

THE DEVELOPMENT OF A MODEL FOR AN INTERDISCIPLINARY  
CONSUMER INFORMATION AND REFERRAL SYSTEM

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## CHAPTER I

### INTRODUCTION

Federal involvement in consumer related activities through legislation, regulation, and education has increased greatly in the past few years. This involvement, along with rapid inflation, relaxed credit restrictions, and the attractions of a seemingly endless array of consumer goods has increased the complexity of consumer-related tasks performed by families and individuals. They need more consumer information for efficient consumption of goods and services and effective financial planning (Maynes, Morgan, Vivian, & Duncan, 1977; Stevens, 1975). However, the need for consumer information is not limited to any particular class or group within society. Information needs of consumers at all socio-economic levels tend to increase in direct correlation to the increase of consumer protection legislation and subsequent regulation of the marketplace (Owens & Braverman, 1974).

A wealth of consumer information is available from a broad range of organizations and agencies. Education, government, and business have all three attempted to provide needed information to the consumer. Frequently,

however, the consumer is uninformed about the existence of such information as well as how to access it (Brooks & Eastman, 1974a).

Formalized information and referral systems have, for over thirty years, provided individuals with various types of information (Croneberger & Luck, 1975). However, a preliminary review of the literature has not identified the existence of any systems designed specifically to provide consumer information related to the problems of consumer buymanship, consumer rights, and family financial management.

#### Problem Statement

Individuals need assistance in locating consumer information to resolve problems related to consumer buymanship, consumer rights, and family financial management. However, no consumer information and referral system exists in Denton to provide this needed assistance.

#### Purpose

The purpose of this study was to develop a conceptual model for an interdisciplinary consumer information and referral system which, when implemented, would assist individuals in locating information related to consumer buymanship, consumer rights, and family financial management. The model was designed to meet the consumer information

needs of Denton residents, and includes all management and organizational components necessary for implementation of the system.

### Objectives of the Study

1. Develop and administer a needs assessment survey of Denton residents to identify consumer information needs, current practices for locating consumer information, and consumers' perception of desirable characteristics in a consumer information and referral system.

2. Develop a model for an interdisciplinary consumer information and referral system based on the consumer information needs of Denton residents as identified by the needs assessment survey.

3. Write and submit a proposal to obtain funding for the implementation of the model consumer information and referral system in Denton.

### Definition of Terms

1. Adult--an individual 18 years of age or older.

2. Consumer--an individual who purchases goods or services in the marketplace.

3. Consumer buymanship--skills related to purchasing goods and services in the marketplace.

4. Consumer information--information related to consumer buymanship, consumer rights, and family financial management.

5. Consumer problems - -difficulties related to consumer buymanship, consumer rights, and family financial management.

6. Consumer rights - -the right to safety, the right to be informed, the right to choose, and the right to be heard in relation to consumer buymanship and family financial management.

7. Denton resident - -any adult who lives in the city limits of Denton.

8. Family - -one or more individuals who function to fulfill common social, psychological, and economic goals.

9. Family financial management - -planning, allocating, and use of financial resources in the family.

10. Household - -all the people occupying a single housing unit and functioning as an economic unit.

11. Model - -an organizational plan which includes (but is not limited to) the following components:

- Statement of purpose, goals, and objectives
- Description of information and referral services
- Guidelines for establishment, maintenance, and updating of information data base
- Management plan for
  - Funding

- Staffing
- Operation (including budget and schedule)
- Evaluation
- Follow-up
- Implementation procedures.

## CHAPTER II

### A REVIEW OF LITERATURE

Consumers need information to cope with the problems of everyday living. Government, education, business, and industry have attempted to meet this need. However, many of these efforts have not been successful. While an abundance of consumer information exists, individuals often lack the information necessary to locate and use these resources (Brooks & Eastman, 1974a). Consumers need a formal information and referral system to direct them to the information needed to resolve their consumer problems (Gee, 1974; Kochen & Donahue, 1976).

#### The Need for Consumer Information

Information is crucial for the survival of citizens at every educational, social, and income level (Owens & Braverman, 1974). To function effectively individuals need information in diverse areas from accurate, impartial, and accessible sources (Stevens, 1975). In a study of urban information needs, Gee (1974) found the greatest information needs to be in the area of consumer problems, particularly the acquisition and use of consumer goods and services. He concluded that "the average urban resident is suffering from an ever-growing information crisis."



### Indicators of the Need for Consumer Information

The need for consumer information may be inferred from the information-seeking behavior exhibited by adults. However, those segments of the population who would be expected to have the most information needs, may be unable or unwilling to articulate those needs. Therefore, information needs must also be inferred from lack of consumer competence demonstrated by individuals or groups.

Information-seeking behavior. Individuals are seeking information about consumer problems. Each year the federal Consumer Information Center answers requests for over 20 million copies of the Consumer Information Catalog which is published quarterly and lists over 240 federal consumer publications (Steketee, 1979). The Better Business Bureau reported that over 7.5 million consumer information requests were handled nationwide in 1979, by 147 local Business-Business Bureaus (Better Business Bureau, Note 1). The Dallas Office of Consumer Affairs, a law enforcement agency established by city ordinance, answered almost 14,000 information requests and/or complaints during the 1978-79 fiscal year (Dallas Department of Consumer Affairs, Note 2).

The need for consumer information is also demonstrated by the sales of consumer information periodicals. Consumer

Reports, a non-partisan product-evaluation publication, has a circulation of 2,150,000. One and a half million consumers read Changing Times, a financial management magazine (Ulrich's, 1980).

Lack of consumer competence. The Education Commission of the States' National Assessment of Consumer Skills and Attitudes (1979) surveyed seventeen year old students to determine if they had the knowledge necessary to operate effectively in the marketplace. The conclusion was that students do not have a sufficient level of knowledge to perform effectively as consumers. According to John Clow (Education Commission, 1979), project director of the Joint Council on Economic Education and a consultant for the National Assessment, the results may also indicate the attitude and knowledge deficiencies of the general public as well.

The Adult Performance Level Project (1975) attempted to measure levels of competency in the general areas of occupational knowledge, consumer economics, government and law, community resources, and health. Researchers found the adults less knowledgeable in consumer economics than any other general knowledge area. They concluded that 39 million adults were functional, but not proficient in coping with basic issues related to consumer economics,

and an additional 34.7 million adults were functionally incompetent in consumer economics. Cervero (1980) challenged the validity of the results of this project. However, the results of the Adult Performance Level Project were cited as significant by Charlotte Nyheim (1980), Consumer Education Director with the U.S. Office of Consumer Affairs.

#### Factors Influencing The Need for Consumer Information.

Many factors have contributed to the need for consumer information. Among them are problems created by economic pressures, the proliferation of choices facing the consumer in the marketplace, and continuing shifts in the nature of the economy.

Problems created by economic pressures. As measured by the Consumer Price Index, the cost of living rose an average of 14.7% nationwide from April 1979 to April 1980 (U.S. Department of Labor, 1980). That figure represented the following increases in expenditure groups:

<u>Expenditure Group</u>	<u>Increase in Cost</u>
Food and beverages	7.3%
Housing	19.6%
Apparel and upkeep	7.2%
Transportation	21.6%
Medical care	11.4%
Entertainment	8.6%

Individuals and families, particularly those on a fixed income, have experienced increased financial management difficulties due to this rapid rise in the cost of living. Consumer problems in the areas of credit, medical care, housing, food, transportation, and long-range financial planning have been pervasive and complex (Margolius, 1976).

For a family of four on an intermediate budget (living in a non-metro area), the cost of maintaining the same standard of living cost \$4,765 more in 1979 than in 1975 (U.S. Bureau of the Census, 1980).

This increase is due to rising costs as previously cited as well as to the decline in purchasing power of the American dollar which is now worth approximately \$.41 of its 1967 value of \$1.00 (U.S. Bureau of the Census, 1980).

Proliferation of choices in the marketplace. Not only will the dollar buy less in 1980 than in previous years, but there are also more products on the market competing for the consumer dollar. The volume of commodities for sale is increasing every day, both in kind and variety. The number of patents and trademarks applied for and issued may be considered a measure of new products potentially available in the market. In 1979, the government

received 108,855 applications for patents. It issued 52,411 patents and 25,892 certificates of trademark (U.S. Bureau of Census, 1980). With the growing number of goods available, the purchase decision-making process has become greatly complicated (Margolius, 1976).

Changes in the nature of the economy. Consumers live in an environment in which continual changes in the economic system require new spheres of competence, understanding, and action for survival (Monsma & Bannister, 1979). As the economy shifts from a goods-producing to a service economy more money also will be spent on consumption of services: education, government, communication, health, finance, trade, and utilities (Stampfl, 1978). In addition, consumers will need more information about choices of "nonconsumption" or conservation, as well as information related to interactions in a new marketplace where many services are produced by the public rather than the private sector (Willett, Note 3).

#### Attempts to Meet the Need for Consumer Information

Government, education, and the private sector have all attempted to provide consumers with information for decision-making. As a result of these efforts, a great amount of consumer information is available.

Government attempts to meet the need. The federal government has attempted to meet consumers' information needs through legislation, regulation, and publications. Major federal legislation requiring information disclosure includes the Fair Packaging and Labeling Act (1966), the Cigarette Labeling Act (1966), the Consumer Credit Protection Act (1968), the Fair Credit Reporting Act (1970), and the Magnuson-Moss Warranty Act (1975). However, Owens and Braverman (1975) pointed out that more information about these laws and how they work is a vital need, particularly for the poor.

All Cabinet Departments of the federal government and agencies of the Executive Branch are required to have a consumer program which includes production and distribution of informational materials useful to consumers (Federal Register, June 9, 1980). In addition, many agencies not covered by this order but involved in consumer protection activities also publish print and audio-visual informational materials as well as maintaining toll-free telephone hotlines to handle consumer problems. These publication activities are coordinated by the Consumer Information Center which was established in 1970 (Steketee, 1979).

State and local governments have also attempted to meet the need for consumer information through legislation, regulation, and publications pertaining to local consumer issues. Some states and many county governments maintain consumer affairs offices which offer a centralized location for publication distribution and complaint handling.

Education attempts to meet the need. The educational system has attempted to meet the need for consumer information through inclusion of consumer education content and materials in regular course offerings and through the development of special consumer education courses at the secondary, post-secondary, and college levels. In a national study to assess the status of consumers' education (Wilhem, 1979), state education agencies in 38 states and territories reported specific policies in consumer education. These policies were of two types. One type required consumer education to be offered by a local education agency (usually as part of the vocational education offerings). The other type of policy required all students to complete a consumer education course to meet graduation requirements. However, the state and local education agencies varied greatly in definitions of consumer education, program implementation, curriculum, teacher training, and student competency testing.

Private sector attempts to meet the need. Business and industry have attempted to meet the need for consumer information through advertising, through production of educational publications, through the services of trade and professional associations, and through the employment of consumer specialists to personally handle consumer questions. Many major companies now also maintain toll-free telephone hotlines for answering consumer questions. Frequently, the hotline telephone numbers are printed on consumer product labels for easy access by consumers.

Advertising, manufacturers' brochures, and sales people are commonly used to provide information which attempts to convince consumers to buy a particular product. Previous research (Sanik & Saltford, 1979) found that consumers frequently use this type of consumer information rather than independent product rating magazines such as Consumer Reports magazine because it is typically less expensive, easier to obtain, and less confusing to read. While helpful, these sources are not considered a neutral or preferred type of consumer information.

Recognition that the private sector has always been involved in consumer education led the Education Commission of the States Consumer Education Project (Wilhelm, 1979) to survey this group. The private sector was



to access them. A system is needed which will assist consumers in locating and utilizing these information resources to solve their consumer problems (Brooks & Eastman, 1974a).

### Information and Referral: A System For Meeting Information Needs

Information and referral systems have been used to meet a variety of information needs. It was proposed that an information and referral system be developed to meet the need for consumer information in Denton. Therefore, this review will cover the definition of information and referral, uses of information and referral to meet various needs, models for developing an information and referral system, systems which are specifically consumer information and referral systems, and methods for developing an information and referral system based on identification of information needs.

### Definition of Information and Referral

Information and referral is defined by Croneberger, Kapecky, and Luck (1975) as a process of active information seeking and transmittal with the purpose of linking an individual who has an information need (problem) with the resources to meet the need. Information comprises this link.

Croneberger and Luck (1975) emphasized that information and referral is a process, not a product (directory, card file, or computer print out), not a social service, and not advocacy. It is a process that involves identification of a need, interpretation, interaction, referral and follow-up.

This definition of information and referral is widely used (Brooks & Eastman, 1974a). Some would disagree with Croneberger and Luck and broaden the scope of information and referral to include information counseling (Dosa, 1977b) and citizen advocacy (Owens & Braverman, 1974a). However, for the purposes of this study, the definition of information and referral will be restricted to that used by Croneberger and Luck (1975).

#### Uses of Information and Referral

According to Smith and Winnick (1976), the first known experiment in providing free, comprehensive information and referral came about in wartime England during 1939, when Citizens Advisory Bureaus (CAB) were set up to answer questions "on any subject" from family and personal problems to housing, property, and local or national political issues. For the last thirty years, formalized information and referral systems have been used by various types of social service agencies, public libraries, and adult education programs (Croneberger & Luck, 1975).

Information and referral systems differ according to the type of information provided, the target population served, and the type, location and sophistication of the delivery system. Systems have been developed to deliver information concerning employment (Webster & McSweeney, 1974), public assistance (Berman, 1976; Clements & Kyle, 1975; White, 1977), education (Levy & Euker, 1973; New York, 1977), and legal issues (Garcia, 1977). Information and referral systems have also been used to provide specific types of information needed by various segments of the population, such as low socio-economic groups (Franklin & Summers, 1974), disadvantaged adults (Croneberger, 1976a; Owens & Braverman, 1974), the elderly (Long, 1975; Tessari, 1974), women (Turock, 1975), and residents of rural areas (Eidleman, 1977).

Neighborhood Information Centers (NIC) were developed in Cleveland, Atlanta, Detroit, Houston and Queensborough, New York to provide information and referral to disadvantaged citizens through the public library system (Franklin & Summers, 1974). The Human Resources Network (HRIN) project of the Bridgeport Public Library in Connecticut was designed to "coordinate, improve, preserve, and make available the collection of human resources existing in Bridgeport" (Berman, 1976). In Maryland, three rural

counties joined together to provide information and referral services via the public libraries (Eidelman, 1977).

The New York State Education Department (1977) sponsored the New York City Regional Center for Life Long Learning. This model clearinghouse provided adults in the region with current information about continuing educational and post-secondary career training opportunities in five boroughs. The Center for Life Long Learning utilized a directory, telephone and mail information and referral, outreach publicity to attract individuals to the services, counseling services, and a resource center for information depositing and dissemination.

Two research projects at Syracuse University, the Gerontological Information Program (GRIP) and the Health Information Sharing Project (HISP), examined the role of human resource networks in interdisciplinary fields. GRIP designed a centralized information center to provide service organizations access to information produced by government, private, and international sources. In conjunction with GRIP, HISP developed a decentralized system to facilitate the sharing of locally produced health services information (Dosa, 1977a).

Information and referral projects have explored the organization and staffing of existing information and

referral systems (Stevens, 1975), staff training (Long, 1975; Luck, 1976), and the use of information and referral as a means of updating and revitalizing the urban library (Berman, 1976). The purpose of Project IRMA was to produce and maintain computerized directories of city services for use by referral systems (Brooks & Eastman, 1974). Several projects developed systems for collecting, coding, filing, and retrieving information (Croneberger et al., 1975; Scott, 1974; Trump, 1975). Two computer data bases were created for use by "Information London," a local community information service (Carroll & Tague, 1975).

#### Model Information and Referral Systems

The purpose of information and referral is the effective communication of information to help people solve problems and get services they need (Croneberger & Luck, 1975). However, each information and referral agency is a unique blend of services, delivery methods, organizational structure, staffing patterns, and funding sources. No national norms exist for information and referral (Clements & Kyle, 1975). Each community must make decision regarding which services are most needed in a local area (Childers, 1979).

### Services Provided through Information and Referral Systems

A variety of services are provided through information and referral systems. However, four services are considered to be fundamental to information and referral.

Primary services. The primary information and referral services are: simple information-giving, complex-information giving, constructing a public resource file, and referral (Childers, 1979). The first service, simple information-giving, involves providing the inquirer with asked-for information such as a phone number, without further probing regarding the nature of the problem (Childers, 1979). A high proportion of the requests received by nonlibrary information and referral centers are simple information requests (Croneberger & Luck, 1976). According to Croneberger and Luck (1975), it may be necessary for the information and referral worker to help the client identify the specific information needs before information can be provided. Complex information-giving results after probing to determine the inquirer's real, underlying need. The information supplied may be the same as that supplied through simple information giving (Childers, 1979). The third service, constructing a public resource file, is considered essential to the provision of information and referral. This file may be used directly

by the client, or it may be used by the information and referral worker in assisting the client. Of the four primary activities, "the one that provides the most clear-cut indication of bona fide information and referral activity is referral" (Childers, 1979). Referral is defined as actively helping the client make contact with an outside resource by making an appointment for the client, calling an agency, or some other activity which will facilitate the client's access to the needed resource (Childers, 1979).

The purpose of information-giving (both simple and complex) and the construction of a resource file is to help clients overcome information barriers connected with the individual or with the institutional nature of social service agencies. Referral maximizes effective utilization of information (Licht, 1976).

Secondary services. A review of information and referral systems reveals other activities often associated with information and referral, but not essential to information and referral. Childers (1979) categorized these services as: advice, advocacy, follow-up, feedback, counseling, transportation, and escort.

