

OKLAHOMA YOUTH AS CONSUMERS
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By

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CHAPTER I

INTRODUCTION

Statement of Problem

All people are consumers of goods and services throughout their life. Consumers of all ages make decisions that affect the status of the economy and the quality of their lives.

A continuously increasing influence on the American economy is the teen-age consumer, both as an earner and as a spender. The teen-aged segment of the population has grown in leaps and bounds since World War II (Oppenheim, 1965).

The U.S. Census Bureau figures for the youth market shows that in 1960 the group constituted 15 percent of the total population. In 1970 it represented approximately 19.5 percent of the total population, a proportion that will remain virtually unchanged until well into the 1980's (Schiele, p. 78).

The 1970 Census Bureau indicated that there were approximately 350,000 teen-aged boys and girls living in Oklahoma.

While the population of the youth market has increased steadily, the amount spent by the American teen-ager has also changed dramatically. The Rand Youth Poll, a market research organization specializing in the youth field,

began surveying teen-age spending in 1950 when the total amount of teen-age spending was five billion dollars (American Druggist, Sept., 1973). In 1976 the total spending reported by the Rand Youth Poll was \$26.1 billion (Wall Street Journal, April 21, 1977) which represents over a 500 percent increase from 1950. According to Schiele (1974) the young people, who total 45 million prospects, are valuable consumers in the market place. Schiele (1974) further reports:

They have more money available to them, exercise more influence on their families, and acquire their own purchasing habits and product preferences at an earlier age than did their counterparts in any previous generation (p. 78).

Adolescents are involved extensively in making consumer decisions. They not only make decisions concerning their own purchases, but influence the purchase decisions, directly or indirectly, of their peers and family. Teenagers are often responsible for strong opinions and influences in the purchase of durable goods within the family.

The American teen-ager and his or her family live in a constantly changing environment. Urbanization, industrialization, and economic and social movements have brought about changes in merchandising techniques, available products, location of stores, and individual wants and needs. Family members must continue to improve their decision making skills in order to survive in this constantly shifting environment (Hogan, 1970). As adolescents continue to

develop their skills in making decisions about consumer products and management of their finances, they are continually making investments in their human capital. These investments will, of course, influence future behavior as adult consumers.

A survey conducted by Rand Corporation (1967) indicates that the teen-age respondents were not all happy with their purchase decisions. They reported that they received very little long range satisfaction from the billions they spent. These adolescents said that many times they purchased things that were not needed and did not know why they made some purchases. Many reported they felt obliged to purchase inferior items because they had taken up a sales clerk's time. Herrmann (1970) named several forces which have had an influence on adolescent consumer behavior. Today's young adults have had the experiences of growing up in a period of almost unbroken prosperity, have been in the midst of permissive child rearing techniques, and have been exposed to a high level of education and heavy exposure to mass media.

Innovative programs in consumer education can do much to help youth get more satisfaction from the dollars they are now spending and further develop their consumer skills. The President's Committee of Consumer Interests has defined consumer education:

Consumer education is the preparation of the individual in the skills, concepts and understandings that are required for every day

living to achieve, within the framework of his own values, maximum satisfaction and utilization of his or her resources (Extension Service, USDA, p. 3).

Lytle (1973) focuses on the need for consumer education programming in the following statement:

Consumer education and hopefully, the intelligent consumership that follows is vital in today's complex economy. It is virtually impossible to overstate the value of this area to our school-age youth. The students are required to make far more consumer choices than did their parents and, perhaps more significantly, they have more money with which to make these choices (p. 17).

Not only consumer education programming in public schools, but also the 4-H consumer education project can play a vital role in educating Oklahoma youth about consumer behavior.

Those professionals involved in consumer education of adolescents need to be aware of the influences that affect adolescents' behavior in the market place. The discovery of these influences can assist in consumer education programming of cooperative extension youth staff, teachers in home economics and business education, and other youth program development specialists.

Purpose of the Study

The overall purpose of this study is to explore activities related to individual roles as consumers in making decisions regarding purchases and savings and the use of consumer information sources among Oklahoma adolescents.

The specific objectives of the study are as follows:

1. To determine the sources and amounts of teen-age income.
2. To identify types of teen-age purchases.
3. To identify the sources of information used by teen-age consumers in making purchase decisions.
4. To make recommendation for developing a comprehensive 4-H program in Consumer Education.

CHAPTER II

REVIEW OF LITERATURE

Introduction

Consumer behavior of young children has been the topic of much research; however, the topic of adolescent consumer behavior has not been as prevalent in current research. This chapter is concerned with literature on the following topics: sources and amounts of teen-age income, teen-age spending patterns, and influences on teen-age consumer behavior.

Sources and Amounts of Teen-Age Incomes

In order to perceive a clear picture of teen-age consumer behavior, it is necessary to first study how adolescents acquire their spending money and also how much money teen-agers have available to them. In Dunsing's study (1956) three general sources of income were identified: an allowance, irregular earnings, and a "dole." In later studies by Dunsing (1960) and Powell and Gover (1963), sources of income were placed in five categories: an allowance, irregular earnings paid by parents; irregular

amounts of money given by parents; earnings from employment outside the home; and gifts of money. Dunsing (1960) and Powell and Gover (1963) report that the overwhelming majority of teen-agers received some income from parents with no work required. In all three of the studies previously mentioned, an allowance was a source of income for 22 to 50 percent of the participants, and earnings from part-time jobs were reported by 18 to 50 percent of the participants. In the Powell and Gover study (1963), a much greater percentage of boys than girls had jobs outside the home.

Figures published in the Monthly Labor Review (Oct., 1974) state that 41.5 percent of all teen-age students aged 16 to 19 were in the labor force. Ten years earlier less than one third of the teen-age students were in the labor force. This indicates that a larger segment of the older teen-age population received income from jobs outside the home. However, the 1974-75 recession had some impact on youth employment outside the home. In 1973 the unemployment rate for youth aged 16 to 19 years of age was 14.3 percent, while in 1975 the unemployment rate was 20.5 percent (Hedges, 1976). When comparing young women and men, the young men aged 16 to 17 years had the highest unemployment rate (Hedges, 1976). However, this may be explained by the fact that the young women probably dropped out of the labor force and were not counted.

Campbell (1971) reported that the average weekly income of older teen-agers was approximately \$20. Moore and Stephens (1975) found that personal spending ranged from nothing to \$30 for younger adolescents and from nothing to \$60 for older adolescents.

Windeshausen and various associates have conducted three surveys, the first in 1964, the second in 1970, and the third in 1974, in Sacramento, California, regarding the teen-age youth market. The following are comparisons of the three studies concerning financial resources:

1. In 1974, 46 percent of the respondents were employed outside the home, a two percent increase from the 1970 survey. Also a majority of males (56.8 percent) held jobs, while 35.6 percent of the females held jobs. In 1970, these figures were 56 percent for the males and almost 32 percent for the females (Windeshausen and Williams, 1974, p. 6).
2. In 1974, 57.5 percent of the respondents indicated they earned \$15 or more per week. This was a small increase over the 55.5 percent of the 1970 respondents who earned \$15 or more, and a large increase over the 33.3 percent of the 1964 respondents who earned \$15 or more (Windeshausen and Williams, 1974, p. 6).
3. Of those employed in 1974, only 44.5 percent worked 16 hours or more as compared with 51 percent in 1970 (Windeshausen and Williams, 1974, p. 8).
4. In 1974, 32.1 percent of the students surveyed reported receiving an allowance of \$10 or more per week as compared with 26 percent in 1970 and 15 percent in 1964 (Windeshausen and Williams, 1974, p. 7).

Teen-Age Spending Patterns

As youth grow older, the variety of their purchases increases (Grojean, 1972). Zeltner (1967) reported that teen-agers from the ages of 13 to 15 made their largest expenditures on snacks, entertainment, small clothing items, and cosmetics. Older youth expenditures fell into the following categories: movies, dating, and entertainment; clothing; cars and car related expenses; cosmetics, grooming and personal care services; food and snacks; cigarettes; gifts; and a small amount saved for education and future needs (Campbell, 1971). Powell and Gover (1963) found that clothing expenditures increased in importance with age and with increased funds from sources outside the home; girls also spent a greater proportion on clothing. They further report that a minority of their sample saved money, with a greater proportion of non-savers being the children of laborers and farmers.

Not all of the buying power of teen-agers is utilized; a portion is saved (Windeshausen and Clymo, 1971). Campbell (Oct., 1971) states that

. . . some teens save regularly for education, marriage, travel, and other future long term goals. However, most savings go more quickly for immediate desires, such as clothing, a record player, a car, sports equipment, or other major purchases (p. 50).

