

SELECTED CONSUMER PROTECTION AGENCIES AND  
ORGANIZATIONS: AWARENESS OF YOUNG  
ARKANSAS HOMEMAKERS

By

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## CHAPTER I

### INTRODUCTION

#### Significance of the Problem

Consumerism has become a topic of concern in recent years. President Kennedy was the first President to deem the subject important enough to send a message to Congress concerning consumer problems. On March 15, 1962 Kennedy sent a message to Congress listing the following consumer rights:

- the right to safety
- the right to be informed
- the right to choose
- the right to be heard (20).

A fifth right, the right to justice, has since been added (36).

There are a number of consumer protection agencies and organizations, which are able to help consumers maintain their rights, some in existence prior to President Kennedy's message and some formed afterward.

Since 1947, the median family income has increased from \$3,031 to \$11,116 in 1972 (35). It is expected that by 1985 average annual income will be up to \$14,000 (9). Not only is income changing, but so are our patterns of spending. At one time almost all of the family income went for necessities--food, clothing, and shelter. As our level of income increased, more money was spent on goods and services termed luxuries (3). In addition to more income and different spending patterns, the



consumer is also faced with a diversity of goods from which to choose. It is estimated that there may be as many as 8,000 different products in a supermarket alone (20). The consumer must make choices from a variety of products whether it be food, tires, clothing, automobiles, etc. The inflationary economy of the mid-1970's may bring the purchase of more necessities and fewer luxuries with family income.

The consumer movement of the 1960's as well as advocates such as Ralph Nader have made consumers more aware of their needs. According to Margolius (30):

This new awareness of your rights and needs as a consumer stems from the realization that how you spend your money is quite as important as how you earn it. How you spend your money affects both your own welfare and that of society in general. Waste of family resources through lack of information or through deception means waste of national resources too (p. 1).

In July, 1974 Arkansas Cooperative Extension Service began a period of emphasis with the young family as the target audience. The young family is in probably one of the most important stages of family development. This is the period of time in which the "family performs its most important function as a social, economic, religious, and educational institution"(20, p. 52). It is also a period of time when major purchases are made as well as major expenses of childrearing are met. As Dr. Ava D. Rodgers (41), Arkansas State Leader of Extension Home Economics, reported, "The young family is a group which has been neglected over a period of time. It is a target group which educators know little about since it is a period during which the family changes quickly and rather drastically."

### Statement of the Problem

Since the young family stage is a time of major spending, the consumer protection laws, agencies, and organizations could be of particular value to them. However, many consumers may not be aware of their consumer rights nor the consumer laws, agencies, and organizations which could protect them. Many consumers also may not be aware of their responsibility to contact the protection services when their rights have been infringed upon.

As a County Extension Agent-Home Economics Leader for Arkansas Cooperative Extension Service the investigator is involved in the educational program directed toward the young family. The investigator is interested in educating young families about their consumer rights and responsibilities. Before educational materials can be developed, a knowledge of the young homemaker's awareness of consumer agencies is necessary. Thus, the question for this study is, "Do young Arkansas homemakers have an awareness of consumer protection agencies and organizations?"

### Objectives of the Study

In order to accomplish the purpose of this study, the following objectives were formulated:

1. To determine what consumer protection agencies and organizations are available to young Arkansas homemakers.
2. To determine the awareness of young Arkansas homemakers of consumer protection agencies and organizations.
3. To make recommendations to be used by Extension Personnel for

developing curriculum for young families concerning protection agencies and organizations.

### Hypotheses of the Study

The general hypotheses tested were:

1. There is little awareness of consumer protection agencies and organizations among the homemakers as a group.
2. Status in the labor force has little influence on the awareness of homemakers concerning consumer protection agencies and organizations.
3. Age of the homemaker has little influence on her awareness of the consumer protection agencies and organizations.
4. The higher the family income the greater the awareness of the homemaker of consumer protection agencies and organizations.
5. The educational level of the homemaker has little influence on the awareness of the homemaker of consumer protection agencies and organizations.

### Limitations of the Study

For the purpose of this study, the organizations and agencies used were limited to those selected by a panel of experts. The data can only be considered valid for those women 35 years of age and under and residing in the counties of Stone, Jackson, Independence, IZard, Sharp, Van Buren, Woodruff, White, Cleburne, and Fulton in Arkansas who completed the survey. The sample was selected. Also, as the questionnaire was completed by mail, the researcher was not available to answer questions that the respondents may have had.

### Assumptions of the Study

The following assumptions were used throughout this study:

1. The sample of homemakers selected for the study was representative of the other homemakers in the ten counties sampled.
2. The participants were honest and accurate in recording the information.

### Definition of Terms

1. Young homemaker--women thirty-five years of age and younger who are responsible for a family regardless of marital status.
2. Consumer protection agencies and organizations--any agency or organization which has one of its objectives guarding the consumers safety, health, or economic well-being.

### Method of Procedure

The researcher employed the following procedure to achieve the stated objectives of this study:

First, a review of literature was made to determine previous research in the field of consumer protection and to determine what consumer agencies and organizations are available to young Arkansas homemakers. Letters were written to the American Council on Consumer Interest, Consumer Federation of America, President's Assistant for Consumer Affairs, Arkansas Consumer Protection Division of the Attorney General's Office, and Arkansas Cooperative Extension Service requesting information concerning consumer protection agencies and organizations.

Secondly, a list of twenty consumer protection agencies and organizations available to Arkansas homemakers was compiled from the review

of literature and presented to a panel of experts to determine which organizations and agencies should be included in the study.

Thirdly, the instrument was developed to determine: (1) the degree of awareness young homemakers have as a group concerning consumer protection agencies and organizations and (2) the influence employment, age, income, and educational level have on awareness of consumer protection agencies and organizations.

Fourthly, the instrument was administered to a group of homemakers selected from the "young families" mailing list of each county in the North Central Extension District of Arkansas. The data obtained were compiled and analyzed. Recommendations were made concerning the development of educational curriculum and materials to be used by Extension personnel in teaching consumer education subject matter.

#### Summary

This chapter has presented the significance of the problem, a statement of the problem, objectives of the study, limitations of the study, assumptions of the study, definitions of terms, and method of procedure. Chapter II presents a review of literature. Chapter III includes a description of the method of procedure which included the selection of population, selection of sample, development of the questionnaire, collection of data, and method of analysis. The analysis of data is given in Chapter IV. Chapter V presents the summary, conclusions, and recommendations.

## CHAPTER II

### REVIEW OF LITERATURE

#### Consumer Protection in the United States

Although the current consumer protection movement in the United States was given great impetus by President Kennedy's four consumer rights, consumer protection has been a governmental concern for many years. According to Nadel (37), "Consumer protection has been a governmental responsibility and a subject of intermittent public concern since the earliest years of the Republic"(p. 3).

Even with consumer protection and issue early in the history of the United States, the actual benefits consumers derived from the legislation may have been incidental.

In the states, there were more overt manifestations of government services for consumers. Thus, Pennsylvania had an extensive amount of regulatory activity in the early nineteenth century including the inspection of various food-stuffs, leather, tobacco, lumber, liquor, and gunpowder.

While such activity benefited consumers, that was not its primary purpose any more than that benefit was the purpose of the commerce clause. Rather it was a manifestation of the belief in the orderly development of commerce as a positive goal and as a common good. The benefits that accrued to consumers were incidental to the prime purposes of the legislation (37, p. 5).

Herrmann and Jelley (27) report that the consumer movement has had three distinct phases.

The first two phases of the movement came in the early 1900's and 1930's. Both of these movements have several commonalities with the

present movement including social unrest and economic change.

In each era, the social system was under close scrutiny by critics dismayed with the human costs of the industrialization and the uneven distribution of income and social benefits. In each of the periods, concern with the apparent failures of the economic system was aggravated by a decline in the purchasing power of a large proportion of the population. These declines made the public sensitive both to the conduct of the business community and to the quality of its products (27, p. 424).

Hermann (24) further expands this idea in the October, 1970 Journal of Marketing. "Hardpressed by their declining purchasing power, consumers in each era began to examine more carefully both the products which they were being offered and business behavior"(p. 55).

#### Consumer Movement of the 1900's

Having just recovered from the Civil War the United States was changing quickly in the early 1900's. Citizens were enjoying rising wages and falling prices (24). As the population doubled, there was an increase in urban living. A national network of railroads was developed as well as advertising in mass circulated magazines. As large cities developed, so did "urban poverty, tenement housing, immigrant ghettos, municipal corruption, hazardous working conditions, sweatshops, child labor and a variety of consumer problems"(27, p. 425).

Basically, there were two types of consumer movements in the 1900's: those concerning anti-trust measures and those concerning pure food and drugs. The Clayton Anti-trust Act of 1914, The Federal Trade Commission Act of 1914 and the Pure Food and Drug Act of 1906 were all products of the early 1900's (27).

Muckraking, the intentional search and public exposure of misconduct on the part of prominent individuals, was a vital part of the

1900's movement. Jelley and Herrmann (27) and Nadel (37) consider publications and books such as McClures magazine article "History of the Standard Oil Company" and Upton Sinclair's The Jungle as being instrumental in the development of anti-trust regulations as well as pure food and drug laws.

Public opinion played a great role in the success of the legislation and muckrakers must be given prime credit for arousing that public opinion. As C. C. Regier pointed out, the prime cause of muckraking in the Progressive era was the rise of cheap mass market magazines which were made possible for the first time by developments in printing and paper production in the late nineteenth century. After initially attempting to compete by cutting prices, competition between the magazines centered on the content of copy. The sensational exposures of the muckrakers became good copy and, after 1903, several popular magazines devoted themselves wholeheartedly to muckraking articles. In short, the very process of muckraking was fueled by the fact that it was in the commercial self-interest of the magazines to publish these materials and thus it became consistent with the self-interest of the writers to publish these stories (37, p. 13).

### Consumer Movement of the 1930's

The 1920's had brought prosperity to many consumers so issues were few. However, the 1920's were not without problems. "Consumers were faced with the problem of choosing new and unfamiliar durable goods-- radios, phonographs, vacuum cleaners and cars amidst a growing roar of advertising"(27, p. 428). Thus Consumers Research, Inc. was founded in 1929 to scientifically test products for consumers and provide the results to the masses (27).

The Depression brought new kinds of problems including unemployment and pay cuts (27).

Although this adjustment was eased by declining consumer prices, consumers were forced to consider the problem of spending wisely and more carefully than ever before. Attention was focused on the economic system and its operation, and they became the objects of close scrutiny (27, p. 429).



The economic problems of the Depression were mainstays in the development of several consumer protection actions (27). Consumer education was incorporated into some public schools. Consumer's Union joined Consumer's Research in product testing. The Wheeler-Lea Amendment to the FTC Act in 1938 gave the FTC "power to deal with cases in which unfair practices injured customers. It was also given authority to act against false advertising of food, drugs, and cosmetics"(27).

The 1930's also brought the first consumer representative in government. President Roosevelt established the Consumer's Advisory Board of the National Recovery Administration (37). Although the Board lacked power and was short-lived, it provided a beginning for consumer representation in government.

Further reforms concerning pure food and drugs were brought about in the 1930's as in the 1900's by books and publications exposing unsafe conditions in the United States. The American Chamber of Horrors and 100,000,000 Guinea Pigs gave documentation for the need of new legislation. A bill passed in 1938 put cosmetics under FDA control and required the testing of cosmetic products before marketing. It also developed advertising controls and gave the power to the Federal Trade Commission (27).

#### Consumerism in the 1940's and 1950's

The decades of the forties and fifties were dominated by economic problems of World War II and the process of reconversion. According to Nadel (27) consumers were concerned with "inflation and price stabilization, housing shortages, rent control, and proposed social security legislation"(p. 30).

During the late 1940's, and through the 1950's, the only consistent voice of consumer interests was Consumer's Union which published Consumer Reports. While Consumer Reports began to run articles on chemicals in foods, meat inspection and finance rackets, it was largely a voice in the wilderness and the period was one of general quiescence for consumer protection (as well as many other later reform issues until the early 1960's) (27, p. 30).

### The Current Consumer Movement

The current consumer movement centered around consumer representation, product safety, consumer information, additional consumer education, and new consumer organizations. The movement's beginning is marked by President Kennedy's 1962 Consumer Message to Congress in which he enumerated the four consumer rights (27). Only limited amounts of the proposed Kennedy legislation as were the twelve laws proposed by President Johnson in 1964 were passed (27). One result of the 1962 message was the establishment of the Consumer's Advisory Council whose purpose was to "examine and provide advice to the government on issues of broad economic policy, on governmental programs protecting consumer needs, and on needed improvements in the flow of consumer research materials to the public" (20, pp. 696-697).

Buskirk and Rothe (8) indicate five catalysts to the 1960 movement:

First, increased leisure time, rising incomes, higher educational levels, and the general affluence have tended to magnify and intensify the forces of consumerism. The consumer's expectations with respect to the products he purchases are founded in a quest for individuality; yet, the market provides mass-consumption products with which the individual is not completely satisfied.

Second, inflation has made purchase behavior even more difficult. Rising prices have led consumers to increased quality expectations which are not achieved; thus again contributing to the frustrations of consumers.

Third, unemployment has been low. Therefore, the marginal laborer has been employed even though he has fewer skills. Such workers reduce quality.

Fourth, demands for product improvement have led to increased product complexity. Further this complexity has been stimulated by the emergence of new technology. This has led to increased service difficulties as well as performance and reliability problems. Moreover, society has been thoroughly conditioned to expect perfection from its technology.

Finally, the popular success achieved by individuals such as Ralph Nader, in his crusade for consumerism, and the political support now developing for the forces of consumerism certainly reinforce the fact that this entire area must become a more important factor in business policy (p. 63).

According to Herrmann (24) the actual mass movement began in 1965. The consumers had been experiencing a yearly one percent rise in food prices in the early 1960's. However, in 1965 prices rose sharply; in one year consumers noted a five percent rise. This brought a decline in purchasing power and consumers began looking for a way to express their discontent. At this time President Johnson began actively pushing consumer legislation (27).

In 1964 Johnson created the President's Committee on Consumer Interests and appointed Esther Peterson as Special Assistant to the President for Consumer Affairs (27). "In 1971 the Office of Consumer Affairs in the Executive Office replaced the President's Council on Consumer Interest" (20, p. 697).

The publication of Ralph Nader's Unsafe at Any Speed and his subsequent testimony at the 1966 hearings on the Highway Safety Act established Nader as a consumer representative as well as helped start product safety legislation (27). Nader is credited for the passage of product safety legislation concerning auto safety, poultry inspection, gas pipeline safety, and federal intervention by meat inspectors in packing plants not covered by federal inspection but not meeting federal standards (27).

Several laws have been passed to insure the consumer of his right to information. These include the Truth-in-Lending Act of 1968 and the Truth-in-Packaging Law of 1966 (27). Also results of the tests run by the General Services Administration have been made public by a bill signed in 1970 by President Nixon. The bill created the Consumer Product Information Coordinating Center which publishes information on how to buy certain products, information on what the government buys, and an index of publications (18, 1).

