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## COGNITIVE OBJECTIVES RELATED TO DECISION-MAKING

## FOR UNDERGRADUATE HOME ECONOMICS CONSUMER

EDUCATION COURSES

Βу

# VIRGINIA LEE CROSSNO

Bachelor of Science Northwestern State University of Louisiana Natchitoches, Louisiana 1957

Master of Science in Education Northwestern State University of Louisiana Natchitoches, Louisiana 1965

Submitted to the Faculty of the Graduate College of the Oklahoma State University in partial fulfillment of the requirements for the Degree of DOCTOR OF EDUCATION July, 1975

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Dean of the Graduate College

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## CHAPTER I

#### INTRODUCTION

Consumer competencies are needed if individuals are to function adequately in our society. Competencies are needed which will enable one to seek valid information about products and services and manage resources effectively to achieve satisfaction in making consumer decisions. Opportunities to develop consumer competencies are needed in the educative process, making consumer education a necessary part of the curriculum from kindergarten through the post secondary levels.

The consumer education curriculum utilizes many concepts from math, science, social studies, economics, business education and home economics. Instruction offered in consumer education can be found in ' these subject matter areas. Consumer education has historically been an integral part of the home economics curriculum, providing opportunities for individuals to develop consumer competencies.

Consumer education in the high school home economics education program received special emphasis after the passage of the 1968 Amendments to the Vocational Education Act of 1963. In accordance with the consumer education emphasis in the high school home economics program, college courses in consumer education have received greater attention in the undergraduate program for home economics education majors.

Adequate preparation to teach consumer education in the high

school home economics program is necessary if the needs of high school students are to be met. This is a challenging responsibility and should be a major concern of home economics teacher education. Some preparation for teaching consumer education in the high school home economics program is received in undergraduate home economics consumer education courses. An indication of the kind of teacher preparation received can be determined by identifying the extent to which objectives are considered essential for college level home economics consumer education courses.

## Statement of Problem

The problem of this college curricula study was to determine the extent to which selected cognitive objectives related to the major concept of decision-making were considered essential for undergraduate home economics consumer education courses by a selected group of college home economics consumer education teachers, home economics teacher educators, secondary home economics teachers and state supervisors of home economics. A comparison was made between the various groups of educators of the extent to which these objectives were considered essential. Based on this comparison, recommendations are made regarding objectives related to decision-making for undergraduate home economics consumer education courses.

#### Background of the Study

The Vocational Educational Amendments of 1968 was a turning point for consumer education in secondary home economics programs. One of the requirements within Part F of the Amendments states that: "(e) The program will include consumer education as an integral part thereof"(Public Law 90-576, p. 1).

Due to the passage of this amendment and the interpretation of "integral," consumer education became recognized as a unit of instruction receiving special emphasis. Therefore consumer education began to appear as a separate unit in many home economics programs at the secondary level.

Consumer education had been a part of the secondary curricula prior to the time when the Vocational Amendments were passed. Concepts primarily were integrated into several subject matter areas and not presented as a separate course or unit (Briggs, 1943). Consumer education taught as a separate course received some attention in the 1950's; however, in most cases it was in combination with a major subject matter area, thus denoting that concepts in consumer education were still incorporated into various subject matter areas (Damon, 1966).

The results of a national study conducted in 1970 to determine the high school subject matter areas which included consumer education showed that consumer education as a separate course or unit was included in the following subject matter areas: social studies, distributive education, business education and home economics (Armstron, 1971). This indicates that after the passage of the Vocational Amendments of 1968 consumer education was offered as a separate unit or course in several subject matter areas.

In 1972 the Education Commission of the States established a Task Force on Consumer Education to

. . . study the extent to which all states have implemented consumer education, investigate and describe the alternative ways by which states have gone about developing and implementing those programs, evaluate the effect of legislation which mandates programs in consumer education and make recommendations to the Steering Committee for action which might be appropriate for the Commission (vii).

A summary of the responses of 55 states and territories to a questionnaire showed that all states include in their state plan a statement that consumer education shall be an integral part of all consumer education and homemaking programs. Twenty-five states had a comprehensive, coordinated statewide consumer education program and of these 25, fourteen indicated that the consumer education program was in homemaking and/or home economics. One of several recommendations made by the Task Force on Consumer Education suggested that staff and financial resources be devoted to the development and implementation of consumer education programs with emphasis on teacher education (Consumer Education in the States, 1973).