In the Windeshausen and Clymo study (1971), 26.7 percent of the respondents reported savings of \$10 or more per week. However, this study also revealed that 40.4 percent

of the participants had no savings at all. Windeshausen and Williams (1974) discovered in a later study that 33 percent of the participants saved \$10 or more per week and that the proportion of respondents who had no savings had decreased to 28.3 percent. Powell and Gover (1963) revealed that the respondents in their study preferred the more informal method of saving, keeping their money at home over putting their surplus money in banks, savings and loan associations, or buying government savings bonds.

Influences on Teen-Age

Consumer Behavior

Parental and Peer Influences

Parental influence on children varies according to the age of the child. McNeal (1964) stated that the first five years of a child's life is centered around his or her home and of course his or her parents; children are encouraged by their parents to participate in a consumer role by accompanying them on shopping trips and teaching their children to count money.

Saunders, Samli, and Tozier (1973) related that the preteen and teen years are considered the transition period when young people break away from the family and become much more peer oriented. Studies conducted by Bowerman and Kinch (1959), Douvan and Adelson (1966), and Ward (1974) elaborate this statement.

Gilkeson's (1965) study exploring the relative influence that parents, friends, sales clerks, television, and magazines and newspapers had on teen-age buying practices revealed that parents overwhelmingly affect teen-age purchase decisions. However, Gilkeson (1973) replicated the study almost 10 years later and discovered teen-age peers were much more influential than parents. This change in patterns was further supported by Moore and Stephens (1975) who found friends and siblings ranked as the highest sources of influence on items costing more than \$5 by both younger and older adolescents. Gilkeson (1973) further found that in some instances television and magazines and newspapers were more influential than parents. A more recent study by Tootelian and Windeshausen (1976) suggested that this pattern may be in the process of being reversed. These researchers stated:

While the advancement of peer group promotional appeals has long been recognized, a major change may be in the process. With the 1974 teen-agers shopping more with members of their immediate family, the influence of the family over purchase decisions may be reemerging strongly (p. 92).

Mass Media Influences

Mass media influence on teen-age purchase decisions had the least affect when compared with parental and peer influence (Ward, 1974). However, magazines, newspapers, and television influenced teen-age purchases to some degree (Gilkeson, 1973). Windeshausen and Clymo (1971) report

that 82 percent of the adolescent respondents took time during the day to read a newspaper, 38 percent spent two or more hours watching television daily, and 74 percent reported listening to the radio one or more hours each day, thus the respondents were exposed to numerous advertisements. Windeshausen and Clymo (1971) further report that commercials were by far the least liked factor concerning television watching and radio listening. Younger adolescents tend to watch more television while older adolescents are exposed to more radio and newspapers (Moore and Stephens, 1975).

Ward (1972) suggested that younger children aged five to eight were not aware of the function of commercials on television; older children aged nine to 12 exhibited a greater awareness of the concepts of sponsorship and the intent to sell products. He also stated that most children did not think that advertising always told the truth because the commercials were simply trying to sell products. Reysen (1970) reported that in a Gilbert Youth Poll, 87 percent of the respondents 14 to 25 years old would rather buy advertised than non-advertised products; however, 25 percent said the ads directed to them were unbelievable, 19 percent found the ads uninformative, 28 percent thought the ads silly, and only seven percent concluded the ads sincere.

Ward and Wackman (1971) examined family and media influences on four aspects of adolescent consumer learning:

recall of television commercial slogans, attitude toward commercials, materialistic attitudes, and self reported effects of advertising on specific purchases. The findings included: learning of slogans was a function of intelligence rather than the exposure time to television; younger adolescents were more likely to watch commercials for social reasons than older adolescents; younger adolescents talked more to parents about consumption practices; and learning cognitive orientations, that is, attitudes toward advertising, was a reason for watching commercials.

Brand Awareness

Brand awareness is thought by some to be another influence on consumer behavior. Traditionally, it was thought that brand choices and loyalty could be explained in terms of social class, i.e., the purchasing behavior of the "in group adolescents" could be distinguished from that of the "out group." The "in group" consisted of students who were active in various service clubs, student organizations, and were officers of these organizations, while the "out group" were active in more vocational organizations, made the honor roll, but not active in other school organizations or activities; they were often considered "book worms" by their peers. It was believed that prestigious or well-known brand named products were obtained by the "in group," while the "out group" were less interested in these status goods. However, the dramatic

increase of brand name purchases in the United States has raised some questions (Weale and Kerr, 1969).

Weale and Kerr (1967) reported that his research conducted on high school juniors and seniors in Florida found that both groups selected the more prestigious or well-known brands when buying clothing and grooming articles. However, girls were more likely to select prestigious brands than boys when making purchases of more expensive items of clothing.

Summary

The consumer behavior of teen-agers has changed to some degree in the past 15 years. Adolescents have more money available to them for several reasons. Among these are larger numbers of teen-agers involved in the labor force and an increase in the amount of teen-age allowances, probably due more to inflation than any other factor. Also, there is a trend for adolescents to begin a savings that will provide a larger sum of money for making larger purchases in the future.

Parents traditionally have influenced their children's decision making. However, contemporary adolescents pull away from their parents and are drawn closer to their peer groups when making many decisions, including consumer purchases. There is some evidence that there may be some reversal in this trend, however. Mass media, including television, radio, newspapers, and magazines also influence

adolescent consumer behavior. However, younger adolescents are usually influenced much more by television than older adolescents who tend to question the validity of television advertising and rely more on printed materials.

It must be the goal of consumer educators to increase their efforts to help teen-agers identify their values and goals, to understand the marketplace, and to make decisions which will satisfy their needs and wants.

CHAPTER III

STUDY DESIGN AND SAMPLE CHARACTERISTICS

Sample

Since it was the goal of this research to provide information for giving new direction to the 4-H Consumer Education project in Oklahoma, the sample for the study consisted of Oklahoma 4-H members, both boys and girls. The ages of the respondents were between 13 and 19 years. The respondents also were representative of both rural and urban areas of Oklahoma. The sample was composed of 440 official county delegates attending State 4-H Round-Up in May, 1977, at Oklahoma State University, Stillwater, Oklahoma.

In order for the sample to include 4-H members of different backgrounds from the various geographic areas of the state, a modified random sampling technique was used. Five counties were selected from each of the five extension districts in Oklahoma, including the Northeast, Southeast, Central, Southwest, and Northwest by a random number draw. However, in the Central district, purposive sampling was used in order to deliberately obtain information from two urban areas that were considered diverse.

The three remaining counties were selected by the previously described method.

Delegates to 4-H Round-Up from the selected counties comprised the potential sample. The actual sample consisted of those persons who either attended the orientation sessions held in each county prior to attending Round-Up or who completed the questionnaire during Round-Up at Oklahoma State University.

Instrumentation

The instrument used to survey the sample consisted of a questionnaire constructed by the researcher. The questionnaire, titled Oklahoma Youth as Consumers, was made up of four general parts: income and expenditures, buying habits, sources of consumer information, and general information.

To establish validity and reliability, the questionnaire was first administered to a high school general business class. This class consisted of 32 students, ranging in age from 14 to 16 years, who completed the questionnaire. The students made notations on the questionnaire regarding unclear words, phrases, and statements. Also, an oral discussion followed the testing period in which the pre-test group made suggestions for revisions.

The instrument was then reviewed by members of the thesis committee and the Associate Dean for Research in

the Division of Home Economics, who gave further suggestions for improvement (see Appendix A for a copy of the questionnaire).

Data Gathering

The questionnaires were mailed to the county extension home economist in the selected counties. A cover letter accompanied the questionnaires explaining the purpose of the survey and instructions for administering the questionnaire to the 4-H members. The questionnaires were distributed and administered to the 4-H members at a Round-Up orientation meeting held prior to attending Round-Up or during county meetings held nightly. The completed questionnaires were returned to the researcher by the county home economist.

Analysis of Data

First, the responses on the questionnaires were coded, then key punched onto computer data cards. Percentage frequencies were used to describe the general characteristics of the sample and the information concerning income and expenditure of the respondents. A mean score and a t test to determine levels of significance were used in analyzing the buying habits and sources of consumer information of segments within the sample.

Characteristics of the Sample

The research sample consisted of 440 4-H members out of a potential sample of 577. This was a 76 percent participation rate. Of the respondents, 55.7 were female, 43.9 percent were male, and the remainder did not indicate sex. The age of the respondents ranged from 13 to 19 years old. The 13 to 15 year old group made up 67.27 percent of the sample (Table I).

In regard to residence, almost 70 percent of the 4-H members reported they lived in a rural setting, either farm or non-farm; 17.7 percent indicated they lived in towns up to a population of 25,000; and nine percent reported living in suburban or urban areas (Table I). Geographical areas of the state were represented in the sample in the following manner: Central, 23.6 percent; Northeast, 22.7 percent; Northwest, 18 percent; Southeast, 13.6 percent; and Southwest, 22.1 percent.

