requires an education which helps consumers solve problems that arise in relation to all aspects of life. This study was based on the proposition that good money management is one of the keys to success in the American society of 1971, and the data compiled in this study indicate that the student participants can benefit from a course in consumer education.

The results of this study support the position that the future of homemaking education itself lies in the ability to teach the individual how to live best in the society and how to cope wisely with the economy of today. The course of study in consumer education developed herewith was designed as a result of the research conducted and was created to serve as a step towards broadening and updating the existing course work. Such a course of study would better equip students to have a role in more efficient decision making related especially to the management of income. Home economics teachers must seek to balance role acceptance or vocational choice and skill training with effective management, especially financial management, in

order to enable students to play an active and productive role in life.

Few studies have specifically addressed themselves to exploring values and beliefs of teen-agers in relation to spending practices. This research seems to support the theory that values and beliefs may affect the choices made in life. Further, it is hoped that this study, with all its recognized limitations, may serve as a basis for further research.

RECOMMENDATIONS

In view of the findings of this study a number of recommendations seem appropriate:

1. A course in consumer education should be developed and taught in the home economics departments of the high schools to equip students for better income management and wiser decisions leading to more satisfying and productive lives.
2. Courses in consumer education should be planned around the needs of the students and should be flexible.
3. Special consideration should be given to encourage and establish worthwhile goals and values in life and then use them as guides in planning the spending of income.
4. Further research should include larger and more diverse groups of both male and female students in order to obtain the information necessary for the formulation of a course to meet students' special needs.

5. A study should be made of differences between the scale of values and the spending practices of various income groups. Such information might elucidate the causes of many social and economic problems today.

6. Repetitive studies at designated intervals would give a basis for comparative values and attitudes concerned with the spending practices of students at Lake Highlands Senior High School. An indication of the changes that might be attributed to the training offered in consumer education could be demonstrated by comparing studies made at various times with different groups of students.

APPENDIX

GUIDE TO MONEY MANAGEMENT AND CONSUMER EDUCATION*

Overview.

This guide offers opportunities for the student to better analyze and understand his attitudes which influence his wants and needs, as well as to gain better insight into the needs and desires of his own family. Opportunities will be available for students to understand consumer problems that come about as a result of our market system. The student also has opportunities to think about and clarify some attitudes relating to the problems in our society, many of which have come as a result of thoughtless management and short-sighted consumers. Effort is made to provide the student with a better understanding of his role today and tomorrow so that he might deal with his problems in management of time, money, and resources both realistically and creatively.

I. Objectives

- A. General -- To teach and motivate students in the following areas:

* The Guide to Money Management and Consumer Education has been completed and will be used in offering a course in consumer education at Lake Highlands Senior High School in the 1971-72 school year. It was considered sufficient for the purposes of this thesis to include only the Overview and Outline of the curriculum for teaching consumer education.

1. Analyze and list one's beliefs and attitudes in relation to one's financial condition and set up meaningful goals.
 2. Construct long-range plans for the present and the future.
 3. Identify the satisfactions derived from good planning, management of time, resources, and finances.
 4. Differentiate between both good and poor shopping skills.
 5. Identify and practice skills in good management of resources.
 6. Identify the services offered by the community and know when to use, as well as how to use these services.
 7. Contrast our society and its economic system today with conditions that have existed in the past.
 8. Identify and understand consumer rights and responsibilities with respect to personal needs, the business community, and the national economy.
- B. Specific -- To guide students in solving specific earning and spending problems.
1. Analyze attitudes, wants, and needs individually.
 2. Learn how money is gained and how it can be controlled.
 3. List job opportunities and future educational needs.
 4. Identify various ways people value money and differentiate between good and poor ways of handling money.
 5. List the various kinds of credit available and learn how to decide when and how to use each.
 6. List ways to save and invest and be able to evaluate potential income to be derived from these investments.

7. List the values of insurance in managing family finance.
8. Identify the problems associated with banking, taxes, social security, and insurance.
9. Identify various methods of selling, advertising, and promotional sales and be able to use this information in making wise decisions.
10. List the steps for making good consumer choices.
11. Learn the various ways the consumer is protected.
12. Compare prices and quality before buying goods and services.
13. List ways the consumer affects the market place.
14. Secure sources of advice on financial matters.