### Methods of Providing Information and Referral Services

Several methods have been used to deliver information and referral services. The most commonly used methods included telephone and mail information and referral, resource centers for client use, the distribution of newsletters, special educational programs, and the publication of resource directories.

Telephone information and referral. Telephone information and referral has been the most popular service delivery method among clients. The Center for Life Long Learning (New York, 1977) found that 90% of all information requests came by phone. The greatest number of requests also came by phone in all five cities involved in the Neighborhood Information Center project (Franklin & Summers, 1974). The major advantages to the client were easy accessibility and an immediate response to information needs. For the agency, telephone information and referral was much more cost-effective than other methods of providing services (New York, 1977).

Mail information and referral. The Center for Life Long Learning (New York, 1977) distributed a brochure designed to facilitate information and referral requests by mail. In addition to information about the Center, the brochure provided a tear-off post card, with space for a



description of the information need, the respondent's phone number, and the time of day the individual wished to be called regarding the information request. Mail-in requests accounted for 17% of all inquiries received by the Center.

Resource centers. The Center for Life Long Learning (New York, 1977) established a resource room for clients who wanted more detailed information than could be provided by phone. Center personnel used the room for information collection and dissemination. However, a study of service usage revealed that only 1.52% of information requests were handled through the resource room. Therefore, this service was eliminated from the Center's information and referral activities.

Other methods of providing information and referral. Program-type information services were frequently part of a city's Neighborhood Information Center (Childers, 1976). Many library-based information and referral agencies distributed a free newsletter to clients (Ostrom, 1975). Newsletters were also used by information and referral systems serving special populations such as the elderly (Burr & Willis, 1979). The Center for Life Long Learning (New York, 1977) developed information abstracts about frequently requested data. These were distributed in

the community both as an informational service and as a publicity effort. Several information and referral centers sponsored by community action agencies provided taped messages by telephone (Burr & Willis, 1979).

A few information and referral systems provided only a printed directory of local resources. Frequently, however, the directories were out-of-date by the time they were published (Kochen, 1972). And, satisfactory use of the directory depended on the client knowing exactly what was needed, as well as physical access to the directory, and the ability to read and use the directory (Croneberger et al., 1975).

#### Organization and Management of Information and Referral Systems

The organization and management of information and referral systems varied according to the types and methods of service provided, the sponsoring agency, and the funding source. However, the literature revealed general patterns for planning and organizing an information and referral system, developing a resource file, staffing, outreach, publicity, follow-up, evaluation, and funding.

Planning and organizing. Planning and organizing for an information and referral system was usually conducted in three phases. The first phase involved selecting a target population and identifying the population's

information needs (Slanker, 1975). The second phase included obtaining financial and administrative support for the project; determining the purpose, goals, and objectives for the information and referral system; and selecting the service delivery format (Croneberger et al., 1975). Phase three of planning and organizing the information and referral system included creating the information file, structuring operating procedures, establishing relationships with other local information and service agencies, developing publicity, and hiring and training the staff, both professional and volunteer (Burr & Willis, 1979). Similar procedures for planning and organizing were recommended by Franklin and Summers (1974). In both the Neighborhood Information Center projects (Childers, 1976) and the Maryland Eastern Shore project (Eidelman, 1977), these three phases required a total of six months to complete.

Developing a resource file. The resource file was defined by Childers (1979) as a directory of agencies, organizations, and individuals who can provide the resources that clients need. In most cases, this file did not exist, and therefore, had to be created to provide a data base for the information and referral system (Childers, 1976).

Trump (1975) recommended three steps in developing the file. The first step was to determine the information needs which will form the basis for the resource file. Second was to identify the potential resources for information. And, the third step was to inventory potential resources. A number of inventory forms have been developed for this purpose (Long, Reiner, & Zimmerman, 1973). Generally, the surveys were designed to elicit the following information from potential resources (individual, organizations, and agencies): services offered, address, telephone number, hours of operation, eligibility requirements, and procedures for receiving services (Brooks & Eastman, 1974a). Comprehensive resource files also included additional information in the data base such as: goals and purposes of the organization, meeting times, and agency funding sources (Wegener & Haskett, 1977). Before constructing the file, the information was verified by telephone or mail (Brooks & Eastman, 1974a).

The most common method of filing the information obtained through the resource inventory was to develop two files: an alphabetical file of resources by the name of the agency, organization, and/or individual; and a subject file which categorized the resources by the services offered or the type of problems solved (Brooks &

Eastman, 1974a; Childers, 1976; Trump, 1975; Wegener & Haskett, 1977). Usually this type of organizational system included an index which cross-referenced alternate names and subject headings, and a vertical file which contained detailed information about each resource listed. Increased flexibility was obtained by also categorizing the resources geographically and according to special features or services (Long et al., 1973).

Three basic formats were used for information and referral resource files: a printed directory; a file of 3 x 5 cards referenced to a vertical file containing supplemental information, and a data base accessible through a computer terminal (Childers, 1976). These formats were selected for the ease with which they could be used, maintained, and updated (Croneberger et al., 1975).

Several projects have used computers to build, process, store, and update resource files (Brooks & Eastman, 1974a; Carroll & Tague, 1975; Wegener & Haskett, 1977). However, computers have not been utilized successfully for on-line retrieval of information by clients, because a computer cannot provide the interpretation, helpfulness, and human interaction that are essential for effective information and referral. Therefore, Carroll and Tague (1975) recommended that computers be utilized only

for production and updating of the resource files for for information retrieval by staff, but not for direct client use.

Effective information and referral required regular updating of the resource file in order to provide accurate information to clients. Most information and referral systems updated a fourth of the resource file every three months, using mailings or telephone contact to verify the data (Long et al., 1973). Other systems updated a portion of the file daily, recording with each entry the date the information was last verified (Eidelman, 1977; Kochen, 1972; Wegener & Haskett, 1977).

A good resource file was characterized as complete, including information on all community resources. It was up-to-date, well organized (Long et al., 1973), easy to use (Kochen, 1972), and tailored to the needs of the clients (Brooks & Eastman, 1974a).

Staffing. Staffing patterns for information and referral systems generally combined the services of both professional and volunteer staff. Specific personnel needs varied according to the type of service and service delivery methods.

Lone et al. (1973) found that it took two persons (working full-time) three to six months to prepare a

resource file for a moderate size community. After the information and referral system began receiving and answering inquiries, one information and referral center maintained a paid staff which included a center manager, an information and referral specialist, and a secretary, as well as part-time volunteer staff. The center manager coordinated daily operations, recruited and trained volunteer staff, initiated and maintained community contacts, worked with the staff to create and update the resource file, and helped provide information and referral to inquirers. The information and referral specialist had primary responsibility for answering inquiries, and also acted as a resource person for special populations. The secretary performed clerical tasks involved in the creation and maintenance of the resource file, answered the phone, handled routine inquiries, and referred other inquiries to either the manager or the specialist.

Detroit's experience with the Neighborhood Information Center indicated that in a large city, three to five full-time staff might be kept busy answering questions. In addition, many other staff were needed part-time for maintenance of the resource file, outreach, and publicity (Childers, 1976).

Many information and referral centers operated with just a few full-time professional staff members who were

responsible for recruiting and training volunteers. Two factors were considered in the decision to use volunteer staff: the competence of the volunteers (how much training would be required), and the number of hours offered by each volunteer. Frequently, volunteers were recruited to help set up the resource file, as well as to operate the information and referral center. In addition to volunteers recruited from service organizations and senior citizen's centers, some information and referral systems were staffed by student interns, work study students, or students who received course work credit for volunteering their services (Long et al., 1973; New York, 1977). However, one information and referral center received complaints about the inability of operators to answer telephone requests for assistance. The center responded by a change in the staff hiring policy. Two part-time information specialists and mature clerk/operators were hired to replace most of the part-time work study students (New York, 1977).

All the programs utilizing volunteer staff found it necessary to offer pre-service and in-service training sessions to familiarize operators with the range of information needs and the resources available to meet those needs. The training programs often utilized role playing



techniques to assist operators in developing communication skills (Eidelman, 1977; Long et al., 1973; New York, 1977).

Successful information and referral staff members, both professional and volunteer, were found to possess several important characteristics. Those characteristics were: knowledge of information resources, the ability to communicate, and the ability to accurately interpret the needs of callers (New York, 1977). Ostrom (1975) found the most important characteristic of staff members to be the desire to help people solve their problems. Stevens (1975) added that a staff member should be sensitive to the needs of the inquirer, skillful at searching for data, and committed to finding a satisfactory solution to information problems. Licht (1976) recommended that individuals trained in library science be used as consultants for the development of the resource file and training of staff to use the file.

Outreach. Outreach, a frequent component of information and referral systems, was defined by Childers (1976) as promoting the information and referral service to the target population, soliciting inquiries, and determining the group's information needs through personal contact with both individuals and groups. The means for accomplishing this purpose differed according to the

personalities of the information and referral staff and the nature of the community. Outreach involved many types of activities such as attending regular meetings of formal groups such as the Junior Chamber of Commerce or a civic improvement association, contacts with service agencies through scheduled visits or interviews, and public presentations about the information and referral services (Childers, 1976; Croneberger & Luck, 1976b).

Other activities such as community assessments and community walks in which staff visited informally with community residents were also planned as an outreach to potential clients (Burr & Willis, 1979; Croneberger et al., 1975). One information and referral system held a series of seminars for service agency representatives to inform them about the information and referral services (New York, 1977).

Community advisory councils have been organized by some information and referral services as an outreach activity. The Center for Life Long Learning (New York, 1977) found this to be useful in identifying information sources as well as in publicizing the services of the center. Eidelman (1977) found citizen's advisory committees composed of key people in the community to be useful in publicizing and obtaining local funding for the

information and referral services. However, Childers (1976) and Slanker (1975) found that although community advisory councils were considered by some to be useful, very few advisory councils for information and referral centers were actually established. The Deputy Director of the Detroit Public Library preferred more aggressive outreach methods (attending community meetings and conducting community walks) rather than advisory committees, which he considered to be of little value (Childers, 1976).

Publicity. Croneberger et al. (1975) reported that word-of-mouth publicity by satisfied customers was the best publicity. Advertising efforts utilized by information and referral systems included brochures, posters, and information fact sheets, as well as advertising in newspapers and magazines and on radio and television (Eidelman, 1977; New York, 1977). However, the effectiveness of these efforts was not well documented.

In the Neighborhood Information Center projects, advertising firms donated professional services for the creation and delivery of handbills, posters, placards, billboards, television and radio spots, and television news features (Childers, 1976). Publicity was delayed until service delivery had begun, so that all inquiries

could be answered promptly and adequately. In one city, it was also determined that the information and referral service would have been easier to explain and publicize if it had been called a "Community Information Service" rather than an information and referral service (Eidelman, 1977).

Follow-up. Follow-up activities were conducted by some information and referral programs to determine whether or not a client actually received what was needed after being referred to a resource (Childers, 1976). Usually the follow-up contacts were made possible by data collected when an inquiry was received (Croneberger et al., 1975). Clients were contacted by either telephone or mail to answer questions regarding the adequacy, accuracy, and appropriateness of the referrals, any problems encountered as a result of the referral, and suggestions for improvement of future services. Follow-up was not done for information-only requests (Clements & Kyle, 1975).

Eidelman (1977) stated that follow-up was a crucial activity in assessing the effectiveness of an information and referral program. Information obtained through follow-up activities aided in determining if the resources suggested were appropriate and in identifying other resources that might be utilized. Follow-up activities

also gave a built-in method of accountability for the system, and provided motivation and reward for staff when they received thanks or praise. Follow-up activities have also been helpful in developing working relationships between information and referral personnel and other agency personnel, and documenting gaps in existing human resources (Franklin & Summers, 1974).

Evaluation. Slanker (1975) recommended that after an information and referral center is operational, a continuing research program be conducted to measure the center's effectiveness in providing information and to measure the quality of information provided. This would allow the center to be more responsive to user's needs and to improve the overall quality of service.

To facilitate both follow-up and evaluation, most information and referral centers developed user data sheets to be completed by agency personnel for each inquiry received. The data sheets collected information about the demographic characteristics of clients, the type of information requested (by subject), the manner in which the request was received (phone, mail, or walk-in contact), and the outcome of the inquiry (Croneberger et al., 1975; New York, 1977).

Several methods were used to evaluate the effectiveness of an information and referral center. Follow-up

(as discussed previously) was used to assess the accuracy and relevance of information and referral. Analysis of information taken from data sheets was used to obtain a profile of clients and a breakdown of information requests by subject and frequency. User surveys, as well as follow-up data, assessed the accuracy and relevance of the information and referral, user satisfaction with the services, and suggestions for improvement of the future services (Croneberger et al., 1975; New York, 1977; Slanker, 1975). Repeat usage of an information and referral service by a client was also considered an evaluative measure of service satisfaction (Slanker, 1975). As an additional evaluative measure of the Neighborhood Information Centers (NIC), a sample of service agencies listed in the NIC resource file was surveyed regarding their experience with the local information and referral system and the appropriateness of referrals made to that agency by the NIC (Childers, 1976). In two studies, external evaluators assessed the administration, management, and impact (community, agency, and professional) of the information and referral services (Franklin & Summers, 1974; New York, 1977).

Funding. Burr and Willis (1979) stated that a full scale information and referral program requires

substantial funds for special staff, materials, and services. Stevens (1975) found funding to be a key problem in establishing and maintaining a successful information and referral program. The largest programs have been supported by federal funds. However, few programs have been continued with local funding once the initial federal funding expired.

Like many other projects, the Neighborhood Information Center projects did not yield usable cost figures, because the information and referral services were integrated with existing library services (Childers, 1976). However, in assessing the status of information and referral in public libraries, Childers (1979) emphasized that money was the key hurdle to effectiveness, a hurdle much greater than problems of space, equipment, dealing with other agencies, or evaluating services delivered. The Center for Life Long Learning (New York, 1977) also found funding to be a major problem. This center approached the problem by separating itself from the university, incorporating, and seeking funds from outside sources. Clements and Kyle (1975) emphasized that an information and referral system must receive enough funding to do a complete job without cost to clients.

### Variables Affecting Success

The literature indicated that several basic variables have affected the success of information and referral systems. For most systems, the key determinant of success was adequate funding for staffing, services, and outreach. Other important factors affecting success were administrative support and leadership, well-trained and qualified staff, a vigorous publicity and outreach campaign, consistent follow-up activities, and cooperative relationships with other resource agencies.

### Consumer Information and Referral Systems

While many of the information and referral systems discussed may have provided some consumer information to clients, none of the systems were designed specifically for that purpose. However, many of the systems have elements which could be adapted for use in a consumer information and referral system.

There is an abundance of consumer information available today. People need information and referral because, for a variety of reasons, they cannot get information or find needed services for themselves (Croneberger & Luck, 1975). More information is not needed, but rather a networking of existing resources which will assist individuals in problem solving (National Assessment of



Educational Progress, 1978). As with other types of information, there is a need for information and referral dealing with consumer problems (Gee, 1974).

#### Agencies Providing Consumer Information and Referral

Various government and private organizations provide consumer information and referral. Among those organizations are national consumer groups, state and local consumer groups, state and local government agencies, institutions of higher education, and the military services. Following is a description of some of those organizations, the populations they serve, and specific problems for which information and referral is provided.

National consumer groups. Several national consumer groups offer information and referral services as a major organizational activity. Call for Action is a nonprofit national call-in service. Each year this service assists 200,000 persons in solving problems related to consumerism, housing, and legal and human services. The National Council of Negro Women, an organization dedicated to the educational, economic, and social advancement of Black women and their families, sponsors a project called Debtors Anonymous. This is a program to help people get out of debt and stay out. Debtors Anonymous has an information and referral service to help women acquire

financial planning and management information. And, the Gray Panthers of the Berkley Area operate an information and referral service to provide information about housing, health, nursing homes, nutrition, and hospices (CERN, 1981).

State and local consumer groups. Many state and local consumer groups offer consumer information and referral services to assist people with local consumer problems. The California Public Interest Research Group (CALPIRG) helps consumers locate public policy information concerning utilities, health care, energy conservation, and solar energy. It also assists consumers with landlord-tenant relationships and other consumer complaints. Helping consumers recognize and prevent fraud is a major activity of the Oakland/Alameda County Consumer Council. In addition, this organization's information and referral service also provides information about consumer protection legislation, credit, budgeting, housing, and community services; as well as assisting consumers to resolve complaints with the help of regulatory agencies. The Reach Housing Clinic in Long Beach, California runs an information and referral service to help clients with tenant-landlord problems (CERN, 1981).

Other local consumer groups, organized around a single major consumer issue, provide more specialized

information and referral services. The Isla Vista Health Project, a Santa Barbara community clinic, offers health-related information and referral. The Legal Aid Society of San Diego uses information and referral services to assist people who have low incomes and who might not otherwise obtain legal aid. The San Francisco based organization, Alternative Directions in Energy and Economics, provides information and referral concerning alternative energy sources, particularly solar energy. Working Women in Santa Rosa, California and the Displaced Homemakers Program in Santa Maria, California both use information and referral services to assist women with consumer skills necessary for entry or re-entry into the work force (CERN, 1981).

State and local government agencies. Some state and city or county governments have consumer bureaus with the purpose of consumer information and referral. California, a leader in state consumer protection, has a network of county consumer offices which provide information and referral as well as educational programs, legal assistance, and lobbying efforts on behalf of the consumers in the state (McNabb, Note 4).

State attorney generals' offices and the district attorneys' offices may utilize consumer information and referral services to handle consumer complaints and

information requests of a local nature (Consumer's Resource Handbook, 1979). The Yolo County (Davis, California) district attorney's office maintains a consumer information and referral service in its Consumer Fraud Division. This service assists consumers in finding the appropriate channels for complaint resolution. Similar information and referral services are operated by the district attorney's offices in Sacramento, San Diego, and Riverside counties in California (CERN, 1981).