One might assume that prior to the 1960's preservice education for prospective home economics teachers included undergraduate home economics courses which had consumer education concepts integrated into the course content. With the added emphasis on consumer education due to the Amendments, separate courses in consumer education at the undergraduate level were needed. It might also be assumed that based on the passage of the Amendments, state certification requirements for vocational home economics teachers would include undergraduate courses in consumer education.

Reports of conferences held after 1968 which focused on consumer education indicate that a concerted effort was made to strengthen this area in the preservice and inservice teacher education programs

(Nebraska Conference, 1969). Two studies conducted during the last decade focused on determining the degree to which home economics teachers were prepared to teach consumer education. One study included those preparing to teach home economics and another study included home economics teachers who were presently teaching in the secondary schools at the time of the study. As a result of their studies Lemmon (1962) and Lohr (1961) recommended that the curriculum offerings in consumer education at the college level, particularly those taken by undergraduates preparing to teach consumer education in the consumer homemaking program be re-evaluated. In another study conducted by Rennebohm (1971) teacher preparation was ranked eighth in a total of forty-nine issues considered important in relation to teaching consumer education at the high school level. This writer agrees with these researchers and feels that an investigation related to course objectives for the undergraduate home economics consumer education course will provide some basis on which recommendations for the course can be made.

## Objectives for the Study

- 1. To gain an understanding of consumer education in the high school home economics curriculum, consumer education for undergraduate majors in home economics education, concepts, behavioral objectives, the taxonomy classification for the cognitive domain, and research instrument development.
- 2. To identify major consumer education concepts related to decisionmaking included in the high school home economics consumer education courses.

- 3. To develop cognitive objectives which are representative of the six subdivisions as defined in Bloom's <u>Taxonomy of Educational</u> <u>Objectives</u>, <u>Handbook I</u>: <u>Cognitive Domain</u> (1956) for one consumer education concept.
- 4. To identify the extent to which these objectives are considered essential for undergraduate home economics consumer education courses by the college home economics consumer educators.
- 5. To identify the extent to which these same objectives should be included in consumer education courses for those preparing to teach consumer education in the high school home economics program according to a selected group of home economics teacher educators, state supervisors of home economics, and secondary home economics teachers.
- 6. To make recommendations for undergraduate home economics consumer education courses based on the comparison of the extent to which these objectives are considered essential for college home economics consumer education courses by the college home economics consumer educator, and the extent to which these objectives are considered essential for undergraduate preparation to teach consumer education in the secondary home economics program by home economics teacher educators, state supervisors of home economics and secondary home economics teachers.

#### Procedure

A detailed account of the procedure for the study is given in Chapter III, a brief outline of the steps taken to accomplish the objectives of the study appears below:

- Literature was reviewed on the consumer education movement, classification of objectives and research instrument development.
- (2) Curriculum guides for high school home economics education courses and high school consumer education text books were reviewed to identify major consumer education concepts included in high school consumer education courses.
- (3) A list of objectives was written and submitted to a selected panel of seven judges to secure agreement on the classification of each objective. Objectives that did not receive a majority agreement were revised, using the suggestions made by the judges. The revised list was submitted to an eighth person who determined that the classification of the objectives made by the researcher and those made by the seven judges were in agreement.
- (4) The list of cognitive objectives and a rating scale were incorporated into a questionnaire which was given to a selected group of college home economics consumer educators to identify the extent to which these objectives were considered essential for undergraduate home economics consumer education courses.
- (5) A questionnaire using the same objectives and rating scale was given to state supervisors of home economics, home economics teacher educators and secondary home economics teachers to indicate the extent to which these objectives should be included in consumer education courses for home economics education undergraduates.

(6) Data from the research instruments were tabulated, analyzed and described. Recommendations were made for undergraduate home economics consumer education courses based on a comparison of the extent to which these objectives were considered essential for undergraduate home economics consumer education courses by college home economics consumer educators with those rated essential by the other three groups of educators.