Consumer education became an important issue during the sixties. According to Tuttle in the foreward to the Oklahoma Home Economics Education Consumer Education Curriculum Guide:

Part F of the Vocational Education Amendments of 1968 (Public Law 90-576) makes it clear that the Congress of the United States intends that more emphasis be put on the consumer aspects of the home and family education. Efforts to educate the consumer must be increased. Learning opportunities must be provided for individuals trying to cope with increasingly complex problems. While our nation is dedicated to providing employment for its citizens, it must also be dedicated to educating people to make maximum use of their resources. Learning to earn and learning to use more wisely what one earns contributes greatly to the quality of our way of life (38, p. iii).

The 1972 Higher Education Act provided for a Director of Consumer Education in the Office of Education, U. S. Department of Health, Education, and Welfare (5).

Funds for consumer education authorized under the Act can be used in order to: a) develop curriculum; b) distribute curriculum information; support programs at elementary, secondary, and higher education levels; and c) offer pre-service and in-service training programs, including institutes, workshops, symposiums, and seminars for teacher preparation (5, p. 34).

Van Tassell (51), Uhl and Armstrong (50), Canoyer (10), McHugh (33), Morse (36), and Warne (52) have all written on the need for consumer education in both formal and informal situations.

According to Herrmann (24) the most important and enduring consumer organization is Consumer's Union established in 1936. However, the 1960's brought several organizations. In 1967 the Consumer Federation of America was organized as a national federation of organizations, the National Council of Senior Citizens and the National Consumer's League (24). Troelstrup (48) mentions the formation of the Center for Consumer Affairs in 1963 and the Consumer Research Foundation in 1967.

The late 1960's and the early 1970's have shown an increase in state consumer organizations and local organizations. According to Herrmann (24) in 1969 there were "29 state consumer organizations and local organizations in nine major cities or counties." The Consumer Education Bibliography prepared by the Office of Consumer Affairs in 1971 listed 42 states as having state consumer organizations and 20 county and city programs (13).

#### Consumer Protection Agencies and Organizations

##### Included in the Study

Through correspondence with the American Council on Consumer Interest, Consumer Federation of America, President's Assistant for Consumer Affairs, Arkansas Consumer Protection Division of the Attorney General's Office, and Arkansas Cooperative Extension Service as well as readings by Margolius (30), McHugh (33), Rosenbloom (42), Troelstrup (48), and in Changing Times and Consumer Reports a list of twenty consumer protection organizations were selected to be presented to a panel of experts (see Appendix A) (1, 14). The following agencies and organizations were selected by the panel to be included in the study:

1. Better Business Bureau of Arkansas

The Better Business Bureau is a private, non-profit organization supported entirely by ethical business and professional men throughout Arkansas, and serves the entire state through a toll free WATTS line. It stands between customers and business firms, supplying factual information on thousands of business firms, locally and across the nation, checking news media for deceptive and/or misleading advertising. Bureaus have close working relationships with governmental agencies such as the Federal Trade Commission, Consumer Protection Division, and the State Attorney General (12).

## 2. CIRCUIT

CIRCUIT is a free statewide telephone service for Arkansas consumers with questions and complaints. It is operated jointly by the Attorney General's Office and the Office on Aging. The service is designed primarily for consumers over 60 but is open to anyone with a question or complaint. When a problem cannot be handled by the Consumer Protection Division of the Attorney General's Office, it is referred to the proper agency or organization (12).

## 3. Arkansas Consumer Research

Arkansas Consumer Research is a private non-profit organization whose purpose is to speak out for the public interest on a wide variety of matters. It undertakes research and initiates action on consumer environmental and government problem areas affecting large numbers of people complaints .... refers (problems) to appropriate agencies (12).

## 4. Arkansas Public Service Commission

The Arkansas Public Service Commission has jurisdiction over all public utilities in the State of Arkansas; with a pipeline safety division to inspect and insure the safety of gas pipelines in the State, an Assessment Coordination Department which assesses property taxes for the State, and a Tax Division charged with compiling annual assessments of utility property located in the State of Arkansas. The utilities regulated by the Commission are the telephone, electric, gas, and water companies .... The Commission has authority to regulate rates charged by public utilities, to set service standards, and to investigate and act upon consumer complaints against various utilities (12).

## 5. Consumer's Research

Consumer's Research was formed in 1929 at White Plains, New York and has been housed in Washington, New Jersey since 1933.

The testing agency publishes 12 monthly issues of Consumer's Research Bulletin and its Annual Research Bulletin. . . Besides product ratings, the Bulletin carries ratings of motion pictures and phonograph records, short editorials, and the Consumer's Observation Post. Consumer's Research does not have an aggressive sales promotion department. Sales are largely dependent on recommendations by subscribers. Most of the testing is hired out to well-known testing laboratories and to specialized consultants (48, p. 549).

## 6. Consumer's Union

Consumer's Union was established in 1936. The non-profit organization publishes information on over 200 different consumer products each year. Products tested are purchased from retail stores; over 90 percent are tested in Consumer's Union own laboratories. It publishes eleven monthly issues of Consumer's Reports and the Buying Guide in December. Besides product ratings, each issue of Consumer's Report contains health and economic material. Consumer's Union also rates movies, represents consumer interest in hearings of congressional committees, and confers with federal agencies on problems of common concern (48).

## 7. Cooperative Extension Service

Cooperative Extension Service is an agency of the Department of Agriculture that operates as part of a three-way partnership with State and County government sharing in the financing, planning, and administration .... Extension Service conducts out-of-school programs for youth and adults in agriculture, home economics, and related subjects .... Its major function for consumers is extending practical consumer information mostly evolving out of research done by Government, land-grant universities and private industry to families and individuals (22, pp. 6-7).

Extension Agents have offices in county seat towns in almost every county in the United States.

#### 8. Food and Drug Administration

The Food and Drug Administration was established in 1907 and has been a division of the Department of Health, Education, and Welfare since 1953. Its main purpose is to:

protect consumers by enforcing laws and regulations to prevent distribution of adulterated or misbranded foods, drugs, medical devices, cosmetics, veterinary products and of potentially hazardous consumer products .... (22, p. 61).

The Food and Drug Administration's major functions for the consumer are:

Assures that foods are safe, pure, and wholesome; that drugs and devices are safe and effective; that cosmetics are safe; and that all are honestly and informatively labeled and packaged.

Assures safe water, food, and good sanitary facilities for travelers on trains, planes, ships, buses, and interstate highways.

Promotes sanitary practices in restaurants and other food service facilities.

Assures that shellfish are harvested from unpolluted waters and handled in a sanitary manner.

Protects victims of accidental poisoning by providing physicians with information needed for emergency treatment.

Enforces tolerances for pesticide residues in foods.

Determines the causes and finds means of preventing accidental injuries from use of consumer products, including flammable fabrics, and mechanical, thermal, and electrical products.

Informs consumers about protection provided by law, educates consumers on ways that they can protect their health and provides consumers with a means of informing the government of their needs.

Sets and enforces limits on radioactive residues remaining on food products.



Sets and enforces standards of identity, quality, and fill-of-container for food products.

Takes action to enforce the law against illegal sale or distribution of prescription drugs.

Maintains a continuous selective surveillance of the food, drugs, and cosmetics shipped into the United States to assure their compliance with the law.

Assures that hazardous household chemical products used by or available to children are safe.

Conducts or contracts for scientific research in the various areas of FDS's responsibility (22, pp. 63-65).

#### 9. Federal Trade Commission

The FTC is an independent agency created in 1914 .... Its main purpose is to regulate commerce between States and within the District of Columbia .... Its major function for consumer's are:

Fosters effective consumer protection at State and local levels in cooperation with local, State, and Federal agencies and organizations in designing education programs to:

- Improve consumer competence.

- Foster a more responsive, competitive, economically just marketplace.

- Prevents deceptive advertising, packaging, and selling.

- Prevents price-fixing and other business practices that are unfair to business or consumers.

- Assures truthful labels on wool, fur, and textile products.

- Prevents sale of dangerously flammable wearing apparel.

- Requires proper disclosures in credit transactions (22, pp. 47-49).

#### 10. Association of Home Appliance Manufacturers

The Association of Home Appliance Manufacturers is a non-profit association made up of companies manufacturing over 90 percent of the major and a majority of the portable appliances produced in the United

States. Its major functions include:

Maintaining communication between consumer and consumer groups.

Acting as the appliance industry spokesman, especially in important areas of government relations.

Compiling and releasing industry sales figures, monthly factory shipment figures, annual totals, forecasts, and various special studies such as wage and benefit surveys, service studies and specialized reports available only to participants of the study.

Developing and updating product standards covering home appliance performance and submitting standards to the appropriate national standards organizations for recognition.

Sponsors certification programs on air conditioners, refrigerators and freezers, and humidifiers and dehumidifiers.

Provides educational materials and teaching aids, consumer press releases, an Appliance Information Bureau to answer questions about appliances and an annual National Home Appliance Conference (2).

#### Related Research

Limited research was found concerning the knowledge consumers have of consumer protection agencies and organizations. Caplovitz's (11) 1962 study of 464 households in four low-income housing projects indicated a relationship between education, shopping experience and whether or not the consumer had ever had a consumer problem.

Families who reported being cheated were asked what action they had taken. Fifty percent reported taking no action. Forty percent tried to deal directly with the merchant and nine percent sought professional help. Of those shopping in small, close to home areas only 24 percent could name at least one source of help for a consumer problem. Thirty-four percent of those shopping in an intermediate area could name a source of help. Of those shopping in a broad area 56

percent could name a source of help. The education of the head of the household also influenced the knowledge of sources of help. Twenty-one percent of those having only elementary schooling could name a source of help. Of those having some high school 42 percent could name a source of help and 60 percent of those having graduated from high school could name a source of help. There was some evidence that experience increased a consumer's knowledge of sources of help. Of those consumers never having a consumer problem only 33 percent could name a source of help while 38 percent of those who had experienced a consumer problem could name a source of help.

In 1971 Bostick (4) interviewed sixty persons in the Tuscaloosa, Alabama area to determine what action consumers took after making unsatisfactory food purchases. Of the sixty persons interviewed, 41 percent reported having purchases unsatisfactory products; 19 percent had purchased no unsatisfactory products. It was found that there was no significant difference in the age, income, or education of those who reported complaints and those who did not. Of those who reported the purchase of unsatisfactory products, it was found that the most common action taken was to complain to the store where the product was purchased. Thirty-six percent of the persons who reported complaints took action although the tendency to take action did not appear to be related to the number of complaints reported. There was no significant difference in the frequency of action taken by full-time employed homemakers and those part-time employed.

May (31) made a study of 169 consumer complaints received by the Better Business Bureau of Greater Knoxville, Inc. and responses from businesses regarding those complaints. Most frequently occurring

complaints were problems about books, magazines, and records and complaints concerning household appliances and furnishings. The greatest number of complainants had complained by letter to the businesses only once. Fifty percent had waited four weeks or longer before contacting another agency in addition to the Knoxville Better Business Bureau.

#### Summary

Included in Chapter II has been a review of literature concerning the development of consumer protection in the United States. Also included was a discussion of selected consumer protection agencies and organizations which were included in the study. Several research studies were included in the review.

Chapter III will describe the method and design of this study.

## CHAPTER III

### PROCEDURE

The investigator became interested in consumer protection agencies and organizations during a family economics course at Oklahoma State University during the fall of 1973. Finding a minimal amount of research in the area, the broad topic of consumer protection agencies and organizations was chosen for this study. Following interviews with an Assistant Professor of Home Management, Household Equipment, and Family Economics at Oklahoma State University, the Oklahoma Extension Home Management Specialist, and the Arkansas Extension Home Economics Leader, the final topic of awareness of young homemakers of consumer protection agencies and organizations was chosen.

The objectives formulated for the study were:

- 1) To determine what consumer protection agencies and organizations are available to young Arkansas homemakers.
- 2) To determine the awareness of young Arkansas homemakers of consumer protection agencies and organizations.
- 3) To make recommendations to be used by Extension Personnel for developing curriculum for young families concerning protection agencies and organizations.

#### Selection of the Population

The ten Arkansas counties of IZARD, FULTON, STONE, VAN BUREN,

Cleburne, Independence, Jackson, Woodruff, Sharp, and White were chosen for several reasons. These north-central Arkansas counties are predominantly rural and agricultural and range in yearly per capita income from \$1,483 to \$2,677 with an average of \$1,954. The average for the state of Arkansas is \$2,642 (26). The investigator felt that since this is a low income area, knowledge of consumer protection agencies and organizations could be particularly helpful to homemakers in this geographic area.

As a former Extension Home Economist for IZARD County, the researcher felt her familiarity with the area would be an asset in collecting data. Also, this is an area where few studies have been made and it was anticipated that the homemakers would be more willing to participate than would homemakers in areas more often involved in studies.

A selected sample was used in this study. The County Extension Agent-Home Economics or Home Economics Leader in each county was contacted by letter and asked to supply the names and addresses of at least 30 young homemakers from each county. The resulting list of 330 names and addresses came from the "young families" mailing list in each county. These women may or may not be members of Extension Homemakers Clubs. Each woman would be mailed a questionnaire.

#### Development of the Questionnaire

In order to meet the objectives of the study, a questionnaire was developed. In meeting the first objective, to determine what consumer protection agencies and organizations were available to Arkansas homemakers, the first step was to write letters asking for suggestions

relative to agencies available to consumers in the Arkansas area.

Letters were sent to:

- 1) American Council on Consumer Interest
- 2) Consumer Federation of America
- 3) President's Assistant for Consumer Affairs
- 4) Arkansas Consumer Protection Division of the Attorney General's Office
- 5) Arkansas Cooperative Extension Service.

The resulting correspondence plus selected reading led to the selection of 20 agencies and organizations by the researcher which were of particular importance to the homemakers.

To make the study more manageable a panel of experts was selected from Arkansas home economics professionals. The investigator and her thesis adviser selected professionals who were knowledgeable of both the consumer protection agencies and organizations and the needs of young homemakers. The panel consisted of the Head of the Home Economics Department at the University of Arkansas, an Instructor of Home Management at the University of Arkansas, the State Leader of Arkansas Cooperative Extension Home Economics, both Arkansas Extension Home Management Specialists, and one randomly chosen County Extension Agent-Home Economics from each of the eight Extension Districts. The panel was sent a list of twenty agencies and organizations and a brief description of the function of each and asked to select the ten which could be of most value to young Arkansas homemakers (see Appendix A). From the 20 listed, the ten organizations selected by the experts were:

- 1) Better Business Bureau of Arkansas
- 2) Food and Drug Administration

- 3) Cooperative Extension Service
- 4) Arkansas Public Service Commission
- 5) Consumer's Union
- 6) Arkansas Consumer Research
- 7) Consumer's Research
- 8) Federal Trade Commission
- 9) CIRCUIT
- 10) Association of Home Appliance Manufacturers

The questionnaire was divided into two sections. Section I was designed to meet objective two, to determine if the homemakers were aware of consumer protection agencies and organizations. The participant could indicate her awareness of each of the ten agencies or organizations by choosing one of five fixed alternatives. These alternatives were:

- 1) have never heard of it
- 2) have heard of it but not familiar with its function
- 3) familiar with its function but have not had occasion to use it
- 4) familiar with function; would have used it if I had known how to contact it
- 5) have used this organization.