In Madera, California, the Department of Weights and Measures operates an information and referral service to enforce weights and measure laws and to refer consumers with other types of complaints to the appropriate agencies. The Community Development Department of Davis, California uses information and referral to answer consumers' questions about energy and energy conservation (CERN, 1981).

Institutions of higher education. Institutions of higher education are utilizing their resources to assist community residents with consumer problems. Home economics students at San Francisco State University operate a community information and referral service to help residents acquire information about money management. The Center for Self-Reliant Education provides consumer information and referral to adults in transition (divorced,

single parents, low income) in six California communities (CERN, 1981).

Military services. Consumer information and referral services are provided by the military for its personnel. The Personal Services and Information Center at the naval station in San Diego assists personnel in resolving consumer complaints. This assistance is supplemented by the information and referral service operated by the Navy Family Assistance Center (also in San Diego), which assists military personnel experiencing consumer difficulties (CERN, 1981).

Consumer Information and Referral in Denton

The Denton Human Services Project (Jones, Casstevens, Lavaretta, & Listi, 1977) identified the need for information and referral in Denton, and specifically for consumer information and referral. The Information and Referral Service of the Denton County Community Council was created in response to that need. It provides information and referral concerning human services (social services).

According to the director of the Denton Information and Referral Service (Herron, Note 5), this service does not handle requests for consumer information. Individuals are referred to the Better Business Bureau in Dallas (there is no Better Business Bureau in Denton) or to the

Consumer Information Office of the Consumer Product Safety Commission. The Denton Information and Referral Service maintains no data base for consumer information and referral.

Occasionally callers are referred to the Denton Record Chronicle office because the newspaper publishes a weekly consumer question-and-answer column. However, only selected questions and problems are investigated and answered (Fielder, Note 6).

Currently, there is no system in Denton designed specifically to provide information and referral related to problems of consumer buymanship, consumer rights, and family financial management (Iams, Note 7). As stated previously, individuals with problems in these areas are referred to Dallas or to a local newspaper columnist, if the requests are handled at all.

#### Development of a Consumer Information and Referral System

Gee (1974) stated that surveys to assess information needs should be undertaken to provide an empirical base for the development and management of information resources and delivery systems which will effectively meet those needs. Several studies have developed needs assessments as the basis for implementing information and referral services in the public libraries.

Warner, Murray, and Palmour (1973) used personal interviews to assess the information needs of urban residents in Baltimore. That needs assessment utilized a conceptual framework which identified the following four components as the basic elements of a citizen's information system (Dervin, 1974):

1. information needs and problems
2. information sources
3. solutions to needs and problems
4. characteristics of the individual residents

Gee (1974) replicated the Baltimore study in Elmira and Syracuse, New York to validate the information needs assessment for use in small and medium-sized cities.

Based on both the Baltimore and the Syracuse/Elmira study, Gee (1974) recommended that studies seeking to improve the quality of existing information delivery systems should address the following questions:

1. What are the information needs of the community?
2. How are these information needs presently satisfied?
3. How can institutional forms be devised to better satisfy those needs?
4. What are the characteristics of the individuals who will use the system?

Information needs and problems. Gee (1974) operationally defined an information need as "a problem or question recognized by an individual for which either information or services are needed." Specific consumer information needs may be identified from a review of information requests.

Almost 7.5 million consumer service requests were handled by the nation's 147 Better Business Bureaus during 1979. About 60% of the calls were company report requests. The top ten inquiry categories were (1) home remodeling contractors, (2) insurance companies, (3) mail order companies, (4) homework companies, (5) franchised auto dealers, (6) roofing contractors, (7) heating and air conditioning companies, (8) trade and vocational schools, (9) vacation certificate companies, and (10) auto repair shops.

Twenty-seven percent of the calls to the Better Business Bureaus were categorized as requests for advice and counseling about marketplace transactions, while 13% were categorized as requests for help with consumer problems. Complaints pertained to delivery of mail order goods, unsatisfactory service or repairs (primarily automobile and home repairs), poor product performance, credit and billing problems, failure of a company to provide refunds or



honor warranties, and misleading sales and advertising practices. Among complaints specifically involving product quality or performance, automobiles (both new and used) ranked first, followed by apparel and accessories, appliances, furniture, televisions, roofing, floor coverings, storm windows and doors, and food (Better Business Bureau, Note 1).

The Dallas Office of Consumer Affairs answered over 14,000 complaints and information requests during 1979 (Dallas Department of Consumer Affairs, Note 2). The top categories of complaints received concerned vehicle repairs, home repairs and improvements, purchase of new and used automobiles, home furnishings, credit services, petroleum products, electronic repairs, and landlord-tenant problems.

The Dallas Regional Office of the Attorney General also receives consumer complaints about goods and services. During the first five months of 1980, the greatest number of complaints and information requests pertained to (1) motor vehicles (purchases and repairs), (2) mail order services, and (3) home improvement contracts and services (Wood, Note 8).

Each year the Consumer Information Center of the federal government distributes over 20 million copies of the Consumer Information Catalog, which lists 240 free

or inexpensive publications. The most often requested publications are those which concern energy, home repair, children (including jobs, credit, legal rights, and baby products), senior citizen's interests such as retirement planning, discounts and benefits; and nutrition. The topics of health, nutrition, and government are also popular, followed by consumer protection and money management (Steketee, 1979).

Consumer information needs have also been identified by various projects involving consumer education. The California Department of Consumer Affairs surveyed local consumer agencies, district attorneys, legal aid offices, legislators, regulatory boards, consumer educators, and consumer reporters to identify problems facing California consumers. This group identified the top problems as (1) false and misleading ads, (2) home improvement services, (3) energy conservation, (4) cost, quality, and availability of health care, (5) landlord/tenant relationships, (6) automobiles, (7) housing for young, senior, and low income citizens, (8) warranties, (9) public transportation, and (10) overextension of credit (Gordon & Sophn, Note 9).

The National Assessment of Consumer Skills (Education Commission, 1979) tested competency in the following

topical areas: consumer behavior, contracts, consumer economics, energy, finances, mathematics, consumer protection, and consumer purchases. The overall results indicated that students lacked necessary skills for marketplace transactions. The greatest deficiencies were in the areas of (1) energy (conservation, consumption, control), (2) contracts (credit cards, installments, rental, warranties, wills), (3) finances (banking, budgeting, cost calculation, credit, insurance, investing, taxes), and (4) consumer protection (consumer actions, legal actions, consumer organizations, product safety, purchases).

Information sources. Gee (1974) categorized information sources as either "people" or "nonpeople" sources. "People" sources included friends, relatives, business people, or agency representatives. "Nonpeople" sources included television, radio, newspapers, magazines, and books. In the study of urban information needs, individuals were asked who they contacted to get information about their problems. Then they were asked if they had seen anything about the problem on television, heard it on the radio, had seen it in the newspaper, in a magazine, in a book, or had used a library to get the information. Analysis of this section was not reported. Responses were categorized only according to the number of sources used.

Williams, Dordick, and Horstmann (1977) surveyed citizens in Los Angeles to identify their information sources. Respondents to the survey were given a list of questions, each of which characterized a particular type of information they might need, and they were asked to indicate the one source where they might go first to get an answer. Sources were categorized as media (newspapers, television, and radio), and interpersonal sources (family and friends, the telephone, and institutions and agencies). Print resources were chosen most frequently (21.2%), followed by family and friends (19.6%), institutions and agencies (19.0%), television (6.5%), the telephone (3.3%), and radio (2.5%). Overall, respondents indicated a preference for interpersonal sources.

Sanik and Saltford (1979) studied product information sources consulted by consumers when purchasing a major home appliance. Of the respondents who had purchased a major appliance within two years of the study, nearly three-fourths had consulted salespeople. Half had consulted friends, relatives, and co-workers, and manufacturers' brochures. Less frequently used information sources were consumer magazines, mail order catalogs, women's and home magazines, cooperative extension, and federal government publications. Again, this showed a definite preference for interpersonal information sources.

Satisfaction with information sources. Gee (1974)

attempted to assess urban residents' satisfaction with information sources they used in resolving problems. The interviewer asked respondents how helpful each information source was (very helpful, helpful, not so helpful), which source was most useful in getting an answer to a particular question, and if the question was satisfactorily answered. Again, these responses were not discussed in the final report of the project.

Sanik and Saltford (1979) used a different approach to assess consumer satisfaction with information sources. Interviewers asked consumers which sources they would recommend to others purchasing a major home appliance. An answer to this question implied satisfaction with the information received. More than half of the respondents indicated they would recommend the appliance store or salesperson. One-fourth recommended talking with a friend or relative, and one-fifth of the respondents suggested consulting consumer magazines. The Better Business Bureau was the fourth most commonly recommended source. Cooperative extension was a fifth, but seldom recommended, source.

Individuals using the system. In Baltimore (Warner et al., 1973) and in Syracuse and Elmira (Gee, 1974), the demographic variables of race, age, income, education, and

occupation were significant in affecting information needs. Only the variable of sex was found to be insignificant.

Baltimore residents who most often cited problems were young (under 25), highly educated, earning a high income (over \$14,999), and employed in a professional or managerial profession. Those least apt to express a problem (but most apt to have one) were nonwhite, elderly, unemployed, and low income. Syracuse residents who most frequently indicated problems were young (under 25), highly educated, employed in blue collar or service occupations, and middle income (\$8,000-14,999). The unemployed, elderly, nonwhite, and low income respondents cited the fewest problems.

Elmira residents who were highly educated, middle aged (25-64), and employed in professional or managerial occupations were the group which most frequently cited problems. Those indicating the fewest problems were the elderly and the unemployed.

The Consumer and Information Center (Steketee, 1979) found that age, education, and income were the variables that affect public interest in consumer information. Consumers expressing the greatest interest were between the ages of 25 and 34, had one or more years of college

education, and a household income of at least \$15,000. This was the top market for Consumer Information Center publications, perhaps because this group faced difficult choices in home buying, child rearing, and financial management. They also had the educational background and financial resources to use printed consumer information. Lower interest was expressed by consumers over 65 years old, those with household incomes below \$10,000 per year, and those with some high school education or less (Steketee, 1979).

#### Summary

Consumers need information to cope with the problems of everyday living. This need for consumer information is indicated by the information-seeking behavior of individuals as well as by demonstrated lack by some individuals of consumer competence necessary to operate effectively in the marketplace. Many factors have influenced the increasing need for information about consumer buymanship, consumer rights, and family financial management. Among those factors are problems created by economic pressures, the proliferation of choices in the marketplace, and changes in the nature of the economy.

Government, education, and the private sector have attempted to provide consumers with information for decision-making. As a result of these efforts, a great

amount of consumer information is available. However, individuals still are not always aware of these resources or of how to obtain access to them. A system is needed which will assist consumers in locating and utilizing these information resources to solve their consumer problems.

Information and referral systems have been used to meet a variety of information needs. Models have been developed for the organization and management of information and referral systems including planning, staffing, developing a resource file, outreach and publicity activities, follow-up, evaluation, and funding.

Various government and private organizations have provided consumer information and referral. However, while the need for consumer information and referral in Denton has been identified and documented, no system has been created for that purpose. The following chapters report the results of a study to develop a model for a Consumer Information and Referral System to assist individuals and families in Denton to resolve problems related to consumer buymanship, consumer rights, and family financial management.



## CHAPTER III

### PROCEDURES

#### Instrument Development

A questionnaire entitled "Consumer Information Needs Assessment" was developed to identify perceived consumer information needs related to consumer buymanship, consumer rights, and family financial management; actual and preferred methods of acquiring consumer information; and characteristics of the responding consumers. It was based on a review of other information needs assessment instruments, and on common solutions to consumer information needs as identified from the literature. (See Appendix A for a copy of the "Consumer Information Needs Assessment.")

#### Selection of Variables for Investigation

Gee (1974) and Dervin (1974) recommended that studies seeking to improve the quality of information delivery systems should address the following questions:

1. What are the information needs of the community?
2. How are these information needs presently satisfied?

3. How can institutionalized forms be devised to better satisfy those needs?

4. What are the characteristics of the individuals who will use the information system?

Four variables were selected for study based on these recommendations. They were:

1. Consumer information needs
2. Current sources of information used by consumers
3. Desirable characteristics for a Consumer Information and Referral System (CIRS)
4. Characteristics of consumers.

The variables were investigated according to the following subvariables:

Variable 1: Consumer information needs

- A. Consumer buymanship
- B. Consumer rights
- C. Family financial management

Variable 2: Current sources of information

- A. Types of information sources
- B. Level of satisfaction with sources

Variable 3: Desirable characteristics in a CIRS

- A. Willingness to use CIRS
- B. Sources of information
- C. Delivery system

Variable 4: Characteristics of consumers

- A. Personal characteristics
- B. Financial characteristics
- C. Family characteristics

Description of Variables

Variable 1: Consumer information needs. Nominal data were collected about consumer information needs.

Items were constructed related to the following:

- A. Consumer buymanship
  - 1. Consumer goods
  - 2. Consumer services
- B. Consumer rights
  - 1. Contracts
  - 2. Consumer protection
  - 3. Consumer action
- C. Family financial management
  - 1. Money management
  - 2. Financial planning

The subvariables were identified from the conceptual framework of the Consumer Education Development Program (Monsma & Bannister, 1979) and from the instrument developed for the National Assessment of Consumer Skills (1978). Specific items to investigate each variable were selected from these documents, as well as from a review of consumer

problems and/or complaints reported by Margolius (1976), by the Texas Attorney General's Office (Wood, Note 8), by the National Council of Better Business Bureaus (Better Business Bureau, Note 1), and by the Dallas Office of Consumer Affairs (Dallas Department of Consumer Affairs (Note 2).

Variable 2: Current sources of consumer information.

Nominal data were collected about consumers' current sources of consumer information and interval data were collected about consumers' personal satisfaction with those sources used by the consumer. Items were constructed related to the following:

- A. Types of information sources
  - 1. Personal contacts
  - 2. Media
  - 3. Agencies
- B. Level of satisfaction with sources
  - 1. Personal contacts
  - 2. Media
  - 3. Agencies

The subvariables and specific items for assessing the variable were selected from information sources identified in the studies by Gee (1974), Sanik and Saltford (1979), and Williams et al. (1977).

Variable 3: Desirable characteristics of a CIRS.

Interval data were collected about consumers' preferred sources of information and preferred delivery system.

Items were constructed related to the following:

A. Types of information sources

1. Media
2. Agencies

B. Delivery system

1. Services
2. Hours of operation

The subvariables and specific items used to investigate types of information sources were the same as those used in relation to Variable 2: current sources of consumer information. The subvariables and specific items used to investigate desirable characteristics for the delivery system were based on a review of common characteristics of information and referral systems.

Variable 4: Consumer characteristics. Nominal data were collected about demographic characteristics of the respondents. The characteristics investigated were:

A. Personal characteristics

1. Age
2. Sex
3. Years of education
4. Length of residence in Denton

B. Financial characteristics

1. Occupation
2. Income

C. Family characteristics

1. Marital status
2. Number of children

Items constructed for investigating consumer characteristics were based on the Baltimore Study (Warner et al., 1973), the Syracuse and Elmira Study (Gee, 1974), and Consumer Information Center user characteristics (Steketee, 1979).

Questions and Response Modes

Variable 1: Consumer information needs. A Likert form was used for items related to frequency of need for consumer information about each item listed. The responses were: (5) always, (4) frequently, (3) sometimes, (2) seldom, and (1) never. For the subvariables consumer goods and consumer services, and an additional response, (0) have not bought this, was added.

Variable 2: Current sources of consumer information. The same five-point Likert form used for Variable 1 was also used for items related to Variable 2. Respondents indicated how often they used each information source for consumer information. Respondents also indicated how

helpful each information source was for them. Response choices were: (5) very helpful, (4) helpful, (3) somewhat helpful, (2) not very helpful, (1) not helpful at all, and (0) never use.

Variable 3: Desirable characteristics of a CIRS.

The first item for this variable related to respondents' willingness to use a consumer information and referral service. There were two possible responses: (1) yes and (2) no. If a respondent indicated (2) no, then no additional questions were to be answered. If the respondent indicated interest in using the service, then there were two additional questions regarding the days and hours of operation which would be most convenient for the consumer to use the service, and the specific types of information services preferred. Both questions were to be answered on a five point Likert form identical to one used for Variable 1.

Variable 4: Characteristics of consumers. Multiple choice items were used to collect data related to Variable 4. The response choices varied for each item.

Validity and Reliability  
of the Instrument

Panel of judges. The Consumer Information Needs Assessment was submitted to a panel of judges for evaluation of face and content validity. The panel was composed

of faculty and graduate students in the Department of Home Economics Education and Consumer Sciences at the Texas Woman's University.

Wiersma (1969) recommended this procedure for survey research. He stated that evaluators familiar with the variables under study are in a position to make valid judgments about the instrument and identify the following: possible misunderstandings, ambiguities, useless items, the need for additional items, and mechanical difficulties (data tabulation or directions). The instrument was revised based on the comments and suggestions of the panel. Approval was obtained from the Human Subjects Review Committee (see Appendix B for a copy of the application).

Pilot study. A pilot study was conducted in July, 1980, to pre-test data collection methods. Both Compton and Hall (1972) and Isaac (1976) recommended this procedure to be followed with a small group similar to those who will be in the major study.

A systematic sample of 50 residents was selected from the "Alphabetical Directory" of the 1979 Denton City Directory, using an interval of 130, with the first name chosen randomly. Use of the "Alphabetical Directory" may have introduced a slight bias into the results since an alphabetical list probably is not random (Compton & Hall,



1972). However, this bias was felt to be acceptable since the purpose of the pilot study was to test data collection methods. The sample for the major study was to be taken from the "Street Directory of Households and Businesses," so a similar source was chosen for the pilot study.