## Definition of Terms

<u>Consumer education</u>--is defined as a process through which individuals develop the concepts and understanding necessary for effective functioning within the economy in which they operate (Rennebohm, 1971).

<u>Secondary education or high school</u>--refers to those educational systems which include grades nine through twelve (Good, 1959).

<u>Concept</u>--refers to an abstraction representing the world of objects and events and is a means of organizing them into categories. Concepts have many dimensions and meanings (AHEA, 1967).

<u>Cognitive domain classification</u>--includes those educational objectives related to the recall of knowledge and the development of intellectual abilities and skills (Ahmann and Glock, 1971).

<u>College home economics consumer education courses</u>--refer to those courses in consumer education offered through the college home economics department such as: family finance, family economics, consumer in the marketplace, or consumer problems.

<u>College home economics consumer educator</u> - a home economist who teaches home economics consumer education courses or courses dealing with consumer education concepts at the college level.

<u>Behavioral objective</u> - refers to those objectives that illustrate or describe a behavior the student is expected to acquire (Tyler, 1970).

<u>Consumer decision-making</u> - refers to a conscious mental process when more than one course or choice is available to the individual. It involves several steps which may or may not be followed in a particular sequence as one considers a possible action in securing goods and services (Fitzsimmons, 1973).

#### Basic Assumptions

1. Consumer education courses provide a means whereby students can increase their knowledge and understanding of consumer concepts, no matter whether in college, high school or elementary school.

2. High school home economics consumer and homemaking education courses include consumer education concepts that can be identified.

3. College preparation for a baccalaureate degree and certification to teach vocational home economics will include undergraduate courses and/or emphasis in courses related to home economics consumer education.

4. College home economics consumer educators can identify the extent to which cognitive objectives are included in the consumer education courses they teach.

5. Home economics state supervisors, home economics teacher educators and secondary home economics teachers can identify the extent to which these objectives should be included in home economics consumer education courses for the undergraduate home economics education major.

6. The <u>Taxonomy of Educational Objectives</u>, <u>Handbook I</u>: <u>Cognitive</u> <u>Domain</u>, by Benjamin S. Bloom is considered an acceptable source regarding cognitive objectives.

## Delimitations of the Study

- This study was limited to identifying the extent to which selected cognitive objectives related to decision-making were considered essential for undergraduate courses in home economics consumer education rather than affective or psychomotor objectives.
- Classification of objectives used in this study was limited to those presented in the <u>Taxonomy of Educational Objectives</u>, <u>Handbook I: Cognitive Domain</u>, by Benjamin S. Bloom.
- 3. The population for the study was limited to:
  - a. nine states located in Regions VI and VII as identified by
    the U. S. Department of Health, Education, and Welfare (1972,
    p. 604).
  - b. approximately 42 college home economics consumer educators in colleges and universities that offer a degree in vocational home economics education and are located in the states included in the study. A further limitation of the study was to include only those institutions that had a total enrollment in home economics education of not less than 10. Oklahoma State University, Stillwater, Oklahoma and Northwest Missouri State University, Maryville, Missouri, were excluded from the study due to the researcher's association with

these institutions.

- c. home economics teacher educators in colleges and universities that offer a degree in vocational home economics education and are located in U. S. Department of Health, Education, and Welfare Regions VI and VII, and have a total enrollment in home economics education of not less than 10. There were 42, excluding those at Oklahoma State University and Northwest Missouri State University.
- d. nine state supervisors of home economics in Regions VI and VII.
- e. a random sample of secondary vocational home economics teachers in U. S. Department of Health, Education, and Welfare Regions VI and VII.

#### Summary

A statement of the problem, background for the study, objectives and other information pertinent to the study have been included in this chapter. Chapter II will contain a review of related literature which includes classifying objectives and the consumer education movement. A detailed account of the procedures followed in the study will appear in Chapter III. In Chapter V, the summary, conclusions and recommendations will be made.

#### CHAPTER II

## REVIEW OF LITERATURE

Literature relating to classifying objectives and the consumer education movement in this chapter provides a background for the study.