The purpose of Section II was twofold. Indication of age, education, income, and employment status were used to determine the dependent variables.

Age groupings were:

- 1) 20 and under
- 2) 21-25
- 3) 25-26



4) 36 and over

Grouping for educational levels were

- 1) 8th grade or less
- 2) 1-3 years of high school
- 3) 4 years of high school
- 4) 4 years of college
- 5) 4 years of college
- 6) more than 4 years of college

Income categories were:

- 1) under \$4,000
- 2) \$4,000-5,999
- 3) \$6,000-7,999
- 4) \$8,000-9,999
- 5) \$10,000 and over

Selections for employment status were:

- 1) full-time
- 2) part-time
- 3) none

Another purpose of this questionnaire was to determine what form of teaching methods and materials would be most acceptable to these young homemakers. Items included in this part of the questionnaire were used to meet the third objective of the study, to make recommendations to be used by Extension Personnel for developing curriculum for young families concerning consumer protection agencies and organizations.

These items were:

- 1) involvement in Extension Homemakers Clubs
- 2) use of Extension materials

- 3) interest in learning more about consumer protection agencies and organizations
- 4) preference of learning situations
- 5) preference of meeting time
- 6) interest of husband in attending meetings.

#### Pre-Test

The questionnaire was pre-tested by 14 members of a graduate course, HMGT 5810, Special Problems-Microwave Ovens, at Oklahoma State University. The class was composed of both part and full-time graduate students. Nine of the students were 36 years of age or younger and five were 36 and over. All but one student was married. It was felt that these women would have experienced many of the same problems as the Arkansas homemakers. The students were asked to read the instructions, fill out the questionnaire, and write down any comments or criticism of the content and structure of the questionnaire. (See Appendix B for questionnaire used in the pre-test.) These comments and criticisms were evaluated and changes were made in the questionnaire that was sent to the young homemaker sample.

#### Collection of Data

The questionnaire with a returnable, self-addressed envelope was mailed to the names of the 330 young homemakers supplied by the County Extension Agent-Home Economics in each of the ten test counties on July 3, 1974. A cover letter co-signed by the investigator and the respective County Extension Agent-Home Economics also accompanied the questionnaire (see Appendix C).

### Treatment of Data

Upon receiving the completed questionnaires the data was hand tabulated and frequencies and percentages were computed for each of the variables.

### Summary

Chapter III consisted of a description of the selection of the population used in the study, explanation of the development of the questionnaire, and description of the collection of data and the treatment of data. Chapter IV will present the data analysis.

## CHAPTER IV

### ANALYSIS OF THE DATA

The purpose of this study was to determine the knowledge young homemakers had of 10 selected consumer agencies. The agencies were: Better Business Bureau of Arkansas, Food and Drug Administration, Cooperative Extension Service, Arkansas Public Service Commission, Consumer's Union, Federal Trade Commission, Consumer's Research, Arkansas Consumer Research, CIRCUIT, and Association of Home Appliance Manufacturers. The age, income, employment status, and educational level of the homemakers were analyzed in relation to these agencies and organizations.

A questionnaire was developed for the collection of data. Information from the completed questionnaire was hand tabulated and frequencies and percentages were calculated.

#### Description of the Homemakers Participating in the Study

Of the 330 questionnaires mailed, 154 or 43% were completed and returned. The homemakers were grouped in four age categories: under 20, 21-25, 26-35 and 36 and over. Table I shows the frequency and percentages of each age group.

Ten (6.49 percent) of the homemakers reported being in the 20 and under age group. The age group 21-25 was reported by 37 (24.03 percent)

of the homemakers. The largest group, 93, (60.39 percent) were in the 26-35 age group. Fourteen (9.09 percent of the respondents were in the 36 and over age group. Since young homemaker had been defined as a woman 35 and under, the 14 questionnaires in the 36 and over age group were not included in the remainder of this study.

TABLE I  
DISTRIBUTION OF HOMEMAKERS BY AGE

Age Level	Frequency	Percent
20 and under	10	6.49
21-25	37	24.03
26-35	93	60.39
36 and over	14	9.09
Total	154	100.00

The educational level of the 140 homemakers under 36 years of age is shown in Table II. The high school level was most frequently (42.85 percent) reported. The least frequently (5.71 percent) reported level by this group of homemakers was the 1-3 years of high school. Thirty-nine (27.86 percent) were in the group having some college. Respondents with four years of college number 18 (12.86 percent). There were 11 (7.86 percent) homemakers reporting more than four years of college. Only four (2.86 percent) of the homemakers made no response relative to educational level.

TABLE II  
DISTRIBUTION OF HOMEMAKERS BY EDUCATIONAL LEVEL

Educational Level	Frequency	Percent
1-3 years high school	8	5.71
4 years high school	60	42.85
some college	39	27.86
4 years college	18	12.86
more than 4 years college	11	7.86
no response	4	2.86
Total	140	100.00

The income level of the homemakers is reported in Table III. Three (2.14 percent) replied that they were in the \$4,000 and under group. There were 12 (8.57 percent) in the \$4,000-\$5,999 income group. The income group \$6,000-\$7,999 and 21 (15 percent). Respondents to the \$8,000-\$9,999 income group numbered 23 (16.43 percent). The \$10,000 and over income group had 68 (48.57 percent for the largest group). Thirteen (9.29 percent) gave no response concerning income. Because of the small number (3) of respondents in the income level \$4,000 and under, this group was added to the group \$4,000-\$5,999 and a new group of \$5,999 and under was developed. This new group appears in later analysis of data.

Table IV is concerned with employment status of the sample. Those homemakers not working away from home, 77 (55.00 percent) were the largest group. Part-time employment, 23 (16.43 percent) was the smallest group reported. Full-time employment was reported by 38

TABLE III  
DISTRIBUTION OF HOMEMAKERS BY INCOME LEVEL

Income Level	Frequency	Percent
Under \$4,000	3	2.14
\$4,000-\$5,999	12	8.57
\$6,000-\$7,999	21	15.00
\$8,000-\$9,999	23	16.43
\$10,000 and over	68	48.57
no response	13	9.29
Total	140	100.00

TABLE IV  
DISTRIBUTION OF HOMEMAKERS BY EMPLOYMENT STATUS

Employment Status	Frequency	Percent
Full-time	38	27.14
Part-time	23	16.43
None	77	55.00
No response	2	1.43
Total	140	100.00

(27.14 percent) of the respondents. Two (1.43 percent) gave no response to the employment question.

### Homemaker Knowledge of Consumer Protection Agencies and Organizations

This section deals with the analysis of data obtained from Section I of the questionnaire. As stated in Chapter III, Section I was designed to determine if the homemakers were aware of consumer protection agencies and organizations.

#### Homemaker Knowledge of the Better Business Bureau of Arkansas

Table V is concerned with the knowledge homemakers have of the Better Business Bureau of Arkansas. The homemakers seem to be familiar with this organization since less than three percent of the total sample responded that they had never heard of the Better Business Bureau of Arkansas. Approximately 14 percent of the total sample for each variable indicated that they had used the organization.

Age of the Homemaker as it Relates to Knowledge of the Better Business Bureau of Arkansas. The data indicated that the homemakers awareness of the Better Business Bureau of Arkansas may increase only slightly with age. All of the homemakers 25 and under had heard of the organization. Approximately only one percent of those in the 26-35 year age group had never heard of it. Of the homemaker 20 and under, 40 percent did not know the function of the Better Business Bureau of Arkansas as compared to 13.51 percent of the 21-25 year old homemakers



TABLE V

## HOMEMAKER KNOWLEDGE OF BETTER BUSINESS BUREAU OF ARKANSAS ON THE BASIS OF AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Age:														
20 and under	0	0.00	4	40.00	3	30.00	0	0.00	3	30.00	0	0.00	10	100.00
21-25	0	0.00	5	13.51	21	56.16	5	13.51	5	13.51	1	2.70	37	99.99
26-35	1	1.08	20	21.51	52	55.91	8	8.60	12	12.90	0	0.00	93	100.00
Total	1	.71	29	20.71	76	54.29	13	9.29	20	14.29	1	.71	140	100.00
Education:														
1-3 years high school	0	0.00	3	37.50	1	12.50	2	25.00	2	25.00	0	0.00	8	100.00
4 years high school	1	1.67	16	26.67	30	50.00	4	6.67	8	13.33	1	1.67	60	100.01
Some college	0	0.00	7	17.95	24	61.54	4	10.26	4	10.26	0	0.00	39	100.01
4 years college	0	0.00	2	11.11	10	55.56	2	11.11	4	22.22	0	0.00	18	100.00
More than 4 years college	0	0.00	0	0.00	9	81.82	1	9.09	1	9.09	0	0.00	11	100.00
Total	1	.74	28	20.59	74	54.41	13	9.56	19	13.92	1	.74	136	100.01
Income:														
\$5,999 and under	1	6.66	4	26.66	7	46.66	1	6.66	1	6.66	1	6.66	15	99.96
6,000-7,999	0	0.00	6	28.57	9	42.86	3	14.29	3	14.29	0	0.00	21	100.01
8,000-9,999	0	0.00	5	21.74	12	52.17	3	13.04	3	13.04	0	0.00	23	99.99
10,000 and over	0	0.00	10	14.70	42	61.76	5	7.35	11	16.18	0	0.00	68	99.99
Total	1	.79	25	19.69	70	55.12	12	9.45	18	14.17	1	.79	127	100.01
Employment:														
Full-time	0	0.00	8	21.05	16	42.11	3	7.89	11	28.95	0	0.00	38	100.00
Part-time	1	4.35	6	26.09	13	56.52	1	4.35	2	8.69	0	0.00	23	100.00
None	2	2.60	15	19.48	44	57.14	8	10.39	7	9.09	1	1.30	77	100.00
Total	3	2.17	29	21.01	73	52.90	12	8.70	20	14.49	1	.72	138	99.99

and 21.51 percent of the 26-35 year old homemakers. None of the 20 and under homemakers responded that they would have used the Better Business Bureau of Arkansas if they had known how to contact it, while 13.51 percent of those 21-25 responded in this manner. Thirty percent of the 20 and under homemakers as compared to 12.90 percent of the 26-35 year old homemakers had used the organization.

Education as it Relates to Homemaker Knowledge of the Better Business Bureau of Arkansas. Education of the homemakers appears to have little influence on their knowledge of the Better Business Bureau of Arkansas. Only one homemaker responded that she had "never heard of it". Fifty percent or more of the homemakers in all educational levels except the 1-3 years of high school level said they were "familiar with its function but had not had occasion to use it". Three homemakers (37.50 percent) with 1-3 years of high school did not know the function of the Better Business Bureau of Arkansas. Approximately 9% of the homemakers with more than 4 years of college compared to 25% for those with 1-3 years of high school were reported for the categories "familiar with function; would have used it if I had known how to contact it" and "have used this organization".

Income as it Relates to Homemaker Knowledge of the Better Business Bureau of Arkansas. Income level appears to have little effect on the knowledge homemakers have of the Better Business Bureau of Arkansas. The only income group responding to the "have never heard of it" category was one homemaker in the \$5,999 and under level (6.66 percent). Of the other three income levels 42 percent or more of the responses fell in the "familiar with its function but have not had occasion to use it"

category. Eleven homemakers (16.18 percent) in the highest income level group, \$10,000 and over, were in the "have used this organization" category.

Employment as it Relates to Homemaker Knowledge of the Better

Business Bureau of Arkansas. Employment seems to have little effect on the homemakers knowledge of the Better Business Bureau of Arkansas. However, more full-time employed homemakers (28.95 percent) have used the organization than have non-employed homemakers (9.09 percent).

Homemaker Knowledge of the Food and Drug Administration

The knowledge homemakers had of the Food and Drug Administration is summarized in Table VI. The homemakers appear to have a fairly high knowledge of the FDA as none of the homemakers indicated having never heard of it and total responses for each of the four variables were in the 64th and over percentile to the category "familiar with its function but have not had occasion to use it". However, few of the homemakers had ever used the Food and Drug Administration or felt they would have if they had known how to contact it.

Age as it Relates to Homemaker Knowledge of the Food and Drug Administration. Age had little effect on the knowledge homemakers had of the Food and Drug Administration. None of the homemakers reported that they had never heard of the FDA. The highest percentage for each age group (20 and under, 70 percent; 21-25, 59.46 percent; 26-35, 73.12 percent) were in the response category "familiar with its function but have not had occasion to use it".

TABLE VI  
HOMEMAKER KNOWLEDGE OF FOOD AND DRUG ADMINISTRATION ON THE  
BASIS OF AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	0	0.00	3	30.00	7	70.00	0	0.00	0	0.00	0	0.00	10	100.00
21-25	0	0.00	9	24.32	22	59.46	2	5.41	3	8.11	1	2.70	37	99.99
26-35	0	0.00	22	23.66	68	73.12	1	1.08	2	2.15	0	0.00	93	100.01
-Total	0	0.00	34	24.29	97	69.29	3	2.14	5	3.57	1	.71	140	100.00
<b>Education:</b>														
1-3 years high school	0	0.00	6	75.00	2	25.00	0	0.00	0	0.00	0	0.00	8	100.00
4 years high school	0	0.00	14	23.33	43	71.66	1	1.67	1	1.67	1	1.67	60	100.00
Some college	0	0.00	9	23.08	26	66.66	2	5.13	2	5.13	0	0.00	39	100.00
4 years college	0	0.00	3	16.66	14	77.77	0	0.00	1	5.55	0	0.00	18	99.99
More than 4 years college	0	0.00	0	0.00	10	90.91	0	0.00	1	9.09	0	0.00	11	100.00
Total	0	0.00	32	23.53	95	69.85	3	2.20	5	3.68	1	.74	136	100.00
<b>Income:</b>														
\$5,999 and under	0	0.00	5	33.33	9	60.00	0	0.00	0	0.00	1	6.67	15	100.00
6,000-7,999	0	0.00	7	33.33	11	52.38	0	0.00	3	14.29	0	0.00	21	100.00
8,000-9,999	0	0.00	5	21.74	12	52.17	3	13.04	3	13.04	0	0.00	23	99.99
10,000 and over	0	0.00	14	20.51	50	73.53	2	2.94	2	2.94	0	0.00	68	100.00
Total	0	0.00	31	24.41	82	64.57	5	3.94	8	6.29	1	.79	127	100.00
<b>Employment:</b>														
Full-time	0	0.00	7	18.42	29	76.32	0	0.00	2	5.26	0	0.00	38	100.00
Part-time	0	0.00	5	21.74	16	69.57	0	0.00	2	8.69	0	0.00	23	100.00
None	0	0.00	19	24.68	53	68.83	3	3.89	0	0.00	2	2.59	77	99.99
Total	0	0.00	31	22.46	98	71.01	3	2.17	4	2.90	2	1.45	138	99.99

Education as it Relates to Homemaker Knowledge of the Food and Drug Administration. There was some evidence that education may influence the amount of knowledge homemakers have of the FDA. High percentages ranged from 66.66 percent to 90.91 percent in the "familiar with its function but have not had occasion to use it" category. Seventy-five percent of those homemakers having 1-3 years of high school reported having heard of the FDA but not being familiar with its function. This would indicate that additional education improved the knowledge the homemakers had of the Food and Drug Administration.