Seven of the fifty surveys were returned, a return rate of 14%. Three questionnaires were returned by the post office as undeliverable. Only one of the seven questionnaires was not usable for data analysis.

All respondents to the pilot study were females. Most were between the ages of 25 and 40, with at least one or more years of college, employed in a professional/managerial occupation, and earning an income under \$25,000 per year.

### Population

#### Target Population

The target population included all consumers residing within the Denton city limits. Projections based on the 1970 census estimated a 1979 population of 51,570 residents, including 25,354 students who attended either the Texas Woman's University or North Texas State University in Denton. According to the City of Denton Housing Study completed in March 1979, there were 16,890 households in Denton.

### Sample Population

The sample population included 397 adult consumers residing within the Denton city limits. This sample size was calculated based on a population of 51,570 residents, using the formula  $n = \frac{Npq}{(N-1)D - pq}$  (Mendenall, Ott, & Schaeffer, 1971, p. 46) where

$$q = 1 - p$$

$$D = \frac{B^2}{4}$$

B = Bound on the error of Estimation (.05)

n = sample size

N = population size

p = population proportion

### Sampling Design

A systematic sample (Ackoff, 1953; Compton & Hall, 1972; Leedy, 1974) of 397 Denton residents was drawn from the "Street Directory of Households and Businesses" in the 1979 Denton City Directory, using an interval of 130, which was computed by dividing the total population (51,570) by the desired sample size (397). In this directory, entries were alphabetized by street name and ordered sequentially by address. If the element selected was a business address, then the first residential listing following it was selected. The next interval was determined

by starting with the listing immediately following the one chosen for the sample.

According to Compton and Hall (1972) this method provides for randomization if the first unit is selected randomly. This can be achieved by dividing the total number in the population by the desired sample size, and using that number as the basis for systematic selection (Compton & Hall, 1972; Leedy, 1974). The effectiveness of this plan depends on the list used. Kish (1967) recommended the use of the city directory for good samples that are essentially 95 percent element samples.

#### Data Collection

Data for the study were collected from residents of Denton, Texas, during August and September, 1980. Non-respondents were sampled in November, 1980.

#### Procedures for Administering the Instrument

The following contact system was followed in the administration of the Consumer Information Needs Assessment (Issac, 1976; Tull & Hawkins, 1976):

1. Prequestionnaire introductory letter sent to entire sample population
2. Initial mailing of questionnaire with cover letter, stamped return envelope, and response card
3. Follow-up postcard

4. Follow-up mailing of second questionnaire to nonrespondents

5. Nonrespondent validation by telephone interview from a sample of twenty nonrespondents (see Appendix C for a copy of the Nonrespondent Contact Sheet).

A stamped response card was sent with the questionnaire. The respondent was to return the card separately from the questionnaire. This procedure allowed the respondent to remain anonymous, while facilitating follow-up mailings (Tull & Hawkins, 1976).

#### Return Rate

The Consumer Information Needs Assessment was sent to 502 residents, and 158 were returned, providing a return rate of 31.4%. Eight of the questionnaires were not usable for data analysis. Four of those eight were returned by elderly citizens with notes indicating they could not answer the questionnaire.

A return rate of 80 percent was desired (Isaac, 1976; Tuckman, 1972), or 318 of the 397 questionnaires mailed. To insure a minimum return rate of 30%, a slightly larger sample of 502 residents was selected (Compton & Hall, 1972).

#### Characteristics of Respondents

The 150 respondents were predominately female: 78% were females, and 22% were males. Fifty-seven percent of

the sample were between the ages of 18 and 40, 79% had one or more years of college education, and 56% earned a yearly household income of \$15,000 or less.

#### Characteristics of Nonrespondents

Isaac (1976) stated that nonrespondents should be sampled to reveal common trends that might be important in analyzing results of the study. "An effective correction technique is to randomly select a small sample of the nonrespondents and interview them to obtain missing information" (p. 93). For the purposes of this study, a telephone interview of twenty randomly-selected nonrespondents was conducted to identify demographic data for this group.

Seven nonrespondents answered the telephone survey. Of those nonrespondents, four were males (57%) and three were females (43%), differing from the respondents which were predominately females. The nonrespondents were slightly older than respondents, but similar in years of education and approximate yearly income.

## CHAPTER IV

### DATA ANALYSIS

Data collected by means of the Consumer Information Needs Assessment instrument were analyzed for frequency and percentage using an SPSS program. Chi square analysis was used for cross-tabulation of data.

#### Introduction

The following variables and subvariables were investigated:

Variable 1: Consumer information needs

- consumer buymanship
- consumer rights
- family financial management

Variable 2: Current sources of information

- types of information sources
- level of satisfaction with sources

Variable 3: Desirable characteristics in a CIRS

- willingness to use CIRS
- types of information services
- days and hours of operation

Variable 4: Characteristics of consumers

- personal characteristics

- financial characteristics

- family characteristics

Data for Variables 1, 2, and 3 were collected using Likert forms. A six point Likert form was used for the first subvariable, consumer buymanship. The response choices were: (5) always, (4) frequently, (3) sometimes, (2) seldom, (1) never, and (0) have not bought. Five point Likert forms which omitted the value, (0) have not bought, were used for the remaining subvariables. For the subvariable, level of satisfaction with sources, the values of the Likert form represented the following terms: (5) very helpful, (4) somewhat helpful, (3) helpful, (2) not very helpful, and (1) not helpful at all.

The scoring categories were collapsed for reporting purposes; scores of 5 or 4 were grouped as "high," scores of 3 were considered "average," and scores of 2 or 1 were grouped as "low."

Mean scores were calculated for each item by adding all scores for that item and dividing the total by the number of responses. The mean score was used as an index for comparing information needs. Scores of 5.0 to 3.5 represented a high need, 3.4 to 2.5 an average need, and 2.4 to 1.0 a low need for information. Consumers' information needs were then ranked according to priority using the mean scores.

An additional item for each subvariable was listed on the questionnaire as "other," with a space provided for additional information from respondents. The responses to those items are summarized following the analysis of data for each subvariable.

The data for Variables 1, 2, and 3 were cross-tabulated with the data for Variable 4 (demographic data) to identify significant relationships between consumer characteristics and each variable. Demographic characteristics which were statistically significant at the .05 level are reported.

The sample population was divided into two groups according to respondents' willingness or unwillingness to use a Consumer Information and Referral System (CIRS). Data were analyzed and reported separately for each group. This distinction was made because the model developed as a result of this research was based on the responses of consumers who indicated a willingness to use CIRS (referred to in this report as "projected CIRS users"). Data were reported for respondents who indicated they would not be willing to use CIRS (referred to in this report as "projected CIRS nonusers") in order to identify distinctive characteristics of this group.

In the research report which follows, the description of findings for each variable includes (1) the results of



data analysis for each variable, (2) a summary of responses to the item: "Other," and (3) results of the cross-tabulation of each item with the demographic data which were statistically significant at the .05 level. Data are reported separately for both projected CIRS users and nonusers.

### Findings

#### Variable 1: Consumer Information Needs

The variable, consumer information needs, was investigated by analyzing data from three subvariables: consumer buymanship, consumer rights, and family financial management. Each subvariable is discussed separately.

Consumer buymanship. The subvariable consumer buymanship included items related to the purchase of goods and services. Data in table 1 indicate that projected CIRS users most frequently needed consumer information about automobile purchases (55.7%), appliances (48.9%), health care (48.2%), food (46.6%), and automobile repairs (45.5%). This group reported a high need for information about consumer goods more frequently than for consumer services. Other purchases for which consumers indicated a need for consumer information were: medicine, cosmetics, musical instruments, stereo equipment, recreational equipment, books, boats, fabrics, and gardening supplies.

Table 1  
Consumers' Information Needs Related to Consumer Goods and Consumer  
Services, by Projected CIRS Users and Nonusers

Information Need	CIRS Users (n=133)				CIRS Nonusers (n=16)			
	High (5,4)	Average (3)	Low (2,1)	Have not Bought (0)	High (5,4)	Average (3)	Low (2,1)	Have not Bought (0)
Consumer goods								
food	46.6%	30.1%	23.3%	0.0%	31.3%	25.0%	43.8%	0.0%
clothing	34.0	32.6	33.3	0.0	25.1	12.5	62.6	0.0
automobiles	55.7	24.1	18.0	2.3	12.6	25.0	56.3	6.3
housing (rental or purchase	43.1	18.9	31.8	6.1	0.0	6.3	81.3	12.5
home furnishings	34.6	36.8	25.6	3.0	12.5	25.0	50.1	12.5
appliances (large or small)	48.9	29.3	20.3	1.5	31.3	25.0	43.8	0.0
Consumer services								
child care	20.4	9.1	38.7	31.8	0.0	6.3	68.8	25.0
education	39.4	28.0	27.3	5.3	6.3	6.3	68.8	18.8
health care	48.2	30.1	20.3	1.5	25.0	12.5	50.0	12.5
funeral/burial services	12.1	12.0	33.8	42.1	0.0	6.3	75.1	18.8
automobile repairs	45.5	34.1	18.2	2.3	25.1	25.0	43.8	6.3
public transportation	26.7	15.3	42.0	16.0	0.0	18.8	62.5	18.8
home repairs/home improvement	35.8	29.0	23.6	11.5	18.8	12.5	56.3	12.5
utilities (gas, electricity, water)	35.6	28.8	30.3	5.3	26.6	6.7	66.6	0.0
household moving/storage	19.1	19.1	39.7	22.1	0.0	0.0	87.6	12.5

Note. Rows may not total 100% due to rounding.

Projected CIRS nonusers had a high need for consumer information about food (31.3%), appliances (31.3%), clothing (25.1%), and automobile repairs (25.1%). Overall, projected CIRS nonusers expressed less need for consumer buymanship information, than did projected CIRS users.

Cross tabulation of data for the subvariable consumer buymanship with the demographic data revealed relationships between consumer characteristics and information needs which were statistically significant at the .05 level. Consumer information needs about clothing were significantly related to sex--females needed information more than males. Automobile purchase information needs were significantly higher for females than for males, and for those with 13 or more years of education. Age was inversely related to the need for housing (rental or purchase) information. Young consumers (ages 18-24) had the highest need and older consumers (65 and over) had the lowest need. The need for child care information was significantly related to the number of children living at home. The occupation of housewife/househusband was significantly related to a need for information about home repairs/home improvements. Information needs related to household moving and storage were significantly related to educational level; individuals with 16 or more years of education most frequently needed this type of information.

Consumer rights. The subvariable consumer rights included items related to consumer contracts, consumer protection, and consumer action. Data in table 2 indicates that for both projected CIRS users and nonusers the highest information needs related to this subvariable were for consumer protection information about consumer product safety (CIRS users, 38.3%; CIRS nonusers, 6.3%), and consumer protection laws (CIRS users 31.0%; CIRS nonusers, 6.3%). The only item listed by consumers as "other" under consumer rights was: business advice.

Most projected CIRS nonusers indicated a low need for consumer rights information. The high ratings of 6.3% by projected CIRS nonusers represent only one respondent.

Cross-tabulation of data for the subvariable consumer rights with demographic data revealed relationships between consumer characteristics and information needs which were statistically significant at the .05 level. The need for information about rental contracts was significantly related to age (18-24 years), length of residence in Denton (3 years or less), marital status (single, never-married), number of children living at home (none), and income (\$15,000 per year or less). Warranty information needs were significantly related to age (19-24 years and 41-64 years) and occupation (housewife/househusband and

Table 2  
 Consumers' Information Needs Related to Consumer Contracts,  
 Consumer Protection, and Consumer Action, by  
 Projected CIRS Users and Nonusers

Information Needs	CIRS Users (n=133)			CIRS Nonusers (n=16)		
	High (5,4)	Average (3)	Low (2,1)	High (5,4)	Average (3)	Low (2,1)
Consumer contracts						
rental contracts	24.1%	18.0%	57.9%	0.0%	6.7%	93.3%
warranties	27.1	36.1	36.8	0.0	25.0	75.1
Consumer protection						
consumer protection laws	31.0	31.8	37.1	6.3	18.8	75.8
consumer product safety	38.3	31.6	30.3	6.3	25.0	68.8
Consumer action						
consumer complaint procedures	28.6	28.6	42.8	0.0	6.3	93.8
consumer organizations/ agencies	23.8	26.9	49.2	0.0	6.3	93.8
legal advice and/or services	24.2	32.8	42.9	0.0	18.8	81.3

Note. Percentages may not total 100% due to rounding.

unemployed). A significant relationship existed between the need for information about consumer protection laws and occupation (housewife/househusband and unemployed). Income (\$15,000 or less, and \$30,000-34,000) was significantly related to the need for information about consumer complaint procedures. Marital status (single, never married) was significantly related to the need for information about consumer organizations/agencies. A need for information about legal advice and/or services was significantly related to marital status (single or divorced), length of residence in Denton (3 years or less), and occupation (blue collar/service, student, and unemployed).

Family financial management. The subvariable family financial management included items related to money management and financial planning. Projected CIRS users reported the most frequent information needs related to insurance (40.6%), savings and investments (39.8%), and taxes (38.7%). Items listed as "other" by respondents were: stocks and trust funds.

The highest needs reported by projected CIRS nonusers were for information about savings and investments (18.8%) and banking services (12.6%). Projected CIRS nonusers rated most of their information needs in this category as low.

Table 3  
Consumers' Information Needs Related to Money Management and Financial  
Planning, by Projected CIRS Users and Nonusers

Information Needs	CIRS Users (n=133)			CIRS Nonusers (n=16)		
	High (5,4)	Average (3)	Low (2,1)	High (5,4)	Average (3)	Low (2,1)
Money management						
budgeting	21.9%	25.0%	53.0%	0.0%	6.7%	93.4%
banking services	33.0	36.1	30.8	12.6	25.0	62.5
personal financial record-keeping	15.1	25.0	29.8	6.3	6.3	87.6
credit (how to use or obtain)	30.1	29.3	40.6	0.0	6.3	93.8
Financial planning						
savings and investments	39.8	32.8	26.3	18.8	31.3	50.1
insurance	40.6	32.3	27.1	0.0	43.8	56.3
taxes (personal or property)	38.7	26.5	34.9	6.3	37.5	56.3
estate planning	18.0	18.0	63.9	0.0	0.0	100.0
wills	20.5	20.5	59.1	0.0	6.3	93.8

Note. Percentages may not total 100% due to rounding.

Cross-tabulation of data for the subvariable family financial management with demographic data revealed relationships between consumer characteristics and information needs which were statistically significant at the .05 level. Marital status was significantly related to the need for information concerning banking services, credit, and insurance. Single, divorced, and widowed respondents needed this information more often than married respondents. Age (18-24 years) was also significantly related to the need for credit information. Sex (female), age (18-24 and 41-64), and educational level (12 years or less) were significantly related to the need for savings and investment information.

Summary of consumer information needs. Data in table 4 indicates the mean frequency of each consumer information need. Items are ranked from high to low. The most frequent information needs for projected CIRS users were automobiles (3.7%), appliances (3.44%), health care services (3.41%), automobile repairs (3.37%), and food (3.31%). Projected CIRS nonusers rated their information needs for each item lower than did projected CIRS users.

Variable 2: Current  
Sources of Information

The variable, current sources of information, was investigated by analyzing the data from two subvariables.



Table 4  
Mean Score Comparison of Consumers' Information Needs  
by Projected CIRS Users and Nonusers

Information Need	CIRS Users (n=133)		CIRS Nonusers (n=16)	
	Mean	Standard Deviation	Mean	Standard Deviation
automobiles	3.70	1.38	2.13	1.31
appliances (large or small)	3.44	1.23	2.75	1.39
health care	3.41	1.26	2.25	1.61
automobile repairs	3.37	1.22	2.44	1.41
food	3.33	1.22	2.81	1.33
insurance	3.21	1.21	2.00	0.97
housing (rental or purchase)	3.16	1.64	1.31	0.79
savings and investments	3.15	1.23	2.31	1.35
consumer product safety	3.14	1.27	1.87	1.20
home furnishings	3.09	1.19	1.94	1.29
taxes (personal or property)	3.07	1.32	2.13	1.20
banking services	3.03	1.24	2.06	1.29
education	3.03	1.50	1.38	1.09
clothing	3.01	1.13	2.38	1.31
consumer protection laws	2.97	1.28	1.75	1.18

Table 4--Continued

Information Need	CIRS Users (n=133)		CIRS Nonusers (n=16)	
	Mean	Standard Deviation	Mean	Standard Deviation
utility services, gas electric, water)	2.94	1.47	2.40	1.45
warranties	2.88	1.25	1.69	0.87
consumer complaint procedures	2.87	1.28	1.50	0.63
home repairs/home improvement	2.84	1.55	1.94	1.34
credit (how to obtain or use)	2.78	1.32	1.25	0.58
legal advice and/or services	2.77	1.21	1.69	0.73
consumer organiza- tions/agencies	2.65	1.32	1.38	0.62
budgeting	2.42	1.31	1.40	0.63
rental contracts	2.40	1.43	1.27	0.59
wills	2.35	1.37	1.63	0.62
public transportation	2.26	1.64	1.31	1.01
personal financial record-keeping	2.25	1.23	1.44	1.09
estate planning	2.23	1.28	1.44	0.51
household moving/storage	2.04	1.62	1.19	0.66
child care	1.67	1.74	0.88	0.72
funeral/burial services	1.41	1.57	1.13	0.81

The subvariables were: types of information sources and level of satisfaction with information sources.

