

PERCEIVED FINANCIAL MANAGEMENT PROBLEMS IN  
MARRIAGE RELATIONSHIPS OF YOUTH IN  
CARTER COUNTY, OKLAHOMA

By

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1973


Submitted to the Faculty of the Graduate College  
of the Oklahoma State University  
in partial fulfillment of the requirements  
for the Degree of  
MASTER OF SCIENCE  
December, 1984

Thesis  
1984  
#7890  
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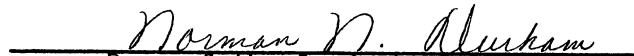
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## ACKNOWLEDGMENTS

The writer wishes to express appreciation to all who have helped to make this study possible. Sincere appreciation is expressed to Dr. William Johnston, major adviser, whose guidance and encouragement were a great help throughout the study. Gratitude is extended to Dr. Carl Hall and Dr. Margaret Weber who served as members of the committee. Appreciation is also extended to the students who participated in the study and to the home economics teachers who evaluated the questionnaire. Special thanks is given to Velma McDonald, mother of the writer, and Dennis Hoover, husband of the writer for being so understanding, loving, and encouraging throughout the study.

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## CHAPTER ONE

### INTRODUCTION

Financial management is a very significant concern for a major segment of the population regardless of age, marital status, or socioeconomic level. Young married couples often cite difficulties with money as one of the main problems they face in marriages. Unfortunately, the money problems that many people experience in the early years of marriage do not go away. Often the problems are not that of the money itself, but lie with the conflict in personalities of the people involved.

Educators face a tremendous challenge in consumer education. According to the American Council on Life Insurance (1982),

The Adult Functional Competency Study in 1975 reported some 34.7 million adult Americans function with difficulty and an additional 39 million are functional (but not proficient) in coping with basic requirements that are related to consumer economics. The study, conducted for the U.S. Office of Education, concluded that almost two-thirds of the adult population is functionally inadequate in consumer economics (p. 62).

Additional studies found similar results in the analysis of the problems adults face in the marketplace.

The National Assessment of Educational Progress found that only 16 percent of the adults could balance their checkbooks. Another part of the study found that the mathematical ability of American consumers is shockingly poor. Young adults were the focus of the 1979 study by the same organization. Again the results suggested little knowledge about personal finance matters on life insurance (American Council on Life Insurance, 1982, p. 62).

The consumer in today's marketplace is often forced to select from thousands of items. Often the consumer must make decisions without

authentic pre-purchase information.

Research is needed to provide new insight into consumer behavior, to supply valid information about goods and services, and to add to the understanding of behavioral factors. Increased knowledge is also needed about management and decision making processes to understand consumer choices. Management, with its essential elements of values, goals and resources, is especially important to consumer competence. The ability of families and individuals to identify values, formulate goals and effectively use their total resource pool affects not only the consumer satisfaction in all other aspects of living as well (Association of Administrators of Home Economics, 1970, pp. 42-43).

Consumer education should be organized around the family life cycle if it is to be effective. This was explained by Stampfl (1979)

in Family Research: Consumer Education Needs In The Family Life Cycle:

Unless consumer and family life education are successfully combined and presented in the dynamic context of the human life cycle, consumers will continue to view the major consumption elements as unrelated, static, and of only sporadic and short-term interest (p. 22).

According to Stampfl (1979), specific needs to be met in the study of consumer education and the family life cycle include the following:

Consumer education also requires sustained research on major consumption elements - including consumer characteristics, typical products and services bought, necessary marketplace skills and marketplace problems of families and family members over time (p. 22).

Educators should be aware of needs of individuals and needs of families as well. It is necessary to incorporate the needs of students into any curriculum that is relevant now and in the future.

Toffler in The Third Wave (1980), and Naisbitt in Megatrends (1982), present futurist ideas combining family life and family consumer education in the future economics makeup of the world. The two facets relate conceptually to new insights into peoples lives.

Educators need to plan relevant courses of study that meet the needs of students today and in the future. According to Toffler (1980) in the The Third Wave:

We see a progressive blurring of the line that separates producer from consumer. We see the rising significance of the prosumer. And beyond that, we see an awesome change looming that will transform even the role of the market itself in our lives (p. 267).

The rise of the "prosumer" will have significant effects on individual consumers as well as large corporations. Students of today, who will become consumers of tomorrow, must be capable of making appropriate economic choices in the marketplace.

Some of the richest and largest corporations in the world are accelerating the rise of the prosumer (Toffler, 1980, p. 269).

Burgess (1983) further explained Toffler's theory in her article.

Toffler maintains that the world civilization led by the United States is in the midst of a major evolution to a new and very different form. Sometimes called the "third wave", this new form of civilization is characterized by two significant factors - demassification: individualization and diversity of jobs, family, forms, goods and services and information exchange; and prosumption: a re-combination of production and consumption of goods and services by individuals and households, more like the roles of the pre-industrial era than the industrial era. Toffler calls the combination of producer and consumer the "prosumer," stating that it is a shift to the active prosumer. The consumers involvement in production of goods and services will inevitably grow (p. 13).

To effectively educate students in consumer education during an era of change, from the age of passive consumer to that of active consumer, flexibility will have to be indicated in new curricula. These changes will be based on the needs of students in an era of change. Burgess (1983) explained:

Home Economics must ride the crest of the third wave, contributing values, flexibility, and knowledge of the changing patterns of work, interpersonal relationships, social development, and human needs (p. 59).

The consumer movement will continue to change during the eighties, according to Naisbitt (1982) in Megatrends:

Consumerism is the economic expression of the American Revolution. Consumerism is not a new movement: It is deeply rooted in American history. Consumerism will increase during the 1980s, with the distinct possibility that it will become extremely militant late in the decade (pp. 176-177).

The American consumer is no longer willing to buy on the assumption that merchandise will be satisfactory. Americans are becoming more vocal about inferior goods and services. Consumers are having more success in resolving complaints concerning inferior goods and services.

The consumer movement of the eighties will motivate individuals to be more autonomous with personal spending habits. American consumers are becoming more independent. They are learning to rely on self-help for most of their concerns.

During the 1970s, Americans began to disengage from the institutions that had disillusioned them and to relearn the ability to take action on their own. In a sense, we have come full circle. We are reclaiming America's traditional sense of self-reliance after four decades of trusting in institutional help (Naisbitt, 1982, p. 131).

Returning to the old maxim, "A penny saved is a penny earned," Americans are performing more tasks for themselves than in the past. Homeowners are repairing and remodeling. Some are building their own homes. People are repairing or reconditioning their older cars. This is a reversal from days when people would discard old items and purchase newer, more costly goods and services. This is a new challenge for consumers.

Naisbitt (1982, p. 156) explained this change, "But with people relying on themselves outside the conforming structures of institutions, individualism will flourish." Provided Toffler's and Naisbitt's predictions are accurate, we will witness a resurgence in the values of indi-

vidualism. People will become more independent, more determined to do things for themselves.

Educators must be able to identify future trends so that students will be taught the concepts and skills which will make for a more productive, happy life style. Educators must plan relevant learning experiences to prepare students for the future.

#### Purpose and Objectives

The primary purpose of this study is to compare the actual behaviors exhibited by high school students in consumer decision making and financial management with their perceptions of what behaviors should be exhibited. A secondary purpose is to identify appropriate and relevant objectives for planning and conducting a consumer education class in the secondary school.

#### Research Questions

1. Will there be differences between behaviors exhibited and behaviors perceived in consumer decision making and financial management?
2. Will there be differences between behaviors exhibited and behaviors perceived in consumer decision making and financial management between males and females?
3. Will there be differences between behaviors exhibited and behaviors perceived in consumer decision making and financial management between students in different grade levels?

### Assumptions and Limitations

The assumptions formulated for this study were as follows:

1. The questionnaire would be honestly answered by the participants.
2. Greater cooperation would be achieved through personal contact by the researcher with the participants.

The study is limited to students in Carter County, Oklahoma, enrolled in high schools with comparable Average Daily Attendance as the Springer High School where the researcher is employed.

### Definitions

These definitions are presented to clarify the terminology used in this study.

Consumer Education - an effort to prepare persons for participation in the marketplace by imparting the understanding, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations (Trujillo, 1977, p. 3).