## Classifying Objectives

The premise that learning is a behavioral change indicates a need to identify precisely the kind of behavioral change that is being developed. Classification of educational objectives not only communicates the precise identification of the behavior sought, it helps to determine instructional procedures and evaluative techniques. According to Kibler (1970), the major reasons for classifying objectives are:

- to avoid concentrating on one or two categories to the exclusion of others,
- (2) to make sure that instruction is provided for prerequisite objectives before attempting to teach more complex ones, and
- (3) to assure that appropriate instruments are employed to evaluate desired objectives (p. 44).

Bloom (1956), who was primarily responsible for developing the Cognitive Domain classification of educational objectives, maintains that the major purpose in constructing a taxonomy of educational objectives is to facilitate communication. The use of a taxonomy permits one to develop a precise definition and classification of vaguely defined terms, thus allowing for a way of coordinating learning experiences and changes desired in students. To show the relationship between

learning outcomes and learning experiences provided during the teaching-learning process Gronlund (1970, p. 3) uses the following diagram:

STUDENT	EACHING-LEARNING - PROCESS	LEARNING OUTC (End Product	
b o t	Learning experience based on interaction of subject matter, ceaching methods, an instructional mater:	n Understanding Thinking skil nd Performance s	kills skills skills

Not only are behavioral objectives of value in identifying the learning outcome or behavior change sought, but they are also valuable in the evaluative process. Mager (1962) has pointed out that when clearly defined objectives are lacking it is impossible to evaluate student progress. Related to this, is the degree to which the learner is able to accomplish the objective in the manner desired.

Tests or examinations are mileposts along the road of learning and are supposed to tell the teacher and the student the degree to which both have been successful in their achievement of the course objectives. But unless goals are clearly and firmly fixed in the minds of both parties, tests are at best misleading; at worst, they are irrelevant, unfair, or useless. Unless the programmer himself has a clear picture of his instructional intent, he will be unable to select test items that clearly reflect the student's ability to perform the desired skills, or that will reflect how well the student can demonstrate his acquisition of desired information (p. 4).

Self evaluation is also possible when there are clearly defined objectives, thus allowing the student to assess his own progress at any point along the route of instruction and to organize his efforts into relevent activities (Mager, 1963).

Using behavioral objectives in the instructional process allows for a closer relationship between what is sought: behavior change or learning outcomes; the methods used to bring about desired change; teaching-learning process, and the outcome or change as well as a means of determining the degree to which change has occurred. There is an interrelationship among all aspects and without specific behavioral objectives the basis for teaching-learning is very weak.

#### Cognitive Domain Classification

A group of college examiners attending the 1948 American Psychological Association Convention in Boston are responsible for the original idea to develop a system for classifying goals of the educative process. This group expressed an interest in a theoretical framework which could be used to facilitate communication among examiners. It was felt that such a framework would promote the exchange of test materials and ideas about testing. Also, it would be a way of stimulating research on evaluation and education. According to Bloom (1956), after much discussion, an agreement

. . . that such a theoretical framework might best be obtained through a system of classifying the goals of the educational process, since educational objectives provide the basis for building curricula and tests and represent the starting point for much of our educational research (p. 4).

This group of college examiners continued to meet each year, with some changes in membership, to consider problems in organizing a classification of educational objectives. A complete taxonomy in three major parts--the cognitive, the affective, and the psychomotor domain was the objective of the group. The cognitive domain was

selected as the first one to be developed because it was the one in which most of the work in curriculum development was taking place and where the clearest definitions of objectives were to be found (Bloom, 1956).

Today, taxonomies have been developed for the three major domains. The cognitive domain deals with behaviors which describe knowledge and intellectual skills and abilities; the affective domain deals with interests, attitudes and values; and the psychomotor domain deals with manipulative skills and abilities (Hall and Paolucci, 1970).

There are six major classes in the cognitive domain: knowledge, comprehension, application, analysis, synthesis and evaluation. The taxonomy is arranged in hierarchical order, from the simplest behavioral outcome to the most complex. As the cognitive behavior becomes more difficult it is assumed to include the behavior at the lower levels. For example, comprehension includes the behavior at the knowledge level, and application includes behavior at both the knowledge and comprehension levels (Bloom, 1956).