Types of information sources. Data in table 5 show that projected CIRS users preferred print and media information sources more than interpersonal sources (involving contact with agencies or individuals). Projected CIRS users most frequently used magazines and/or newspapers (71%), books or pamphlets (50.7%), and radio and/or television (48.9%). Respondents identified "other" currently used sources of information as: spouse, friends, the college (Texas Woman's University or North Texas State University), and Consumer Reports magazine.

Projected CIRS nonusers also showed a preference for print and media information rather than interpersonal sources. This group reported a lower frequency of use for all information sources than projected CIRS users.

Level of satisfaction with sources. Data in table 6 shows that projected CIRS users reported a high level of satisfaction with the consumer information received from print and media sources: magazines and/or newspapers (61.4%), books or pamphlets (56.1%), and radio and/or television (45.1%).

Projected CIRS nonusers rated print and media information sources as the most helpful. Compared to projected

Table 5

Consumers' Current Use of Information Sources for Consumer Information,  
by Projected CIRS Users and Nonusers

Information Source	CIRS Users (n=133)			CIRS Nonusers (n=16)		
	Always or Frequently	Sometimes	Seldom or Never	Always or Frequently	Sometimes	Seldom or Never
businesses	25.6%	33.1%	41.4%	6.7%	26.7%	66.6%
cooperative extension service	7.6	25.0	67.4	6.3	6.3	87.6
public utility companies	15.1	30.8	54.2	12.6	6.3	8.13
government agencies	15.9	39.4	44.7	6.3	31.3	62.6
radio and/or television	48.9	38.3	12.8	12.6	18.8	68.8
magazines and/or newspapers	71.0	20.6	8.4	25.0	31.3	43.8
books or pamphlets	50.7	27.3	21.9	25.1	18.8	56.3
library	25.0	29.5	45.5	0.0	18.8	81.3
seminars, classes, or workshops	16.0	22.9	61.1	0.0	6.3	93.8

Note. Percentages may not total 100% due to rounding.

Table 6  
Consumers' Ratings of Currently Used Sources of Consumer Information,  
by Projected CIRS Users and Nonusers

Information Source	CIRS Users (n=133)				CIRS Nonusers (n=16)			
	Helpful	Somewhat Helpful	Not Very Helpful or Not Helpful At All	Never Use	Very Helpful or Helpful	Somewhat Helpful	Not Very Helpful or Not Helpful At All	Never Use
businesses	28.8%	37.9%	25.8%	7.6%	14.2%	21.4%	21.4%	42.9%
cooperative extension service	24.6	16.9	16.9	41.5	20.0	0.0	13.3	66.7
government agencies	21.7	42.6	24.8	10.9	20.0	26.7	6.7	46.7
radio and/or television	45.1	40.5	12.3	2.3	26.6	26.7	20.0	26.7
magazines and/or newspapers	61.4	28.8	6.9	3.0	26.7	33.3	20.0	20.0
books or pamphlets	56.1	26.2	13.8	3.8	26.7	20.0	13.3	40.0
library	38.5	27.7	13.9	20.0	0.0	33.3	6.7	60.0
seminars, classes or workshops	32.0	24.2	14.9	28.9	6.7	0.0	26.7	66.7
public utility companies	15.1	36.4	33.3	15.2	21.4	21.4	14.2	42.9

Note. Percentages may not equal 100% due to rounding.

CIRS users, projected CIRS nonusers reported less satisfaction with all information sources except public utility companies.

Cross-tabulation of data for variable 2, current sources of information, with demographic data revealed relationships which were statistically significant at the .05 level. Educational level (12 years) was significantly related to frequent use of businesses as a source of consumer information. Satisfaction with consumer information provided by businesses was significantly related to length of residence in Denton (4 or more years) and occupation (clerical/sales, housewife/househusband, and retired). Occupation (housewife/househusband) and marital status (married or widowed) were significantly related to use of the cooperative extension service as an information source. Use of government agencies as a source of consumer information was significantly related to occupation (unemployed), marital status (single and widowed), and income (under \$5,000). Preference for radio and/or television and magazines and/or newspapers was significantly related to age (18-24 years). Length of residence in Denton (less than 1 year), marital status (married), occupation (professional/managerial, clerical/sales, housewife/househusband, and student), and income (\$10,000-14,999 or \$25,000-29,999

per year) were significantly related to the use of books or pamphlets. Satisfaction with consumer information acquired from books or pamphlets was related to age (18-24 years), length of residence in Denton (less than 1 year), education (13 years or more), and occupation (students). Library use was significantly related to occupation (blue-collar/service, housewife/househusband, student, and unemployed). Satisfaction with information provided by libraries was significantly related to education (16 years or more). Sex (female) and occupation (housewife/househusband and student) were significantly related to frequency of use and satisfaction with seminars, classes, and workshops as a source of consumer information.

Variable 3: Desirable  
Characteristics in a CIRS

The characteristics of a Consumer Information and Referral System (CIRS) preferred by respondents were investigated by analyzing the data from three subvariables. The subvariables were: willingness to use CIRS, types of information services, and days and hours of operation.

Willingness to use CIRS. Data related to this subvariable were collected by means of a question which could be answered "yes" or "no" regarding a respondent's willingness to use CIRS. Data in table 7 shows that 88.7% of the sample population would be willing to use CIRS if it were

conveniently located and available at no cost to the consumer. These projected CIRS users were asked to complete the questionnaire. No additional data were collected from respondents (10.6%) who indicated they would not use CIRS.

Table 7  
Consumers' Projected Use of CIRS

Consider Using CIRS?	Number	Percent
Yes	133	88.7%
No	16	10.6
No response	1	0.7
Total	150	100.0%

Cross tabulation of data for the subvariable, willingness to use CIRS, with demographic data revealed relationships which were statistically significant at the .05 level. Projected CIRS users were young to middle aged (20-40 years), well educated (16 or more years), and either clerical/sales workers or students. Projected CIRS nonusers were elderly (65 or over), less educated (11 years or less), and retired.

Types of information services. Respondents rated their preferences for types of information services on a



Likert form (described previously). Data in table 8 show that respondents preferred a telephone hotline (56.2%), an information newsletter (53.5%), and a directory of information sources.

Cross-tabulation of the data for the subvariable, types of information services, with demographic data revealed relationships between characteristics of CIRS users and service preferences which were statistically significant at the .05 level. Preference for referral to experts was significantly related to the number of children living at home (2 or fewer). Preference for a directory of information resources and an information newsletter were significantly related to sex (females). Occupation (housewife/househusband) was significantly related to preference for workshops or seminars. Preference for classes for college credit as an information and referral service was related to age (18-24 years), education (13-15 years), length of residence in Denton (3 years or less), marital status (single), and occupation (student).

Days and hours of operation. Respondents indicated on a Likert form the days and hours they would be able to use CIRS. Data in table 8 shows that the most frequently selected times of service were Saturdays 8:00 A.M. to 5:00 P.M. (57%) and daily 5:00 P.M. to 9:00 P.M. (53.9%).

Table 8

## Projected CIRS Users' Delivery System Preferences:

## Services and Use Time

Delivery System Characteristic	CIRS Users (n=133)		
	High (5,4)	Average (3)	Low (2,1)
Services			
question and answer by mail	27.1%	41.9%	31.1%
telephone hotline	56.2	34.6	9.2
referral to experts	42.6	44.2	13.2
directory of information sources	53.4	38.9	7.7
information newsletter	53.5	35.9	10.7
consumer resource center for browsing	28.7	41.1	30.3
workshops or seminars	14.6	33.8	51.6
classes for college credit	18.7	29.5	52.0
Use time			
daily 8 a.m. to 12 noon	23.5	25.2	51.3
daily 12 noon to 5 p.m.	27.9	36.9	55.1
daily 5 p.m. to 9 p.m.	53.9	34.5	13.5
Saturday 8 a.m. to 5 p.m.	57.0	32.5	10.5

Note. Rows may not total 100% due to rounding.

Cross-tabulation of data for the subvariable, days and hours of operation, with demographic data revealed relationships which were statistically significant at the .05 level. Respondents who preferred services daily 8:00 A.M. to 12:00 noon were predominately female, housewife/househusband, aged 65 or over, married or widowed, with 16 or more years of education. Educational level (16 or more years) was significantly related to a preference for service daily 12:00 noon to 5:00 P.M.

Variable 4: Characteristics  
of Consumers

The variable consumer characteristics was investigated by analyzing the data from three subvariables: personal characteristics (age, education, and length of residence in Denton), financial characteristics (occupation and income), and family characteristics (marital status and number of children under 18 years living at home). Data related to this variable were collected by means of multiple choice items, and analyzed for frequency and percentage. In addition, data for the sample population was divided into two groups based on the willingness or unwillingness of the respondent to use CIRS, and then analyzed for each group. Data in table 9 summarizes the demographic characteristics for projected CIRS users, projected CIRS nonusers, and the total sample population.

Table 9  
Demographic Characteristics of Sample Population,  
by Projected CIRS Users and Nonusers

Demographic Characteristic	CIRS Users (n=133)	CIRS Nonusers (n=16)	Total Sample (n=150)
Sex			
male	22.0%	20.0%	21.8%
female	78.0	80.0	78.2
Age range			
18-24	21.8	18.8	21.5
25-40	39.1	6.3	35.6
41-64	28.6	31.3	28.9
65 or over	10.5	43.8	14.1
Years of education			
0-6 years	0.0	12.5	1.3
7-11 years	6.0	12.5	6.7
12 years	12.8	12.5	12.8
13-15 years	31.6	25.0	30.9
16 or more years	49.6	37.5	48.3
Length of residence in Denton			
less than 1 year	6.3	0.0	5.6
1-3 years	25.8	21.4	25.4
4 or more years	68.0	78.6	69.0
Marital status			
single (never-married)	22.9	18.8	22.4
married	60.3	56.3	59.9
divorced	9.2	6.3	8.8
widowed	7.6	18.8	8.8

Table 9--Continued

Demographic Characteristics	CIRS Users (n=133)	CIRS Nonusers (n=16)	Total Sample (n=150)
Occupation			
professional/managerial	33.3%	25.0%	32.2%
clerical/sales	18.9	6.3	17.4
blue collar or service	6.8	6.3	6.7
housewife/househusband	8.3	12.5	8.7
student	20.5	6.3	18.8
retired	10.6	43.8	14.8
unemployed	1.5	0.0	1.3
Number of children			
none	58.5	80.0	60.7
1-2	36.2	20.0	24.5
3-4	4.6	0.0	4.1
5-6	0.8	0.0	0.7
Household income			
under \$5,000	14.4	6.7	13.5
\$5,000-9,999	16.0	26.7	17.0
\$10,000-14,999	17.6	22.0	17.7
\$15,000-19,999	8.8	0.0	7.8
\$20,000-24,000	9.6	13.3	9.9
\$25,000-29,999	9.6	6.7	9.9
\$30,000-34,999	9.6	6.7	9.2
\$35,000-39,999	8.8	6.7	8.5
\$40,000 or more	5.6	13.3	6.4

Note. Percentages may not equal 100% due to rounding.

## Discussion

### Variable 1: Consumer Information Needs

All respondents indicated a greater need for consumer buymanship information than for information related to either consumer rights or family financial management. The highest areas of information needs paralleled the major budgetary expenses for all consumers: food, clothing, shelter, transportation, and health care.

Projected CIRS users had a high need for consumer information about the following purchases: automobiles, appliances, food, housing, home furnishings, and clothing. Similar information needs were reported in several studies. The majority of complaints received by the Better Business Bureau (BBB) about product quality or performance concerned automobiles, apparel and accessories, appliances, and furniture. Food was ninth on the complaint list (Better Business Bureau, Note 1). Most BBB complaints about service or repair pertained to automobiles and home repairs. In contrast, Denton consumers rated health care services as the most frequent problem, followed by automobile repairs, education, and home repairs/home improvement.

The top categories of complaints received by the Dallas Office of Consumer Affairs (Dallas Department of Consumer Affairs, Note 2) were vehicle repairs, home

repairs and improvements, automobile purchase (new and used), and home furnishings. In comparing all information needs, Denton consumers rated their needs differently: vehicle repairs rated fourth on the list, home repairs and improvements nineteenth, automobile purchases first, and home furnishings tenth. Denton consumers expressed a frequency of information needs similar to those reported by the Dallas Regional Office of the Attorney General (Wood, Note 8) and the Consumer Information Center (Steketee, 1979). However, in these two studies, consumers reported a much greater need for home repair/home improvement information than did Denton consumers.

Consumer information needs in Denton differed substantially from those reported by the California Office of Consumer Affairs (Gordon & Spohn, Note 9), which identified the greatest consumer information needs as being related to problems of false and misleading advertising, home improvement services, energy conservation, health care, landlord/tenant relationships, automobiles, housing for young, senior, and low income citizens, warranties, public transportation, and credit. However, the difference in the type of information needs reported to the Office of Consumer Affairs may be due to the law enforcement responsibilities of the agency.

Results of the National Assessment of Consumer Skills (Education Commission, 1979) showed consumers' greatest information deficiencies to be in the areas of energy, contracts, financing, and consumer protection. While those information deficiencies may also exist for Denton consumers, respondents to the Consumer Information Needs Assessment indicated more frequent need for information about consumer goods and services.

Projected CIRS nonusers rated their consumer information needs lower for all consumer problems than did projected CIRS users. Failure to report a need may not, however, indicate the absence of a problem. In two previous studies of information needs (Warner et al., 1973; Gee, 1974), individuals least apt to cite an information need or problem were most apt to have information problems due to their age (elderly), occupation (retired or unemployed), and low income. The researchers in both studies concluded that those individuals were either unwilling to admit information needs for fear of appearing ignorant, or that they had resigned themselves to living in difficult circumstances and therefore refused to acknowledge needs.



Variable 2: Current  
Sources of Information

Both projected CIRS users and projected CIRS nonusers preferred print and media information sources to interpersonal information sources. The most frequently used information sources were: magazines and/or newspapers, books or pamphlets, and radio and/or television. Projected CIRS nonusers reported lower use of all information sources and less satisfaction with information received from all sources.

Frequent use of an information source corresponded to consumers' satisfaction with information provided by that source. The one exception was public utility services. Public utility services were used more frequently, but rated less helpful than were seminars, classes, and workshops.

The finding that Denton consumers' preferred print and media information sources to interpersonal information sources differs from the findings of previous studies. Sanik and Saltford (1979) found that consumers purchasing major home appliances showed a high preference for and satisfaction with interpersonal information sources: salespeople, friends, relatives, and co-workers. Williams et al. (1977), in a study of Los Angeles residents, found that although residents used print sources most frequently,

their overall preference was for interpersonal information sources.

Variable 3: Desirable  
Characteristics in a CIRS

Age, education, and occupation were statistically significant at the .05 level in relation to a consumers' willingness or unwillingness to use CIRS. Projected CIRS users were young to middle-aged (25-40), well educated (16 or more years), and students or clerical/sales workers. Projected CIRS nonusers were elderly (65 or over), less educated (11 years or less), and retired.

These findings are similar to those of previous information studies in Baltimore (Warner et al., 1973), and in Syracuse and Elmira (Gee, 1974). In both studies, the consumers' race, age, education, occupation, and income were significantly related to information needs. Income was not significantly related to Denton consumers' information needs, and race of the respondent was not assessed. Projected CIRS users were most similar to Elmira residents. Elmira residents citing information needs were middle aged (25-64), highly educated, and employed in professional or managerial occupations. Baltimore residents most often citing needs were young (under 25), highly educated, and employed in a professional or managerial occupation. Syracuse residents most often citing problems were also

young (under 25), highly educated, and employed in blue collar or service occupations. Noninformation seekers in both of the previous studies were elderly (65 or over) and unemployed.

Projected CIRS users are also similar to consumers who frequently request publications from the Consumer Information Center (CIC). The top market for CIC publications are individuals between the ages of 25 and 34, with one or more years of college education, and an income of at least \$15,000 (Steketee, 1979). Steketee concluded that this is the top market possibly because the group is facing difficult choices in home buying, child rearing, and financial management. They also have the educational background and financial resources to use printed consumer information. Lower interest in CIC publications was expressed by consumers over 65 years old, with a high school education or less, and an income below \$10,000 per year.

Types of information services. Projected CIRS users indicated preferences for a telephone hotline, an information newsletter, and a directory of information resources. This preference for print and media sources corresponds to consumers' currently used information sources which are predominately print and media sources, rather than interpersonal information sources.

Telephone hotlines have been one of the most widely used and successful delivery methods for information and referral services (Franklin & Summers, 1974; New York, 1977). The major advantages to the client were found to be easy accessibility and immediate response to an information need. For the agency, telephone information and referral was much more cost-effective than other methods of providing services (New York, 1977).

Free information newsletters have been published as a delivery method for information and referral services. Newsletters have most frequently been used by systems serving special populations such as the elderly (Burr & Willis, 1979; Ostrom, 1975). Newsletters have also been used as a method of publicity (New York, 1977).

Several information and referral systems have published directories of information services which were distributed to clients. However, while widely used, the directories were felt to be an unsatisfactory method of information and referral, since the directories were frequently out-of-date by the time they were published (Kochen, 1972) and required a great amount of knowledge to be used effectively (Croneberger et al., 1975).

Days and hours of operation. Projected CIRS users preferred Saturday and evening hours of operation for CIRS,

rather than daily business hours 8:00 A.M. to 5:00 P.M. This preference was probably due to the work and school schedules of projected CIRS users (students and clerical/sales workers).

Variable 4: Character-  
istics of Consumers

The personal, financial, and family characteristics of projected CIRS users closely approximated the demographic characteristics of the total sample population. Projected CIRS nonusers differed from the overall population in age, education, and occupation.