Income as it Related to Homemaker Knowledge of the Food and Drug Administration. Only slight evidence was shown that income effects homemaker knowledge of the FDA. All homemakers had at least some knowledge of the agency since no one responded that they had never heard of it. Of the homemakers in the \$5,999 and under income level 60 percent of the homemakers responded in the category "familiar with its function but have not had occasion to use it". None of the homemakers in this income level had ever used the FDA or felt they would have used it if they had known how to contact it. A small percent (8 of 127 homemakers) of the homemakers in all income levels had used the FDA. Also, a small percent (3.94 percent) in all but the \$7,999 and under income levels reported that they would have used the FDA if they had known how to contact it.

Employment as it Relates to Homemaker Knowledge of the Food and Drug Administration. There is some evidence that employment may effect the knowledge homemakers have of the FDA. None of the respondents reported having never heard of the FDA. High percentages for all levels

were in the category "familiar with function; would have used it if I had known how to contact it". None of the non-employed homemakers had used FDA while four of the employed homemakers had used the organization.

### Homemaker Knowledge of Cooperative

#### Extension Service

Table VII summarizes the homemaker awareness of the Cooperative Extension Service. The homemakers appear to have a high degree of knowledge of this organization as total responses for all four variables were in the 62nd percentile or above for the category "have used this organization". More homemakers had used Cooperative Extension Service than any of the other nine consumer protection agencies and organizations identified in this study. Two possible reasons for this: there are Extension offices in almost every county in the United States; and, the population for this study was obtained from Extension mailing lists.

Age as it Relates to Homemaker Knowledge of Cooperative Extension Service. There is some indication that age may effect the knowledge homemakers have of Extension Service. Although six of the 10 homemakers 20 and under had used Extension Service, two other homemakers indicated that they had never heard of the organization. Responses to this never heard of it category for the 21-25 year old and 26-35 year old age groups were in the fifth percentiles. Responses for all other age groups were similar to one another in each category.

Education as it Relates to Homemaker Knowledge of Cooperative Extension Service. High percentages for all educational levels were in the "have used this organization" category. One homemaker with 1-3 years

TABLE VII

## HOMEMAKER KNOWLEDGE OF COOPERATIVE EXTENSION SERVICE ON THE BASIS OF AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	2	20.00	0	0.00	2	20.00	0	0.00	6	60.00	0	0.00	10	100.00
21-25	2	5.42	4	10.81	9	24.32	0	0.00	21	56.76	1	2.70	37	99.99
26-35	5	5.38	10	10.75	15	16.13	0	0.00	61	65.59	2	2.15	93	100.00
Total	9	6.43	14	10.00	26	18.57	0	0.00	88	62.86	3	2.14	140	100.00
<b>Education:</b>														
1-3 years high school	1	12.50	1	12.50	1	12.50	0	0.00	5	62.50	0	0.00	8	100.00
4 years high school	4	6.67	6	10.00	11	18.33	0	0.00	37	61.67	2	3.33	60	100.00
Some college	2	5.13	2	5.13	13	33.33	0	0.00	22	56.41	0	0.00	39	100.00
4 years college	1	5.56	1	5.56	2	11.11	0	0.00	13	72.22	1	5.56	18	99.99
More than 4 years college	1	9.09	1	9.09	2	18.18	0	0.00	7	63.64	0	0.00	11	100.00
Total	9	6.62	11	8.09	29	21.32	0	0.00	84	61.76	3	2.21	136	100.00
<b>Income:</b>														
\$5,999 and under	2	13.33	1	6.67	1	6.67	0	0.00	10	66.67	1	6.67	15	100.00
6,000-7,999	1	4.76	4	19.05	4	19.05	0	0.00	12	57.14	0	0.00	21	100.00
8,000-9,999	1	4.35	2	8.69	5	21.74	0	0.00	15	65.22	0	0.00	23	100.00
10,000 and over	3	4.41	7	10.29	13	19.12	0	0.00	43	63.24	2	2.94	68	100.00
Total	7	5.51	14	11.02	23	18.11	0	0.00	80	62.99	3	2.36	127	99.99
<b>Employment:</b>														
Full-time	3	7.89	1	2.63	8	21.05	0	0.00	25	65.79	1	2.63	38	99.99
Part-time	0	0.00	2	8.70	4	17.39	0	0.00	17	73.91	0	0.00	23	100.00
None	6	7.79	11	14.29	12	15.58	0	0.00	46	59.74	2	2.60	77	100.00
Total	9	6.52	14	10.14	24	17.39	0	0.00	88	63.77	3	2.17	138	99.99

of high school had never heard of Extension Service. The homemakers having some college were the largest group (33.33 percent) for the category "familiar with its function but have not had occasion to use it". Another 56.41 percent of the homemakers with some college said the "had used" the Cooperative Extension Service.

Income as it Relates to Homemaker Knowledge of Cooperative Extension Service. The largest percentages of homemakers by income levels were in the "have used this organization" category. That income influences homemaker knowledge of Extension Service is evidenced by the percent of response (13.33 percent) of homemakers in the \$5,999 and under income level who said they had never heard of Extension Service. Responses to this category by homemakers in the remaining income levels were below five percent.

Employment as it Relates to Homemaker Knowledge of Cooperative Extension Service. Forty-six non-employed homemakers and 42 part or full-time employed homemakers checked the "have used it" category. There were six non-employed homemakers (7.79 percent) who had "never heard of it" and another 11 non-employed homemakers who were in the category "have heard of it but not familiar with its function". Only four of the full-time employed homemakers responded to these categories.

Homemaker Knowledge of Arkansas Public Service Commission

Homemaker knowledge of the Arkansas Public Service Commission is found in Table VIII. The sample as a whole demonstrated little knowledge of this agency since none of the homemakers indicated that they



TABLE VIII

## HOMEMAKER KNOWLEDGE OF ARKANSAS PUBLIC SERVICE COMMISSION ON THE BASIS OF AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	5	50.00	4	40.00	1	10.00	0	0.00	0	0.00	0	0.00	10	100.00
21-25	11	29.73	13	35.14	12	32.43	0	0.00	1	2.70	0	0.00	37	100.00
26-35	27	29.03	38	40.86	20	21.50	0	0.00	5	5.38	3	3.23	93	100.00
Total	43	30.71	55	39.29	33	23.57	0	0.00	6	4.29	3	2.14	140	99.99
<b>Education:</b>														
1-3 years high school	6	75.00	1	12.50	0	0.00	0	0.00	0	0.00	1	12.50	8	100.00
4 years high school	19	31.67	24	40.00	14	23.33	0	0.00	1	1.67	2	3.33	60	100.00
Some college	11	28.21	17	43.59	10	25.64	0	0.00	1	2.56	0	0.00	39	100.00
4 years college	5	27.78	6	33.33	4	22.22	0	0.00	3	16.67	0	0.00	18	100.00
More than 4 years college	1	9.09	4	36.36	5	45.45	0	0.00	1	9.09	0	0.00	11	99.99
Total	42	30.88	52	38.24	33	24.26	0	0.00	6	4.41	3	2.21	136	100.00
<b>Income:</b>														
\$5,999 and under	7	46.67	7	46.67	1	6.66	0	0.00	0	0.00	0	0.00	15	100.00
6,000-7,999	12	57.14	9	42.86	0	0.00	0	0.00	0	0.00	0	0.00	21	100.00
8,000-9,999	5	21.74	12	52.17	4	17.39	0	0.00	2	8.70	0	0.00	23	100.00
10,000 and over	16	23.53	24	35.29	21	30.88	0	0.00	4	5.88	3	4.41	68	99.99
Total	40	31.50	52	40.94	26	20.74	0	0.00	6	4.72	3	2.36	127	99.99
<b>Employment:</b>														
Full-time	9	23.68	15	39.47	12	31.58	0	0.00	2	5.26	0	0.00	38	99.99
Part-time	6	26.08	10	43.48	5	21.74	0	0.00	1	4.35	1	4.35	23	100.00
None	27	35.06	29	37.66	16	20.78	0	0.00	3	3.90	2	2.60	77	100.00
Total	42	30.43	54	39.13	33	23.91	0	0.00	6	4.35	3	2.17	138	99.99

would have used the agency if they had known how to contact it. Total percentages for the category "have used this organization" were in the fourth percentile for all variables. Approximately one-third of all the homemakers reported that they had never heard of APSC.

Age as it Relates to Homemaker Knowledge of the Arkansas Public Service Commission. Those homemakers 20 and under showed less knowledge of the APSC than the other age levels. None of the homemakers had ever used the agency, and 50 percent had never heard of the agency. Five of the six homemakers who had used this organization were in the 26-35 year old bracket.

Education as it Relates to Homemaker Knowledge of the Arkansas Public Service Commission. Homemakers with 1-3 years of high school seem to have less knowledge of the APSC than homemakers with more education. Seventy-five percent of the homemakers with 1-3 years of high school had never heard of APSC while only 27.78 percent of those with 4 years of college had never heard of it. While none of the homemakers in the 1-3 years of high school educational level had used the APSC, 16.67 percent of those with 4 years of college and 9.09 percent of those with more than 4 years of college had used it.

Income as it Relates to Homemaker Knowledge of the Arkansas Public Service Commission. There is evidence that increased income influences the knowledge homemakers have of the APSC. A higher percentage of homemakers with income of \$5,999 and under (46.67 percent) had never heard of the APSC as compared to those homemakers in the \$10,000 and over income level (23.53 percent).

Employment as it Relates to Homemaker Knowledge of the Arkansas Public Service Commission. Employment status appears to have little influence on the homemakers awareness of the APSC. Twenty-three percent of the full-time employed homemakers and 35 percent of the homemakers not employed away from home reported they had never heard of the APSC. Few full-time employed homemakers (5 percent) and non-employed homemakers (3.90 percent) had used the agency.

Homemaker Knowledge of Consumer's Union.

Table IX is concerned with the homemakers knowledge of the Consumer's Union. Responses of the total sample indicate that the homemakers have little knowledge of Consumer's Union. Approximately fifty percent of all the homemakers in each variable reported that they had never heard of Consumer's Union. Less than one percent of the total sample had ever used the agency.

Age as it Relates to Homemaker Knowledge of Consumer's Union. Age appears to influence the knowledge homemakers have of Consumer's Union. Of the homemakers 20 and under, 80 percent had never heard of CU. The remaining 20 percent in this age group had heard of it but did not know its function. There were 48 percent of the 26-35 year old homemakers who had "never heard" of CU. Responses for the category "have heard of it but not familiar with its function" ranged from 20 percent for those 20 and under to 40.86 percent for those 26-35 years of age. Only one homemaker said she had ever used CU and she was in the 26-35 year old age group.

TABLE IX  
HOMEMAKER KNOWLEDGE OF CONSUMER'S UNION ON THE BASIS OF  
AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	8	80.00	2	20.00	0	0.00	0	0.00	0	0.00	0	0.00	10	100.00
21-25	21	56.76	14	37.84	2	5.40	0	0.00	0	0.00	0	0.00	37	100.00
26-35	45	48.39	38	40.86	7	7.53	0	0.00	1	1.07	2	2.15	93	100.00
Total	74	52.86	54	38.57	9	6.43	0	0.00	1	.71	2	1.43	140	100.00
<b>Education:</b>														
1-3 years high school	7	87.50	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	8	100.00
4 years high school	35	58.33	23	38.33	2	3.33	0	0.00	0	0.00	0	0.00	60	99.99
Some college	16	41.03	18	46.15	5	12.82	0	0.00	0	0.00	0	0.00	39	100.00
4 years college	9	50.00	5	27.78	2	11.11	0	0.00	1	5.55	1	5.55	18	99.99
More than 4 years college	5	45.45	5	45.45	1	9.09	0	0.00	0	0.00	0	0.00	11	99.99
Total	72	52.94	52	38.24	10	7.35	0	0.00	1	.73	1	.73	136	99.99
<b>Income:</b>														
\$5,999 and under	10	66.67	5	33.33	0	0.00	0	0.00	0	0.00	0	0.00	15	100.00
6,000-7,999	13	61.90	7	33.33	1	4.76	0	0.00	0	0.00	0	0.00	21	99.99
8,000-9,999	10	43.48	12	52.17	1	4.35	0	0.00	0	0.00	0	0.00	23	100.00
10,000 and over	34	50.00	23	33.82	8	11.76	0	0.00	1	1.47	2	2.94	68	99.99
Total	67	52.76	47	37.01	10	7.87	0	0.00	1	.79	2	1.57	127	100.00
<b>Employment:</b>														
Full-time	21	55.26	13	34.21	2	5.26	0	0.00	1	2.63	1	2.63	38	99.99
Part-time	7	30.43	13	56.52	3	13.04	0	0.00	0	0.00	0	0.00	23	99.99
None	45	58.44	26	33.77	5	6.49	0	0.00	0	0.00	1	1.30	77	100.00
Total	73	52.90	52	37.68	10	7.25	0	0.00	1	.72	2	1.45	138	100.00

Education as it Relates to Homemaker Knowledge of Consumer's Union.

Increased education seems to increase the knowledge homemakers have of Consumer's Union. Seven homemakers with 1-3 years of high school (87.50 percent) "have never heard of it" while 50 percent or less of the homemakers who had some college indicated they had never heard of CU. However only one homemaker had used CU and she was in the 4 years of college group.

Income as it Relates to Homemaker Knowledge of Consumer's Union.

Income appears to have little influence on homemaker knowledge of Consumer's Union. The percent of homemakers never hearing of CU ranged from 43.48 percent for those in the \$8,000-\$9,999 income level to 66.67 percent for those in the \$5,999 and under income level. For the category "have heard of it but not familiar with its function" responses from the homemakers in all income levels were in the 33rd percentile with the exception fo those making \$8,000-\$9,999 which were in the 52nd percentile. Eight homemakers (11.76 percent) in the \$10,000 and over income level responded they were familiar with CU but had not had occasion to use it.

Employment as it Relates to Homemaker Knowledge of Consumer's Union. There is some evidence that homemakers employed part-time may have more knowledge of CU than those homemakers employed full-time or not employed at all. Similar percentages of full-time employed homemakers (55.26 percent) and those not employed away from home (58.44 percent) responded to the category "have never heard of it" while only 30.43 percent of the part-time employed homemakers gave this response. For the category "have heard of it but not familiar with its function"

responses range from 34.21 percent of full-time and 33.77 percent of those not employed away from home to 56.52 percent of those employed part-time. About five percent of the homemakers employed full-time and 6.49 percent of those not employed away from home responded to the "familiar with its function but have not had occasion to use it" category while 13.04 percent of those employed part-time gave this response to this category. However the one homemaker who had used Consumer's Union was a full-time employed homemaker.

#### Homemaker Knowledge of the Federal

#### Trade Commission

Homemaker knowledge of the Federal Trade Commission is summarized in Table X. Total responses to each variable would indicate only slight knowledge of the FTC by homemakers. None of the homemakers indicated that they had ever used the FTC or would have used it if they had known how to contact it. Although only about 12 percent had never heard of it, 54.29 percent or more who had heard of it did not know its function. Over 29 percent were familiar with its function but had not had occasion to use it.