Almost 90 percent of the sample were members of intact families consisting of both parents and one or more siblings. Approximately six percent of the respondents reported they were living with only one parent and another five percent were living with other relatives or other adults.

Concerning parents' occupation, 50 percent of the respondents' mothers were homemakers who had no employment outside the home. Approximately 16 percent of the mothers were employed as professionals as well as the same proportion being employed in clerical work. A smaller percentage

TABLE I
CHARACTERISTICS OF THE SAMPLE

Description	Classification	Number	Percent
Sex	Female	245	55.7
	Male	193	43.9
	No Answer	2	.4
	Total	440	100.0
Age	13 - 15 years	296	67.2
	16 - 19 years	134	30.5
	No Answer	10	2.3
	Total	440	100.0
Region	Central	104	23.6
	Northeast	100	22.7
	Northwest	79	18.0
	Southeast	60	13.6
	Southwest	97	22.1
	Total	440	100.0
Place of Residence	Rural, farm	259	58.9
	Rural, non-farm	42	9.5
	Small town under 5,000	51	11.6
	Town of 5,000 - 25,000	27	6.1
	Town of 25,000 - 50,000	4	.9
	Suburb of 25,000 - 50,000	6	1.4
	City of 50,000 or more	30	6.8
	No Answer	21	4.8
	Total	440	100.0

TABLE I (Continued)

Description	Classification	Number	Percent
Family Composition	Intact family	55	12.6
	One sibling		
	Intact family	335	76.7
	More than one sibling		
	One parent family		
	Female head	20	4.6
	Male head	4	.9
	Lives with other relatives/persons	23	5.2
	Total	440	100.0

of the mothers were in administrator/manager positions, service/laborer work, and sales positions (Table II).

Farmer/rancher was the most common occupation of the respondents' fathers. Some 30 percent were engaged in farming and ranching. Almost 20 percent of the fathers were classified in the administrator/manager job category, 14.5 percent as professionals, 10.5 percent as craftsmen, and nine percent were employed as operatives and transportation equipment operators. A very small percentage were employed in the clerical, sales, and service/laborer jobs (Table II). The parents' occupations were classified by the researcher according to the responses given by the 4-H members.

TABLE II
OCCUPATION OF RESPONDENTS'
MOTHERS AND FATHERS

Occupation	Father		Mother	
	Number	Percent	Number	Percent
Farmer/Rancher	131	29.8	6	1.4
Administrator/ Manager	87	19.8	12	2.7
Professional	64	14.5	71	16.1
Homemaker	3	.7	220	50.0
Clerical	6	1.4	69	15.7
Craftsmen	46	10.5	2	.5
Operative/Transportation Operator	40	9.1	5	1.1
Sales	11	2.5	11	2.5
Service/Laborer	7	1.6	20	4.5
Retired	5	1.1	2	.5
Disabled	3	.7	1	.3
Unemployed	1	.3	---	---
Not Applicable	12	2.7	4	.9
No Answer	24	5.4	17	3.8
Total	440	100.0	440	100.0

Sources and Amounts of Income
and Money Practices

The 4-H members were asked to indicate all sources of income available to them. The most frequent response was

"parents give money as needed." Almost 64 percent of the 4-H members marked this response. In the sample, 32.5 percent earned income by occasional part-time work, 23.4 percent had regular part-time jobs, 31 percent earned money through various 4-H projects, 23.8 percent received money as a gift, and 22 percent received money in the form of a weekly allowance (Table III).

Amount of weekly income ranged from under \$5 to \$30 or more. Thirty percent of the respondents had \$5 or less to spend weekly, almost 27 percent had between \$5 and \$9.99, approximately 25 percent of the respondents' income was between \$10 and \$29.99, and 10.6 percent had an income of \$30 or more (Table III).

The income of respondents of each sex and both age groups are presented in Table IV. An examination of income by sex of the respondents indicates that over two thirds of the females had income under \$15 per week. Even though nearly one half of the males had incomes below \$10 per week, males were more likely than females to have income of \$20 or more per week.

The majority of respondents in both age groups (13 to 15 year olds and 16 to 19 year olds) had weekly income of less than \$15 (Table IV). About two thirds of the younger age group had less than \$10 to spend each week. Adolescents 16 to 19 years of age were much more likely than those in the 13 to 15 year old age group to have income of \$25 or more per week. These differences in weekly

TABLE III
 SOURCES AND AMOUNT OF INCOME
 AND MONEY PRACTICES

Description	Categories	Number	Percent
Income*	Weekly Allowance	97	22.0
	Regular Part-Time Job	103	23.4
	Occasional Part-Time Job	143	32.5
	Parents Give Money as Needed	281	63.9
	Gifts	105	23.9
	4-H Projects	137	31.1
	Approximate Weekly Income	Under \$5	134
\$5 - 9.99		118	26.8
\$10 - 14.99		37	8.4
\$15 - 19.99		28	6.4
\$20 - 24.99		19	4.3
\$25 - 29.99		22	5.0
\$30 or more		47	10.7
No Answer		<u>35</u>	<u>8.0</u>
	Total	440	100.0
Has a Bank Account	Yes	317	72.0
	No	118	26.8
	No Answer	<u>5</u>	<u>1.2</u>
	Total	440	100.0
Saves a Portion of Income	Yes	376	85.5
	No	45	10.2
	No Answer	<u>19</u>	<u>4.3</u>
	Total	440	100.0

*Respondents could select more than one category.

TABLE IV
 PERCENTAGE DISTRIBUTION OF RESPONDENTS
 BY WEEKLY INCOME ACCORDING TO
 SEX AND AGE

Category	Sex		Age	
	Female (n=245)	Male (n=193)	13-15 yrs. (n=296)	16-19 yrs. (n=134)
	Percent			
Under \$5	34.3	25.3	36.1	20.2
\$5 - 9.99	24.4	23.3	29.1	20.9
\$10 - 14.99	6.5	10.9	6.1	13.4
\$15 - 19.99	7.8	4.2	5.4	7.5
\$20 - 24.99	3.3	5.7	3.7	5.2
\$25 - 29.99	4.1	6.2	3.4	9.0
\$30 or more	6.5	16.1	5.7	21.6
Did not answer	8.1	7.7	10.5	2.2

income may be explained by the fact that the older respondents have more of an opportunity to be employed part-time in jobs outside the home and these older adolescents may be more likely to be involved in income earning projects in 4-H.

An analysis of weekly income by place of residence indicates that respondents living either in small towns or urban areas were more likely to have a larger amount of income available to them per week than the rural respondents (Table V). This finding may be explained by the availability of part-time jobs in towns and cities.

TABLE V
 PERCENTAGE OF DISTRIBUTION OF RESPONDENTS
 BY WEEKLY INCOME ACCORDING TO
 PLACE OF RESIDENCE

Category	Rural (n=301)	Town Under 5,000 (n=51)	Town 5,000- 25,000 (n=27)	Town 25,000- 50,000 (n=4)	Urban (n=36)
Under \$5	33.9	17.6	25.9	50.0	19.4
\$5 - 9.99	24.9	31.4	37.0	50.0	30.6
\$10 - 14.99	8.6	9.8	3.7	---	11.1
\$15 - 19.99	4.3	13.7	---	---	11.1
\$20 - 24.99	5.0	2.0	3.7	---	2.8
\$25 - 29.99	5.0	9.8	---	---	2.8
\$30 or more	10.0	13.7	14.8	---	16.7
Did not answer	8.3	2.0	14.8	---	5.6

Also, 72 percent of the 4-H members reported they had a bank account, and 85 percent indicated that some portion of their income was placed in savings (Table III).

Summary

The research sample consisted of 440 members attending State 4-H Round-Up at Oklahoma State University in May, 1977. The sample consisted of both male and female 4-H members, and was representative of all geographical areas of the state. Each of the 4-H member's responses to the questionnaire was recorded on data information cards

and analyzed by percentage frequencies and the t test. Amounts of income ranged from \$5 or less to over \$30. Male respondents and those respondents between the ages of 16 and 19 were more likely to have a higher income than female respondents and adolescents aged 13 to 15 years.

CHAPTER IV

EXPENDITURES AND SHOPPING HABITS

Introduction

Since one of the purposes of this study was to identify the kinds of purchases teen-agers make, this chapter contains an examination of the expenditure patterns of Oklahoma youth. Some aspects of their shopping behavior are also examined.

Purchases

The 4-H members were asked to select five items from a list of ten kinds of purchases and to rank them from one to five according to the frequency of purchase. One indicated the choice was purchased most frequently while five indicated the choice was purchased least frequently. These categories included: clothing; hobbies; meals (away from home); motorcycle and car expenses; personal grooming articles; records, tapes, and magazines; recreation; school expenses; snacks; and other purchases.