## CHAPTER V

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

#### Summary

Denton consumers expressed needs for consumer information related to the purchase of consumer goods and services more frequently than information related to consumer rights and family financial management. Consumer information needs were expressed most frequently for items representing the major budgetary expenditures of food, clothing, shelter, transportation, and health care services.

Denton consumers preferred print and media information sources rather than interpersonal information sources. The most frequently used and satisfactory sources of consumer information for Denton residents were: newspapers and/or magazines, books and pamphlets, and radio and/or television.

Projected CIRS users (88.7% of the sample) were young to middle aged (25-40 years), well educated (16 or more years), and either students or clerical/sales workers. Projected CIRS users reported a higher frequency of need

for consumer information and a higher current use of information sources than projected CIRS nonusers. However, projected CIRS nonusers may have similar or even greater information needs than projected CIRS users, but be less willing or able to express those needs.

The most frequently preferred types of services for CIRS were: a telephone hotline, an information newsletter, and a directory of information sources. The most desirable hours of operation for CIRS were: Saturdays 8:00 A.M. to 5:00 P.M. and daily 5:00 P.M. to 9:00 P.M.

### Conclusions

Based on the results of this study, a Consumer Information and Referral Service for Denton residents should:

1. Provide consumer information related to the major budgetary items of food, clothing, shelter, transportation, and health care.
2. Utilize print and media information sources rather than interpersonal sources whenever possible.
3. Serve the information needs of young, well educated consumers.
4. Attempt to provide consumer information to elderly, retired consumers.
5. Maintain a telephone hotline.
6. Publish an information newsletter.

7. Offer services on Saturdays 8:00 A.M. to 5:00 P.M. and daily 5:00 P.M. to 9:00 P.M.
8. Offer all services at no cost to the consumer.
9. Be located conveniently for consumer use.

#### Recommendations

Based on the findings of this study, a conceptual model for a Consumer Information and Referral System was developed. This system, which could be implemented at the Texas Woman's University or any other setting in which similar facilities are available, would utilize both civic and university resources to meet the consumer information needs of residents. It is recommended that this model be implemented in Denton after successful submission of a funding proposal to an agency such as the office of Consumers' Education. The model is described in the following pages.



A Model for an Interdisciplinary  
Consumer Information and Referral System

Introduction

The Denton Human Services Project (Jones, Casstevens, Lavaretta, & Listi, 1977) identified the need for a consumer information and referral system to assist Denton residents in resolving consumer problems. In response to that need, the following conceptual model for an Interdisciplinary Consumer Information and Referral Service (CIRS) was developed. It was based on a review of existing information and referral programs and on data obtained from a Consumer Information Needs Assessment conducted in Denton during fall 1980. The CIRS will be implemented and administered through the Department of Home Economics Education and Consumer Sciences at the Texas Woman's University. It will utilize both university and civic resources to meet the consumer information needs of Denton residents.

Purpose

The purpose of the Denton Consumer Information and Referral System is to assist individuals in locating consumer information and/or services needed to resolve

problems related to consumer buymanship, consumer rights, and family financial management.

### Goal

The goal of the Denton Consumer Information and Referral System is to meet the consumer information needs of Denton residents.

### Objectives

The specific objectives of the Denton Consumer Information and Referral System are to:

1. Establish and maintain a community resource file to meet the information needs of Denton residents
2. Provide consumer information and referral to Denton residents by means of a telephone hotline and an information newsletter
3. Document Denton consumers' information needs and/or problems to identify the need for additional programs and services and to provide a data base for ongoing evaluation of the services.

### Management Plan

The objectives of the Denton Consumer Information and Referral System will be accomplished in four phases. The four phases and related tasks are listed, and an implementation schedule for CIRS is shown in Table 10, indicating the personnel responsible, initiation date, and

Table 10  
Implementation Schedule for CIRS

Task	Person Responsible	Initiation Date	Completion Date
Project Management	Director	9/81	9/82
<u>Phase I</u>			
Plan CIRS operating procedures	Coordinator	9/81	9/81
Develop forms for CIRS operations	I&R Specialist	9/81	9/81
Establish contacts with other community agencies	Coordinator	9/81	11/81
Establish a community advisory council	Coordinator	10/81	10/81
Develop publicity materials	Coordinator	11/81	11/81
<u>Phase II</u>			
Develop inventory instrument	I&R Specialist	10/81	10/81
Identify potential information resources	Coordinator	10/81	10/81
Inventory potential resources	All staff	11/81	11/81
Record, verify, and organize data	All staff	12/81	1/82
Plan for updating resource file	I&R Specialist	1/82	1/82
<u>Phase III</u>			
Recruit and train CIRS operators	Coordinator	1/82	1/82
Begin publicity campaign	Coordinator	2/82	2/82
Initiate CIRS services	All staff	2/82	8/82
Follow-up all inquiries	CIRS Operators	2/82	8/82
Publish information newsletter	Coordinator	2/82, 5/82 &	8/82
Maintain community contacts	Coordinator	2/82	8/82
<u>Phase IV</u>			
Develop evaluation instruments	I&R Specialist	3/82	3/82
Identify sample for evaluation studies	I&R Specialist	4/82	4/82
Survey CIRS users and agencies	I&R Specialist	4/82 and	7/82
Analyze data	I&R Specialist	5/82 and	8/82
Write evaluation reports	Director	7/82	8/82

completion date for each task. Table 11 shows a projected time line for accomplishment of tasks.

Phase 1: Organization of CIRS

- plan CIRS operating procedures
- develop forms for CIRS operations
  - ..user data sheets
  - ..follow-up forms
  - ..monthly summary sheets
- establish a community advisory council
- establish contacts with other community agencies
- develop publicity materials

Phase 2: Development of Community Resource File

- develop inventory instrument
- identify potential information sources
- inventory potential information sources
- record, verify, and organize data
- develop plan for updating resources file

Phase 3: Implementation of CIRS Services

- recruit and train CIRS operators
- begin publicity campaign
- initiate information and referral services
- follow-up all inquiries
- update data file according to schedule
- publish information newsletter

Table 11

## Projected Timeline for Implementation of CIRS

Task	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
Project management												
<u>Phase I</u>												
plan CIRS operating procedures												
develop forms for CIRS operations												
establish contacts with other community agencies												
establish a community advisory council												
develop publicity materials												
<u>Phase II</u>												
develop inventory instrument												
identify potential information resources												
inventory potential resources												
record, verify, and organize data												
plan for updating resource file												
<u>Phase III</u>												
recruit and train CIRS operators												
begin publicity campaign												
initiate CIRS services												
follow-up all inquiries												
publish information newsletter												
maintain community contacts												
<u>Phase IV</u>												
develop evaluation instruments												
identify sample for evaluation studies												
survey CIRS users and agencies												
analyze data												
write evaluation reports												

Phase 4: Evaluation of CIRS

- develop evaluation instruments
  - user survey
  - resource agency survey
- identify sample for evaluation study
- survey users and agencies
- analyze data
- write evaluation report

Personnel

The following combination of professional and student personnel would be required for organization and operation of the CIRS Center.

Project Director (25% time)

The project director will have overall responsibility for implementation and administration of the CIRS. The director will maintain liaison with the project, the Federal funding agency, the Texas Woman's University's Home Economics Education and Consumer Sciences Department, and the Texas Woman's University Grants Administration Department. Specific responsibilities will include:

- meet regularly with CIRS staff
- assist staff in performing all their duties
- supervise all staff students
- review and critique all plans, instruments, and reports

- report regularly to the TWU Grants Administration Office
- report regularly to Federal funding agency
- compile final evaluation report

Qualifications. Faculty member in the Department of Home Economics Education and Consumer Sciences at the Texas Woman's University. Previous experience with Federal funding agency desired.

CIRS Center Coordinator (100% time)

The CIRS Center Coordinator will have overall responsibility for the daily operation of the CIRS Center, recruiting and training of CIRS operators, outreach and publicity, and evaluation activities. Specific responsibilities will include:

- develop CIRS operation procedures
- initiate and maintain community contacts
- establish community advisory council
- develop publicity materials
- coordinate daily operations
- assist in creating and updating resource file
- hire and train CIRS operators
- provide information and referral to clients
- supervise evaluation activities
- develop information newsletter

Qualifications. A doctorate in Home Economics Education or Consumer Sciences or a related field. Experience in program development desirable. Some experience in community relations and/or public relations preferred.

Information and Referral Specialist (50% time)

The Information and Referral Specialist will have primary responsibility for establishing and maintaining the Community Resource File and for answering inquiries. Specific responsibilities will include:

- develop forms for CIRS operations
- develop resource inventory instrument
- identify and inventory potential information sources
- organize resource file
- develop plan for updating resource file
- provide information and referral to clients
- supervise follow-up activities

Qualifications. A master's degree in Consumer Sciences. Knowledge of computer science required. Experience preferred.

Secretary (50% time)

The secretary will have responsibility for performing all clerical tasks related to establishing and maintaining the Community Resource file, performing clerical tasks related to publishing the information newsletter, and



receiving telephone inquiries. Specific responsibilities will include:

- type all forms, instruments, correspondence, and reports
- duplicate materials
- prepare all mailings
- receive telephone inquiries
- answer routine inquiries and refer all others
- assist in organizing, recording, and verifying data for the resource file

Qualifications. Type 60 words per minute. Previous secretarial experience. High school diploma. Data processing experience preferred.

CIRS Operators (Two operators, 20 hours each per week)

The two CIRS operators will have responsibility for receiving telephone inquiries during evening and weekend hours, and conducting all telephone follow-up contact with clients. Specific responsibilities will include:

- receive telephone inquiries
- answer routine inquiries and refer all others
- contact all clients to obtain follow-up data
- assist with mailings
- filing

Qualifications. Student in College of Nutrition, Textiles and Human Development. Prefer Consumer Science majors; mature students.

#### The Community Resource File

The Community Resource File to be developed for the Denton CIRS will contain data about resources related to the topics of consumer buymanship, consumer rights, and family financial management. Particular emphasis will be placed on identification of resources related to the purchase of consumer goods and services, since those were the problems for which consumers indicated the greatest information needs.

The resource file will be designed for use by CIRS personnel in answering inquiries, rather than for direct client access. It is recommended that a computer be used to build, process, store, access, and update the resource file. Placement of a computer terminal in the CIRS Center would facilitate handling of inquiries as well as maintenance and updating of the data base.

#### Developing the Resource File

The following steps will be taken in developing the resource file:

1. Identify potential resources (individuals, organizations, and agencies).

2. Determine the types of data which will be needed for the information and referral process.

3. Develop an "Information Resource Inventory" instrument to elicit the following information from potential resources:

- name of contact person
- services and/or type of information offered
- address
- telephone number
- hours of operation/office hours
- eligibility requirements
- procedures for receiving services

4. Inventory all potential resources

5. Record and verify all data

6. Organize the data to create the resource file.

Data will be organized into two files: an alphabetical file of resources by the name of the individual, organization and/or agency; and a subject file which categorizes the resources by the services offered or the type of problem solved. This organizational system will include an index which cross-references alternate names and subject headings, and a vertical file which contains detailed information about each resource listed.

### Updating the Resource File

A fourth of the resource file will be updated every three months, using either mailings or telephone contact to verify the data. The verification date will be recorded with each entry in the file.

### Services and Hours of Operation

The Consumer Information and Referral System will maintain regular office hours from 9:00 A.M. to 5:00 P.M. daily during Phases I and II (see table 12 for a schedule of implementation of CIRS by phases). The CIRS Center Coordinator will work full-time. The Information and Referral Specialist and Secretary will each work 50% of the time, splitting the daily office hours (9:00 A.M. to 1:00 P.M. and 1:00 P.M. to 5:00 P.M.), thus allowing the Coordinator to leave the Center for community contacts.

Beginning with Phase III, the Consumer Information and Referral Ssystem will operate a telephone hotline during the following hours:

- daily 1:00 P.M. to 9:00 P.M.

- Saturdays 9:00 A.M. to 5:00 P.M.

All telephone inquiries received daily 1:00 P.M. to 5:00 P.M. will be received and answered by either the Information and Referral Specialist or the Coordinator. A CIRS operator will handle inquiries received daily 5:00 P.M.

Table 12

Schedule for Implementation of CIRS, by Phases

Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
Phase 1: Organization of CIRS											

to 9:00 P.M. and on Saturdays (each operator will work 20 hours per week). CIRS operators will also follow-up all inquiries.

An information newsletter will be published quarterly, beginning a month after initiation of information and referral services. The CIRS Center Coordinator will be responsible for writing, editing, and publishing the newsletter. The Information and Referral Specialist will assist by identifying topics for inclusion in the newsletter, writing articles, and developing a mailing list of CIRS users. The Secretary will perform clerical tasks related to publishing and mailing the newsletter.

#### Follow-up

Follow-up activities will be conducted to determine whether or not a client actually received the needed information or services after being referred to a resource. Using data collected when an inquiry was received, a CIRS operator will contact each client to determine the following information:

- adequacy, accuracy, and appropriateness of the referral
- usefulness of the information received via the referral

- any problems encountered as a result of the referral

- suggestions for improvement of future services.

Data collected through follow-up procedures will provide evaluative information for continual revision and improvement of services and verification of data in the Community Resource File. Follow-up activities will not be conducted for information-only requests.

#### Evaluation

Evaluation activities will be conducted to measure the effectiveness of the CIRS Center in providing information and to measure the quality of information provided. This will allow the Center to be more responsive to users' needs to to improve the overall quality of service.

To facilitate evaluation activities, user data sheets will be developed to be completed by Center personnel for each inquiry received. The data sheets will be used to collect information about the demographic characteristics of clients, the type of information requested (by subject), and the outcome of the inquiry.

The following evaluation activities will be conducted by CIRS Center personnel:

<u>Evaluation Activity</u>	<u>Purpose</u>
1. Follow-up of CIRS users	Assess accuracy and relevance of information and referral
2. Analysis of data from User Data Sheets	Provide a profile of clients  Summary of inquiries by subject and frequency
3. User Survey	Assess user satisfaction with services
4. Resource Agency Survey	Assess appropriateness of referrals

Follow-up activities and monthly analysis of data from User Data sheets will provide a basis for continual improvement of information and referral services. User surveys and resource agency surveys will be conducted at three month intervals. All evaluative information will be compiled in an annual report.

#### Funding

A grant proposal will be submitted to the Office of Education's Consumers' Education Program requesting funding for one year under section 160e.12 "Community Consumers' Education Projects." (See Appendix B for a complete copy of the grant proposal.)



Budget

120

Personnel

Project Director  
To be selected, 20%, 12 mos.....\$ 5,886.  
CIRS Center Coordinator  
To be selected, 100%, 12 mos..... 22,387.  
Information and Referral Specialist  
To be selected, 50%, 12 mos..... 6,667.  
Secretary  
To be selected, 50%, 12 mos..... 6,006.  
CIRS Operators (2)  
To be selected  
20 hrs/wk x 36 wks @ \$3.35 x 2..... 4,824  
  
Total Personnel.....\$45,700

Fringe Benefits

Student Personnel:  
12.5% S&W (\$11,491.) for FICA \$ 1,436.  
Nonstudent Personnel:  
21% S&W (\$40,946.) for FICA  
& retirement..... 8,599.  
\$48/person/mo for medical insurance . 979.  
  
Total Fringe Benefits.....\$10,939

Travel

CIRS Center Coordinator to community  
agencies, 1,200 mi. @ 20¢.....\$ 240.  
Project Director or Coordinator to  
present results at state/national  
meeting or conference..... 550.  
  
Total travel..... 790.

Equipment

Filing cabinet, 4 drawer locking..... 150.  
  
Total equipment..... 150.

Supplies

General office supplies.....300.  
  
Total supplies..... 400.

Other

Communications: Telephone, installation = \$50. + \$168 service.....	218.
Postage.....	500.
Duplicating/printing.....	500.
Publicity.....	\$1,000.
Total Other Costs.....	\$ 2,218.
Total Direct Costs.....	60,197.
Indirect Costs, 8% TDC as allowed by grand program.....	<u>4,816.</u>
Total Funds Requested.....	\$65,013

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APPENDIX A

QUESTIONNAIRE

## DENTON CONSUMER INFORMATION NEEDS

- I. How often do you need consumer information when you buy the following goods and services? Please indicate your answer by circling the appropriate number to the right of each item.

CONSUMER GOODS

	Always	Frequently	Sometimes	Seldom	Never	Have not bought this	
1. Food	5	4	3	2	1	0	1
2. Clothing	5	4	3	2	1	0	2
3. Automobiles	5	4	3	2	1	0	3
4. Housing (rental or purchase)	5	4	3	2	1	0	4
5. Home furnishings	5	4	3	2	1	0	5
6. Appliances (large or small)	5	4	3	2	1	0	6
7. Other (please list): _____	5	4	3	2	1	0	7

CONSUMER SERVICES

1. Child care	5	4	3	2	1	0	8
2. Education	5	4	3	2	1	0	9
3. Health care	5	4	3	2	1	0	10
4. Funeral/burial services	5	4	3	2	1	0	11
5. Automobile repairs	5	4	3	2	1	0	12
6. Public transportation	5	4	3	2	1	0	13
7. Home repairs/home improvement	5	4	3	2	1	0	14
8. Utility services (gas, electric, water)	5	4	3	2	1	0	15
9. Household moving/storage	5	4	3	2	1	0	16
10. Other (please list): _____	5	4	3	2	1	0	17

- II. How often do you need consumer information about each item listed below? Please indicate your answer by circling the appropriate number to the right of each item.