Age as it Relates to Homemaker Knowledge of the Federal Trade Commission. Age appears to influence homemaker knowledge of the FTC. Although two-fifths (40 percent) of those 20 and under had never heard of it, less than one-tenth (9.68 percent) of those 26-35 years of age had never heard of it. Of those having heard of the FTC but not being familiar with its function percentages ranged from 40 percent for those 20 and under to 59.46 percent for those 21-25 years of age.

TABLE X  
 HOMEMAKER KNOWLEDGE OF FEDERAL TRADE COMMISSION ON THE BASIS  
 OF AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	4	40.00	4	40.00	2	20.00	0	0.00	0	0.00	0	0.00	10	100.00
21-25	4	10.81	22	59.46	11	29.73	0	0.00	0	0.00	0	0.00	37	100.00
26-35	9	9.68	50	53.76	32	34.41	0	0.00	0	0.00	2	2.15	93	100.00
Total	17	12.14	76	54.29	45	32.14	0	0.00	0	0.00	2	1.43	140	100.00
<b>Education:</b>														
1-3 years high school	4	50.00	4	50.00	0	0.00	0	0.00	0	0.00	0	0.00	8	100.00
4 years high school	10	16.67	33	55.00	17	28.33	0	0.00	0	0.00	0	0.00	60	100.00
Some college	0	0.00	23	58.97	16	41.03	0	0.00	0	0.00	0	0.00	39	100.00
4 years college	1	5.56	12	66.66	4	22.22	0	0.00	0	0.00	1	5.56	18	100.00
More than 4 years college	0	0.00	2	18.18	9	81.82	0	0.00	0	0.00	0	0.00	11	100.00
Total	15	11.03	74	54.41	46	33.82	0	0.00	0	0.00	1	.74	136	100.00
<b>Income:</b>														
\$5,999 and under	5	33.33	7	46.67	3	20.00	0	0.00	0	0.00	0	0.00	15	100.00
6,000-7,999	5	23.81	13	61.90	3	14.29	0	0.00	0	0.00	0	0.00	21	100.00
8,000-9,000	1	4.34	16	69.57	6	26.09	0	0.00	0	0.00	0	0.00	23	100.00
10,000 and over	4	5.88	36	52.94	26	38.24	0	0.00	0	0.00	2	2.94	68	100.00
Total	15	11.81	72	56.69	38	29.92	0	0.00	0	0.00	2	1.57	127	99.99
<b>Employment:</b>														
Full-time	7	18.42	17	44.74	13	34.21	0	0.00	0	0.00	1	2.63	38	100.00
Part-time	1	4.34	11	47.83	11	47.83	0	0.00	0	0.00	0	0.00	23	100.00
None	9	11.69	48	62.34	19	24.68	0	0.00	0	0.00	1	1.29	77	100.00
Total	17	12.32	76	55.07	43	31.16	0	0.00	0	0.00	2	1.45	138	100.00

Twenty percent of those 20 and under and 34.41 percent of those 26-35 were familiar with its function but had not had an occasion to use it.

Education as it Relates to Homemaker Knowledge of the Federal Trade Commission. Although none of the homemakers had used the FTC or felt they would have used it if they had known how to contact it, there is some evidence that increased educational level increases the knowledge of the agency. None of the homemakers with more than four years of college had never heard of the FTC while 50 percent of those with 1-3 years of high school had never heard of it. Eighteen percent of those with more than four years of college had heard of the agency but were not familiar with its function while 50 percent or more of the remaining educational levels responded to this category. None of the homemakers with 1-3 years of high school felt they had had an occasion to use it while 81.82 percent of those with more than 4 years of college responded this way.

Income as it Relates to Homemaker Knowledge of the Federal Trade Commission. Income has some influence on homemaker awareness of the FTC as illustrated by the fact that one-twentieth of the homemakers in the \$10,000 and over income level as opposed to one-third of the homemakers in the \$5,999 and under income level had never heard of it. Percentages for those in the category "have heard of it but not familiar with its function" ranged from 46.67 percent for the \$5,999 and under income level to 69.57 percent for the \$8,000-\$9,999 income level. Three homemakers (14.29 percent) in the \$6,000-\$7,999 income level responded to the category "familiar with function but have not had occasion to use it" while 38.24 percent of those in the \$10,000 and over income level



responded to this category.

Employment as it Relates to Homemaker Knowledge of the Federal Trade Commission. Employment has little influence on the knowledge homemakers have of the FTC. Four percent of those part-time employed and 18.42 percent of those full-time employed have never heard of the FTC. Of those full-time employed 44.74 percent responded that they had heard of the FTC but were not familiar with its function while 62.34 percent of those not employed responded to this category. There were 24.68 percent of the non-employed homemakers and 47.83 percent of the part-time employed homemakers who said they had never heard of the FTC.

Homemaker Knowledge of Consumer's Research

Table XI is concerned with the homemakers knowledge of Consumer's Research. The sample as a whole exhibited little knowledge of CR as less than three percent of the total responded that they had used CR for each variable. About one-fourth of the total responded to each variable that they had never heard of the organization. About 50 percent of the total sample responded for each variable that they had heard of CR but did not know what its function was.

Age as it Relates to Homemaker Knowledge of Consumer's Research. Those homemakers 20 and under appear to have less knowledge of CR than homemakers in the other age groups. Fifty percent of the 20 and under homemakers as compared to 18.92 percent and 29.03 percent of the 21-25 and 26-35 age groups had never heard of the organization. About one-half of the 21-25 and 26-35 age groups and one-third of the 20 and under age level had heard of CR but were not familiar with its function. Only

TABLE XI

HOMEMAKER KNOWLEDGE OF CONSUMER'S RESEARCH ON THE BASIS OF  
AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organ- ization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	5	50.00	3	30.00	2	20.00	0	0.00	0	0.00	0	0.00	10	100.00
21-25	7	18.92	20	54.05	9	24.32	0	0.00	1	2.70	0	0.00	37	99.99
26-35	27	29.03	47	50.54	17	18.28	0	0.00	2	2.15	0	0.00	93	100.00
Total	39	27.86	70	50.00	28	20.00	0	0.00	3	2.14	0	0.00	140	100.00
<b>Education:</b>														
1-3 years high school	4	50.00	4	50.00	0	0.00	0	0.00	0	0.00	0	0.00	8	100.00
4 years high school	20	33.33	25	41.67	13	21.67	0	0.00	2	3.33	0	0.00	60	100.00
Some college	10	25.64	22	56.41	7	17.95	0	0.00	0	0.00	0	0.00	39	100.00
4 years college	1	5.56	12	66.67	4	22.22	0	0.00	1	5.56	0	0.00	18	100.01
More than 4 years college	3	27.27	4	36.36	3	27.27	0	0.00	1	9.09	0	0.00	11	99.99
Total	38	27.94	67	49.26	27	19.85	0	0.00	4	2.94	0	0.00	136	99.99
<b>Income:</b>														
\$5,999 and under	5	33.33	7	46.67	2	13.33	0	0.00	1	6.67	0	0.00	15	100.00
6,000-7,999	6	28.57	15	71.43	0	0.00	0	0.00	0	0.00	0	0.00	21	100.00
8,000-9,999	6	26.09	13	56.52	4	17.39	0	0.00	0	0.00	0	0.00	23	100.00
10,000 and over	17	25.00	29	42.65	20	29.41	0	0.00	2	2.94	0	0.00	68	99.99
Total	34	26.77	64	50.39	26	20.47	0	0.00	3	2.36	0	0.00	127	99.99
<b>Employment:</b>														
Full-time	9	23.68	20	52.63	7	18.42	0	0.00	2	5.26	0	0.00	38	99.99
Part-time	5	21.74	10	43.48	7	30.43	0	0.00	1	4.35	0	0.00	23	100.00
None	24	31.17	41	53.25	11	14.29	0	0.00	1	1.30	0	0.00	77	100.00
Total	38	27.54	71	51.46	25	18.11	0	0.00	4	2.90	0	0.00	138	100.01

one homemaker in the 21-25 year age group and two homemakers in the 26-35 year age group had ever used CR.

Education as it Relates to Homemaker Knowledge of Consumer's Research. Education had only a small amount of influence on the homemakers knowledge of Consumer's Research. While 5.56 percent of those with 4 years of college and 27.27 percent of those with more than 4 years of college had never heard of CR, 50 percent of those with 1-3 years of high school had never heard of CR. Another 50 percent of this age group had heard of CR but did not know its function.

Income as it Relates to Homemaker Knowledge of Consumer's Research. Income level seemed to have little effect on the homemaker's knowledge of Consumer's Research. Percentages for the category "have never heard of it" ranged from a low of 25 percent for those in the \$10,000 and over income level to a high of 33.33 percent for those in the \$,999 and under income level. Of those in the \$10,000 and over income level 42.65 percent did not know the function of CR while 71.43 percent of those in the \$6,000-\$7,999 income level did not know its function. None of the homemakers in the \$6,000-\$7,999 income level felt they had ever had an occasion to use CR while 29.41 percent of those in the \$10,000 and over income level responded that way. None of the homemakers in the \$6,000-\$7,999 and \$8,000-\$9,999 income levels had ever used CR and only three percent of those in the \$10,000 and over and 6.67 percent of those in the \$5,999 and under income levels had ever used the organization.

Employment as it Relates to Homemaker Knowledge of Consumer's Research. There was only a small amount of evidence that homemakers

employed full-time have more knowledge of CR than other homemakers. Twenty-three percent of those full-time employed homemakers had never heard of CR while almost one-third (31.17 percent) of those not employed away from home had never heard of it. Slightly over 50 percent of the homemakers full-time employed and not employed away from home were not familiar with CR's function while 43.48 percent of the homemakers part-time employed were not familiar with its function. While 30.43 percent of those part-time employed had not had an occasion to use CR 14.29 percent of those non-employed homemakers had not had an occasion to use it. Only 1.30 percent of the homemakers not employed away from home and 5.26 percent of those employed full-time used CR.

#### Homemaker Knowledge of Arkansas Consumer Research

Table XII summarizes the knowledge the homemakers had of Arkansas Consumer Research. The sample as a whole exhibited a limited knowledge of ACR. Over 41 percent of the sample responded that they had never heard of ACR for each variable. More than one-third of the sample indicated that they did not know the function of the agency.

Age as it Relates to Homemaker Knowledge of Arkansas Consumer Research. There is some indication that age may influence the knowledge homemakers have of Arkansas Consumer Research. Of all the homemakers 21 years of age or older 45 percent indicated that they had never heard of ACR. For those homemakers 20 and under 80 percent had never heard of it. The remaining 20 percent of the homemakers 20 and under did not know the function of the agency. About 36 percent of the homemakers in the 21-25 and 26-35 age levels did not know the function of ACR and over

TABLE XII

HOMEMAKER KNOWLEDGE OF ARKANSAS CONSUMER RESEARCH ON THE BASIS  
OF AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organ- ization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	8	80.00	2	20.00	0	0.00	0	0.00	0	0.00	0	0.00	10	100.00
21-25	17	45.95	14	37.84	4	10.81	0	0.00	0	0.00	2	5.40	37	100.00
26-35	42	45.16	34	36.56	13	13.98	1	1.07	2	2.15	1	1.07	93	99.99
Total	67	47.86	50	35.71	17	12.14	1	.71	2	1.43	3	2.14	140	99.99
<b>Education:</b>														
1-3 years high school	5	62.50	3	37.50	0	0.00	0	0.00	0	0.00	0	0.00	8	100.00
4 years high school	28	46.67	21	35.00	9	15.00	0	0.00	0	0.00	2	3.33	60	100.00
Some college	20	51.28	12	30.77	6	15.38	0	0.00	0	0.00	1	2.56	39	99.99
4 years college	7	38.89	6	33.33	2	11.11	0	0.00	2	11.11	1	5.56	18	100.00
More than 4 years college	5	45.45	3	27.27	2	18.18	1	9.09	0	0.00	0	0.00	11	99.99
Total	65	47.79	45	33.08	19	13.97	1	.74	2	1.47	4	2.94	136	100.00
<b>Income:</b>														
\$5,999 and under	8	53.33	6	40.00	1	6.66	0	0.00	0	0.00	0	0.00	15	100.00
6,000-7,999	11	52.38	10	47.62	0	0.00	0	0.00	0	0.00	0	0.00	21	100.00
8,000-9,999	12	52.17	7	30.43	3	13.04	0	0.00	0	0.00	1	4.35	23	99.99
10,000 and over	29	42.65	21	30.88	13	19.12	1	1.47	2	2.94	2	2.94	68	100.00
Total	60	47.24	44	34.65	17	13.39	1	.79	2	1.57	3	2.36	127	100.00
<b>Employment:</b>														
Full-time	9	23.68	20	52.63	7	18.42	0	0.00	2	5.26	0	0.00	38	99.99
Part-time	8	34.78	9	39.13	5	21.74	0	0.00	1	4.35	0	0.00	23	100.00
None	40	51.95	30	38.96	5	6.49	0	0.00	0	0.00	2	2.60	77	100.00
Total	57	41.30	59	42.75	17	12.32	0	0.00	3	2.17	2	1.45	138	99.99

10 percent of those homemakers felt they had not had an occasion to use it. None of the homemakers 25 and under had ever used ACR and only 2.15 percent of those 26-35 had used the agency.

Education as it Relates to Homemaker Knowledge of Arkansas Consumer Research. The educational level of the homemakers had a slight influence on their knowledge of ACR. Percentages for the category "have never heard of it" ranged from 38.89 percent for those with 4 years of college to 62.50 percent for those with 1-3 years of high school. Approximately 27 percent of those homemakers with more than 4 years of college and 37 percent of those with 1-3 years of high school were not familiar with ACR's function. None of the homemakers with 1-3 years of high school felt they had not had an occasion to use ACR while 18.18 percent of those with more than 4 years of college responded this way. Eleven percent of the homemakers with 4 years of college had used ARC while none of the homemakers in any of the other educational levels had used the agency.

Income as it Relates to Homemaker Knowledge of Arkansas Consumer Research. Homemaker response seems to indicate that knowledge of ACR may increase with rise in income level. Of the homemakers in the \$10,000 and over income level 42.65 percent had never heard of it. For the category "have heard of it but not familiar with its function" percentages ranged from 30.88 percent for those in the \$10,000 and over income level to 47.62 percent for those in the \$6,000-\$7,999 income level. Less than three percent of those in the \$10,000 and over income level had used ACR and none of the homemakers in the remaining groups had used the agency.

### Employment as it Relates to Homemaker Knowledge of Arkansas

Consumer Research. It appears that homemakers employed full-time may have more knowledge of ACR than homemakers in other employment statuses. Over half (51.95 percent) of the homemakers not employed away from home had never heard of ACR. Less than one-fourth (23.68 percent) of those homemakers employed full-time had never heard of it. None of the homemakers not employed away from home had used ACR and only three percent of those employed part or full-time had used it.

### Homemaker Knowledge of CIRCUIT

Table XIII is concerned with the knowledge homemakers exhibited of CIRCUIT. The study indicated that the homemakers had almost no knowledge of CIRCUIT. Approximately four-fifths of the homemakers said they had never heard of the agency and almost one-fifth said they did not know its function. None of the homemakers had ever used the agency. More homemakers said that they had never heard of CIRCUIT than any other agency or organization in this study.