The five categories of expenditures which were chosen by the largest proportion of females were clothing, recreation, personal grooming articles, meals (away from home),

and school expenses. In addition, about two-fifths of the females reported snacks; hobbies; and records, tapes, and magazines among the most frequently purchased items.

The five categories of expenditures which were chosen by the largest proportion of males were recreation, snacks, meals (away from home), clothing, and hobbies. Two other expenditure categories were mentioned by about 40 percent of the males as among their most frequent purchases; these were records, tapes, and magazines and school expenses.

Recreation, snacks, meals (away from home), hobbies, and school expenses were the five categories chosen by the largest proportion of the 13 to 15 year old age group. Also, over 40 percent of the respondents mentioned records, tapes, and magazines; clothing; and personal grooming articles among their most frequent purchases.

A large proportion of the 16 to 19 year old age group reported recreation, clothing, meals (away from home), school expenses, and snacks as five items purchased frequently by them. Over 40 percent also reported purchasing records, tapes, and magazines and personal grooming articles. As one would expect, this age group reported a larger proportion of respondents (either by age or sex) making expenditures for motorcycle and car upkeep than the younger age group. A very small proportion of females and 13 to 15 year olds reported making purchases for motorcycle or car upkeep.

Shopping Habits

The vast majority of males reported that they spent less than two hours shopping per week; only five percent indicated they spent four or more hours shopping per week. Females were more likely than males to spend four or more hours shopping per week; however, the remaining females were about equally divided between those who reported spending less than two hours and those who spent between two and four hours, 44.5 percent and 40.8 percent, respectively (Table VI).

TABLE VI
PERCENTAGE DISTRIBUTION OF TIME SPENT
SHOPPING BY RESPONDENTS PER WEEK
BY SEX AND AGE

Category	Sex		Age	
	Female (n=245)	Male (n=193)	13-15 yrs. (n=296)	16-19 yrs. (n=134)
	Percent			
Less than 2 hours	44.5	81.9	56.4	69.4
2 - 4 hours	40.8	11.9	30.7	23.1
4 or more hours	12.7	4.7	11.2	5.2
No answer	2.0	1.6	1.7	2.2

The majority of respondents in both age categories (13 to 15 years and 16 to 19 years) reported spending less than two hours per week shopping; however, those who spent more than two hours shopping were more often in the younger age group (Table VI). It is suggested that younger adolescents think of shopping as a form of recreation while older adolescents are interested in making purchases.

When the 4-H members were asked to rank from one to five the individuals with whom they shopped, their mothers were ranked as the number one person by both sexes and both age groups. The largest proportion of both sexes and both age groups said they usually shopped with friends second most frequently; however, there was not a great difference between frequency of shopping with friends and with brother and/or sisters (Tables VII and VIII). The male 4-H members preferred much more to shop alone than the female 4-H members (Table VII). Also the respondents in the older age group were more likely to give shopping alone a higher rank than the younger age group (Table VIII). Fathers were generally ranked low in their frequency of shopping with respondents, but were ranked extremely low by a large proportion of the females and those in the 16 to 19 year age group (Tables VII and VIII).

The 4-H members were also asked to respond concerning the individuals who assist them in making purchase decisions. They were asked to rank them from one to six with one meaning the most important to six meaning the

TABLE VII
 PERCENTAGE DISTRIBUTION OF RANKING OF
 INDIVIDUALS WITH WHOM RESPONDENTS
 USUALLY SHOP BY RESPONDENTS' SEX

Rankings*	1	2	3	4	5	Did Not Rank
Percent						
Respondents' Sex	<u>Alone</u>					
Female	9.8	9.8	24.9	22.	13.	19.
Male	23.4	10.9	8.3	11.9	9.3	32.2
<u>Friends</u>						
Female	9.8	31.0	21.2	13.9	6.5	17.6
Male	13.5	14.5	13.0	14.0	14.5	30.6
<u>Brothers and/or Sisters</u>						
Female	5.3	24.9	18.0	20.8	9.8	21.2
Male	9.8	13.0	16.6	13.5	12.4	34.7
<u>Mother</u>						
Female	69.8	11.0	6.1	2.5	1.2	9.4
Male	42.0	13.5	10.4	5.7	3.1	25.4
<u>Father</u>						
Female	0.8	4.5	10.2	18.8	43.7	22.0
Male	3.1	10.9	13.0	14.0	17.6	41.5

*The rankings range from one, meaning most frequent, to five, meaning least frequent.

TABLE VIII
 PERCENTAGE DISTRIBUTION OF RANKING OF
 INDIVIDUALS WITH WHOM RESPONDENTS
 USUALLY SHOP BY RESPONDENTS' AGE

Rankings	1	2	3	4	5	Did Not Rank
	Percent					
Respondents' Age	<u>Alone</u>					
13 - 15 yrs.	13.2	9.1	17.2	18.9	12.8	28.7
16 - 19 yrs.	23.1	12.7	19.4	17.2	9.7	17.9
	<u>Friends</u>					
13 - 15 yrs.	8.8	22.0	16.6	15.5	11.8	25.3
16 - 19 yrs.	17.2	29.1	19.4	11.2	6.0	17.2
	<u>Brothers and/or Sisters</u>					
13 - 15 yrs.	6.4	19.3	18.2	15.2	11.5	29.4
16 - 19 yrs.	9.0	20.9	16.4	23.9	9.7	20.2
	<u>Mother</u>					
13 - 15 yrs.	63.2	10.5	12.8	15.9	27.0	31.4
16 - 19 yrs.	46.3	16.4	12.7	4.5	1.5	18.7
	<u>Father</u>					
13 - 15 yrs.	2.4	10.5	12.8	15.9	27.0	31.4
16 - 19 yrs.	0.8	0.8	9.0	17.2	45.5	26.9

least important. These individuals were friends, brothers and/or sisters, mother, father, sales clerk, and other adults. Both sexes overwhelmingly indicated that their mothers assisted them the most in making purchase decisions. Almost 90 percent of the females and 72 percent of the males ranked their mother either first or second in giving assistance in making purchase decisions. This finding agrees with a recent study conducted in California dealing with the youth market (Tootelian and Windeshausen, 1976). Previous research (Gilkeson, 1973 and Moore and Stephens, 1975) indicated that adolescents tended to be influenced by their peers when making purchase decisions.

Also, 40 percent of the male respondents ranked their fathers either first or second in giving assistance, while only 19 percent of the females ranked their fathers either first or second. A large percentage of the female respondents ranked both friends and brother and/or sister second or third in giving them assistance, while a larger percentage of the male respondents ranked brothers and/or sisters third and friends fourth. Both sexes ranked sales clerks very low in giving assistance with purchase decisions (Table IX). Earlier research by Gilkeson (1965 and 1973) indicated that sales clerks were relatively influential to adolescents when making purchase decisions.

When analyzing the two age groups' responses to the question of who assists them with making purchases, the respondents indicated that their mothers gave them the

TABLE IX
 INDIVIDUALS WHO ASSIST RESPONDENTS
 WHEN MAKING PURCHASE DECISIONS
 BY RESPONDENTS' SEX

Respondent's Sex	Rankings*						Did Not Rank
	1	2	3	4	5	6	
Percent							
<u>Friends</u>							
Female	11.4	26.5	26.5	13.5	9.0	1.6	11.4
Male	10.9	11.4	15.0	20.7	11.9	7.3	22.8
<u>Brothers and/or Sisters</u>							
Female	4.5	25.7	22.5	16/3	7.8	7.8	15.5
Male	8.3	11.9	24.9	11.9	10.4	3.6	29.0
<u>Mother</u>							
Female	78.8	10.2	2.5	0.8	1.2	0.4	6.1
Male	50.3	21.8	6.7	1.6	---	---	19.7
<u>Father</u>							
Female	0.8	18.4	9.4	18.4	18.8	16.3	18.0
Male	18.7	22.8	11.9	11.9	5.2	4.2	25.4
<u>Sales Clerk</u>							
Female	0.4	3.7	16.7	21.2	22.0	20.8	15.1
Male	1.6	5.2	7.8	13.5	20.7	19.2	32.1
<u>Other Adults</u>							
Female	0.4	2.9	8.2	14.3	25.7	30.2	18.4
Male	1.6	1.6	5.2	10.4	21.2	27.5	32.6

*The rankings range from one meaning most helpful to six meaning the least helpful.

most assistance. However, 40 percent of the older age group aged 16 to 19 years ranked friends either first or second. Sales clerks and other adults were ranked low in giving assistance (Table X).