The condensed version of the Taxonomy of Educational Objectives: Cognitive Domain appears below (Gronlund, 1971, p. 528):

MAJOR CATEGORIES IN THE COGNITIVE DOMAIN OF THE TAXONOMY OF EDUCATIONAL OBJECTIVES (BLOOM, 1956)

Descriptions of the Major Categories in the Cognitive Domain

<sup>1.</sup> Knowledge. Knowledge is defined as the remembering of previously learned material. This may involve the recall of a wide range of material, from specific facts to complete theories, but all that is required is the bringing to mind of the appropriate information. Knowledge represents the lowest level of learning outcomes in the cognitive domain.

- 2. Comprehension. Comprehension is defined as the ability to grasp the meaning of material. This may be shown by transplanting material from one form to another (words to numbers), by interpreting material (explaining or summarizing), and by estimating future trends (predicting consequences or effects). These learning outcomes go one step beyond the simple remembering of material, and represent the lowest level of understanding.
- 3. Application. Application refers to the ability to use learned material in new and concrete situations. This may include the application of such things as rules, methods, concepts, principles, law, and theories. Learning outcomes in this area require a higher level of understanding than those under comprehension.
- 4. Analysis. Analysis refers to the ability to break down material into its component parts so that its organizational structure may be understood. This may include the identification of the parts, analysis of the relationships between parts, and recognition of the organizational principles involved. Learning outcomes here represent a higher intellectual level than comprehension and application because they require an understanding of both the content and the structural form of the material.
- 5. Synthesis. Synthesis refers to the ability to put parts together to form a new whole. This may involve the production of a unique communication (theme or speech), a plan of operations (research proposal), or a set of abstract relations (scheme for classifying information). Learning outcomes in this area stress creative behaviors, with major emphasis on the formulation of <u>new</u> patterns or structures.
- 6. Evaluation. Evaluation is concerned with the ability to judge the value of material (statement, novel, poem, research report) for a given purpose. The judgments are to be based on definite criteria (relevance to the purpose) and the student may determine the criteria or be given them. Learning outcomes in this area are highest in the cognitive hierarchy because they contain elements of all of the other categories, plus conscious value judgments based on clearly defined criteria.

#### Other Methods of Identifying Objectives

The classification of objectives into the three domains is widely accepted by most educators. Although classifying objectives into the three domains appears to be receiving wide support, it is necessary to consider other methods used for identifying objectives. Popham (1973) was responsible for and dedicated to the movement to have instructional objectives stated in behavioral terms. As a result of his efforts, a number of publications and filmstrips were developed which illustrate the need for behavioral objectives. The materials were designed primarily to explain the procedure to use in stating behavioral objectives. In a recent book Popham (1973) gives his current stand on behaviorial objectives.

My advocacy of measurable goals has not been altered one whit. Insofar as an instructional objective is stated with sufficient clarity that we can measure whether it has been achieved, then clearer instruction and evaluation benefit arise . . . However, there are some important goals . . that are currently unassessable. To the extent that such goals are extremely meritorious, they are worth the risk of our pursuing them even if we cannot reliably discern whether they have been accomplished (p. 23).

Popham continues by saying that all objectives do not have to be behavioral, however most should be.

There is no apparent conflict between the emphasis Popham places on using specific behavioral objectives and the classification of objectives into the cognitive, affective and psychomotor domains. Behavioral terms in the stated objective are used in classifying various objectives into one of the three domains. This procedure is a continuation and logical sequence which Popham incorporates into the material he developed.

Robert M. Gagne is another well known educator who is accepted as an authority in designing effective instruction and one who takes a somewhat different approach to identifying objectives.

The rationale used by Gagne (1974, p. 49) indicates a belief that "the society in which we live has certain functions to perform in serving the needs of its people." Most of these functions require

activities which must be learned. One basic function of society is to insure that such learning takes place.

Educational goals are those human activities which contribute to the functioning of a society (including the functioning of an individual in the society) and which can be acquired through learning (Gagné and Briggs, 1974, p. 20).