Prosumer - neither producer or consumer in the usual sense. A shift from the passive to the active consumer (Toffler, 1980, p. 266).

### Summary

This chapter presents an overview of the current need in consumer education research. The purpose was to establish the need for this study. Also included were the purposes, objectives, and hypothesis for this study.

## CHAPTER TWO

### REVIEW OF LITERATURE

The primary purpose of this chapter is to present a synopsis of recent literature that will be helpful in analyzing and understanding the topic of study. Financial management in marriage can help make a marriage a success. Poor financial management practices often have detrimental effects on marriages. Often the real problems in marriage are centered over the use of money.

The very basis of successful "Managerial processes requires a conscious insight into varying situations that will present desirable results," (Deacon and Firebaugh, 1975, p. 147). Families as well as individuals should be very cautious as financial management plans are developed. People cannot expect to live by the same plan year after year. Financial management plans should be carefully examined and re-evaluated as people move through the facets of the life cycle. Plans will be changed to meet changing needs and wants of the people involved.

"Although families differ from one another, research has shown that within each stage of the life cycle there are characteristics that affect the financial management plans" (Swanson, 1981, p. 243). Changes in the financial management patterns should be made continuously as families go through the life cycle stages.

Research has shown that financial plans established during the early stage of the family life cycle, or the lack of plans, indicates the manner in which most couples will use resources of time, energy, and money throughout married life (Swanson, 1981, p. 244). Often the critical factor in divorce and separation is the use or misuse of income. "Poverty is a leading cause of family instability, and family breakup is more prevalent among poor people" (Chilman, 1975, p. 57).

Financial planning is a relevant facet of one's life style.

The key to successful financial planning is the ability to project the use of money today and in the future. The earlier a financial plan is started and used the closer one may be able to obtain his desired life style (Hardy, 1982, p. 18).

The importance of financial management can never be understated.

Management helps people control the events of life and influence the outcome of situations. It influences the quality of life of the individual and the family through effective direction of resources through goals (Deacon and Firebaugh, 1981, p. 3).

Proper financial management will assist individuals and families in achieving goals. Through proper financial management techniques people are able to live better and enjoy more happiness in life.

The perceptions that people have of themselves are also affected by their socioeconomic positions. "Success in management can contribute to evolving a positive perception of goal-resource relations at all income levels" (Deacon and Firebaugh, 1981, p. 120).

The way money is managed or mismanaged affects every facet of a marriage. "Sound money management involves the recognition of the pressures that develop around money" (Jones and Jones, 1980, p. 176).

### Financial Management In Marriage Relationships

"Money provides an amazing symbolic system to express problems



of values, of being valued, and of valuing" (Keyes, 1975, p. 50). Each individual brings a different set of values into a marriage relationship. The values people bring into their marriages are the results of various background. Most values we hold today were incorporated and became a facet of our personalities during childhood. Therefore, people accept their personal values as the correct way to handle situations. In marriage relationships there are two people coming from different backgrounds with two separate sets of values. The problems of financial management in marriage relationships often result because of the different sets of values between the people involved. "In spending, one of the major conflicts is the different value conditioning that each of the mates has had in his childhood" (Klemer and Smith, 1975, p. 322).

Attitudes about spending and earning money are formed in early childhood.

Interestingly, both the child who grows up in a very well-to-do home where spending one dollar more or less has little meaning, and the child who grows up in a very deprived home where there is a desperate longing for a dollar to spend, may turn out to be unreasoning spenders. So, of course, may a middle-class child. Ordinarily, the person reared in a middle-class home will have more of a middle-class value system of postponing present satisfaction in order to ensure future rewards (Klemer and Smith, 1975, p. 323).

People in the same socioeconomic group may have different values on spending and earning money. Therefore, it is easy to understand "the difference in childhood conditioning about money is one of the most common problems discussed with marriage counselors" (Klemer and Smith, 1975, p. 324).

Consequently, the problems that lie with money in marriage relationships are usually caused by the values and attitudes that the couple brings into the marriage relationship. Research indicates that most

money problems in marriage relationships are often a result of the differences of the value system of the couple. One would expect couples to try to compromise their values in order to reach more satisfaction from their financial problems. However, "value similarities did appear to have an impact upon marital adjustment in the later years of marriage" (Melding and McCarrey, 1981, p. 202). This is to say that most couples go through years of marriage disagreeing about the "right" values, and they usually are not able to agree on the "right" values until they have been married for many years.

According to Kieren, Henton, and Martz (1975), the reasons that money causes conflict in marriage relationships are:

1. The family's heavy reliance on money.
2. The division of labor in the family.
3. American marriages are more equalitarian.
4. In-law problems are concentrated at the beginning of marriage and child-rearing problems in the middle, financial conflicts spread over the whole life cycle.
5. Financial problems are more tangible than most other areas (pp. 219-220).

Research from previous studies indicates that concern associated with financial management in marriage relationships is not that of money itself, but with the personal and the interpersonal resources of the couples involved.

The most prevalent reasons couples experience difficulty in handling money were immature or unrealistic attitudes toward earning, saving, or spending money and the emotional use of money to control or punish a spouse or to compensate for inadequacies, guilt, or the inability to give love (Kieren, Henton, and Marotz, 1975, p. 226).

The specific problems couples faced with their financial disagreements were:

Inadequate management, incooperativeness, one spouse regarding the other as incompetent, lack of trust with money, selfish spouse (one spouse spending money primarily on himself or herself), extravagance, and major purchase without the spouse's consent, husband a poor provider, and stingy spouse (one who doesn't want to part with money) (Kieren, Henton, and Marotz, 1975, pp. 226-227).

Individuals with immature attitudes concerning money often use money as a means of power, "Though it has always been a dirty little secret, money often means power in marriage" (Rubenstein, 1982, p. 38). Since money is not the real cause of financial management problems in marriage relationships, one could say that money can be classified as a symbol of other problems. Money can be used to express feelings that people experience. A wife may feel threatened in her marriage and she may have a secret nest egg for her personal independence, or the husband may be upset with his wife and withhold her weekly allowance.

If money is often a symbol of other things, it can also be a weapon used to express marital hostilities and differences. In fact, most couples find it easier to quarrel about money management than to talk about the emotional dissatisfaction that lie behind certain spending decisions (Melville, 1980, p. 455).

According to a study on financial management problems in marriage relationships by Landis and Landis (1975)

Financial problems are threefold. First many families do not have enough money to meet all of their real needs. The inability of couples to agree on how to spend the money they do have is often a problem, and an additional concern for married couples is who will control the spending of the money they do have (p. 283).

"It may not be the actual amount of money earned by a family that determines marital success, but one's attitude toward money is most critical" (Cox, 1968, p. 81).

During an even ebb and tide in marriage, when the finances are fairly stable and there is money to manage, most couples established some ways of handling money.

However, if there is a disruption in the normal amount of money received whether the amount is larger or smaller, the changes almost always raises fears and upsets the couple's ways of relating (Singer, 1980, p. 177).

It is most interesting to note from a study on disagreement and agreement on family finance that

41 percent of the engaged couples always agreed on family finances; 18 percent of the married people always agreed on family finances; and only three percent of the divorced people always agreed on family finances (Landis and Landis, 1975, p. 283).

It seems most engaged couples have preconceived ideas about managing money. However, during marriage and after divorce many people express different concepts concerning family finances. Again, it is important to note it is not the money that actually causes the financial problems. The problems with money seem to relate to the attitudes and values of the people involved in the marital relationships.

It is clear however, that most frequently the use of money is the focus of the argument. Money may not be the real issue, but it reflects basic value differences that may be in conflict (Troelstrup and Hall, 1978, p. 63).

Problems associated with financial management often are the cause of stress and breakdown in families. According to Stinnet and Walters (1977),

There is little doubt that how people learn to manage their resources will greatly affect the quality of family life and the happiness that the family will attain (p. 168).

Some studies have indicated approximately 70 percent of marriage problems are related to aspects of financial management. These problems, at all income levels, are dependent on how the family perceives the

problem. It is interesting to note that "families who perceive their incomes to be more adequate had fewer and less frequent financial problems" (Williams, Nall, and Deck, 1976, p. 195).