The 4-H members were finally asked to indicate the individual who assisted them in making specific purchases which included clothing, car, records and tapes, and food. Both sexes and age groups overwhelmingly reported that their mothers gave them assistance when purchasing clothing and food items, and their fathers assisted them most when selecting a car to purchase. Both sexes and age groups indicated friends gave the most assistance when buying records and tapes; however, approximately one fourth of the respondents reported that their brothers and/or sisters gave them assistance when buying records and tapes (Table XI).

These findings concerning individuals who assisted the respondents in making specific purchases provides information for a basic understanding of adolescent buying habits for consumer educators and marketing specialists. These results can have an impact on educational programming and promotion and sales techniques used by those involved in marketing. The results of the research indicate that the respondents' parents were influential when purchases were made for a specific need or necessity such as for clothing or food, or for those purchases costing a large sum of money. However, peer or sibling influence directed purchases of lesser importance.

TABLE X
 INDIVIDUALS WHO ASSIST RESPONDENTS
 WHEN MAKING PURCHASE DECISIONS
 BY RESPONDENTS' AGE

Respondents' Ages	Rankings*						Did Not Rank
	1	2	3	4	5	6	
	Percent						
	<u>Friends</u>						
13 - 15 yrs.	7.1	19.9	19.6	18.6	12.5	4.1	18.6
16 - 19 yrs.	20.2	20.9	24.6	13.4	6.7	4.5	9.7
	<u>Brothers and/or Sisters</u>						
13 - 15 yrs.	6.1	18.9	24.0	13.2	9.1	5.4	23.3
16 - 19 yrs.	6.7	21.6	23.9	16.4	9.0	7.5	14.9
	<u>Mother</u>						
13 - 15 yrs.	67.6	14.5	3.0	1.0	.7	.3	12.8
16 - 19 yrs.	63.4	17.2	7.5	1.5	.8	--	9.7
	<u>Father</u>						
13 - 15 yrs.	10.5	20.3	11.8	14.5	10.5	9.5	23.0
16 - 19 yrs.	4.5	20.9	8.2	17.9	18.7	14.9	14.9
	<u>Sales Clerk</u>						
13 - 15 yrs.	.7	4.7	12.5	16.9	22.0	19.6	23.7
16 - 19 yrs.	.8	3.7	14.2	20.9	20.9	21.6	17.9
	<u>Other Adults</u>						
13 - 15 yrs.	.7	2.4	7.4	11.8	22.0	29.7	26.0
16 - 19 yrs.	1.5	2.2	6.0	14.9	27.6	28.4	19.4

*Rankings range from one meaning the most helpful to six meaning the least helpful.

TABLE XI
 ASSISTANCE GIVEN TO RESPONDENTS BY
 INDIVIDUALS WHEN MAKING SPECIFIC
 PURCHASES BY SEX AND AGE

Category	Sex		Age	
	Female	Male	13-15 yrs.	16-19 yrs.
	Percent			
	<u>Clothing</u>			
Friends	12.2	6.7	6.8	15.7
Brothers and/ or Sisters	6.5	7.3	5.7	9.7
Mother	71.0	70.5	74.0	64.2
Father	.8	4.2	2.4	2.2
Sales Clerks	1.2	1.0	.7	2.2
Other Adults	0.0	.5	.3	0.0
No Answer	8.2	9.8	10.1	6.0
	<u>Car</u>			
Friends	3.3	6.2	4.1	5.2
Brothers and/ or Sisters	3.3	4.7	3.7	3.7
Mother	4.1	6.7	6.4	3.0
Father	76.3	64.8	68.6	77.6
Sales Clerks	1.6	1.6	1.7	1.5
Other Adults	1.2	2.1	1.4	2.2
No Answer	10.2	14.0	14.2	6.7
	<u>Records and Tapes</u>			
Friends	58.8	55.4	54.7	63.4
Brothers and/ or Sisters	29.8	22.3	27.7	23.1
Mother	3.3	4.2	3.7	3.7
Father	.4	3.6	2.4	.8
Sales Clerks	2.5	2.6	3.4	.8

TABLE XI (Continued)

Category	Sex		Age	
	Female	Male	13-15 yrs.	16-19 yrs.
Other Adults	0.0	1.0	.3	.8
No Answer	5.3	10.9	7.8	7.5
	<u>Food</u>			
Friends	15.2	11.9	10.9	20.2
Brothers and/ or Sisters	4.5	3.6	4.8	3.0
Mother	69.7	63.2	67.1	67.2
Father	.4	5.2	2.7	2.2
Sales Clerks	1.2	3.6	2.7	.8
Other Adults	0.0	0.0	0.0	0.0
No Answer	9.0	12.4	11.9	6.7

Summary

Expenditures made by the sample varied somewhat according to sex and age; however, the expenditure most frequently made by the largest proportion of the respondents was for recreation. Other frequent expenditures were made for clothing, meals, snacks, and personal grooming articles. Regarding shopping habits, the younger respondents spent more time shopping than the older group. The respondents indicated they shopped with their mothers more often than other family members or peers and they relied upon their mothers to assist them with making purchases.

CHAPTER V
BUYING PRACTICES AND CONSUMER
INFORMATION SOURCES

Introduction

Since one of the purposes of this study was to identify the sources of information used by teen-age consumers when making purchase decisions, this chapter consists of a discussion of buying practices and consumer information sources utilized by Oklahoma 4-H members.

Buying Practices

The participants in this study were asked to respond to eight buying practices (see questionnaire in Appendix A, questions 13-20) by indicating the frequency of use of these practices. The five point frequency scale ranged from one meaning never to five meaning always. See Tables XII and XIII for the mean scores of the buying practices by sex and age.

The mean scores of the buying practices were further analyzed by the use of the t test. The t test is used to test whether or not the difference between two sample means is significant. In statistical usage "significant" does

TABLE XII
 MEAN SCORES OF BUYING HABITS
 OF RESPONDENTS BY SEX

Description	Mean Score		t
	Female	Male	
Sales clerks are helpful when shopping	3.05 (n=242)	2.89 (n=191)	2.24*
Prefer well known brands	3.43 (n=242)	3.66 (n=190)	-2.52*
Read labels when shopping	3.65 (n=237)	3.22 (n=187)	3.98*
Make some spur of the moment purchase decisions	2.62 (n=240)	2.75 (n=188)	-1.38
Compare prices before deciding where and which brand to buy	3.77 (n=242)	3.61 (n=191)	1.60
TV commercials offer helpful consumer product information	2.77 (n=242)	2.71 (n=190)	.72
Newspaper and magazine advertisements offer helpful consumer product information	3.02 (n=241)	2.87 (n=191)	1.61
Read consumer information magazines	1.67 (n=241)	1.64 (n=188)	.34

*t = p < .05

TABLE XIII
 MEAN SCORES OF BUYING HABITS
 OF RESPONDENTS BY AGE

Description	Mean Score		t
	Female	Male	
Sales clerks are helpful when shopping	2.96 (n=292)	3.04 (n=133)	-0.96
Prefer well known brands	3.60 (n=291)	3.38 (n=133)	2.21*
Read labels when shopping	3.40 (n=285)	3.65 (n=131)	-2.21*
Make some spur of the moment purchase decisions	2.75 (n=287)	2.54 (n=133)	1.88*
Compare prices before deciding where and which brand to buy	3.73 (n=291)	3.64 (n=134)	.80
TV commercials offer helpful consumer product information	2.77 (n=291)	2.65 (n=133)	1.39
Newspaper and magazine advertisements offer helpful consumer product information	2.96 (n=292)	2.96 (n=132)	-0.06
Read consumer information magazines	1.65 (n=288)	1.66 (n=133)	-0.13

*t = p < .05

not mean "importance"; rather, it indicates that a statistically significant relationship is "suggestive of" or "signifies" a true difference between the two populations represented by the samples. Only the buying practices that were statistically significant at the .05 level or less are discussed.

Three buying practices were found to have a statistically significant association at the .05 level or less when the mean scores of the two sexes were compared. Female respondents were more likely to read product labels when shopping and female respondents reported that sales clerks were helpful to them when shopping. The later finding is somewhat contradictory to results mentioned in Chapter IV concerning individuals who gave respondents assistance when shopping. Sales clerks were ranked very low by the respondents when analyzed by sex and age. Perhaps in this situation the 4-H members felt that sales clerks were eager to wait upon adolescent shoppers in order to make a sale, but the adolescents were not swayed by the sales clerks' opinions.

The preference of well known brands of products by male respondents was statistically significant. Other buying habits such as making spur of the moment decisions about purchases and the use of consumer information magazines showed no significant difference between adolescent males and females.

When the buying practices were analyzed by age, three buying practices were found to be statistically significant at the .05 level or less. The younger age group (ages 13 to 15 years) preferred well known brands and made spur of the moment purchase decisions. Reading product labels when shopping was a consumer behavior significant with the older respondents. Perhaps at this age, teenagers are wanting to get the best buy because they are making purchases with money they have earned. Other buying habits showed no significant differences between younger and older adolescents.