CONSUMER FINANCIAL MANAGEMENT

	Always	Frequently	Sometimes	Seldom	Never	
1. Budgeting	5	4	3	2	1	18
2. Banking services	5	4	3	2	1	19
3. Personal financial record-keeping	5	4	3	2	1	20
4. Credit (how to obtain or use)	5	4	3	2	1	21
5. Savings and investments	5	4	3	2	1	22
6. Insurance	5	4	3	2	1	23
7. Taxes (personal or property)	5	4	3	2	1	24
8. Estate planning	5	4	3	2	1	25
9. Wills	5	4	3	2	1	26
10. Other (please list): _____	5	4	3	2	1	27

III. How often do you need consumer information about each item listed below? Please indicate your answer by circling the appropriate number to the right of each item.

CONSUMER RIGHTS

	Always	Frequently	Sometimes	Seldom	Never	
1. Rental contracts	5	4	3	2	1	28
2. Warranties	5	4	3	2	1	29
3. Consumer protection laws	5	4	3	2	1	30
4. Consumer product safety	5	4	3	2	1	31
5. Consumer complaint procedures	5	4	3	2	1	32
6. Consumer organizations/agencies	5	4	3	2	1	33
7. Legal advice and/or services	5	4	3	2	1	34
8. Other (please list): _____	5	4	3	2	1	35

IV. Where do you get consumer information? Below is a list of information sources. Please circle the number to the right which indicates how often you use each source for consumer information.

	Always	Frequently	Sometimes	Seldom	Never	
1. Businesses	5	4	3	2	1	36
2. Cooperative extension service	5	4	3	2	1	37
3. Public utility companies	5	4	3	2	1	38
4. Government agencies	5	4	3	2	1	39
5. Radio and/or television	5	4	3	2	1	40
6. Magazines and/or newspapers	5	4	3	2	1	41
7. Books or pamphlets	5	4	3	2	1	42
8. Library	5	4	3	2	1	43
9. Seminars, classes, or workshops	5	4	3	2	1	44
10. Other (please list): _____	5	4	3	2	1	45

v. How helpful are these sources of information to you? Please circle the number to the right which indicates how helpful each source of information is to you.

	Very helpful	Helpful	Somewhat helpful	Not very helpful	Not helpful at all	Never use	
1. Businesses	5	4	3	2	1	0	46
2. Cooperative extension service	5	4	3	2	1	0	47
3. Public utility companies	5	4	3	2	1	0	48
4. Government agencies	5	4	3	2	1	0	49
5. Radio and/or television	5	4	3	2	1	0	50
6. Magazines and/or newspapers	5	4	3	2	1	0	51
7. Books or pamphlets	5	4	3	2	1	0	52
8. Library	5	4	3	2	1	0	53
9. Seminars, classes, or workshops	5	4	3	2	1	0	54
10. Other (please list): _____	5	4	3	2	1	0	55

## VI. Please circle the number of the correct answer as it applies to you.

- |    |                               |  |    |
|----|-------------------------------|--|----|
| 56 | SEX                           | MARITAL STATUS                           | 61 |
|    | 1. male                       | 1. single (never married)                |    |
|    | 2. female                     | 2. married                               |    |
| 57 | AGE RANGE                     | 3. divorced                              |    |
|    | 1. under 18                   | 4. widowed                               |    |
|    | 2. 18 - 24                    | NUMBER OF CHILDREN UNDER 18 YEARS LIVING | 62 |
|    | 3. 25 - 40                    | AT HOME                                  |    |
|    | 4. 41 - 64                    | 1. none                                  |    |
|    | 5. 65 or over                 | 2. 1 - 2                                 |    |
| 58 | YEARS OF EDUCATION            | 3. 3 - 4                                 |    |
|    | 1. 0 - 6 years                | 4. 5 - 6                                 |    |
|    | 2. 7 - 11 years               | 5. 7 or more                             |    |
|    | 3. 12 years                   | APPROXIMATE YEARLY HOUSEHOLD INCOME      | 63 |
|    | 4. 13 - 15 years              | 1. under \$5,000                         |    |
|    | 5. 16 or more years           | 2. \$5,000 - 9,999                       |    |
| 59 | LENGTH OF RESIDENCE IN DENTON | 3. \$10,000 - 14,999                     |    |
|    | 1. less than 1 year           | 4. \$15,000 - 19,999                     |    |
|    | 2. 1 - 3 years                | 5. \$20,000 - 24,999                     |    |
|    | 3. 4 or more years            | 6. \$25,000 - 29,999                     |    |
| 60 | OCCUPATION (choose one)       | 7. \$30,000 - 34,999                     |    |
|    | 1. professional/managerial    | 8. \$35,000 - 39,999                     |    |
|    | 2. clerical/sales             | 9. \$40,000 or more                      |    |
|    | 3. blue collar or service     |  |    |
|    | 4. housewife/househusband     |  |    |
|    | 5. student                    |  |    |
|    | 6. retired                    |  |    |
|    | 7. unemployed                 |  |    |

## VII. If a consumer information and referral service was conveniently located and available at no cost to you, would you consider using it? Circle the number of your answer below.

1. YES  
2. NO

If YES, please answer the questions on the back of this page.

If NO, please return the completed portion of the questionnaire.

Also, please sign and return the enclosed postcard. THANK YOU.

VIII. At what time of the day would you be able to use this service? Please indicate your answer by circling the appropriate number to the right of each item.

	Always	Frequently	Sometimes	Seldom	Never	
1. Daily 8:00 a.m. to 12:00 noon	5	4	3	2	1	65
2. Daily 12:00 noon to 5:00 p.m.	5	4	3	2	1	66
3. Daily 5:00 p.m. to 9:00 p.m.	5	4	3	2	1	67
4. Saturday 8:00 a.m. to 5:00 p.m.	5	4	3	2	1	68

IX. How often would you use each of the following services to get consumer information? Please indicate your answer by circling the appropriate number to the right of each item.

	Always	Frequently	Sometimes	Seldom	Never	
1. Question and answer by mail	5	4	3	2	1	69
2. Telephone hotline	5	4	3	2	1	70
3. Referral to experts	5	4	3	2	1	71
4. Directory of information sources	5	4	3	2	1	72
5. Information newsletter	5	4	3	2	1	73
6. Consumer resource center for browsing	5	4	3	2	1	74
7. Workshops or seminars	5	4	3	2	1	75
8. Classes for college credit	5	4	3	2	1	76
9. Other (please list): _____	5	4	3	2	1	77

Please return the completed questionnaire.

Also, please sign and return the enclosed postcard.

Thank you.

FOLD HERE

## BUSINESS REPLY MAIL

FIRST CLASS

PERMIT NO. 13

DENTON, TX

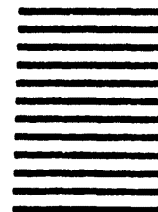
POSTAGE WILL BE PAID BY ADDRESSEE

Patti C. Wooten  
College of Nutrition, Textiles, & Human Development  
Department of Home Economics Education & Consumer Sciences  
Texas Woman's University  
Denton, Texas 76204

TAPE OR STAPLE HERE



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



APPENDIX B

APPLICATION TO HUMAN SUBJECTS REVIEW COMMITTEE



## APPLICATION TO HUMAN SUBJECTS REVIEW COMMITTEE

Subject: Research and Investigation Involving Humans

Statement by Program Director and Approved by Department Chairman

This abbreviated form is designed for describing proposed programs in which the investigators consider there will be justifiable minimal risk to human participants. If any member of the Human Subjects Review Committee should require additional information, the investigator will be so notified.

Five copies of this Statement and a specimen Statement of Informed Consent should be submitted at least two weeks before the planned starting date to the chairman or vice chairman on the appropriate campus.

Title of Study: The Development of a Model for an Interdisciplinary  
Consumer Information and Referral Service

Program Director (s): Dr. June Impson

Graduate Student: Patti C. Wooten

Estimated beginning date of study: July 15, 1980

Estimated duration: July 15, 1980 to September 15, 1980

Address where approval letter is to be sent:

1516 Trafalgar

Fort Worth, Texas 76116

Is this research being conducted for the thesis or professional paper?  
Y    N   ; for the dissertation? Y X N   .

-2-

1. Brief description of the study (use additional pages or attachments, if desired, and include the approximate number and ages of participants, and where they will be obtained).

A questionnaire entitled "Consumer Information Needs

Assessment will be mailed to 500 Denton residents (see attachment). Respondents will be selected by systematic sampling from the Denton City Directory, and will include a cross-section of ages. Data obtained from the questionnaire will be used to develop a Consumer Information and Referral System in Denton.

2. What are the potential risks to the human subjects involved in this research or investigation? "Risk" includes the possibility of public embarrassment and improper release of data. Even seemingly nonsignificant risks should be stated and the protective procedures described in #3 below.

Subjects in this study will be requested to complete a questionnaire mailed to their residence. Respondents could experience embarrassment or invasion of personal privacy if anonymity of responses is not maintained.

3. Outline the steps to be taken to protect the rights and welfare of the individuals involved.

Anonymity will be maintained by omitting subject names from all questionnaires, and by providing all respondents with identical, unmarked return envelopes. In addition to the questionnaire, each respondent will be sent a postcard to be signed and mailed separately from the questionnaire. Receipt of this card by the researcher will allow identification of non-respondents for the purpose of follow-up letters.

4. Outline the method for obtaining informed consent from the subjects or from the person legally responsible for the subjects. Attach documents, i.e., a specimen informed consent form. These may be properly executed through completion of either (a) the written description form, or (b) the oral description form. Specimen copies are available from departmental chairmen. Other forms which provide the same information may be acceptable. A written description of what is orally told to the subject must accompany the oral form in the application.

A letter explaining the purpose of the study, intended use of the data, and length of time required to complete the questionnaire will accompany the questionnaire. This letter contains the statement:

Your return of this questionnaire constitutes informed consent to act as a subject in this research.

Return of the questionnaire will be considered as informed consent.

-3-

5. If the proposed study includes the administration of personality tests, inventories, or questionnaires, indicate how the subjects are given the opportunity to express their willingness to participate. If the subjects are less than the age of legal consent, or mentally incapacitated, indicate how consent of parents, guardians, other qualified representatives will be obtained.

Return of the questionnaire will be considered as informed consent. (see attached questionnaire and cover letter)

Signature of  
Approval

*ipe Amara*  
Program Director

Date 7-1-80

Signature of  
Approval

*Pat C. Martin*  
Graduate Student

Date June 1, 1980

Signature of  
Approval

*Booth Adkins*  
Dean, Department Head or Director

Date June 30 1980

Date received by Committee Chairman: \_\_\_\_\_

APPENDIX C

NONRESPONDENT CONTACT SHEET

## NONRESPONDENT CONTACT SHEET

Person placing call \_\_\_\_\_

Phone Number \_\_\_\_\_

Date: First call \_\_\_\_\_ Second call \_\_\_\_\_ Third call \_\_\_\_\_

"This is \_\_\_\_\_ in the Consumer Sciences Department at Texas Woman's University. I am conducting a follow-up study of the Consumer Information Needs Survey. Did you receive a copy of this survey in the mail recently?"

1. Yes  
2. No \_\_\_\_\_ → "Thank you." (hang up)  
→ "Did you return the survey?"

1. Yes \_\_\_\_\_ → "Thank you." (hang up)

2. No  
→ "May I ask you several questions to validate our study?"

1. Yes \_\_\_\_\_ → (use NONRESPONDENT ANSWER SHEET)

2. No \_\_\_\_\_ → "Thank you." (hang up)

RESPONSE SUMMARY

1. Answered (responses indicated)
2. No answer and/or busy signal (3 attempts made)
3. Phone out of service or disconnected

## NONRESPONDENT ANSWER SHEET

1. "HOW OLD ARE YOU?"
  1. under 18                      3. 25-40                      5. 65 or over
  2. 18-24                      4. 41-64                      6. no response
2. "HOW MANY YEARS OF SCHOOL HAVE YOU COMPLETED?"
  1. 0-6 years                      3. 12 years                      5. 16 or more years
  2. 7-11 years                      4. 13-15 years                      6. no response
3. "HOW LONG HAVE YOU LIVED IN DENTON?"
  1. less than 1 year                      3. 4 or more years
  2. 1-3 years                      4. no response
4. "WHICH OF THE FOLLOWING CATEGORIES BEST DESCRIBES YOUR PRESENT OCCUPATION?" (Repeat each category for the respondent to select one.)
  1. professional/managerial                      5. student
  2. clerical/sales                      6. retired
  3. blue collar or service                      7. unemployed
  4. housewife/househusband                      8. no response
5. "WHICH OF THE FOLLOWING TERMS BEST DESCRIBES YOUR MARITAL STATUS?" (repeat each term)
  1. single (never married)                      3. divorced                      5. no response
  2. married                      4. widowed
6. "HOW MANY CHILDREN UNDER 18 YEARS OF AGE DO YOU HAVE LIVING AT HOME?"
  1. none                      3. 3-4                      5. 7 or more
  2. 1-2                      4. 5-6                      6. no response
7. "WHICH OF THE FOLLOWING CATEGORIES DESCRIBES YOUR APPROXIMATE YEARLY HOUSEHOLD INCOME?"
  1. under \$5,000                      5. \$20,000-24,999                      8. \$35,000-34,999
  2. \$5,000-9,999                      6. \$25,000-29,999                      9. \$40,000 or more
  3. \$10,000-14,999                      7. \$30,000- 34,999                      10. no response
8. Choose appropriate response
  1. Male                      2. Female

APPENDIX D

GRANT PROPOSAL

The following pages contain a grant proposal for a project entitled "Implementation of a Model for an Interdisciplinary Consumer Information and Referral System." The proposal meets the regulations and guidelines for funding under the Office of Education's Consumers' Education Grant Program, section 160e.12 "Community Consumers' Education Projects."



STANDARD FORM 424 PAGE 1 (10-75)  
Prescribed by GSA, Federal Management Circular 74-7

Respond to Items #2 and 10 Only

OMB APPROVAL NO. 29-R0219

# PART II PROJECT APPROVAL INFORMATION

## ITEM 1.

Does this assistance request require State, local, regional, or other priority rating?

Name of Governing Body \_\_\_\_\_

Priority Rating \_\_\_\_\_

☐ Yes ☐ No

## ITEM 2.

Does this assistance request require State, or local advisory, educational or health clearances?

Name of Agency or Board \_\_\_\_\_

☐ Yes ☒ No (Attach Documentation)

## ITEM 3.

Does this assistance request require clearinghouse review in accordance with OMB Circular A-95?

(Attach Comments)

☐ Yes ☐ No

## ITEM 4

Does this assistance request require State, local, regional, or other planning approval?

Name of Approving Agency \_\_\_\_\_

Date \_\_\_\_\_

☐ Yes ☐ No

## ITEM 5

Is the proposed project covered by an approved comprehensive plan?

Check one:

☐ State☐ Local☐ Regional☐ Yes ☐ No Location of Plan \_\_\_\_\_

## ITEM 6

Will the assistance requested serve a Federal installation?

Name of Federal Installation \_\_\_\_\_

Federal Population benefiting from Project \_\_\_\_\_

☐ Yes ☐ No

## ITEM 7

Will the assistance requested be on Federal land or installation?

Name of Federal Installation \_\_\_\_\_

Location of Federal Land \_\_\_\_\_

☐ Yes ☐ No Percent of Project \_\_\_\_\_

## ITEM 8

Will the assistance requested have an impact or effect on the environment?

See instructions for additional information to be provided.

☐ Yes ☐ No

## ITEM 9

Will the assistance requested cause the displacement of individuals, families, businesses, or farms?

Number of:

Individuals \_\_\_\_\_

Families \_\_\_\_\_

Businesses \_\_\_\_\_

Farms \_\_\_\_\_

☐ Yes ☐ No

## ITEM 10

Is there other related assistance on this project previous, pending, or anticipated?

See instructions for additional information to be provided.

☐ Yes ☒ No

## PART III - BUDGET INFORMATION

## SECTION A - BUDGET SUMMARY

GRANT PROGRAM, FUNCTION OR ACTIVITY (a)	FEDERAL CATALOG NO. (b)	ESTIMATED UNOBLIGATED FUNDS		NEW OR REVISED BUDGET		
		FEDERAL (c)	NON-FEDERAL (d)	FEDERAL (e)	NON-FEDERAL (f)	TOTAL (g)
1.	13.564	\$	\$	\$	\$	\$
2.						
3.						
4.						
5. TOTALS		\$	\$	\$	\$	\$

## SECTION B - BUDGET CATEGORIES

6. OBJECT CLASS CATEGORIES	GRANT PROGRAM, FUNCTION OR ACTIVITY				TOTAL (5)
	(1)	(2)	(3)	(4)	
a. PERSONNEL	\$ 45,700	\$	\$	\$	\$
b. FRINGE BENEFITS	10,939				
c. TRAVEL	790				
d. EQUIPMENT	150				
e. SUPPLIES	400				
f. CONTRACTUAL	--				
g. CONSTRUCTION	--				
h. OTHER	2,218				
i. TOTAL DIRECT CHARGES	60,197				
j. INDIRECT CHARGES	4,816				
k. TOTALS	\$ 65,013	\$	\$	\$	\$
7. PROGRAM INCOME	\$	\$	\$	\$	\$

HEW/DOH

## SECTION C - NON-FEDERAL RESOURCES

(a) GRANT PROGRAM	(b) APPLICANT	(c) STATE	(d) OTHER SOURCES	(e) TOTALS
8.	\$	\$	\$	\$
9.				
10.				
11.				
12. TOTALS	\$	\$	\$	\$

## SECTION D - FORECASTED CASH NEEDS

	TOTAL FOR 1ST YEAR	1ST QUARTER	2ND QUARTER	3RD QUARTER	4TH QUARTER
13. FEDERAL	\$	\$	\$	\$	\$
14. NON-FEDERAL					
15. TOTALS	\$	\$	\$	\$	\$

## SECTION E - BUDGET ESTIMATES OF FEDERAL FUNDS NEEDED FOR BALANCE OF THE PROJECT

(a) GRANT PROGRAM	FUTURE FUNDING PERIODS (years)			
	(b) FIRST	(c) SECOND	(d) THIRD	(e) FOURTH
16. Implementation of a Model for a Consumer Information and Referral Service	\$ 65,013	\$	\$	\$
17.				
18.				
19.				
20. TOTALS	\$	\$	\$	\$

## SECTION F - OTHER BUDGET INFORMATION (attach additional sheets if necessary)

21. DIRECT CHARGES:

22. INDIRECT CHARGES: See attached budget justification.

23. REMARKS:

## PART IV - PROGRAM NARRATIVE (attach per instructions)

REMARKS

F11

#### IV. PROGRAM NARRATIVE

##### Introduction

Consumers need information to cope with the problems of everyday living. Government, education, business, and industry have attempted to meet this need. However, many of these efforts have not been successful. While an abundance of consumer information exists, individuals often lack the information necessary to locate and use these resources (Brooks & Eastman, 1974). Consumers need a formal consumer information and referral system to direct them to the information needed to resolve their consumer problems (Gee, 1974; Kochen & Donahue, 1976).