A number of studies indicated financial management problems in a vast number of marriage relationships. The problems are not due to money, but more closely related to emotional insecurity and poor planning of the use of money. Results of studies relevant to problems do not come from income level but from how money is handled.

According to Glenn and Weaver (1978), there is no strong positive relationship of "either husbands occupational prestige or family income to the marital happiness" (p. 276). However, research from various other studies indicated that

the family socioeconomic status, generally measured by the husband's occupational prestige and income level has significant positive associations with marital cohesiveness (Jorgenson, 1979, p. 825).

Consequently, additional research studies found the results to be different.

An important source of marital satisfaction for the wife was the husband's prestige or social status. Those wives whose husbands held high status occupations reported greater marital satisfaction than those whose husbands had lower status occupations (Chadwick, Kunz, and Albrecht, 1976, p. 431).

A study by Galligan and Bahr (1978, p. 289) found "that income itself had little effect on marital dissolution." The problems associated with financial management seem to lie with the personalities of the people involved in the marital relationships.

According to Brinkeroff and White (1978, p. 266), it was found "that economic perceptions do not appear to be substantial factors of stable working class families." However, on a more uplifting note, Scanzoni (1975, p. 144) found "economic satisfaction helps to account

for perceptions of marital satisfaction."

### Financial Management Problems in Marriages of Youth

Research indicated approximately 70 percent of couples counseled for marriage problems were experiencing financial problems. Married teenagers are no exception. Married teenagers face greater financial management problems than other couples. Married teenagers face greater difficulty in financial management practices because of age, lower incomes, and less experience in handling money.

According to Call and Otto (1977, p. 67), "the lower the social class, the more likely early marriage will occur." The earlier one marries, the less likely he will complete his formal education. And, the earlier people marry the greater chance of having a large family. Both factors would be critical for financial management in marriage relationships.

Thus early marriage meant an end to schooling, often before high school graduation. Early marriages were especially prone to breakup. Early marriage was often accompanied by early childbearing, which severely restricted the opportunities of young couples for their economic advancement (Carlson, 1979, p. 341).

Even though there is little money available in most teenage marriages, the expectations of unmarried teens about their first home after marriage are very optimistic. "Teenagers had the expectations of immediately purchasing many items for their homes that had taken their parents many years to obtain" (Riker and Brisbane, 1976, p. 424).

Prescott (1980) stated that for many teenage families "financial management had been a problem at some time during their marriage" (p. 39).

There are very few recent publications that deal directly with financial management concerns in marriage relationships of teenage fami-

lies. The majority of research on this topic was completed in the late 1950s and early 1960s. Research from the 1970s shifted away from interpersonal relationships involving financial management in teenage marriage relationships.

Emphasis has shifted away from the traditional factors influencing marital choice (religion, race, and socioeconomic status) toward the dynamic aspects of inter-individual relationships (Berado, 1981, p. 252).

#### Summary

The purpose of this chapter was to briefly review current literature relevant to this study. The literature reviewed consisted of high school and college texts, and current research publications.

## CHAPTER THREE

### PROCEDURES

The purpose of this study was to compare the actual behaviors exhibited by high school students in consumer decision making and financial management with their perceptions of what behaviors should be exhibited. In order to achieve the above purposes, the following steps were followed: 1) selection of the sample; 2) selection of the instrument; 3) administration of the instrument; and 4) analysis of the data.

#### Selection of Sample

The sample for this study were students, grades 9-12, present on the test day at Springer High School, Springer, Oklahoma, and those students present on the test day at Graham High School, Graham, Oklahoma. There were a total of 96 students. The questionnaires were administered during September 1984.

#### Selection of Instrument

The instrument used in this study was "What Do You Do?," a consumer behavior questionnaire from the Sears, Roebuck and Company publication Consumer Education in An Age of Adaptation (1971). The objective of the questionnaire was to provide a score to compare the actual behaviors exhibited by high school students in consumer decision making and financial management with their perceptions of what behaviors should be exhibited. The instrument consisted of 58 items: 29 questions to test



which items best described the students' own consumer behaviors, and 29 questions to describe the students' perceptions of what appropriate consumer behavior should be. The respondents were asked to respond to a series of statements by indicating whether she or he "Always," "Usually," "Sometimes," "Rarely," or "Never" behaved or should behave in response to each statement on the questionnaire.

The questionnaire was evaluated for validity by a group of home economics teachers from Sub-District I of the Southeast District of Oklahoma. There were 15 teachers who responded. Fourteen (93 percent) of the respondents believed the questionnaire would be appropriate for high school students, grades 9-12. However, most of the respondents indicated a few, small changes would make the questionnaire more reliable. Some of the suggested changes were to be more specific on a few questions, perhaps give examples on a specific question, some questions were too long. It was also suggested that the terms "Goods," "Credit," "Services," "Servicing," and "Information from Persuasion" should be defined. The indicated changes were made on the questionnaire. The majority of the responses were positive. One respondent (seven percent) would not feel comfortable using the questionnaires with students in grades 9-11, but would probably use it with twelfth-graders.

The questionnaire was also pre-tested with a separate group of 31 students before it was administered to the sample. The results of the pre-testing showed the questionnaire to be easily understood and acceptable to the students.

### Administration of Instrument

The questionnaire was administered to the students, grades 9-12, during their regularly scheduled classes. The students were informed that the study was being conducted through the Center for Consumer Studies of the College of Home Economics at Oklahoma State University. There were questions dealing with the students grade level, sex, and marital status. Instructions concerning the information sheet and questionnaire were given. The time required for administration of the questionnaire did not exceed one hour.

### Analysis of Data

The t test and analysis of variance were used to determine if there were any significant differences in the behaviors exhibited and the behaviors perceived to be appropriate in consumer behavior. The statements from the questionnaire were divided into four subscales of spending plan, pre-purchase decisions, credit and contracts, and post-purchase decisions. The divisions were made for both actual consumer behavior exhibited and for the perceptions of what behaviors should be exhibited. The divisions of the questionnaires were used for both the t test and the analysis of variance. The t test was used to determine if there was a significant difference between the actual behaviors perceived to be appropriate in relationship to the total sample, to the respondents' sex classifications, and to the grade levels. Analysis of variance was used to determine if there were any significant differences between actual consumer behavior and perceived consumer behavior according to sex classification and grade level classifications.

## CHAPTER FOUR

### RESULTS

#### Description of Sample

Table I presents a detailed description of the 96 students who participated in this study. Of the respondents, 54 were females and 42 were males. They represented grades 9-12 with 27 percent of the sample in the ninth grade. Concerning marital status of the students, 93 were single; two were married; and one was divorced.

TABLE I  
DESCRIPTION OF THE SAMPLE

Variable	Classification	Number	Percentage
Grade Level	9	26	27.083
	10	25	26.042
	11	23	23.958
	12	22	22.917
Sex	Male	42	43.750
	Female	54	56.250
Marital Status	Single	93	96.875
	Married	2	2.083
	Divorced	1	1.042

### Description of Subscales

The consumer behavior questionnaire used in this study consisted of 58 statements; 29 questions related to actual consumer behavior, and the same 29 questions were rewritten to relate to perceived consumer behavior. The questions were divided into four subscales.

The subscales and statements in each category are: spending plan (eleven), pre-purchase decisions (ten), credit and contracts (three), and post-purchase decisions (five). Each subscale includes both actual consumer behavior statements and perceived consumer behavior statements.

#### t Test Analysis of Spending Plan

##### Subscale for Total Sample

Table II illustrates the comparison of actual consumer behavior to perceived consumer behavior in the spending plan subscale for the total sample from a t test analysis. All eleven items in this subscale were found to be significant at the .05 level of significance.

The statement "type of spending plan" showed the greatest deviation with a mean score of 3.02 for the actual consumer behavior, and a mean score of 4.47 for the perceived consumer behavior. This seems to indicate the spending plan is a topic where added emphasis should be placed for learning situations.

The statement with the smallest deviation of the mean score dealt with "postponing purchases until sale prices were in effect whenever possible." The mean score for actual consumer behavior was 3.49; the mean score was 3.80 for perceived consumer behavior.