III. Initiatory Questions

- A. Do you have a plan for using your income?
- B. Do you write down your goals?
- C. Do you know when a bargain is a bargain for you?
- D. Do you avoid impulse buying?
- E. Do you read labels and seals attached to merchandise when you buy?
- F. How do your attitudes affect your spending decisions?
- G. What is the difference between wants and needs?
- H. Do you make a shopping list before going to the store?
- I. What problems may arise in a family as a result of poor money management?
- J. What problems will money solve?
- K. What problems will money not solve?

Outline of Course

I. The individual and his ability to handle financial matters.

A. Attitudes in decision making.

1. Family attitudes influence spending practices.
2. Individual attitudes influence spending practices.
 - a. Influence of attitudes on fixed spending.
 - b. Influence of attitudes on discretionary spending.
3. Community attitudes.
4. Developing future goals.
 - a. Analysis of job opportunities.
 - b. Analysis of future educational needs.
 - c. Determination of major goals for life.
 - d. Determination of goals for children regarding money values.

B. You and your money.

1. Sources of money.
2. Results that can be obtained with the use of money (or what money can do for you).
3. Means of making more money.
4. Meaning of money to various people.
5. Association of manners and money.

C. Money management to meet present and future needs.

1. Good management of finances as contribution to happiness.
2. Spending plan for one or more persons.
 - a. Determine income.

- b. List basic expenses.
 - c. Build fund for emergencies.
 - d. Plan for living expenses based on goals.
- 3. Use dollars wisely to accomplish goals.
 - a. Plan purchases and shop intelligently.
 - b. Judge goods and services according to individual needs.
 - i. Food.
 - ii. Clothing.
 - iii. Housing.
 - iv. Transportation.
 - v. Health and recreation.
 - vi. Equipment and appliances.
 - vii. Home furnishings
 - c. Standards of quality and quantity.
 - i. Reasons standards are necessary.
 - ii. Grades and grading systems.
 - iii. Brands and labels.
 - d. Importance of advertising.
- D. Effective use of credit.
 - 1. Understanding consumer credit.
 - a. Definition of credit.
 - b. History of credit.
 - c. Place of credit in the economy.
 - d. Changes in attitudes towards credit.
 - e. Cost of credit.

- f. Types of consumer credit.
 - g. Sources of consumer credit.
 - 2. Management of consumer credit dollars.
 - a. Establish your credit need and capacity.
 - b. Make wise selection of credit.
- E. Provision for financial security through savings, insurance, and investments.
 - 1. Importance of savings.
 - 2. Ways to save.
 - 3. Factors in amount to be saved.
 - 4. Cash savings accounts.
 - a. Places for cash savings.
 - i. Commercial banks.
 - ii. Mutual savings banks.
 - iii. Savings and loan associations.
 - iv. Credit unions.
 - v. U. S. Savings Bonds, Series E.
 - b. Kinds of banks for individuals.
 - i. Commercial banks.
 - ii. Savings banks.
 - iii. Trust companies.
 - iv. Building and loan associations.
 - v. Investment banks.
 - vi. Federal Reserve Banks.
 - c. Ways Banks serve the public.
 - i. Provide savings and checking accounts.

ii. Provide loans to individuals and businesses.

iii. Give financial advice.

iv. Other services.

5. Securities.

a. Savings bonds.

b. Common stocks.

c. Mutual funds.

d. Annuities.

6. Ownership in business.

7. Insurance.

a. Purposes of insurance.

b. Types of insurance.

i. Life insurance.

ii. Health insurance.

iii. Automobile insurance.

iv. Endowment insurance.

v. Homeowners insurance.

vi. Mortgage insurance.

8. Real estate.

9. Tax savings.

10. Social security and retirement benefits.

11. Wills and trusts.

F. Financial crisis.

1. How to get self-help.

a. Take realistic look at spending habits.

- b. Make loan extensions.
- c. Make consolidation loan.
- d. Look at "hidden assets".
- e. Be aware of fraudulent swindles.

2. Community services available for assistance in cases of financial crisis.

II. Problems growing out of our market system.

- A. How to personalize goods and services in non-personal world.
- B. How to guide consumers through the multiplicity of goods and services.
- C. How to maintain quality in a mass-production economy.
- D. How the consumer can shape the market place.

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