The lowest mean score recorded concerning buying habits by both sexes and age groups was the practice of reading consumer information magazines. It was assumed that the respondents were not aware of such magazines or did not have these magazines available to them.

Consumer Information Sources

The participants were asked to consider 19 different sources of consumer information and score each item by expressing how helpful each source was to them when making purchase decisions. The point rating scale ranged from one meaning not useful at all to five meaning very useful. See Tables XIV and XV for the mean scores for each consumer information source by sex and age.

The variable sex was found to have a significant relation at the .05 level or less with several consumer

TABLE XIV
 MEAN SCORES OF CONSUMER SOURCES OF
 INFORMATION OF RESPONDENTS BY SEX

Category	Mean Score		t
	Female	Male	
Newspaper advertisements	3.19 (n=237)	3.13 (n=190)	.54
Magazine advertisements	3.25 (n=238)	2.87 (n=187)	3.44*
Radio advertisements	3.19 (n=235)	3.22 (n=187)	-.28
Television advertisements	3.43 (n=238)	3.28 (n=183)	1.31
Store displays	3.92 (n=239)	3.46 (n=185)	4.32*
Parents' comments	4.27 (n=238)	3.94 (n=186)	3.19*
Brother and/or sister's comments	3.61 (n=236)	3.21 (n=185)	3.12*
Friends' comments	4.05 (n=238)	3.42 (n=183)	6.29*
Other adults' comments	3.42 (n=234)	3.03 (n=183)	3.20*
Sales person's comments	2.86 (n=241)	2.78 (n=184)	.68

TABLE XIV (Continued)

Category	Mean Score		t
	Female	Male	
Personal observation and examination	4.38 (n=241)	3.93 (n=184)	4.30*
Labels and warranty information	4.04 (n=237)	3.78 (n=185)	2.57*
Consumer information magazines	2.77 (n=238)	2.72 (n=181)	.44
Articles in newspapers and magazines	3.30 (n=241)	3.04 (n=185)	2.46*
County OSU Extension Center	3.31 (n=239)	3.33 (n=185)	-0.19
Consumer Education Class	2.92 (n=231)	2.72 (n=180)	1.58
Catalog description	3.40 (n=240)	3.21 (n=184)	1.74
4-H project	3.98 (n=142)	3.77 (n=112)	1.29
Other	4.15 (n=33)	3.83 (n=18)	.89

*t = p < .05

TABLE XV
 MEAN SCORES OF CONSUMER SOURCES OF
 INFORMATION OF RESPONDENTS BY AGE

Category	Mean Scores		t
	13-15 yrs.	16-19 yrs.	
Newspaper advertise- ments	3.13 (n=288)	3.25 (n=132)	-1.07
Magazine advertise- ments	3.06 (n=286)	3.16 (n=132)	-0.81
Radio advertisements	3.21 (n=285)	3.22 (n=130)	-0.10
Television advertise- ments	3.49 (n=286)	3.11 (n=129)	3.05*
Store displays	3.74 (n=287)	3.70 (n=131)	.34
Parents' comments	4.15 (n=285)	4.11 (n=132)	.34
Brother and/or sister's comments	3.38 (n=282)	3.58 (n=132)	-1.38
Friends' comments	3.74 (n=283)	3.87 (n=131)	-1.18
Other adults' com- ments	3.18 (n=279)	3.44 (n=132)	-2.01*
Sales person's com- ments	2.86 (n=287)	2.76 (n=131)	.78

TABLE XV (Continued)

Category	Mean Scores		t
	13-15 yrs.	16-19 yrs.	
Personal observation and examination	4.15 (n=287)	4.27 (n=131)	-0.98
Labels and warranty information	3.89 (n=284)	4.03 (n=131)	-1.28
Consumer information magazines	2.72 (n=281)	2.78 (n=131)	-0.42
Articles in newspapers and magazines	3.20 (n=287)	3.17 (n=132)	.24
County OSU Extension Center	3.42 (n=286)	3.11 (n=132)	2.37*
Consumer Education Class	2.84 (n=278)	2.82 (n=127)	.14
Catalog description	3.38 (n=287)	3.16 (n=131)	1.91*
4-H project	3.97 (n=174)	3.69 (n=74)	1.53
Other	4.23 (n=39)	3.42 (n=12)	2.09

*t = p < .05

information sources. Magazine advertisements; store displays; comments from parents, brother and/or sisters, friends, and other adults; personal observation and examination of products; labels and warranty information; and magazine and newspaper articles were sources that were significant to the female respondents when making purchase decisions. It is evident that the female 4-H members not only shopped and received assistance with purchases from their parents and other family members and friends, but they also relied upon these individuals for certain consumer product information and opinions to a much greater degree than males.

When analyzing consumer information sources by the two age groups, only three sources were identified as having a .05 or less level of significance. The younger respondents, aged 13 to 15 years, were found to rely upon television advertisements for consumer product information. This finding is in agreement with Moore and Stephens (1975) who found that in their study younger adolescents tend to be exposed more to television and television advertisements while older adolescents are exposed more to radio and newspaper advertisements. It was also found that the younger age group felt the County OSU Extension Center was a beneficial source of information. Only one consumer source was found to be significant with the older respondents. These adolescents indicated that other adults' comments rather than those of parents, brothers

and/or sisters, friends, or sales clerks were beneficial to them when seeking product information. These other adults might include extension agents or teachers who are involved with them in specific interests or project areas.

Formal Consumer Education Experiences

Finally, the participants were asked to evaluate three formal consumer education experiences in which they had participated regarding the development and improvement of their buying skills. These formal experiences were home economics classes, business education classes, and the 4-H consumer education project. When analyzing these experiences by sex, over 50 percent of the respondents agreed or strongly agreed that home economics classes were helpful to them in developing consumer skills. Of the female respondents, 25 percent had not been enrolled in a home economics class and 16 percent indicated they were not certain of the helpfulness of the classes. Almost 65 percent of the males indicated they had never been enrolled in home economics classes, 19 percent were not certain of the worth of the class, and 12 percent felt the classes were helpful.

Regarding business education classes, approximately 50 percent of both male and female respondents had not taken this type of class. Of those who had been enrolled, over half of both the males and females felt the class was beneficial.

In reference to the 4-H consumer education project, one third of the females and almost one half of the males had not been enrolled in the project. Approximately 50 percent of the females agreed that the project was helpful in developing consumer skills, and 13 percent were not certain. Of the male respondents, over one third agreed the project was helpful and 17 percent were not certain (Table XVI).

Regarding the two age groups and the evaluation of the formal consumer education experiences, approximately 40 percent of the 13 to 15 year old respondents had not been enrolled in home economics classes or the 4-H consumer education project, and almost 60 percent had not taken a business education class. Of the older respondents about 35 percent had not been enrolled in a home economics class, while 40 percent had not taken a business education class or been involved in the 4-H consumer education project. In reference to both age groups and all three consumer education experiences, the majority of the respondents who had been involved in these experiences indicated that they were helpful to them in developing consumer skills; however, well over one fourth of the respondents who had been involved with these experiences were not certain of their value regarding the development of consumer skills (Table XVI).

TABLE XVI

RESPONDENTS' EVALUATION OF VARIOUS FORMAL CONSUMER EDUCATION EXPERIENCES

Category	Strongly Agree	Agree	Not Certain	Disagree	Strongly Disagree	Have Not Been Enrolled
Percent						
<u>Home Economics Classes</u>						
Female	23.4	30.6	16.3	2.5	2.1	25.1
Male	4.6	8.0	19.4	2.9	1.1	64.0
<u>Business Education Classes</u>						
Female	5.1	22.9	14.4	2.1	1.3	54.2
Male	10.2	17.6	17.6	5.1	0.0	49.5
<u>4-H Consumer Education Project</u>						
Female	20.2	29.1	13.1	1.3	0.0	36.3
Male	14.6	21.2	17.3	0.0	1.1	45.8
<u>Home Economics Classes</u>						
13-15 yrs.	14.3	19.0	18.3	2.5	1.8	44.1
16-19 yrs.	18.0	26.5	14.1	3.1	1.6	36.7

TABLE XVI (Continued)

Category	Strongly Agree	Agree	Not Certain	Disagree	Strongly Disagree	Have Not Been Enrolled
<u>Business Education Classes</u>						
13-15 yrs.	5.1	16.7	17.0	2.9	0.3	58.0
16-19 yrs.	11.6	28.7	12.4	0.0	0.8	41.0
<u>4-H Consumer Education Project</u>						
13-15 yrs.	17.1	25.3	15.7	1.1	0.4	40.4
16-19 yrs.	19.4	26.4	12.4	0.0	0.8	41.0

Summary

The female and older respondents indicated that they had more positive buying practices and were much more aware of consumer information sources than the males or the younger respondents. The male and young respondents aged 13 to 15 years tended to rely on well known brand name products and make spur of the moment purchase decisions. Also, the respondents who had been enrolled in formal consumer education experiences felt that these experiences were beneficial to them in developing buying skills; however, a large proportion had not been enrolled in any of the formal consumer education experiences except female respondents and those aged 16 to 19 years of age who had been enrolled in home economics classes.

CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

Summary of Major Findings

The adolescent consumer has a very definite influence on the American economy as an earner and as a spender. Young people have more money available to them and make product purchases at an earlier age than their counterparts have done in any previous generation. Emphasis has been placed on consumer education in the public and private school systems to help prepare individuals in consumer skills and concepts that are needed for everyday living to achieve maximum satisfaction and utilization of his or her resources. It is believed that other educational programs can assist in educating youth with consumer skills. The 4-H youth program of Cooperative Extension in Oklahoma is one of these programs.

The purpose of this study was to identify and explore activities related to individual roles as consumers in making decisions regarding purchases and the use of consumer information sources among Oklahoma adolescents. This information will be valuable in the development of a more extensive 4-H Consumer Education program.

To achieve this purpose, 440 adolescents, between the ages of 13 and 19 years, were surveyed. The sample included 4-H members from five counties in each of the five extension districts in Oklahoma who attended State 4-H Round-Up.

The sample included 55.7 percent females, 43.9 percent males, and the remainder did not indicate their sex. Sixty-seven percent were 13 to 15 years of age, 30.5 percent were aged 16 to 19 years, and 2.3 percent did not give their age. Almost 70 percent of the respondents lived in a rural setting; approximately 90 percent of the respondents were members of intact families.

Almost two thirds of the 4-H members reported that one of their sources of income was money given to them by their parents; however, over half indicated they earned money from occasional or part-time jobs. Income of the respondents ranged from less than \$5 to over \$30 per week. Males were more likely than females to have incomes of \$20 or more per week. Regarding age and income, the majority of respondents in both age groups had weekly incomes of less than \$15; however, adolescents 16 to 19 years of age were more likely to have higher incomes.

Regarding purchases frequently made, recreational expenses were reported as the most frequent expenditure by the entire sample. Other frequent expenditures made were for clothing, meals (away from home), snacks, and personal grooming articles.

In reference to shopping habits, the male respondents tended to spend less time shopping per week, and the younger age group spent more time in shopping activities. The entire sample indicated that they most often shopped with their mothers and also relied upon their mothers to assist them with making purchases.

Regarding buying practices, the female respondents reported they read product labels frequently, and quite often they felt sales clerks were helpful to them when shopping. Results indicated that the males relied heavily on well known brands when shopping.

When analyzing buying practices by age, the younger age group were influenced by well known brand named products, and they frequently made spur of the moment decisions. The older age group indicated reading product labels was a routine practice for them.

Regarding consumer information sources and their usefulness, the female respondents said that they felt comments from parents, brothers and/or sisters, friends, and other adults were very beneficial sources of consumer information. Also, magazine advertisements, magazine and newspaper articles, store displays, labels and warranty information, and personal observation and examination of a product were helpful to the females.

The younger adolescents were found to rely upon television advertisements and the County OSU Extension Center

for consumer product information, while the older respondents regarded comments from other adults such as teachers and extension agents as beneficial sources of consumer information.

In most instances at least 40 percent of the respondents had not been involved in any type of formal consumer education experiences; however, three fourths of the female respondents reported they had been enrolled in home economics classes. Of those who had been involved in any of the formal consumer education experiences, a majority felt these experiences were beneficial to them in developing or improving their consumer buying skills.

Recommendations

The 4-H members were asked to indicate the types of materials which would be most beneficial to them if they were to participate in a 4-H Consumer Education Program. The results are reported in Table XVII. Of the four delivery systems listed on the questionnaire, project manuals and slide tape presentations were ranked most often as the best delivery systems by all respondents. These two methods would provide experiences for the 4-H member to participate individually or in a group. Cassette tapes and reference libraries at the County Extension Center were ranked second and third, respectively.

The researcher is aware that extensive financial resources must be available in order to develop new

TABLE XVII
 RESPONDENTS' PREFERENCES OF CONSUMER
 EDUCATION DELIVERY SYSTEMS

Category	Rankings*				Did Not Rank
	1	2	3	4	
Project Manuals	34.3	20.0	17.7	14.4	13.6
Cassette Tapes	7.0	23.7	23.0	5.6	10.7
Slide Tape Presentations	31.6	22.0	25.7	7.4	13.3
Reference Library	15.2	19.6	19.6	30.0	15.8

*Ranking of one indicates the choice would be most helpful to four which means the choice would be least helpful.

educational materials for 4-H projects. However, in order to develop a more comprehensive 4-H Consumer Education Program in Oklahoma, the researcher recommends developing Consumer Education Project manuals for the individual 4-H members and leader guides for each manual as a long term goal. There are several short term goals which could be accomplished with fewer resources. These include:

1. As revisions are made in various 4-H project literature, a section should be added on consumerism for that particular project.

2. Development of a consumer education school enrichment program is proposed. Programs of this type are currently functioning in other 4-H project areas. The program guide would include a complete course outline on various topics relating to consumer skills for a particular age group. Lesson plans, group and individual activities, visual aides, and a resource guide should be included. Not only would the program be used in the school systems, but 4-H junior and adult leaders, extension home economists, and leaders of other youth educational organizations could use such program materials.
3. One of the major findings of this research indicated that the respondents' mothers were involved extensively with assisting the respondents in making purchase decisions. A concerted effort must be made to educate these mothers in better buying skills. The county extension home economist can take an active role in this educational process through newsletters, news columns, radio and television appearances, workshops, and short term programs.

The researcher wishes to make the following recommendations which should be included in the new consumer education programs previously mentioned:

1. Teach consumer skills at a teachable age and time. This study revealed that the younger adolescents aged 13 to 15 years were interested much more in the shopping activity than the older adolescents.
2. Teaching examples must relate to the interest of youth. Findings of this research indicated that the majority of the respondents made expenditures for recreation; however, other expenditures varied with age and sex.
3. Buying practices should be stressed such as price comparison shopping and reading and understanding label information. This research revealed that only the female respondents and those aged 16 to 19 years frequently consulted product labels when shopping. This was the only beneficial buying practice found statistically significant.
4. Develop an awareness of the availability of consumer information sources. Most respondents to this research were not aware of various forms of consumer information

magazines, labels and warranty information, bulletins and fact sheets available through the County Cooperative Extension Center, store displays, newspaper and magazine articles and advertisements, and information gained through personal observation and examination.

5. Compile a Consumer Information Resource library in the County Cooperative Extension office.

This research has identified and explored activities relating to individual roles of adolescent consumers in Oklahoma. It is recommended that further research be conducted in developing specific consumer education programs for certain age groups and evaluating such programs. It must be the goal of consumer educators to increase their efforts to help teen-agers identify their values and goals, to understand the marketplace, and to make decisions which will satisfy their wants and needs.

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APPENDIXES

COOPERATIVE EXTENSION SERVICE

OKLAHOMA STATE UNIVERSITY
4-H AND YOUTH DEVELOPMENT PROGRAMS

DIVISION OF AGRICULTURE
STILLWATER, OKLAHOMA 74074

April 28, 1977

Dear Extension Agent:

During the past year while on a leave of absence from Extension work, Claire Powell has been working toward a degree in Housing, Design and Consumer Resources at OSU. For her master's thesis she is researching the consumer attitudes and information needs of adolescents. Your county is one of twenty-five counties selected to participate in the research project. Data collected will serve as a tool to evaluate the present 4-H Consumer Education project and will provide assistance in expanding the 4-H Consumer Education project in Oklahoma.

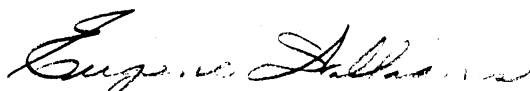
Your county's Round-Up delegates will comprise the project sample. Enclosed are questionnaires to be filled out by the 4-H members. It is suggested that the questionnaires be administered during your Round-Up orientation meeting held prior to attending Round-Up. It will take the 4-H'ers approximately twenty minutes to complete the questionnaire.

Please return the completed questionnaires and transmittal form to Claire by May 23. Claire will also be on campus during Round-Up if you wish to bring the questionnaires with you to campus.

There are complete instructions for the 4-H members to follow in the questionnaire. Please stress the importance of the survey to your 4-H'ers and how it may affect the 4-H Consumer Education project in the future.

Thanks for your cooperation.