Age as it Relates to Homemaker Knowledge of CIRCUIT. From this study it cannot be concluded that age effect the knowledge the homemakers had of CIRCUIT. Of those homemakers 21-25 years of age, 83.78 percent had never heard of CIRCUIT and 90 percent of those 20 and under had never heard of it. About 11 (10.75 percent) of those 26-35 responded that they had heard of the organization but were not familiar with its function.

Education as it Relates to Homemaker Knowledge of CIRCUIT. There is no evidence that education influenced homemaker knowledge of CIRCUIT.

TABLE XIII

HOMEMAKER KNOWLEDGE OF CIRCUIT ON THE BASIS OF  
AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
<b>Age:</b>														
20 and under	9	90.00	0	0.00	0	0.00	0	0.00	0	0.00	1	10.00	10	100.00
21-25	31	83.78	3	8.11	0	0.00	0	0.00	0	0.00	3	8.11	37	100.00
26-35	81	87.10	10	10.75	0	0.00	0	0.00	0	0.00	2	2.15	93	100.00
Total	121	86.43	13	9.29	0	0.00	0	0.00	0	0.00	6	4.29	140	100.01
<b>Education:</b>														
1-3 years high school	8	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8	100.00
4 years high school	89	81.66	7	11.66	1	1.67	0	0.00	0	0.00	3	5.00	60	100.01
Some college	35	89.74	4	10.26	0	0.00	0	0.00	0	0.00	0	0.00	39	100.00
4 years college	15	83.33	1	5.56	0	0.00	0	0.00	0	0.00	2	11.11	18	100.00
More than 4 years college	11	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11	100.00
Total	118	86.76	12	8.82	1	.74	0	0.00	0	0.00	5	3.68	136	100.00
<b>Income:</b>														
\$5,999 and under	11	73.33	1	6.67	0	0.00	0	0.00	0	0.00	3	20.00	15	100.00
6,000-7,999	20	95.24	1	4.76	0	0.00	0	0.00	0	0.00	0	0.00	21	100.00
8,000-9,999	20	86.96	3	13.04	0	0.00	0	0.00	0	0.00	0	0.00	23	100.00
10,000 and over	62	91.18	4	5.88	0	0.00	0	0.00	0	0.00	2	2.94	68	100.00
Total	113	88.98	9	7.09	0	0.00	0	0.00	0	0.00	5	3.94	127	100.01
<b>Employment:</b>														
Full-time	35	92.10	2	5.26	0	0.00	0	0.00	0	0.00	1	2.63	38	99.99
Part-time	18	78.26	5	21.74	0	0.00	0	0.00	0	0.00	0	0.00	23	100.00
None	69	89.61	4	5.19	0	0.00	0	0.00	0	0.00	4	5.19	77	99.99
Total	122	88.41	11	7.97	0	0.00	0	0.00	0	0.00	5	3.62	138	100.00



One hundred percent of the homemakers in the 1-3 years of high school level as well as 100 percent of the homemakers with 4 years of college had never heard of CIRCUIT. The remaining educational levels indicated high percentages to this category.

Income as it Relates to Homemaker Knowledge of CIRCUIT. The data does not show a relationship between income levels and knowledge of CIRCUIT. Eleven (73.33 percent) homemakers in the \$5,999 and under income level and 95.24 percent of those in the \$6,000-\$7,999 income level had never heard of the agency. For those homemakers who had heard of CIRCUIT but did not know its function percentages ranged from 4.76 percent for those in the \$6,000-\$7,999 income level to 13.04 percent for those in the \$8,000-\$9,999 income level.

Employment as it Relates to Homemaker Knowledge of CIRCUIT. Although none of the homemakers had a working knowledge of CIRCUIT as evidenced by the fact that none of them had used it, those homemakers employed part-time seemed to have more knowledge of the agency than homemakers in the other two employment levels. While about 90 percent of those full-time and unemployed homemakers had not heard of CIRCUIT, 78.26 percent of those employed part-time had never heard of it. Twenty-one percent of the part-time employed homemakers and five percent of the homemakers in the full-time employment status had heard of CIRCUIT but did not know its function.

Homemaker Knowledge of the Association of Home  
Appliance Manufacturers (AHAM)

The knowledge homemakers had of AHAM is summarized in Table XIV.

TABLE XIV

HOMEMAKER KNOWLEDGE OF ASSOCIATION OF HOME APPLIANCE MANUFACTURERS  
ON THE BASIS OF AGE, EDUCATION, INCOME, AND EMPLOYMENT

	Have Never Heard of It		Have Heard of It But Not Familiar With Its Function		Familiar With Its Function But Have Not Had Occasion To Use It		Familiar With Function; Would Have Used It If I Had Known How To Contact It		Have Used This Organization		No Response		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Age:														
20 and under	6	60.00	4	40.00	0	0.00	0	0.00	0	0.00	0	0.00	10	100.00
21-25	25	67.57	10	27.03	1	2.70	0	0.00	0	0.00	1	2.70	37	100.00
26-35	60	64.52	18	19.35	12	12.90	2	2.15	1	1.08	0	0.00	93	100.00
Total	91	65.00	32	22.86	13	91.29	2	1.43	1	.71	1	.71	140	100.00
Education:														
1-3 years high school	7	87.50	0	0.00	0	0.00	1	12.50	0	0.00	0	0.00	8	100.00
4 years high school	34	56.67	17	28.33	7	11.67	0	0.00	1	1.67	1	1.67	60	100.01
Some college	27	69.23	11	28.21	1	2.56	0	0.00	0	0.00	0	0.00	39	100.00
4 years college	13	72.22	1	5.56	3	16.67	1	5.56	0	0.00	0	0.00	18	100.01
More than 4 years college	7	63.64	1	9.09	3	27.27	0	0.00	0	0.00	0	0.00	11	100.00
Total	88	64.71	30	22.06	14	10.29	2	1.47	1	.74	1	.74	136	100.01
Income:														
\$5,999 and under	11	73.33	2	13.33	2	13.33	0	0.00	0	0.00	0	0.00	15	99.99
6,000-7,999	13	61.90	6	28.57	2	9.52	0	0.00	0	0.00	0	0.00	21	99.99
8,000-9,999	10	43.48	8	34.78	2	8.70	1	4.35	1	4.35	1	4.35	23	100.01
10,000 and over	49	72.06	12	17.65	6	8.82	1	1.47	0	0.00	0	0.00	68	100.00
Total	83	65.35	28	22.05	12	9.45	2	1.57	1	.79	1	.79	127	100.00
Employment:														
Full-time	25	65.79	9	23.68	3	7.89	0	0.00	1	2.63	0	0.00	38	99.99
Part-time	14	60.87	6	26.09	2	8.69	0	0.00	1	4.35	0	0.00	23	100.00
None	51	66.23	16	20.78	8	10.39	1	1.30	0	0.00	1	1.30	77	100.00
Total	90	65.22	31	22.46	13	9.42	1	.72	2	1.45	1	.72	138	99.99

Homemakers apparently have little knowledge of AHAM since less than two percent of the total sample had used the organization. About 65 percent of the total sample had never heard of AHAM and 22 percent had heard of it but did not know its function.

Age as it Relates to Homemaker Knowledge of the Association of Home Appliance Manufacturers (AHAM). There is slight evidence to indicate that education influences homemaker knowledge of AHAM. Percentages for homemakers who responded that they had never heard of AHAM were between the 60th and 67th percentile for all age levels. Of the homemakers 26-35 years of age, 19 percent had heard of AHAM but did not know its function while 40 percent of those 20 and under responded this way. Twelve of the homemakers 26-35 years of age felt they had not had an occasion to use the agency (12.90 percent). Of the homemakers 26-35, 2.15 percent responded they would have used AHAM if they had known how to contact it and 1.08 percent had used it.

Education as it Relates to Homemaker Knowledge of the Association of Home Appliance Manufacturers (AHAM). There appears to be a small relationship between educational level and knowledge of AHAM. A large percent (87 percent) of the homemakers with 1-3 years of high school had never heard of AHAM. Of the homemakers with 4 years of high school, 56.67 percent had not heard of it. Sixty-three percent of the homemakers with more than 4 years of college had not heard of the organization. For the category "have heard of it but not familiar with its function" none of the homemakers with 1-3 years of high school responded this way while 28.33 percent of those with 4 years of high school responded in this manner to the category. While none of the homemakers

with 1-3 years of high school felt they had never had an occasion to use AHAM, 27.27 percent of those with more than 4 years of college responded this way. None of the homemakers with 4 or more years of college would have used AHAM if they had known how to contact it but 12.50 percent of those with 1-3 years of high school would have used it. Only one homemaker had ever used AHAM and she was in the 4 years of high school group.

Income as it Relates to Homemaker Knowledge of the Association of Home Appliance Manufacturers (AHAM). Homemaker knowledge of AHAM appears to relate only slightly to income level. Percentages for those homemakers never having heard of AHAM were in the 73rd and 72nd percentile respectively for the income levels \$5,999 and under and \$10,000 and over. Homemaker response to the category "have heard of it but not familiar with its function" ranged from 13.33 percent for the \$5,999 and under income level to 34.78 percent for the income level \$8,000-\$9,999. While 13 percent of the homemakers in the \$5,999 and under income level had not had an occasion to use AHAM, approximately nine percent of the homemakers in the remaining income levels would have used AHAM if they had known how to contact it. The only income level reporting having used AHAM was the one homemaker in the \$8,000-\$9,999 income level.

Employment as it Relates to Homemaker Knowledge of the Association of Home Appliance Manufacturers (AHAM). There seems to be no relationship between employment and homemaker knowledge of AHAM. There is less than six percent difference in the high and low percentage of each employment group for each category.

Evaluation of Homemaker Involvement in  
Extension Programs and Preference  
for Teaching Methods  
and Materials

This section is concerned with responses of the 140 homemakers to questions about Extension Home Economics Programs (F through M of Part II of the questionnaire). As stated in Chapter III, one purpose of this section was to determine what forms of teaching methods and materials the sample preferred.

Table XV summarizes the samples membership in Extension Homemakers Clubs. About 55 percent of the sample were members of Extension Homemakers Clubs.

TABLE XV  
EXTENSION HOMEMAKERS CLUB MEMBERSHIP

Homemaker	Number	Percent
Member	77	55.40
Non-Member	62	44.60
Total	139*	100.00

\*One respondent did not indicate membership or non-membership.

Table XVI is concerned with the samples attendance at Extension sponsored meetings. Slightly less than half of the sample (49.64 percent) had attended an educational meeting or short course presented by Extension Service in the last 5 years.

TABLE XVI  
ATTENDANCE AT EXTENSION MEETINGS

Homemakers	Number	Percent
Have attended Extension meeting in the last 5 years	69	49.64
Have not attended Extension meeting in the last 5 years	70	50.36
Total	139*	100.00

\*One respondent did not indicate attendance or non-attendance.

The use of Extension educational literature is presented in Table XVII. One hundred and fifteen or 82.14 percent of the sample reported having used Extension educational literature during the last 5 years. There were 25 or 17.86 percent of the sample that had not used any Extension educational literature in the last 5 years.

The homemakers desire to learn more about consumer protection agencies and organizations is summarized in Table XVIII. The response of the sample indicates a desire for educational activities which would

increase knowledge of the consumer protection agencies and organizations. There were 133 responses or 95.68 percent of the sample indicating they would like to learn more about the agencies and organizations. Only 6 (4.32 percent) indicated they would not like to learn more.

TABLE XVII  
USE OF EXTENSION EDUCATIONAL LITERATURE

Homemaker	Number	Percent
Have used Extension educational literature in the last 5 years	115	82.14
Have not used Extension educational literature in the last 5 years	25	17.86
Total	140	100.00

TABLE XVIII  
HOMEMAKER DESIRE TO LEARN MORE ABOUT CONSUMER PROTECTION AGENCIES AND ORGANIZATIONS

Homemakers	Number	Percent
Would like to learn more	133	95.68
Would not like to learn more	6	4.32
Total	139*	100.00

\*One respondent did not reply to the question.

Table XIX reports on the convenience of meeting times for the sample. For those responding to this item, the choice of time most frequently reported was evening (62.90 percent). The least convenient time was morning (15.32 percent).

The husbands willingness to attend a consumer information type meeting is reported in Table XX. The greatest number of homemakers (59.02 percent) reported that their husbands would not attend a consumer information type meeting. Fifty (40.98 percent) of the sample that answered indicated their husbands would attend such a meeting.

TABLE XIX  
CONVENIENCE OF MEETING TIME FOR HOMEMAKERS

Homemaker's Choice of Time	Number	Percent
Morning	19	15.32
Afternoon	27	21.77
Evening	78	62.90
Total	124	99.99

\*16 respondents did not answer this question.

Convenience of meeting times for homemaker/husband attendance is summarized in Table XXI. From the responses it is concluded that evenings are the most convenient meeting times. Seventy (98.60 percent) of the 71 homemakers who answered this question responded in this manner.



TABLE XX  
WILLINGNESS OF HUSBAND TO ATTEND CONSUMER  
INFORMATION TYPE MEETING

Homemaker/Husband Attendance	Number	Percent
Husband would attend	50	40.98
Husband would not attend	72	59.02
Total	122	100.00

\*18 homemakers did not respond to this question.

TABLE XXI  
CONVENIENCE OF MEETING TIME FOR HOMEMAKER/HUSBAND

Homemaker/Husband Time Choice	Number	Percent
Morning	1	1.40
Afternoon	0	0.00
Evening	70	98.60
Total	71	100.00

69 respondents did not reply to this question.

The homemakers preferences of teaching method is reported in Table XXII. The three teaching methods chosen most frequently as first choices were newsletters (29.66 percent); bulletins, publications, and

pamphlets (24.58 percent); and short courses (16.10 percent). In the second choice category, the three most frequently chosen were bulletins, publications, and pamphlets (31.36 percent); newsletters (22.58 percent); and Extension Homemakers Club lesson (12.71 percent). Third choices most frequently mentioned were newspaper (21.19 percent); bulletins, publications, and pamphlets (21.19 percent); and television (16.10 percent). Considering all the methods ranked and all three choices, the use of bulletins, publications, and pamphlets was selected by three-fourths of the homemaker (71.13 percent). Almost 60 percent (59.32 percent) selected newsletters, while almost 30 percent selected short courses (31.86 percent), television (30.65 percent), and newspaper (30.51 percent). A special interest meeting was ranked among the top three choices by 34 of the 118 homemakers (28.81 percent) responding to this item on the questionnaire.

#### Summary

Chapter IV summarized the data obtained from the 140 young homemakers who completed the instrument. The awareness of young homemakers to 10 selected consumer protection agencies and organizations was studied. Cooperative Extension Service was the agency of which the homemakers were most aware. About 61 percent of the total sample had used this agency as compared to 14 percent or less for the other nine agencies and organizations. Of the 10 agencies these homemakers had the least knowledge of CIRCUIT. Almost four-fifths of the sample had never heard of CIRCUIT and the other one-fifth did not know its function.