TABLE II  
 T TEST COMPARING ACTUAL CONSUMER BEHAVIOR TO PERCEIVED  
 CONSUMER BEHAVIOR IN SPENDING PLAN SUBSCALE  
 FOR TOTAL SAMPLE  
 (N=96)

Description	Actual	Perceived	
	<u>X</u>	<u>X</u>	<u>T</u>
Gather Reliable Information On Goods and Services Before Purchasing	3.05	4.07	7.202*
Type of Spending Plan	3.02	4.47	9.325*
Balance a Checkbook	3.47	4.68	7.404*
Goals for Spending	2.65	4.09	8.779*
Thoughts to Values and Goals	3.72	4.50	5.731*
Type of Savings Plan	2.78	4.25	8.119*
Work with Family in Managing Family Income	2.50	4.11	9.319*
Postpone Purchases Until Sale Prices Are in Effect Whenever Possible	3.49	3.80	2.114*
Approximate Cost of Items Purchased Frequently	3.52	4.26	5.441*
Balance Income with Spending	2.98	4.34	7.979*
Decide Approximately How Much To Pay For an Item Before Shopping	3.81	4.47	4.978*

\*Significant at .05

t Test Analysis of Pre-Purchase Decisions  
Subscale for Total Sample

Table III compares the actual consumer behavior to perceived consumer behavior in the pre-purchase decisions subscale for the total sample from a t test analysis. Nine of the ten statements were found to be significant at the .05 level of significance. The statement dealing with "planning purchases before shopping" had the greatest deviation between the mean scores; the mean for the actual consumer behavior was 3.39, compared to the mean score of 4.44 for perceived consumer behavior. Again, this seems to indicate added emphasis is greatly needed in consumer education curriculum in the facets of spending plans and for planning purchases before shopping. The statement "consider how to use an item when deciding on quality to buy" showed the smallest difference between the mean score of 3.82 for actual consumer behavior, and a mean score of 4.19 for perceived consumer behavior.

The statement found to be not significant at the .05 level of significance was "check a store's policy on returns and exchanges before buying." The mean score for actual consumer behavior was 4.38, compared to the mean score of 4.15 for perceived consumer behavior.

TABLE III  
 T TEST COMPARING ACTUAL CONSUMER BEHAVIOR TO  
 PERCEIVED CONSUMER BEHAVIOR IN PRE-PURCHASE  
 DECISIONS SUBSCALE FOR TOTAL SAMPLE  
 (N=96)

Description	Actual	Perceived	
	$\bar{X}$	$\bar{X}$	$T$
Compare Prices	3.72	4.35	4.506*
Read Labels and Hangtags Before Buying	3.80	4.58	5.492*
Find Information on Goods and Services Before Buying	3.45	4.27	5.486*
Consider How to Use an Item When Deciding on Quality to Buy	3.82	4.19	2.501*
Compare Quality of Goods	3.77	4.42	4.698*
Plan Purchases Before Shopping	3.39	4.44	7.926*
Ask Questions and Get Written Quarantees Before Buying	2.90	3.96	6.805*
Which Features Are and Are Not Important	3.55	4.19	4.308*
Check a Store's Policy on Returns and Exchanges Before Buying	4.38	4.15	1.598
Conscious Effort to Separate Information from Persuasion in Advertising	3.09	3.94	5.729*

\*Significant at .05

t Test Analysis of Credit and Contracts  
Subscale for Total Sample

Table IV shows a comparison of the total sample for actual consumer behavior to perceived consumer behavior in the credit and contracts subscale using the t test analysis. The three items in this subscale were all found to be significant at the .05 level of significance.

The statement dealing with the "amount of interest charged when using credit" showed the largest deviations between the mean scores, 2.81 for the mean score of actual consumer behavior, and 4.58 for the mean score of perceived consumer behavior. This indicated there is a definite need to include a topic dealing with amounts of interest

TABLE IV  
T TEST COMPARING ACTUAL CONSUMER BEHAVIOR TO  
PERCEIVED CONSUMER BEHAVIOR IN CREDIT AND  
CONTRACTS SUBSCALE FOR TOTAL SAMPLE  
(N=96)

Description	Actual	Perceived	T
	<u>X</u>	<u>X</u>	<u>T</u>
Amount of Interest Charged When Using Credit	2.81	4.58	10.180*
Read Contracts Before Signing	4.25	4.75	3.310*
Responsibilities Involved In Using Credit	3.39	4.69	8.593*

\*Significant at .05



charged when using credit in a credit and contracts curriculum plan.

The students were in closer agreement concerning the statement of "reading contracts before signing." The mean scores were 4.25 for actual consumer behavior, and 4.75 for perceived consumer behavior.

#### t Test Analysis of Post-Purchase Decisions

##### Subscale for Total Sample

Table V is a representation of the t test analysis comparing actual consumer behavior to perceived consumer behavior for the total sample in the post-purchase decisions subscale. The five statements in this subscale were found to be significant at the .05 level of significance.

The statement with the greatest deviation between the mean scores was "consumer interests, activities, and legislation." The mean score for actual consumer behavior was 2.17, and 3.94 for perceived consumer behavior.

High school students are probably not too interested in consumer interests, activities, and legislation. However, an awareness type approach could be used in including this particular concept in the consumer education curriculum for high school students.

The students were in closer agreement concerning the statement of "complaining effectively when necessary." The mean scores were 3.56 for actual consumer behavior, and 4.06 for perceived consumer behavior.

TABLE V  
 T TEST COMPARING ACTUAL CONSUMER BEHAVIOR TO  
 PERCEIVED CONSUMER BEHAVIOR IN POST-PURCHASE  
 DECISIONS SUBSCALE FOR TOTAL SAMPLE  
 (N=96)

Description	Actual	Perceived	T
	$\bar{X}$	$\bar{X}$	
Returns and Exchanges Made Promptly	3.44	4.25	4.797*
Call For Necessary Servicing and Repair of Products	3.40	4.43	6.917*
Complain Effectively When Necessary	3.56	4.06	3.049*
Consumer Interests, Activities and Legislation	2.17	3.94	12.502*
Directions for Use and Care of Products	4.25	4.75	4.188*

\*Significant at .05

#### Analysis of Variance Test

Analysis of variance was used to examine the respondents' scores on the following subscales: spending plan, actual and perceived consumer behavior; pre-purchase decisions, actual and perceived consumer behavior; credit and contracts, actual and perceived consumer behavior; and post-purchase decisions, actual and perceived consumer behavior. The level of significance was set at .05.

Analysis by Sex for Spending  
Plan Subscale

Utilizing the analysis of variance test, it was found there were four statements with significant differences among the sex classifications sample from the spending plan subscale - actual consumer behavior. The statement of "gathering reliable information on goods and services to help in deciding what and when to buy" showed a mean score of 3.296 for the females, and 2.738 for the males. The statement concerned with "type of spending plan" showed a mean score of 3.333 for females, and 2.619 for males. The statement "goals for spending" showed a mean score of 3.000 for females and 2.214 for males. The mean score was 2.777 for females and 2.142 for males concerning the statement of "working with family in managing family income." The results indicate that females are more adept in the area of spending plans than males. The results of the analysis can be seen in Table VI.

Analysis of Spending Plan Subscale for  
Sex Classifications Sample

Table VII is a comparison of actual consumer behavior to perceived consumer behavior in the spending plan subscale for the sex classifications. Concerning actual consumer behavior, the statement "goals for spending" showed the largest deviation between the males and females. The statement "dealing with postponing purchases until sales prices were in effect whenever possible" ranked closer for comparing the males to the females.