The purpose of the proposed project is to implement a conceptual model for an interdisciplinary Consumer Information and Referral System (CIRS) to help Denton residents solve problems related to consumer buymanship, consumer rights, and family financial management. This system, to be implemented at the Texas Woman's University, will utilize both civic and community resources to meet the consumer information needs of Denton residents.

##### 1. Objectives and Need for this Assistance

The Denton Human Services Project (Jones, Casstevens, Lavaretta, & Listi, 1977) identified the need for

information and referral in Denton, and specifically for consumer information and referral. The Information and Referral Service of the Denton County Community Council was created in response to that need. It provides information and referral concerning human services (social services).

According to the director of the Denton Information and Referral Service (Herron, Note 1), this service does not handle requests for consumer information. It refers individuals to the Better Business Bureau in Dallas (there is no Better Business Bureau in Denton) or to the Consumer Information Office of the Consumer Product Safety Commission. The Denton Information and Referral Service maintains no data base for consumer information and referral.

Occasionally callers are referred to the Denton Record Chronicle office because the newspaper publishes a weekly consumer question-and-answer column. However, only selected questions and problems are investigated and answered (Fielder, Note 2).

In response to the identified need for consumer information and referral in Denton, a Consumer Information Needs Assessment was conducted in Denton during fall 1980. The results of the study indicated that:

.A majority of residents have a high need for information related to consumer buymanship and specifically for information related to the major budgetary items of food, clothing, shelter, transportation, and health care.

.Many residents have a high need for information related to consumer rights (contracts, consumer laws, and consumer product safety) and family financial management (money management and financial planning).

.Eighty-nine percent of the (sample) population would use a consumer information and referral service if it were available.

A conceptual model for a Consumer Information and Referral System (CIRS) was developed based on the results of the Consumer Information Needs Assessment and on a review of existing information and referral systems. This model, designed to be implemented at the Texas Woman's University in Denton, utilized both civic and community resources to meet the consumer information needs of Denton residents. The purpose of the proposed project is to implement a replicable model for a Consumer Information and Referral System at the Texas Woman's University in Denton.

This proposal is based on the Office of Education's Consumers' Education Grant Program, Section 106(E)4 which states that priority will be accorded to grant applications designed to:

Develop and carry out model community education projects in consumers' education which have the potential for providing consumers' education to all age groups in a community.

Further, the objectives of this proposal meet the regulations which specify that community consumers' education projects must:

- .be for the purpose of planning, establishing, expanding, and/or improving model community education projects in consumers' education designed to serve the general public.
- .have the potential for serving all age groups within the community.
- .focus on providing consumers' education to persons who are not otherwise served by the regular instructional programs of elementary and secondary schools and institutions of higher education within the community.
- .provide for continuous and active involvement (1) on an advisory basis and (2) in terms of direct input into project activities of institutions, groups, and



individuals representative of the community to be served.

- .serve specific and identified communities
- .include innovative methods, materials, or approaches which are worthy of replication
- .involve a comprehensive approach to consumers' education covering a wide range of subject matter areas

The overall purpose of this project is to establish a Consumer Information and Referral System in Denton, Texas to assist individuals in locating consumer information and/or services needed to resolve problems related to consumer buymanship, consumer rights and family financial management.

The specific objectives for accomplishing this purpose are to:

1. Establish and maintain a community resource file to meet the information needs of Denton residents.
2. Provide consumer information and referral to Denton residents by means of a telephone hotline and an information newsletter.
3. Document consumers' information needs and/or problems to identify the need for additional programs and

services, and to provide a data base for ongoing evaluation of the services.

## 2. Results or Benefits Expected

The primary benefit expected as a result of this project is that community residents will have their consumer information needs met, thus enabling them to function more effectively in the marketplace and to resolve their problems related to consumer buymanship, consumer rights, and family financial management.

Specific benefits to the community will include, but not be limited to, the following:

- .provision of a consumer information and referral network to meet a clearly identified need
- .assistance for Denton residents of all ages in resolving consumer problems
- .access to reliable consumer information pertaining to the major budgetary items of food, clothing, shelter, transportation, and health care
- .assistance to families in coping with limited financial resources
- .easy access to and utilization of existing consumer information resources
- .networking of community consumer resources

- .greater utilization of community consumer resources
  - .identification of gaps in existing resources and documentation of the need for additional resources
- Specific benefits to the field of consumers' education will include, but not be limited to, the following:
- .Implementation of a model for a community education project in consumers' education designed to serve the general public
  - .Provision of consumers' education to persons who are not otherwise served by regular instructional programs within the community
  - .Utilization of an innovative and replicable approach to consumers' education
  - .Utilization of a comprehensive approach to consumers' education covering a wide range of subject matter areas.

Specific benefits to the Department of Home Economics Education and Consumer Sciences at the Texas Woman's University will include, but not be limited to, the following:

- .provision of practicum experiences for students in consumer sciences, home economics education, and family relations
- .creation of an ongoing consumer curriculum development thrust which will provide educational materials

for both pre-service and in-service teacher education programs

.expansion of the educational scope of the Home Economics Department through increased community/business/industry interaction.

### 3. Approach

a. Plan of Action. The objectives of this project will be accomplished in four phases. The four phases and related tasks are listed below:

#### Phase 1: Organization of CIRS

- .plan CIRS operating procedures
- .develop forms for CIRS operations
  - ..users data sheets
  - ..follow-up forms
  - ..monthly summary sheets
- .establish a community advisory council
- .establish contacts with other community agencies
- .develop publicity materials

#### Phase 2: Development of Community Resource File

- .develop resource inventory instrument
- .identify potential information sources
- .inventory potential information sources
- .record, verify, and organize data
- .develop plan for updating resource file

Phase 3: Implementation of CIRS Services

- .recruit and train CIRS operators
- .begin publicity campaign
- .initiate information and referral services
- .follow-up all inquiries
- .update data file according to schedule
- .publish information newsletter
- .maintain community contacts

Phase 4: Evaluation of CIRS

- .develop evaluation instruments
  - ..user survey
  - ..resource agency survey
- .identify sample for evaluation studies
- .survey CIRS users and agencies
- .analyze data
- .write evaluation report

The Consumer Information and Referral System will maintain regular office hours from 9:00 A.M. to 5:00 P.M. daily during Phases I and II (see table 3 for schedule of implementation of CIRS by phases). The CIRS Center Coordinator will work full-time. The Information and Referral Specialist and Secretary will each work 50% of the time, splitting the daily office hours (9:00 A.M. to 1:00 P.M. and 1:00 P.M. to 5:00 P.M.), thus allowing the Coordinator to leave the Center for community contacts.

Table 1  
Schedule for Implementation of CIRS, by Phases

Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
Phase 1: Organization of CIRS											
Phase 2: Development of Community Resource File											
					Phase 3: Implementation of CIRS Services						
					Phase 4: Evaluation of CIRS						

Beginning with Phase III, the Consumer Information and Referral System will operate a telephone hotline during the following hours:

.daily 1:00 P.M. to 9:00 P.M.

.Saturdays 9:00 A.M. to 5:00 P.M.

All telephone inquiries received daily 1:00 P.M. to 5:00 P.M. will be received and answered by either the Information and Referral Specialist or the Coordinator. A CIRS operator will handle inquiries received daily 5:00 P.M. to 9:00 P.M. and on Saturdays (each operator will work 20 hours per week). CIRS operators will also follow-up all inquiries.

An information newsletter will be published quarterly, beginning a month after initiation of information and referral services. The CIRS Center Coordinator will be responsible for writing, editing, and publishing the newsletter. The Information and Referral Specialist will assist by identifying topics for inclusion in the newsletter, writing articles, and developing a mailing list of CIRS users. The Secretary will perform clerical tasks related to publishing and mailing the newsletter.

Follow-up activities will be conducted to determine whether or not a client actually received the needed information or services after being referred to a resource.

Using data collected when an inquiry was received, a CIRS operator will contact each client to determine the following information:

- .adequacy, accuracy, and appropriateness of the referral
- .usefulness of the information received via the referral
- .any problems encountered as a result of the referral
- .suggestions for improvement of future services.

Data collected through follow-up procedures will provide evaluative information for continual revision and improvement of services and verification of data in the Community Resource File. Follow-up activities will not be conducted for information-only requests.

b. Projection of Accomplishments. Table 2 shows an implementation schedule for the project by tasks, the individual responsible for each task, and anticipated initiation and completion dates. Table 3 shows a projected timeline for accomplishment of all tasks.

c. Evaluation. Evaluation activities will be conducted to measure the effectiveness of the CIRS Center in providing information and to measure the quality of information provided. This will allow the Center to be



Table 2  
Implementation Schedule for CIRS

Task	Person Responsible	Initiation Date	Completion Date
Project Management	Director	9/81	9/82
<u>Phase I</u>			
Plan CIRS operating procedures	Coordinator	9/81	9/81
Develop forms for CIRS operations	I&R Specialist	9/81	9/81
Establish contacts with other community agencies	Coordinator	9/81	11/81
Establish a community advisory council	Coordinator	10/81	10/81
Develop publicity materials	Coordinator	11/81	11/81
<u>Phase II</u>			
Develop inventory instrument	I&R Specialist	10/81	10/81
Identify potential information resources	Coordinator	10/81	10/81
Inventory potential resources	All staff	11/81	11/81
Record, verify, and organize data	All staff	12/81	1/82
Plan for updating resource file	I&R Specialist	1/82	1/82
<u>Phase III</u>			
Recruit and train CIRS operators	Coordinator	1/82	1/82
Begin publicity campaign	Coordinator	2/82	2/82
Initiate CIRS services	All staff	2/82	8/82
Follow-up all inquiries	CIRS Operators	2/82	8/82
Publish information newsletter	Coordinator	2/82, 5/82 &	8/82
Maintain community contacts	Coordinator	2/82	8/82
<u>Phase IV</u>			
Develop evaluation instruments	I&R Specialist	3/82	3/82
Identify sample for evaluation studies	I&R Specialist	4/82	4/82
Survey CIRS users and agencies	I&R Specialist	4/82 and	7/82
Analyze data	I&R Specialist	5/82 and	8/82
Write evaluation reports	Director	7/82	8/82

Table 3

## Projected Timeline for Implementation of CIRS

Task	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
Project management												
<u>Phase I</u>												
plan CIRS operating procedures												
develop forms for CIRS operations												
establish contacts with other community agencies												
establish a community advisory council												
develop publicity materials												
<u>Phase II</u>												
develop inventory instrument												
identify potential information resources												
inventory potential resources												
record, verify, and organize data												
plan for updating resource file												
<u>Phase III</u>												
recruit and train CIRS operators												
begin publicity campaign												
initiate CIRS services												
follow-up all inquiries												
publish information newsletter												
maintain community contacts												
<u>Phase IV</u>												
develop evaluation instruments												
identify sample for evaluation studies												
survey CIRS users and agencies												
analyze data												
write evaluation reports												

more responsive to users' needs and to improve the overall quality of service.

To facilitate evaluation activities, User Data Sheets will be developed to be completed by Center personnel for each inquiry received. The data sheets will be used to collect information about the demographic characteristics of clients, the type of information requested (by subject), and the outcome of the inquiry.

The following evaluation activities will be conducted by CIRS Center personnel:

<u>Evaluation Activity</u>	<u>Purpose</u>
1. Follow-up of CIRS Users	Assess accuracy and relevance of information and referral
2. Analysis of data from User Data Sheets	Provide a profile of clients Summary of inquiries by subject and frequency
3. User Survey	Assess user satisfaction with services
4. Resource Agency Survey	Assess appropriateness of referrals

Follow-up activities and monthly analysis of data from User Data Sheets will provide a basis for continual improvement of information and referral services. Surveys of CIRS users and resource agencies will be conducted at three month intervals. All evaluative information will be compiled in an annual report.

d. Coordination. The project will be coordinated by the Project Director in cooperation with the Department of Home Economics Education and Consumer Sciences and the Office of Grants Administration at the Texas Woman's University (see section 5 for a description of personnel and responsibilities).

#### 4. Geographic Location

The project will be located at the Texas Woman's University in Denton, Texas, and serve all residents of the Denton community.

#### 5. Staff

##### Project Director (25% time)

The project director will have overall responsibility for implementation and administration of the CIRS. The director will maintain liaison between the project, the Federal funding agency, the Texas Woman's University's Home Economics Education and Consumer Sciences Department, and the Texas Woman's University Grants Administration Department. Specific responsibilities will include:

- .meet regularly with CIRS staff
- .assist staff in performing all their duties
- .supervise all staff students
- .review and critique all plans, instruments, and reports

- .report regularly to the TWU Grants Administration Office

- .report regularly to Federal Funding agency

- .compile final evaluation report

Qualifications. Faculty member in the Department of Home Economics Education and Consumer Sciences at the Texas Woman's University. Previous experience with Federal funding agency desired.

CIRS Center Coordinator (100% time)

The CIRS Center Coordinator will have overall responsibility for the daily operation of the CIRS Center, recruitment and training of staff, outreach and publicity, and evaluation activities. Specific responsibilities will include:

- .hire and train CIRS operators
- .develop CIRS operation procedures
- .initiate and maintain community contacts
- .establish community advisory council
- .develop publicity materials
- .coordinate daily operations
- .assist in creating and updating resource file
- .provide information and referral to clients
- .supervise evaluation activities
- .publish information newsletter

Qualifications. A doctorate in Home Economics Education or Consumer Sciences or related fields. Experience in program development desirable. Some experience in community relations and/or public relations preferred.

Information and Referral Specialist (50% time)

The Information and Referral Specialist will have primary responsibility for establishing and maintaining the Community Resource File and for answering inquiries. Specific responsibilities will include:

- .develop forms for CIRS operations
- .develop resource inventory instrument
- .identify and inventory potential information sources
- .organize resource file
- .develop plan for updating resource file
- .provide information and referral to clients
- .supervise follow-up activities

Qualifications. A master's degree in Consumer Sciences. Knowledge of computer science required. Experience preferred.

Secretary

The secretary will have responsibility for performing all clerical tasks related to establishing and maintaining the Community Resource File and receiving telephone inquiries. Specific responsibilities will include:

- .type all forms, instruments, correspondence,  
and reports
- .duplicate materials
- .prepare all mailings
- .receive telephone inquiries
- .answer routine inquiries and refer all others
- .assist in organizing, recording, and verifying  
data for resource file
- .assist with publication of information newsletter

Qualifications. Type 60 words per minute. Previous secretarial experience. High school diploma. Data processing experience preferred.

CIRS Operators (Two)

The two CIRS operators will have responsibility for receiving telephone inquiries during evening and weekend hours, and conducting all telephone follow-up contact with clients.

- .receive telephone inquiries
- .answer routine inquiries and refer all others
- .contact all clients to obtain follow-up data
- .assist with mailings
- .filing

Qualifications. Student in College of Nutrition, Textiles, and Human Development. Prefer Consumer Sciences majors; mature students.

6. Budgeta. Personnel

Project Director  
 To be selected, 20%, 12 mos.....\$ 5,886.  
 CIRS Center Coordinator  
 To be selected, 100%, 12 mos..... 22,387.  
 Information and Referral  
 Specialist, To be selected,  
 50%, 12 mos..... 6,667.  
 Secretary  
 To be selected,  
 50%, 12 mos..... 6,006.  
 CIRS Operators (2)  
 To be selected, 20 hrs/wk x  
 36 wks @ \$3.35 x 2..... 4,824.  
 Total Personnel.....\$45,700.

b. Fringe Benefits

Student Personnel:  
 12.5% S&W (\$11,491) for FICA..... 1,436.  
 Nonstudent Personnel:  
 21% S&W (\$40,946) for FICA  
 & retirement..... 8,599.  
 \$48/person/mo for medical  
 insurance..... 979.  
 Total Fringe Benefits..... 10,939.

c. Travel

CIRS Center Coordinator to com-  
 munity agencies  
 1,200 mi. @ 20¢..... 240  
 Project Director or Coordinator  
 to present results at state/  
 national meeting or conference... 550  
 Total travel..... 790.

d. Equipment

Filing cabinet, 4 drawer locking... 150.  
 Total equipment..... 150.



e. SuppliesGeneral office supplies..... 300.

Total supplies..... 400.

f. Contractual..... 0

g. Construction..... 0

## h. Other

## Communications:

Telephone, installation =

\$50 + \$168 service..... 218.

Postage..... 500.

Duplicating/printing..... 500.

Publicity..... 1,000.

Total other costs..... 2,218.

Total Direct Costs..... 60,197.

Indirect Costs, 8% TDC as allowed

by grant program..... 4,816.Total Funds Requested..... \$65,013.

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