Frequencies and percentages were compiled for each of the agencies and organizations in relation to three homemaker age groups, five

TABLE XXII  
PREFERENCE OF TEACHING METHODS

Methods Selected by Homemaker	1st Choice		2nd Choice		3rd Choice	
	N	%	N	%	N	%
Short Course	19	16.10	9	7.63	9	7.63
Newsletter	35	29.66	26	22.03	9	7.63
Study Club	2	1.69	3	2.54	3	2.54
Radio Programs			5	4.24	5	4.24
Television	10	8.47	6	5.08	19	16.10
Bulletin, publication, pamphlet	29	24.58	37	31.36	25	21.19
Special interest meeting	12	10.17	9	7.63	13	11.01
EHC lesson	8	6.78	15	12.71	10	8.47
Newspaper	3	2.54	8	6.78	25	21.19
Other						
Total	118*	99.99	118*	99.99	118*	99.99

\*22 homemakers did not respond to this question.

educational levels, four income levels and employment status. The data indicated only a slight relationship or no relationship between the variables and the agencies and organizations.

An evaluation of the homemakers involvement in Extension educational programs and preference for teaching methods and materials and time for meeting was also reported in Chapter IV. Approximately 50 percent of the sample were Extension Homemaker Club members or had attended an Extension sponsored educational meeting in the past 5 years. A somewhat greater number, about 52 percent, had used Extension educational literature in the past 5 years. Evenings were reported by 62 percent of the homemakers answering the item concerning the most convenient meeting time for themselves. Evening was also reported as most convenient meeting time for homemaker/husband attendance as 98.60 percent responded in this manner to the questionnaire. Bulletins, pamphlets, and publications was the choice most frequently reported for preferred teaching methods. Second was newsletters. Short courses, television and newspapers ranked close to one another as third.

In the next chapter, Chapter V, the summary, conclusions, and recommendations for this study are presented.

## CHAPTER V

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

#### Summary

Consumerism has become a topic of concern in recent years. There were consumer movements in the United States as early as the 1900's; however, a recent movement seems to have begun in 1962 with Kennedy's four consumer rights. With the development of the consumer movement have come consumer protection agencies and organizations.

Since young families are in a stage of major spending, the consumer protection laws, agencies, and organizations could be of particular value to them. However, many young homemakers may not be aware of their consumer rights and responsibilities nor the laws, agencies, and organizations which could protect them.

The objectives formulated for this study were:

1. To determine what consumer protection agencies and organizations are available to young Arkansas homemakers.
2. To determine the awareness of young Arkansas homemakers of consumer protection agencies and organizations.
3. To make recommendations to be used by Extension Personnel for developing curriculum for young families concerning protection agencies and organizations.

The general hypotheses of the study were:

1. There is little awareness of consumer protection agencies and organizations among the homemakers as a group.
2. Status in the labor force has little influence on the awareness of homemakers concerning consumer protection agencies and organizations.
3. Age of the homemakers has little influence on her awareness of consumer protection agencies and organizations.
4. The higher the family income the greater the awareness of the homemaker of consumer protection agencies and organizations.
5. The educational level of the homemaker has little influence on her awareness of consumer protection agencies and organizations.

From the review of literature, twenty consumer protection agencies and organizations which could be of value to young homemakers were chosen. These 20 agencies and organizations were presented to a panel of 13 experts who selected the 10 they felt could be of most value to young Arkansas homemakers. The 10 agencies and organizations selected were: the Better Business Bureau of Arkansas, Food and Drug Administration, Cooperative Extension Service, Arkansas Public Service Commission, Consumer's Union, Federal Trade Commission, Consumer's Research, Arkansas Consumer Research, CIRCUIT, and Association of Home Appliance Manufacturers.

An instrument was developed to determine: 1) the degree of awareness young homemakers have as a group concerning consumer protection agencies and organizations; 2) the influence employment, age, income, and education have on awareness of consumer protection agencies and organizations, and 3) what form of teaching methods and materials the

homemakers preferred. The instrument was pre-tested by 14 members of a graduate course, HMG 5810, Special Problems-Microwave Ovens, at Oklahoma State University.

The instrument was administered by mail to 330 homemakers from the Arkansas counties of Izard, Fulton, Stone, Van Buren, Cleburne, Independence, Jackson, Sharp, Woodruff, and White. Of the 330 questionnaires mailed 154 or 43 percent were completed and returned. Fourteen did not meet the age requirements of the study therefore the data from 140 homemakers were used in the final analysis.

Results were hand tabulated and frequencies and percentages were computed for each of the variables in relation to each agency or organization.

### Conclusions

The homemakers as a whole had little knowledge of the consumer protection agencies and organizations selected for this study. With the exception of Cooperative Extension Service no more than 15 percent of the homemakers had ever used the other nine agencies and organizations. More homemakers had never heard of CIRCUIT (85 percent) and the Association of Home Appliance Manufacturers (65 percent) than any of the other organizations. Cooperative Extension Service was the most used organization as approximately 63 percent of the homemakers had used it.

From the data it was concluded that age has only slight influence on the knowledge homemakers had of the consumer protection agencies and organizations. The homemakers 20 and under had less knowledge of the agencies and organizations than any other age group with the exception

of the Better Business Bureau of Arkansas, the Food and Drug Administration, and CIRCUIT. More 20 and under homemakers had used the Better Business Bureau of Arkansas than any other age group. Age had little or no effect on the knowledge the homemakers had of the Food and Drug Administration and CIRCUIT.

Increased education influenced knowledge of consumer protection agencies and organizations only slightly. Homemakers with 1-3 years of high school had less knowledge of all the agencies and organizations except the Better Business Bureau of Arkansas, Consumer's Research and CIRCUIT. There appeared to be little or no relationship between education and knowledge of the Better Business Bureau of Arkansas, Consumer's Research, and CIRCUIT.

There was only slight indication that knowledge of consumer protection agencies and organizations increased with rise in income level. There was little or no increase of knowledge of the Better Business Bureau of Arkansas, Food and Drug Administration, Consumer's Union, Consumer's Research, CIRCUIT, and the Association of Home Appliance Manufacturers with rise of income levels. Those homemakers in the \$5,999 and under income level had less knowledge of Cooperative Extension Service, Arkansas Public Service Commission, and the Federal Trade Commission. Homemakers in the \$7,999 and under groups had less knowledge of Arkansas Consumer Research than homemakers in the remaining groups.

There is only a slight indication that employment outside the home influences knowledge of consumer protection agencies and organizations. Employment had little or no influence on knowledge of the Arkansas Public Service Commission, Federal Trade Commission, and the Association



of Home Appliance Manufacturers. Full-time employed homemakers appeared to have more knowledge of the Better Business Bureau of Arkansas, the Food and Drug Administration, Cooperative Extension Service, Consumer's Research, and Arkansas Consumer Research than homemakers in other employment statuses.

The homemakers indicated a desire to learn more about consumer protection agencies and organizations. Ninety-five percent responded that they would like more information about consumer protection agencies and organizations. Over 62 percent felt evenings were the best meeting times. Forty-one percent thought their husbands would attend a meeting with them. Over 91 percent felt evenings were best meeting times for their husbands.

The homemakers chose bulletins, pamphlets, and publications most frequently on the question concerning choice of teaching methods. Second most frequent choice was newsletters with short courses, television and newspapers ranking close to one another as third.

### Recommendations

Since the population came from Extension mailing lists, the investigator feels that the data obtained concerning homemakers knowledge of Cooperative Extension Service may be atypical of all young homemakers in Arkansas. It might have been more representative if the population had come from a group whose organization was not included in the study. Since 48 percent of the sample reported the \$10,000 and over income level a further breakdown in income levels is indicated. Although analysis by percentage and frequency met the needs of Extension Personnel a statistical analysis could show more conclusive relationships. A

follow-up letter might have increased the percent of return of the questionnaire. Therefore, the following recommendations for change in the study are made:

1. Select a population from a group not included in the study;
2. Eliminate the \$10,000 and over income level and add income levels of \$10,000-\$14,999 and \$15,000 and over;
3. Use a statistical analysis;
4. Send a follow-up letter to homemakers not responding after two weeks.

Immediate use of the findings of this study are recommended:

1. Arkansas County Extension Agents-Home Economics should use the information as situational material with family living committees in program planning. Not only does the study indicate a need for education of homemakers of consumer protection agencies and organizations, it also indicates appropriate teaching methods and materials.
2. The Family Economics Specialist might find the data helpful in determining priorities for preparations of educational materials on consumer protection. It is recommended that publications be prepared for distribution at the county level on consumer protection organizations and agencies.
3. It is further recommended that a contribution be made by the Family Economics Specialist to each edition of the "Young Families Newsletter" on consumer protection. This material should be circulated widely to mass media as television spots, newspaper items, etc. A short course could be developed by the Family Economics Specialist on consumer protection. The

content of this course should be directed toward homemaker/husband participation. An evening meeting would seem to be the most appropriate meeting time.

4. In addition to Extension Home Economics programs the administrators of the ten agencies and organizations studied in the survey might find the information helpful in evaluating the extent to which the public uses their information.

The following suggestions are made for future study in the area of consumer protection:

1. Since this study was made, the economic situation has changed. The study might be repeated to see what effects inflation has had on the knowledge young homemakers have of consumer protection agencies and organizations.
2. Another study might be made to determine how homemakers use consumer protection agencies and organizations. Did they get educational material, buying information, make a complaint, etc.
3. A further suggestion for future study might determine how consumers perceive their consumer rights and responsibilities.
4. A final suggestion for further study is to evaluate the awareness of home economics professionals of the consumer agencies and organizations.

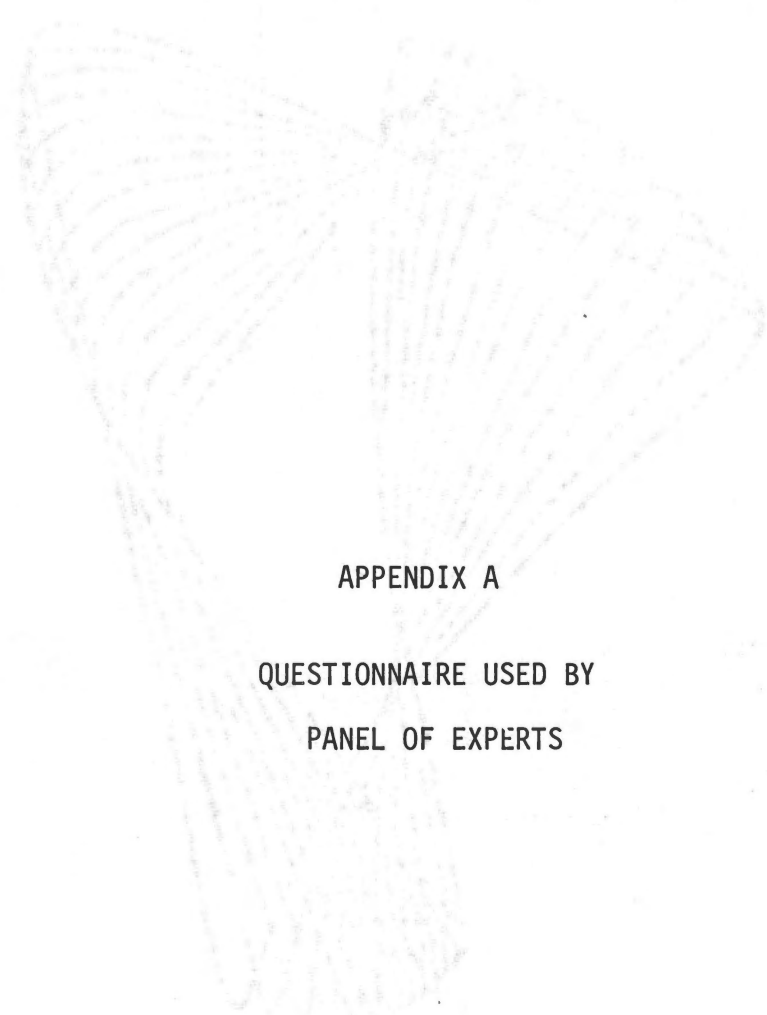
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APPENDIX A

QUESTIONNAIRE USED BY  
PANEL OF EXPERTS

CALIFORNIA STATE UNIVERSITY

THESIS BOARD

OF CALIFORNIA



Please select the ten agencies and organizations you feel could be of most value to Arkansas young homemakers by placing an X in the blank preceding the agencies and organizations you select. Return the completed form to me by April 20. Thank you!

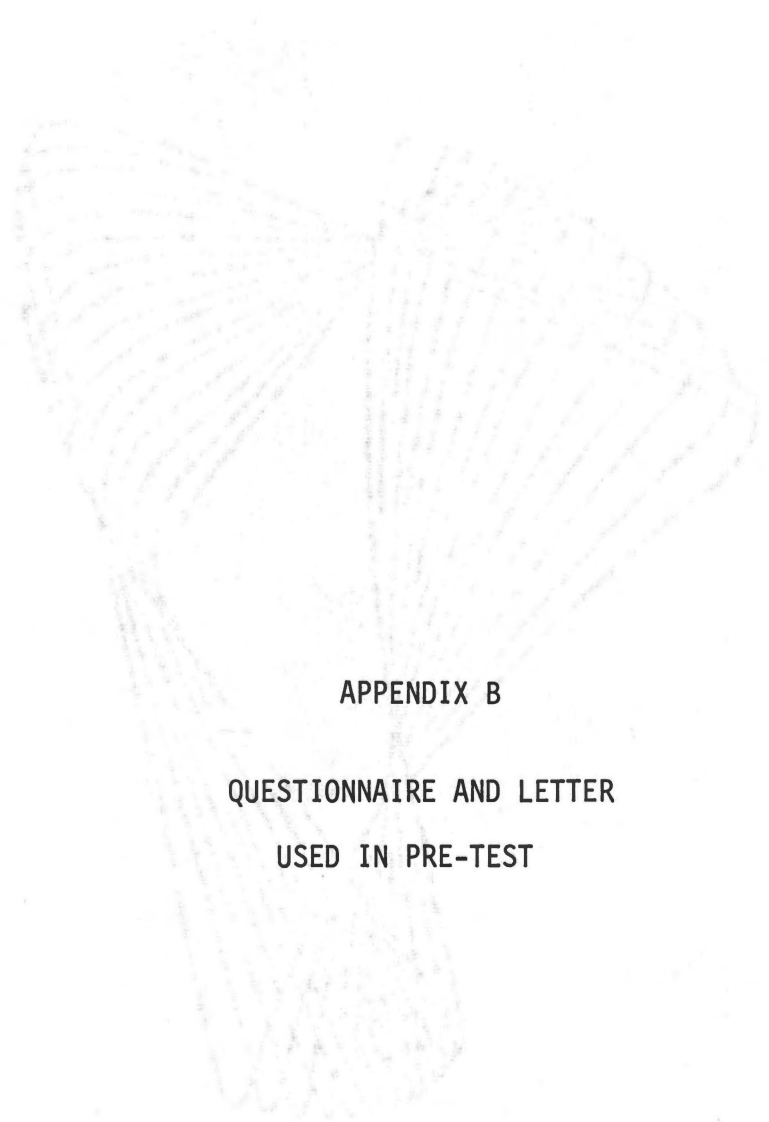
- |   |   |
|---|---|
| ___ American Council on Consumer Interest       | ACCI is a national, independent, professional organization concerning "problems of our economy considered from the point of view of the ultimate consumer...Through the quarterly <u>Newsletter</u> , annual conference, and the official <u>Journal of Consumer Affairs</u> , the ACCI keeps its members informed on the latest developments in the consumer field."   |
| ___ American Gas Association                    | The AGA is financed by gas companies and businesses engaged in the manufacture of gas appliances. AGA sets safety and performance standards and a seal of approval is available for those appliances meeting the standards.   |
| ___ Association of Home Appliance Manufacturers | AHAM is made up of 90% of the major appliance manufacturers in the United States. Some of the consumer functions of AHAM are:<br>- serves as a liaison between the industry and consumer<br>- concerned with home appliance service, research on major appliance homemaking techniques, and instruction of the consumer on major appliance use and care.  |
| ___ Arkansas Consumer Research                  | Arkansas Consumer Research is a private non-profit organization whose purpose is to speak out for the public interest on a wide variety of matters. It undertakes research and initiates action on consumer environmental and government problem areas affecting large numbers of people, complaints. ACR will refer problems to appropriate agencies.  |
| ___ Arkansas Public Service Commission          | Arkansas Public Service Commission has jurisdiction over all public utilities in the State of Arkansas. It has a pipeline safety division to inspect and insure the safety of gas pipelines in the State, an Assessment Coordination Department which assesses property taxes for the State, and a Tax Division charged with compiling annual assessments of utility property located in the State of Arkansas. |
| ___ Better Business Bureau of Arkansas          | The BBB is a private, non-profit organization supported entirely by business and professional men throughout Arkansas, and serves the entire state through a toll free WATS line. It supplies factual information on thousands of business firms, locally and across the nation; checking news media for deceptive and/or misleading advertising.   |
| ___ Bureau of Consumer Protection Services      | The Bureau of Consumer Protection Services is composed of five divisions; the Engineering Division, Food Service, the Plumbing Division, Vector Control, and the Sanitarian Services.   |
| ___ Call for Action                             | Call for Action, a public service sponsored by Channel 4 TV, is an information and referral agency in Pulaski County.   |