Sincerely yours,



Eugene Williams
Assistant Director of Extension
4-H and Special Programs

Enclosures

OKLAHOMA YOUTH AS CONSUMERS

Dear 4-H Member,

Congratulations on winning a trip to State 4-H Round-Up! Round-Up delegates from your county have been selected to participate in a research project concerning your behavior as a consumer. The information you give will be helpful in evaluating the present 4-H Consumer Education project and developing new program thrusts in Consumer Education.

This survey is being conducted under guidelines established by the College of Home Economics at Oklahoma State University. Your participation is strictly voluntary, and your name will not be associated with your answers in any report of the results.

Read each question carefully. Think about your response. Some questions request factual information. Please be as accurate as possible. Some questions request your opinion. For these questions there are no right or wrong answers. Please give your point of view.

Thank you for your cooperation!

INCOME AND EXPENDITURES

Check the appropriate response.

1. Sources of my money are...
(Check all that apply to you)
 - a Weekly allowance
 - b Regular part time job
 - c Occasional part time job
 - d Parents give money as needed
 - e Gifts
 - f 4-H projects
2. Do you earn your allowance by doing household, yard, or farm chores?
 - a Yes
 - b No
 - c Do not get an allowance
3. What is your approximately weekly income?
 - a Under \$5
 - b \$5 - 9.99
 - c \$10 - 14.99
 - d \$15 - 19.99
 - e \$20 - 24.99
 - f \$25 - 29.99
 - g \$30 or more
4. Do you have a bank account?
 - a Yes
 - b No
5. Do you save any portion of your income?
 - a Yes
 - b No (If no, skip to question 8)
6. Where do you keep your savings?
 - a Savings account at bank
 - b Savings and loan association
 - c Buy government bonds
 - d Keep at home
 - e Other, please list

7. What do you plan to do with the money you save? (Check the answer that is most important to you.)
 - a College or vocational training
 - b Buy a car
 - c Buy clothing
 - d Get married
 - e Travel
 - f 4-H project investment
 - g Other, please list

8. How do you most frequently spend your money? (Select 5 choices and rank them 1 to 5 with 1 being the most frequent to 5 being the least frequent.)
- ___ a Snacks
 ___ b Meals away from home (Including school lunches)
 ___ c Car expenses
 ___ d Recreation (Movies, sports, etc.)
 ___ e School expenses (Supplies, membership dues, etc.)
 ___ f Clothing
 ___ g Personal grooming articles
 ___ h Hobbies
 ___ i Records, tapes, magazines
 ___ j Other, please list
9. Approximately how much money do you spend per week on the 5 choices you ranked in question 8?
- ___ a Snacks
 ___ b Meals away from home (Including school lunches)
 ___ c Car expenses
 ___ d Recreation (Movies, sports, etc.)
 ___ e School expenses (Supplies, membership dues, etc.)
 ___ f Clothing
 ___ g Personal grooming articles
 ___ h Hobbies
 ___ i Records, tapes, magazines
 ___ j Other, please list

BUYING HABITS

10. About how much time do you spend shopping each week?
- ___ a Less than 2 hours
 ___ b 2 - 4 hours
 ___ c 4 or more hours
11. With whom do you usually shop? (Rank the following with 1 being the most frequent to 5 being the least frequent.)
- ___ a Alone
 ___ b Friends
 ___ c Brothers and/or sisters
 ___ d Mother
 ___ e Father
12. Which of the following people generally help you to make purchase decisions? (Rank the following with 1 being the most important to 6 being the least important.)
- ___ a Friends
 ___ b Brothers and/or sisters
 ___ c Mother
 ___ d Father
 ___ e Sales Clerk
 ___ f Other adults

After reading each statement, circle the number that is the best answer for you.

	never	almost never	some- times	almost always	always
*13. Sales clerks are helpful to me as I shop.	1	2	3	4	5
*14. I prefer to buy things having well-known brand names.	1	2	3	4	5
*15. I read the labels and other product information of articles when shopping.	1	2	3	4	5
16. I make spur of the moment decisions when buying some articles.	1	2	3	4	5
17. I compare prices before I decide where and which brand to buy.	1	2	3	4	5
18. Television commercials offer helpful information about consumer products.	1	2	3	4	5
19. Newspaper and magazine advertisements offer helpful information about consumer products.	1	2	3	4	5
20. I read magazines for consumers such as <u>Consumer's Report</u> and <u>Changing Times</u> .	1	2	3	4	5

SOURCES OF INFORMATION

What sources of consumer information are most helpful to you when making purchase decisions? On a scale of 1 to 5 with 1 meaning the information is not useful at all and 5 meaning the information is very useful, rate the importance of the following sources of information.

	not useful at all	1	2	not certain	3	4	very useful	5
21. Newspaper advertisements	1	2	3	4	5			
22. Magazine advertisements	1	2	3	4	5			
23. Radio advertisements	1	2	3	4	5			
24. Television advertisements	1	2	3	4	5			
25. Store displays	1	2	3	4	5			
26. Parents' comments	1	2	3	4	5			
27. Brother and/or sister's comments	1	2	3	4	5			
28. Friends' comments	1	2	3	4	5			
29. Other adults' comments (teachers, etc.)	1	2	3	4	5			

	not useful at all		not certain		very useful
30. Sales person's comments	1	2	3	4	5
31. Personal observation and examination	1	2	3	4	5
32. Labels and warranty informa- tion	1	2	3	4	5
33. Consumer information maga- zines	1	2	3	4	5
34. Articles in newspapers and magazines	1	2	3	4	5
35. County OSU Extension Center	1	2	3	4	5
36. Catalog description	1	2	3	4	5
37. Consumer education class	1	2	3	4	5
38. 4-H project (please list: _____)	1	2	3	4	5
39. Other (please list: _____)	1	2	3	4	5

Whose help would you count on the most when purchasing the items listed below? (Circle the letter of your response for each item.)

	Friends	Brothers and/or Sisters	Mother	Father	Sales Clerk	Other Adults
40. Clothing	a	b	c	d	e	f
41. Car	a	b	c	d	e	f
42. Records/Tapes	a	b	c	d	e	f
43. Food	a	b	c	d	e	f

How have the following helped you to develop or improve your buying skills? (Circle the letter of your response for each item.)

	Strongly agree	Agree	Not Certain	Dis- agree	Strongly disagree	Have not been enrolled
44. Home Econom- ics classes	a	b	c	d	e	f
45. Business Edu- cation classes	a	b	c	d	e	f
46. 4-H Consumer Education project	a	b	c	d	e	f

47. What types of materials would be most helpful to you if you were to participate in an in depth 4-H Consumer Education program? (Rank the choices 1 to 4 with 1 being the most helpful to 4 being the least helpful.)
- a Project manuals (member and leader guide)
- b Cassette tapes
- c Slide tape presentations
- d Reference library at county extension center

GENERAL INFORMATION

Answer the following questions.

48. What is your sex?
- a Female
- b Male
49. How old are you?
- ____ years
50. Who lives in your home?
(Check all that applies to you.)
- a Father
How many _____
- b Mother
How many _____
- c Older brothers
How many _____
- d Younger brothers
How many _____
- e Older sisters
How many _____
- f Younger sisters
How many _____
- g Other relatives
- h Other persons
51. What are your parents' occupations?
- Father _____
- Mother _____
52. Where do you live?
- a Rural, farm
- b Rural, non-farm
- c Small town under 5,000
- d Town of 5,000-25,000
- e Town of 25,000-50,000
- f Suburb of 25,000-50,000
- g City of 50,000 or more
53. Have you ever been enrolled in the 4-H Consumer Education project?
- a Yes
- b No
- If yes, how many years? _____

VITA²

Claire Lu Powell

Candidate for the Degree of
Master of Science

Thesis: OKLAHOMA YOUTH AS CONSUMERS

Major Field: Housing, Design and Consumer Resources

Biographical:

Personal Data: Born in Frederick, Oklahoma, August 7, 1949, daughter of Howard W. and Lois I. Powell.

Education: Graduated from Walters High School, Walters, Oklahoma in May, 1967; received Bachelor of Science degree in Home Economics Education from the University of Science and Arts of Oklahoma, Chickasha, Oklahoma in April, 1970; completed requirements for the Master of Science degree at Oklahoma State University, Stillwater, Oklahoma in December, 1977.

Professional Organizations: American Home Economics Association, National Association of Extension Home Economists, National Association of Extension 4-H Agents, Omicron Nu.

Professional Experience: Home Economics Instructor, Altus Public Schools, Altus, Oklahoma, 1970-1973; Extension Home Economist, 4-H, Oklahoma County, Oklahoma Cooperative Extension Service, 1973-1976; Graduate Teaching Assistant, Department of Housing, Design and Consumer Resources, Oklahoma State University, 1976-1977.