TABLE VI  
ANALYSIS OF VARIANCE BY SEX FOR SPENDING PLAN  
SUBSCALE - ACTUAL CONSUMER BEHAVIOR

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Do you gather reliable information on goods and services to help you decide what and when to buy? Example: Consumer Reports

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	1	7.361	7.57*
Within groups	94	0.972	
Total	95		

---

Do you follow some type of spending plan?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	1	12.053	7.77*
Within groups	94	1.552	
Total	95		

---

Do you ever write down goals for spending?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	1	14.584	9.58*
Within groups	94	1.522	
Total	95		

---

Do you work with your family in managing family income?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	1	9.523	5.02*
Within groups	94	1.898	
Total	95		

---

\*Significant at .05

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TABLE VII  
 COMPARISON OF ACTUAL CONSUMER BEHAVIOR TO  
 PERCEIVED CONSUMER BEHAVIOR IN SPENDING PLAN  
 SUBSCALE FOR SEX CLASSIFICATIONS SAMPLE

Description	Males (N=42)		Females (N=54)	
	Actual	Perceived	Actual	Perceived
	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$
Gather Reliable Information on Goods and Services Before Purchasing	2.73	3.93	3.30	4.19
Type of Spending Plan	2.61	4.45	3.33	4.48
Balance a Checkbook	3.57	4.57	3.39	4.76
Goals for Spending	2.21	4.05	3.00	4.11
Thoughts to Values and Goals	3.93	4.55	3.57	4.46
Type of Savings Program	2.95	4.19	2.65	4.30
Work with Family in Managing Family Income	2.14	4.09	2.78	4.13
Postpone Purchase Until Sale Prices Are in Effect Whenever Possible	3.50	3.93	3.48	3.70
Approximate Cost of Items Purchased Frequently	3.62	4.29	3.44	4.24
Balance Income with Spending	2.74	4.17	3.19	4.48
Decide Approximately How Much to Pay For An Item Before Shopping	3.74	4.48	3.87	4.46

To compare males to females in perceived consumer behavior, the largest difference was found in the statement concerning the dealing of "balancing income with spending." The males and females reached closer agreement from the perceived consumer behavior statement dealing with "deciding approximately how much to pay for an item before shopping."

In comparing the total actual consumer behavior to perceived consumer behavior for the males and females, it was found they are further apart on the statement dealing with "goals for spending." The males and females ideas were more related on the statement of "balancing a checkbook."

#### Analysis by Sex for Pre-Purchase Decisions Subscale

The results of the analysis of variance showed one statement to be significant from the sex classifications sample of pre-purchase decisions subscale - actual consumer behavior. The statement "Do you normally compare prices?" showed a mean score of 3.944 for females and 3.428 for males. The results of this analysis can be seen in Table VIII.

#### Analysis of Pre-Purchase Decisions Subscale for Sex Classifications Sample

Table IX is a comparison of males and females in actual consumer behavior to perceived consumer behavior for the pre-purchase decisions subscale. Concerning actual consumer behavior of comparing males to females, the statement of "comparing prices" showed the largest differences. The statement dealing with "which features are and are not important" was rated closer in agreement.

For the perceived consumer behavior category, the statement dealing

TABLE VIII  
ANALYSIS OF VARIANCE BY SEX FOR PRE-PURCHASE  
DECISIONS SUBSCALE - ACTUAL CONSUMER BEHAVIOR

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Do you normally compare prices?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	1	6.287	7.11*
Within groups	94	0.884	
Total	95		

\*Significant at .05

---

with "conscious effort to separate information from persuasion in advertising" showed the largest deviation. It is interesting to note that there were two statements rated very close in comparing males to females in perceived consumer behavior. The statements were dealing with "reading labels and hangtags before purchasing," and "finding information on goods and services before buying."

The largest differences between the males and females in comparing actual consumer behavior to perceived consumer behavior was found with the statement concerned with "comparing prices." The males and females were in closer agreement of comparing actual consumer behavior to perceived consumer behavior with the statement dealing with "comparing quality of goods." This seems like a paradox, the males and females were in disagreement on comparing prices, but yet they are in closer agreement on comparing quality of goods.

TABLE IX  
 COMPARISON OF ACTUAL CONSUMER BEHAVIOR  
 TO PERCEIVED CONSUMER BEHAVIOR IN  
 PRE-PURCHASE DECISIONS SUBSCALE  
 FOR SEX CLASSIFICATIONS SAMPLE

Description	Males (N=42)		Females (N=54)	
	Actual	Perceived	Actual	Perceived
	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$
Compare Prices	3.43	4.31	3.94	4.39
Read Labels and Hangtags Before Buying	3.64	4.57	3.93	4.59
Find Information On Goods and Services Before Buying	3.33	4.26	3.54	4.28
Consider How to Use An Item When Deciding on Quality to Buy	3.88	4.17	3.78	4.20
Compare Quality of Goods	3.52	4.60	3.96	4.28
Plan Purchases Before Shopping	3.17	4.50	3.57	4.41
Ask Questions and Get Written Quarantees Before Buying	2.88	3.86	2.93	4.04
Which Features Are and Are Not Important	3.55	4.07	3.56	4.28
Check a Store's Policy On Returns and Exchanges Before Buying	4.31	4.11	4.44	4.19
Conscious Effort to Separate Information From Persuasion in Advertising	3.11	3.79	3.07	4.05



Analysis of Credit and Contracts  
Subscale for Sex Classifications Sample

Table X is a comparison of actual consumer behavior to perceived consumer behavior in the credit and contracts subscale for the male and female sample. Concerning actual consumer behavior, the largest difference was found between the males and females with the statement dealing with "reading contracts before buying." The males and females were in very close agreement with the statement concerning "amount of interest charged when using credit."

TABLE X  
COMPARISON OF ACTUAL CONSUMER BEHAVIOR TO  
PERCEIVED CONSUMER BEHAVIOR IN CREDIT AND  
CONTRACTS SUBSCALE FOR SEX  
CLASSIFICATIONS SAMPLE

Description	Males (N=42)		Females (N=54)	
	Actual X	Perceived X	Actual X	Perceived X
Amount of Interest Charged When Using Credit	2.81	4.55	2.81	4.61
Read Contracts Before Signing	4.33	4.76	4.19	4.74
Responsibilities Involved In Using Credit	3.43	4.79	3.35	4.61

The perceived consumer behavior responses showed the largest difference between the males and females dealt with the statement of "responsibilities involved in using credit." In comparing actual consumer behavior to perceived consumer behavior for males and females, it was found there is a difference in the statement dealing with "reading contracts before signing." The males and females reached closer agreement on the statement dealing with the "amount of interest charged when using credit."

#### Analysis by Sex for Post-Purchase Decisions

Utilizing the analysis of variance for post-purchase decisions subscale - perceived consumer behavior, the statement concerned with "consumers knowing where, when, and how to call for necessary servicing and repairs" was found to be significant. The females showed a mean score of 4.277, and 4.595 for the males on this statement. The results of this analysis can be seen in Table XI.

TABLE XI  
ANALYSIS OF VARIANCE BY SEX FOR POST-PURCHASE  
DECISIONS - PERCEIVED CONSUMER BEHAVIOR

---

Should consumers know where, when, and how to call for necessary servicing and repairs of the products they buy?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	1	2.380	4.57*
Within groups	94	0.520	
Total	95		

---

\*Significant at .05

Analysis of Post-Purchase Decisions  
Subscale for Sex Classifications Sample

Table XII is a comparison of actual consumer behavior to perceived consumer behavior in the post-purchase decisions subscale. The statement dealing with "returns and exchanges" showed the largest difference in the males and females actual consumer behavior category. The males and females ideas were more related to the statement dealing with "complaining effectively when necessary" in the actual consumer behavior category.

Concerning the perceived consumer behavior category, the males and females showed the largest difference in the statement dealing with "consumer interests, activities, and legislation." The males and females were in closer agreement with the statement dealing with "returns and exchanges made promptly."

In comparing actual consumer behavior to perceived consumer behavior for the males and females, the largest difference was with the statement of "returns and exchanges made promptly." The males and females were in closer agreement on calling for "necessary servicing and repair of products."

Analysis by Grade for Spending Plan Subscale

Utilizing the analysis of variance test, it was found one statement to be significant from the grade level classification of the spending plan subscale - actual consumer behavior. The statement dealing with "balancing a checkbook," showed the following mean scores: Twelfth grade, 4.136; Eleventh grade, 3.652; Tenth grade, 3.240; and Ninth grade, 2.961. The results of this analysis can be seen in Table XIII.