- \_\_\_ CIRCUIT  
CIRCUIT is a statewide toll free, telephone service for consumers with questions and complaints. It is operated jointly by the Attorney General's Office and the Office of the Aging.
- \_\_\_ Cooperative Extension Service  
Cooperative Extension Service, Division of Agriculture, University of Arkansas is responsible for informal educational functions of the University relating to agriculture, home economics, 4-H-youth, and community resource development. It provides current information as to laws, regulations specifications, standards, grades, and other pertinent facts that affect family decisions about consumer products and services.
- \_\_\_ Consumer Federation of America  
CFA is an action group which publishes a newsletter, Consumer Affairs, to keep its members informed of current consumer happenings. It lets its members know well in advance of when Congress or state legislature is going to act on a matter of consumer interest. It is also a clearinghouse for exchanging project information of local, state, and national groups.
- \_\_\_ Consumer's Research  
CR publishes the monthly Consumer's Research Bulletin and an Annual Bulletin. This Bulletin contains product ratings, ratings of motion pictures and phonograph records, and short editorials. Testing is hired out to well known testing laboratories and to specialized consultants.
- \_\_\_ Consumers Union  
CU is a non-profit organization. Its purposes are 1) to provide consumers with information and counsel relating to consumer goods and services, 2) to give information and assistance on all matters relating to the expenditure of family income, 3) to initiate and to cooperate with individual and group efforts that seek to create and maintain acceptable living standards. It maintains a laboratory for testing and evaluating products. It also publishes a monthly and annual report of tests of aid to buyers.
- \_\_\_ Federal Trade Commission  
The main purpose of the FTC is to regulate commerce between States and within the District of Columbia. Its major functions concerning consumers are:  
- Foster effective consumer protection at State and local levels in cooperation with local, State, and Federal agencies through the establishment of consumer protection coordinating committees and advisory boards.  
- Conduct educational programs and offer assistance to other agencies and organizations in designing education programs to 1) foster a more responsive, competitive, economically just marketplace, 2) prevent deceptive advertising, packaging, and selling, 3) prevent price fixing and other business practices that are unfair to business or consumers, 4) assure truthful labels on wool, fur, and textile products, 5) prevent sale of dangerously flammable wearing apparel, and 6) require proper disclosure in credit transaction.

- \_\_\_ Food and Drug Administration  
The FDA protects consumers by enforcing laws and regulations to prevent distribution of adulterated or misbranded foods, drugs, medical devices, cosmetics, veterinary products, and other potentially hazardous consumer products.
- \_\_\_ Insurance Division of Arkansas  
The Insurance Division handles all complaints concerning the insurance. It may be contacted for information concerning insurance policies and premiums.
- \_\_\_ Major Appliance Consumer Action Panel  
MACAP is a group of independent consumer experts voicing consumer views at the highest levels of the major appliance industry. It receives comments and complaints from appliance owners, studies industry practices and advises industry of ways to improve its service to consumers. It also reports to consumers and recommends ways to get the best performance from their appliances.
- \_\_\_ National Consumers League  
The NCL is a non-profit organization working to promote legislative action of interest to consumers. It publishes Fact Sheets, legislative alerts, and other information regarding consumer protection needs. In the past NCL has represented the consumer at hearings before Congressional Committees and Federal agencies.
- \_\_\_ President's Assistant for Consumer Affairs  
The President's Assistant for Consumer Affairs provides the consumer with information on consumer legislation, bibliographies of consumer education materials, names of federal agencies and private organizations that can provide information on specific problems and addresses of local consumer organizations.
- \_\_\_ U. S. Postal Service  
The U. S. Postal Service provides mail service and protects the public from fraudulent and hazardous material sent through the mail.
- \_\_\_ Other (Please specify)

Did you identify 10 agencies and organizations? Thank you! Please return to:

Miss Sandra K. Jacob  
3320 1/2 S. Main  
Stillwater, OK 74074



APPENDIX B

QUESTIONNAIRE AND LETTER

USED IN PRE-TEST

OKLAHOMA STATE UNIVERSITY

1050 SUGG

100% COTTON FIBRE

3320 1/2 S. Main  
Stillwater, OK 74074  
June 11, 1974

Dear \_\_\_\_\_:

Do you have ten minutes to spend to help us know more about how to help you be a better consumer? Enclosed is a three page questionnaire concerning consumer protection agencies and organizations. Would you complete it and return it to:

Miss Sandra K. Jacob  
3320 1/2 S. Main  
Stillwater, OK 74074

A self-addressed stamped envelope is enclosed for your convenience. All information will be kept confidential and no names or addresses are required so please try to answer honestly.

We appreciate your cooperation and hope to share the results of the study with you in the near future.

Sincerely,

Sandra K. Jacob  
Graduate Student  
Oklahoma State University

\_\_\_\_\_  
County Extension Agent-  
Home Economics

\_\_\_\_\_  
County

Enclosures

Please answer each statement so that the information reflects your situation.

Age: 20 and under \_\_\_\_\_  
 21-25 \_\_\_\_\_  
 26-35 \_\_\_\_\_  
 36 and over \_\_\_\_\_

Marital Status: Married \_\_\_\_\_  
 Divorced \_\_\_\_\_  
 Single \_\_\_\_\_

If married, how many years? \_\_\_\_\_

Ages of children: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Education: 8th grade or less \_\_\_\_\_  
 1-3 years of high school \_\_\_\_\_  
 4 years of high school \_\_\_\_\_  
 Some college \_\_\_\_\_  
 4 years of college \_\_\_\_\_

Yearly Family Income: Under \$4,000 \_\_\_\_\_  
 \$4,000-\$6,000 \_\_\_\_\_  
 \$6,000-\$8,000 \_\_\_\_\_  
 \$8,000-\$10,000 \_\_\_\_\_  
 Over \$10,000 \_\_\_\_\_

Are you employed away from home? \_\_\_\_\_ Full-time, Part time \_\_\_\_\_,  
 None \_\_\_\_\_.

Listed below are some consumer protection agencies and organizations. Please place an X in the space to the right of the agency or organization which indicates your familiarity with it. Please use only one X per line.

	Have Never Heard of It	Have Heard of It But Not Familiar With Its Function	Familiar With Its Function But Have Not Had Occasion To Use It	Familiar With Function; Would Have Used it If I Had Known How to Contact It	Have Used This Organization
Cooperative Extension Service					
Food and Drug Administration (FDA)					
Better Business Bureau of Arkansas					
Arkansas Public Service Commission					
Consumer's Union (CU)					
Federal Trade Commission (FTC)					
Consumer's Research (CR)					
Arkansas Consumer Research					
CIRCUIT					
Association of Home Appliance Manufacturers (AHAM)					

Are you a member of an Extension Homemakers Club? Yes \_\_\_ No \_\_\_

In the past five years have you attended an educational meeting or short course presented by Cooperative Extension Service or used any of their educational literature? Yes \_\_\_ No \_\_\_

Would you be interested in learning more about consumer protection agencies and organizations? Yes \_\_\_ No \_\_\_

What form would you be most interested in receiving information:

Short Course	___	Study Club	___
Special Interest Meeting	___	Radio Program	___
News Letter	___	Television	___
Newspaper Article	___	Extension Bulletin	___
Extension Homemaker's Lesson	___	Other (Please specify)	___

What time is most convenient for you to attend meetings?

Mornings \_\_\_  
 Afternoons \_\_\_  
 Evenings \_\_\_

Would your husband attend a consumer information type meeting with you? Yes \_\_\_ No \_\_\_





APPENDIX C

QUESTIONNAIRE AND LETTER USED  
TO COLLECT DATA

UNIVERSITY OF ALABAMA STATE UNIVERSITY

1007 COTTON WALK

2308 S. Western  
Stillwater, OK 74074  
July 3, 1974

Dear Homemaker:

Do you have ten minutes to spend to help us know more about how to help you be a better consumer? Enclosed is a short questionnaire concerning consumer protection agencies and organizations. Would you complete it and return by July 15, 1974 to:

Miss Sandra K. Jacob  
2308 S. Western  
Stillwater, OK 74074

A self-addressed, stamped envelope is enclosed for your convenience. All information will be kept confidential and no names or addresses are required.

We appreciate your cooperation and hope to share the results of the study with you in the near future.

Sincerely,

Sandra K. Jacob  
Graduate Student  
Oklahoma State University

Linda King  
County Extension Agent-  
Home Economics  
Izard County

Enclosures

Listed below are some consumer protection agencies and organizations. Please place an X in the space to the right of the agency or organization which indicates your familiarity with it. Please use only one X per organization or agency.

I. Consumer Protection Agency and Organization Questionnaire

	Have Never Heard of It	Have Heard of It But Not Familiar With Its Function	Familiar With Its Function But Have Not Had Occasion To Use It	Familiar With Function; Would Have Used It If I Had Known How to Contact It	Have Used This Organization
Better Business Bureau of Arkansas					
Food and Drug Administration (FDA)					
Cooperative Extension Service (Agricultural)					
Arkansas Public Service Commission					
Consumer's Union (CU)					
Federal Trade Commission (FTC)					
Consumer's Research (CR)					
Arkansas Consumer Research					
CIRCUIT					
Association of Home Appliance Manufacturers (AHAM)					

II. Personal Information: Please check statements below so that the information describes you and your situation.

- A. Age: 20 and under \_\_\_\_\_  
 21-25 \_\_\_\_\_  
 26-35 \_\_\_\_\_  
 36 and over \_\_\_\_\_
- B. Marital Status: Married \_\_\_\_\_  
 Single \_\_\_\_\_  
 Divorced \_\_\_\_\_  
 If married, how many years? \_\_\_\_\_  
 Ages of children \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_
- C. Education: 8th grade or less \_\_\_\_\_  
 1-3 years high school \_\_\_\_\_  
 4 years high school \_\_\_\_\_  
 Some college \_\_\_\_\_  
 4 years college \_\_\_\_\_  
 More than 4 years college \_\_\_\_\_
- D. Yearly family income: \_\_\_\_\_  
 Under \$4,000 \_\_\_\_\_  
 \$4,000-\$5,999 \_\_\_\_\_  
 \$6,000-\$7,999 \_\_\_\_\_  
 \$8,000-\$9,999 \_\_\_\_\_  
 Over \$10,000 \_\_\_\_\_
- E. Are you employed away from home? Full-time \_\_\_\_\_, Part-time \_\_\_\_\_, None \_\_\_\_\_
- F. Are you a member of an Extension Homemaker's Club? yes \_\_\_\_\_ no \_\_\_\_\_
- G. In the past 5 years have you attended an educational meeting or short course presented by Cooperative Extension Service? yes \_\_\_\_\_ no \_\_\_\_\_
- H. Have you used any educational literature from Cooperative Extension Service during the past 5 years? yes \_\_\_\_\_ no \_\_\_\_\_
- I. Would you be interested in learning more about consumer protection agencies and organizations? yes \_\_\_\_\_ no \_\_\_\_\_
- J. In what forms would you be most interested in receiving information? Please choose three and rank your choices 1, 2, and 3 in order of preference.
- |                     |  |
|---------------------|--|
| Short course _____  | Bulletins, Publications, Pamphlets _____ |
| Newsletter _____    | Special Interest Meeting _____           |
| Study Club _____    | Club Leader Lesson (EHC or Other) _____  |
| Radio Program _____ | Newspaper Article _____                  |
| Television _____    | Other (Please specify) _____             |
- K. What time is most convenient for you to attend meetings?  
 Mornings \_\_\_\_\_ Afternoons \_\_\_\_\_ Evenings \_\_\_\_\_
- L. Would your husband attend a consumer information type meeting with you? yes \_\_\_\_\_ no \_\_\_\_\_
- M. If your husband would attend with you, what time could be most convenient?  
 Mornings \_\_\_\_\_ Afternoons \_\_\_\_\_ Evenings \_\_\_\_\_

2  
VITA

Sandra Kay Jacob

Candidate for the Degree of

Master of Science

**Thesis:** SELECTED CONSUMER PROTECTION AGENCIES AND ORGANIZATIONS:  
AWARENESS OF YOUNG ARKANSAS HOMEMAKERS

**Major Field:** Home Management, Equipment, and Family Economics

**Biographical:**

**Personal Data:** Born in Stillwater, Oklahoma, February 16, 1948  
the daughter of George L. and Barbara Jacob.

**Education:** Graduated from C. E. Donart High School, Stillwater,  
Oklahoma, in May, 1966; received the Bachelor of Science  
degree from Oklahoma State University, Stillwater, Oklahoma,  
with a major in Home Economics Education, May, 1970. Attended  
University of Arkansas, Fayetteville, Arkansas, 1971.

**Professional Experience:** Assistant Extension Home Economist for  
Cleburne County Arkansas, June, 1970-August, 1970; Extension  
Home Economist for Izard County Arkansas, September, 1970-  
August, 1973; County Extension Agent-Home Economics Leader  
for Benton County Arkansas, August, 1974 to present.

**Professional Organizations:** American Home Economics Association,  
Arkansas Home Economics Association, American Association of  
Extension Home Economist, Arkansas Association of Extension  
Home Economist, Omicron Nu, Phi Upsilon Omicron.