TABLE XII  
 COMPARISON OF ACTUAL CONSUMER BEHAVIOR TO  
 PERCEIVED CONSUMER BEHAVIOR FOR POST-PURCHASE  
 DECISIONS SUBSCALE SEX CLASSIFICATIONS SAMPLE

Description	Males (N=42)		Females (N=54)	
	Actual	Perceived	Actual	Perceived
	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$
Returns and Exchanges Made Promptly	3.26	4.24	3.57	4.26
Call for Necessary Servicing and Repair of Products	3.36	4.36	3.44	4.48
Complain Effectively When Necessary	3.60	4.17	3.54	3.98
Consumer Interests, Activities, and Legislation	2.09	3.79	2.22	4.05
Directions for Use and Care of Products	4.14	4.73	4.33	4.76

Analysis of Spending Plan Subscale for  
 Grade Level Classifications

Table XIV is a comparison of actual consumer behavior to perceived consumer behavior in the spending plan subscale for grade level classification. Concerning actual consumer behavior, the statement dealing with "working with family in managing family income" was rated lowest with the mean score. The statement dealing with "deciding approximately

TABLE XIII  
ANALYSIS OF VARIANCE BY GRADE FOR SPENDING PLAN  
SUBSCALE - ACTUAL CONSUMER BEHAVIOR

---

Do you know how to balance a checkbook?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	3	6.192	3.18*
Within groups	92	1.949	
Total	95		

\*Significant at .05

---

how much to pay for an item before shopping" was rated highest with the mean score.

To compare grade level classifications for perceived consumer behavior, the statement dealing with "postponing purchases until sales prices were in effect whenever possible" was rated the lowest with the mean score. The statement concerned with "balancing a checkbook" was rated highest with the mean score.

The ninth grade class showed the lowest mean scores for both actual and perceived consumer behavior. The eleventh grade class exhibited the highest mean score for perceived consumer behavior; the twelfth grade class showed the highest mean score for actual consumer behavior.

TABLE XIV  
 COMPARISON OF ACTUAL CONSUMER BEHAVIOR TO PERCEIVED CONSUMER BEHAVIOR  
 FOR SPENDING PLAN SUBSCALE GRADE LEVEL CLASSIFICATIONS

Description	9th Grade (N=26)		10th Grade (N=25)		11th Grade (N=23)		12th Grade (N=22)	
	Actual	Perceived	Actual	Perceived	Actual	Perceived	Actual	Perceived
	X	X	X	X	X	X	X	X
Gather Reliable Information on Goods And Services Before Purchasing	3.08	3.80	3.16	3.96	2.91	4.35	3.04	4.23
Type of Spending Plan	3.12	4.23	3.12	4.56	2.91	4.52	2.91	4.59
Balance a Checkbook	2.96	4.46	3.24	4.72	3.65	4.65	4.14	4.91
Goals for Spending	2.50	3.80	2.56	4.04	2.57	4.52	3.05	4.00
Thoughts to Values And Goals	3.46	4.31	3.76	4.52	4.00	4.57	3.73	4.64
Type of Savings Program	2.92	4.12	2.52	4.20	3.22	4.74	2.45	3.95
Work With Family in Managing Family Income	2.54	4.15	2.20	4.08	2.44	4.35	2.86	3.86
Postpone Purchases Until Sale Prices Are in Effect Whenever Possible	3.65	3.58	3.56	3.64	3.26	4.00	3.45	4.04

TABLE XIV (CONTINUED)

Description	9th Grade (N=26)		10th Grade (N=25)		11th Grade (N=23)		12th Grade (N=22)	
	Actual	Perceived	Actual	Perceived	Actual	Perceived	Actual	Perceived
	X	X	X	X	X	X	X	X
Approximate Cost of Items Purchased Frequently	3.23	4.23	3.60	4.20	3.70	4.39	3.59	4.23
Balance Income with Spending	3.15	4.23	2.96	4.28	2.74	4.52	3.09	4.36
Decide Approximately How Much to Pay for An Item Before Shopping	3.65	4.23	3.88	4.52	3.83	4.57	3.91	4.59

### Analysis by Grade for Pre-Purchase Decisions

Utilizing the analysis of variance test, it was found there are two statements that are significant from the grade level classification of pre-purchase decisions subscale - perceived consumer behavior. The statement "Should consumers consider how they will use an item when deciding which quality to buy?" showed the following mean scores: Twelfth grade, 4.863; Eleventh grade, 4.608; Tenth grade, 4.000; and Ninth grade, 3.640.

The statement concerned with consumers making a conscious effort to "separate information from persuasion in advertising" showed the following mean scores: Twelfth grade, 4.181; Eleventh grade, 4.652; Tenth grade, 3.720; and Ninth grade, 4.230. The results of this analysis can be seen in Table XV.

### Analysis of Pre-Purchase Decisions Subscale for Grade Level Classifications

Table XVI is a comparison of actual consumer behavior to perceived consumer behavior in pre-purchase decisions subscale for grade level classifications. For actual consumer behavior, the statement dealing with "asking questions and getting written guarantees before buying" received the lowest mean score. The statement dealing with "checking a store's policy before buying" showed the highest mean score.

Concerning perceived consumer behavior, the statement dealing with "asking questions and getting written guarantees before buying" was also rated lowest with the mean score. The statement concerned with "reading labels and hangtags before buying" exhibited the highest mean score.



TABLE XV  
ANALYSIS OF VARIANCE BY GRADE FOR PRE-PURCHASE  
DECISIONS SUBSCALE - PERCEIVED  
CONSUMER BEHAVIOR

---

Should consumers consider how they will use an item when deciding which quality to use?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	3	7.390	6.95*
Within groups	92	1.063	
Total	95		

---

Should consumers make a conscious effort to separate information from persuasion in advertising?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	3	3.493	3.57*
Within groups	92	0.979	
Total	95		

\*Significant at .05

---

The tenth grade class exhibited the lowest mean scores for actual consumer behavior and for perceived consumer behavior. The eleventh grade class showed the highest mean scores for both actual consumer behavior and for perceived consumer behavior.

TABLE XVI  
 COMPARISON OF ACTUAL CONSUMER BEHAVIOR TO PERCEIVED CONSUMER BEHAVIOR  
 FOR PRE-PURCHASE SUBSCALE GRADE LEVEL CLASSIFICATIONS

Description	9th Grade (N=26)		10th Grade (N=25)		11th Grade (N=23)		12th Grade (N=22)	
	Actual	Perceived	Actual	Perceived	Actual	Perceived	Actual	Perceived
	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$
Compare Prices	3.88	4.08	3.64	4.44	3.65	4.48	3.68	4.45
Read Labels and Hangtags Before Buying	3.92	4.58	3.60	4.44	4.04	4.74	3.64	4.59
Find Information on Goods and Services Before Buying	3.58	4.35	3.32	4.00	3.61	4.39	3.27	4.36
Consider How to Use an Item When Deciding on Quality to Buy	3.85	4.08	3.68	4.00	3.87	4.30	3.90	4.40
Compare Quality of Goods	3.85	4.35	3.76	4.28	3.78	4.65	3.68	4.40
Plan Purchases Before Shopping	3.31	4.23	3.48	4.28	3.43	4.70	3.36	4.64
Ask Questions and Get Written Guarantees Before Buying	3.12	4.00	2.84	3.64	2.48	4.30	3.18	3.90

TABLE XVI (CONTINUED)

Description	9th Grade (N=26)		10th Grade (N=25)		11th Grade (N=23)		12th Grade (N=22)	
	Actual	Perceived	Actual	Perceived	Actual	Perceived	Actual	Perceived
	X	X	X	X	X	X	X	X
Which Features Are and Are Not Important	3.62	4.23	3.24	3.72	3.91	4.65	3.45	4.18
Check a Store's Policy On Returns and Exchanges Before Buying	4.31	4.23	4.28	3.92	4.43	4.17	4.54	4.32
Conscious Effort to Separate Information From Persuasion in Advertising	3.15	4.08	2.96	3.52	4.26	4.87	3.14	4.00

Analysis by Grade for Credit and Contracts

Subscale - Actual Consumer Behavior

Utilizing the analysis of variance test, one statement was found to be significant from the grade level classification of the credit and contracts subscale - actual consumer behavior. The statement "Do you find out how much interest you will pay when using credit?" showed the following mean scores: Twelfth grade, 3.590; Eleventh grade, 2.695; Tenth grade, 2.840; and Ninth grade, 2.230. The results of this analysis can be seen in Table XVII.

TABLE XVII

ANALYSIS OF VARIANCE BY GRADE FOR CREDIT  
AND CONTRACTS SUBSCALE - ACTUAL  
CONSUMER BEHAVIOR

---

Do you find out how much interest you will pay before using credit?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	3	7.487	3.31*
Within groups	92	2.262	
Total	95		

---

\*Significant at .05

Analysis by Grade for Credit and Contracts  
Subscale - Perceived Consumer Behavior

Utilizing the analysis of variance test, one statement was found to be significant from the grade level classifications of the credit and contracts subscale - perceived consumer behavior. The statement "Should a consumer find out how much interest he/she will have to pay when using credit?" showed the following mean scores: Twelfth grade, 3.954; Eleventh grade, 4.739; Tenth grade, 4.200; and Ninth grade, 4.115. The results of this analysis can be seen in Table XVIII.

TABLE XVIII  
ANALYSIS OF VARIANCE BY GRADE FOR CREDIT  
AND CONTRACTS SUBSCALE - PERCEIVED  
CONSUMER BEHAVIOR

---

Should a consumer find out how much interest he/she will have to pay when using credit?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	3	2.652	3.69*
Within groups	92	0.717	
Total	95		

\*Significant at .05

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### Analysis of Credit and Contracts Subscale For Grade Level Classifications

Table XIX is a comparison of actual consumer behavior to perceived consumer behavior in the credit and contracts subscale for grade level classifications. Concerning actual consumer behavior, the statement dealing with "amount of interest charged when using credit" received the lowest mean score. The statement dealing with "reading contracts before signing" received the highest mean score.

The statement dealing with "amount of interest charged when using credit" received the lowest mean score, and the statement concerned with "reading contracts before signing" exhibited the highest mean score. The ninth grade class exhibited the lowest mean scores of the grade level classifications for both actual consumer behavior and for perceived consumer behavior. This behavior seems appropriate, as ninth grade students have probably had less experience in financial management than other high school students.

The twelfth grade students showed the highest mean scores for actual consumer behavior in this particular subscale. This seems to stand to reason as twelfth grade students would be expected to have more experience in financial management. The eleventh grade class showed the highest mean scores for perceived consumer behavior.

### Analysis by Grade for Post-Purchase Decisions Subscale

Utilizing the analysis of variance test, one statement was found to be significant from the grade level classifications of the post-

TABLE XIX

COMPARISON OF ACTUAL CONSUMER BEHAVIOR TO PERCEIVED CONSUMER BEHAVIOR  
FOR CREDIT AND CONTRACTS SUBSCALE GRADE LEVEL CLASSIFICATIONS

Description	9th Grade (N=26)		10th Grade (N=25)		11th Grade (N=23)		12th Grade (N=22)	
	Actual	Perceived	Actual	Perceived	Actual	Perceived	Actual	Perceived
	X	X	X	X	X	X	X	X
Amount of Interest Charged When Using Credit	2.23	4.50	2.84	4.48	2.70	4.78	3.59	4.59
Read Contracts Before Signing	4.35	4.65	4.00	4.52	4.26	4.96	4.41	4.91
Responsibilities Involved in Using Credit	3.27	4.46	3.40	4.72	3.00	4.87	3.90	4.73

purchase decisions subscale - actual consumer behavior. The statement concerned with making necessary returns and exchanges promptly, showed the following mean scores: Twelfth grade, 4.090; Eleventh grade, 3.260; Tenth grade, 3.240; and Ninth grade, 3.230. The results of this analysis can be seen in Table XX.

TABLE XX  
ANALYSIS OF VARIANCE BY GRADE FOR POST-PURCHASE  
DECISIONS SUBSCALE - ACTUAL CONSUMER BEHAVIOR

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Do you make necessary returns and exchanges promptly?

<u>Source</u>	<u>df</u>	<u>Mean Square</u>	<u>F Ratio</u>
Between groups	3	4.065	2.89*
Within groups	92	1.406	
Total	95		

\*Significant at .05

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Analysis of Post-Purchase Decisions  
Subscale for Grade Level Classifications

Table XXI is a comparison of actual consumer behavior to perceived consumer behavior in the post-purchase decisions subscale for grade level classifications. The mean scores for actual consumer behavior and for perceived consumer behavior were lowest for the statement dealing with "consumer interests, activities, and legislation." This seems to indicate high school students are not interested in topics of this area. The mean scores for both actual consumer behavior and perceived



consumer behavior were highest for the statement dealing with "directions for use and care of products."

The tenth grade class exhibited the lowest mean scores for perceived consumer behavior. The eleventh grade class showed the lowest mean scores for actual consumer behavior, and the highest mean scores for perceived consumer behavior. The twelfth grade class exhibited the highest mean scores for actual consumer behavior.

TABLE XXI  
 COMPARISON OF ACTUAL CONSUMER BEHAVIOR TO PERCEIVED CONSUMER BEHAVIOR  
 FOR POST-PURCHASE SUBSCALE GRADE LEVEL CLASSIFICATION

Description	9th Grade (N=26)		10th Grade (N=25)		11th Grade (N=23)		12th Grade (N=22)	
	Actual	Perceived	Actual	Perceived	Actual	Perceived	Actual	Perceived
	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$	$\bar{X}$
Returns and Exchanges Made Promptly	3.23	4.00	3.24	3.64	3.26	4.61	4.09	4.86
Call for Necessary Servicing and Repair Of Products	3.23	4.27	3.36	4.24	3.52	4.70	3.55	4.55
Complain Effectively When Necessary	3.62	3.92	3.48	3.72	3.43	4.30	3.73	4.37
Consumer Interests, Activities, and Legislation	2.19	3.85	2.16	3.92	1.87	4.08	2.45	3.91
Directions for Use And Care of Products	4.08	4.65	4.36	4.72	4.26	4.87	4.32	4.77

## CHAPTER FIVE

### SUMMARY

The purposes of this study were to (1) compare the actual behaviors exhibited by high school students in consumer decision making and financial management with their perceptions of what behaviors should be exhibited; and (2) identify appropriate and relevant objectives for planning and conducting a consumer education class in the secondary school.

The sample consisted of 96 high school students, grades nine through twelve at Springer High School, Springer, Oklahoma and at Graham High School, Graham, Oklahoma. There were 54 females and 42 males; 93 of the students were single, two were married, and one was divorced.

The data were collected in September, 1984. The questionnaire included the following sections: (a) questions concerning demographics of the respondents, and (b) the "What Do You Do?" questionnaire (Sears, Roebuck, and Company Publication, 1971), designed to compare the actual behaviors exhibited by high school students in consumer decision making and financial management with their perceptions of what consumer behaviors should be exhibited.

The t test and analysis of variance were used to determine if there were any significant associations between the actual behaviors exhibited by high school students in consumer decision making and financial management with their perceptions of what behaviors should be exhibited.

The results of this study were as follows:

1. The t test analysis for the total sample indicated twenty-eight of the twenty-nine statements were significant. Concerning the spending plan subscale, eight of eleven statements were classified into the actual consumer behavior category, three statements fell into the perceived consumer behavior category. On the pre-purchase decisions subscale, four statements fell into the actual consumer behavior category, five statements were selected for the perceived consumer behavior category, the statement found to be not significant at the .05 level of significance, "Do you check a store's policy on returns and exchanges before buying?" was from the pre-purchase decisions subscale. The three statements from credit and contracts subscale fell into the category of actual consumer behavior. Two statements from the post-purchase decisions subscale were classified into actual consumer behavior, and three statements went into the perceived consumer behavior category. The t test analysis for the total sample classified seventeen statements into actual consumer behavior, eleven statements into perceived consumer behavior, and one statement was found to be not significant at the .05 level of significance.
- (2) The analysis of variance test found six statements to be significant at the .05 level of significance from the sex classifications group. Four statements were significant from the spending plan subscale - actual consumer behavior. The statements were: "Gathering reliable information on goods and

services to help decide what and when to buy," "Type of spending plan," "Goals for spending," and "Working with family in managing family income." Females were found to be more proficient in the area of spending plans. Perhaps females have less money to spend than the males, and the females may try to be more careful in managing what money they do have. One statement was found to be significant from the pre-purchase decisions subscale - actual consumer behavior. The statement dealt with "company prices." The females showed a higher mean score than the males. Perhaps it is the females that are now more careful in the use of money. From the post-purchase decisions subscale - actual consumer behavior, one statement was found to be significant. The statement dealt with "consumers knowing where, when and how to call for necessary servicing and repairs." It is interesting to note that the males showed the higher mean score. Perhaps the respondents were following tradition as many people believe it is the males responsibility to repair products.

3. The analysis of variance test found six statements to be significant at the .05 level of significance from the Grade Level Classifications group. One statement from the spending plan subscale - actual consumer behavior was found to be significant. The statement concerned with "balancing a checkbook" showed the twelfth grade students to have the highest mean scores. This was followed by the eleventh grade, and tenth grade, and the ninth grade showed the lowest mean score. This stands to reason as the older students have probably

had more experience in handling a checkbook than the younger students. Two statements from the pre-purchase decisions subscale - perceived consumer behavior were found to be significant. The statement, "Should consumers consider how they will use an item when deciding which quality to buy?" showed the highest mean scores for the twelfth grade, followed by the eleventh, tenth, and ninth grades. Again, the results stand to reason as older students are more experienced in the marketplace. The statement concerned with "separating information from persuasion in advertising" yielded rather interesting results. The eleventh grade students showed the highest mean score, followed by the ninth grade, twelfth grade, and the tenth grade. Concerning credit and contracts - actual consumer behavior, one statement was found to be significant. The statement "Do you find out how much interest you will pay when using credit?" showed the twelfth grade with the highest mean score, followed by the tenth grade, eleventh grade, and the ninth grade. It is interesting to note that the twelfth grade was ranked highest, and the ninth grade lowest in the mean scores. One statement was found to be significant from the credit and contracts subscale - perceived consumer behavior. The statement "Should a consumer find out how much interest he/she will have to pay when using credit" showed the following ranking: Eleventh grade ranked highest with the mean score followed by the tenth grade, ninth grade, and the twelfth grade. The results are very interesting as the younger students have a higher perception of what they

should do rather than of what they are actually doing. It is possible that the twelfth grade students are actually finding out how much interest they will pay before using credit.

The statement "Do you make necessary returns and exchanges promptly?" from the the post-purchase decisions subscale - actual consumer behavior was found to be significant. The results were as would be expected. The twelfth grade students showed the highest mean score followed by the eleventh, tenth, and ninth grade students. Again, the older students are expected to have more experience in the marketplace.

Although this study could be improved by expanding the sample to conduct a national study of adolescents' perceptions of consumer behavior, this study does indicate there are differences in males and females concepts of actual consumer behavior and of perceived consumer behavior. There are also differences in the concepts of money among the grade levels. Since disagreements over the use of money is one of the most common causes of conflict in marriage relationships, adolescents could greatly benefit from educational programs over the subject of consumer behavior. Further research, therefore is needed concerning financial management problems in marriage relationships. Such research could be very helpful in marriage and family relations counseling. Such counseling could be used for pre-marital or after marriage counseling. This information would also be very helpful for consumer education instructors who are concerned with helping adolescents develop realistic values and attitudes concerning financial matters.

The results from this study support the literature dealing with actual consumer behavior as compared to perceived consumer behavior. Professionals in home economics are doing a very good job in helping student learn good financial management practices.



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## CONSUMER BEHAVIOR QUESTIONNAIRE

Check the appropriate answers for each response.

Grade level \_\_\_\_\_ 9    \_\_\_\_\_ 10    \_\_\_\_\_ 11    \_\_\_\_\_ 12  
 Sex    \_\_\_\_\_ Male    \_\_\_\_\_ Female  
 Marital Status    \_\_\_\_\_ Single    \_\_\_\_\_ Married    \_\_\_\_\_ Divorced

### DIRECTIONS

Read each question carefully; then check the box that best describes your own consumer behavior.

	Always	Usually	Sometimes	Rarely	Never
1. Do you gather reliable information on goods and services to help you decide what and when to buy? Example: Consumer Reports					
2. Do you normally compare prices?					
3. Do you read labels and hangtags before buying?					
4. Do you find out how much interest you will pay before using credit?					
5. Do you know where to find information on goods and services before you buy?					
6. Do you follow some type of spending plan?					
7. Do you consider how you will use an item when deciding which quality to buy?					
8. Do you make necessary returns and exchanges promptly?					
9. Do you know where, when, and how to call for necessary servicing and repair of the products you buy?					

	Always	Usually	Sometimes	Rarely	Never
10. Do you know how to balance a checkbook?					
11. Do you ever write down goals for spending?					
12. Do you read contracts carefully before signing?					
13. Do you normally compare quality of goods?					
14. Do you plan your purchases before shopping?					
15. Do you ask questions and when appropriate get written guarantees before buying?					
16. Do you ever give serious thought to values and goals--to what is truly important to you?					
17. Do you know which features are and are not important to you in different products?					
18. Do you complain effectively when necessary? Ex. Appliance breakdown					
19. Do you have any type of savings program?					
20. Do you work with your family in managing family income?					
21. Do you postpone purchases until sales prices are in effect whenever possible?					
22. Do you know the approximate cost of items you buy frequently?					
23. Do you keep up with consumer interests, activities, and legislation?					

	Always	Usually	Sometimes	Rarely	Never
24. Do you normally balance your income and your spending?					
25. Do you check a store's policy on returns and exchanges before buying?					
26. Do you decide approximately what you can pay for a specific item before shopping?					
27. Do you know some of the responsibilities involved in using credit?					
28. Do you follow directions for use and care of products?					
29. Do you make a conscious effort to separate information from persuasion in advertising?					

DIRECTIONS

Read each question carefully, then check the box that you believe answers the questions correctly in terms of consumer behavior.

	Always	Usually	Sometimes	Rarely	Never
1. Should a consumer plan his/her purchases before shopping?					
2. Should a consumer follow some type of spending plan?					
3. Should consumers give serious thought to values and goals--to what are truly important?					
4. Should consumers write down goals for spending?					
5. Should consumers normally compare prices?					
6. Should consumers normally compare quality of goods?					
7. Should consumers ask questions when appropriate and get written guarantees before buying?					
8. Should consumers consider how they will use an item when deciding which quality to buy?					
9. Should consumers know which features are and are not important to himself/herself in different products?					
10. Should consumers read labels and hangtags before buying?					
11. Should consumers follow directions for use and care of products?					
12. Should consumers decide approximately how much he/she can pay for a specific item before shopping?					

- 13. Should consumers know where, when, and how to call for necessary servicing and repair of the products they buy?
- 14. Should consumers gather reliable information on goods and services to help decide what and when he/she should buy? Example: Consumer Reports
- 15. Should consumers make necessary returns and exchanges promptly?
- 16. Should a consumer check a store's policy on returns and exchanges before he/she buys?
- 17. Should consumers make a conscious effort to separate information from persuasion in advertising?
- 18. Should consumers keep up with consumer interests, activities, and legislation?
- 19. Should a consumer find out how much interest he/she will have to pay when using credit?
- 20. Should a consumer know some of the responsibilities involved in using credit?
- 21. Should consumers read contracts carefully before signing?
- 22. Should consumers complain effectively when necessary? Ex. Appliance breakdown
- 23. Should consumers know where to find information on goods and services before he/she buys?

	Always	Usually	Sometimes	Rarely	Never
13. Should consumers know where, when, and how to call for necessary servicing and repair of the products they buy?					
14. Should consumers gather reliable information on goods and services to help decide what and when he/she should buy? Example: Consumer Reports					
15. Should consumers make necessary returns and exchanges promptly?					
16. Should a consumer check a store's policy on returns and exchanges before he/she buys?					
17. Should consumers make a conscious effort to separate information from persuasion in advertising?					
18. Should consumers keep up with consumer interests, activities, and legislation?					
19. Should a consumer find out how much interest he/she will have to pay when using credit?					
20. Should a consumer know some of the responsibilities involved in using credit?					
21. Should consumers read contracts carefully before signing?					
22. Should consumers complain effectively when necessary? Ex. Appliance breakdown					
23. Should consumers know where to find information on goods and services before he/she buys?					



	Always	Usually	Sometimes	Rarely	Never
24. Should a consumer have a type of savings program?					
25. Should consumers know how to balance a checkbook?					
26. Should the consumer work with his/her family in managing family income?					
27. Should consumers normally balance his/her income with his/her spending?					
28. Should consumers postpone purchases until sale prices are in effect whenever possible?					
29. Should consumers know the approximate cost of items they purchase frequently?					

VITA 2

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