According to Gagne and Briggs (1974), there is a need to identify an array of human capabilities which would allow for an identification of the kinds of activities to be expressed in educational goals. By acquiring these capabilities through the teaching-learning process, one can perform the various activities appropriate to being a citizen. In designing instruction, one seeks to identify the human capabilities that lead to the outcomes called educational goals. To simplify the task and reduce the number of objectives, it is suggested that one assign objectives to one of the five major categories of human capabilities. The categories are composed of different classes of human performance, and each requires a different set of instructional conditions for effective learning. Regardless of the subject matter of instruction, the same conditions apply, however, subcategories can be identified within each of the five categories. The categories of objectives, expressed as learning outcomes resulting from instruction appears below (Gagne and Briggs, 1974, p. 26).

Kind of Capability	Example	Function	Performance Category
Intellectual Skill	Using a metaphor to describe an object	Component of further learning and thinking	Showing how an intellec- tual operation is carried out in specific application
Cognitive Strategy	Induction of the concept "magnetic field"	Controls learner's behavior in learning and thinking	Solving a variety of practical problems by efficient means
Verbal Information	"Boiling point of water is 100 <sup>°</sup> C"	<ol> <li>Provides</li> <li>directions for</li> <li>learning;</li> <li>(2) aids trans-</li> <li>fer of learning</li> </ol>	Stating or otherwise communicating information
Motor Skill	Printing letters	Mediates motor performance	Carrying out the motor activity in a variety of contexts
Attitude	Preference for listening to music as a leisure activity	Modifies individual's choices of action	Choosing a course of action toward a class of objects, persons, or events

## FIVE KINDS OF LEARNED CAPABILITIES

A comparison of the classification of objectives into the three domains; cognitive, affective and psychomotor; the use of behaviorally stated objectives and the five kinds of learned capabilities leads one to conclude that there are more similarities than differences. The classification of objectives into one of the three domains is based upon an interpretation of the behavior sought in the statement of the objective. Behavioral objectives are those which are measureable, in other words, assessment of student progress could be made. The classification system is a means of defining categories into which the behaviors could be placed. The identification of five kinds of learned capabilities in which Gagne and Briggs groups objectives are quite similar to the three domains. For example, intellectual skill, cognitive strategy, and verbal information is closely related to the cognitive domain. The functions described for each of these three capabilities correspond to the cognitive function of thinking. Motor skills described as a capability are the same as the psychomotor domain because both classifications are based on objectives which indicate a performance. The affective domain is closely related to the capability identified as attitude in that both are founded on defining behavioral characteristics in terms of thoughts, feelings and actions.

#### <u>Concepts</u>

Webster (1971) defines concept as an idea, a thought or notion conceived in the mind. Concepts may represent an idea with related thoughts or ideas, as well as an abstraction representing the world of objects and events. Additionally, concepts may have many dimensions and meanings (AHEA, 1967) (Hatcher and Halchin, 1973).

Teaching for the purpose of concept formation has long been recognized by educators as the means through which learners can acquire a knowledge of objects, forces and actions which make up their world

(Woodruff, 1961). It is the responsibility of educators to help students not only expand, recognize and clarify concepts, but to teach new ones that can be developed to the best advantage within the school environment.

Concepts have been used by curriculum developers as a means of identifying those elements which are to be organized (Tyler, 1949). Classifying and categorizing concepts enables one to see relationships among concepts and draw generalizations, thereby making knowledge more useful and meaningful.

Objectives are utilized primarily as a guide one uses to determine a course of action. Learning experiences are designed to facilitate that course of action which is to bring about a certain behavior change in the student. The most suitable form for stating objectives is to express them in terms which identify both the kind of behavior to be developed and the concepts the student is to deal with (Tyler, 1949). The following objective will help illustrate the process: <u>The student can relate how individual values influence consumer</u> <u>decisions</u>. In this objective "relate" is the kind of behavior to be developed. The concept which the student deals with is how individual values influence consumer decisions.

It is important to remember that objectives, learning experiences, generalizations and concepts do not function independently, but that each needs consideration in the teaching-learning process.

#### Consumer Education Movement

It is difficult to identify a particular point in time when consumer education had it's beginning. As early as 1908, there were people interested in promoting the instruction of consumer education in the schools. It was during this time that the American Home Economics Association was founded and a Consumer Interest Committee was initiated to assist in this effort. The existing economic conditions of our society during the 1930's influenced the first big push for consumer education. Even though there was a demand for consumer education to be taught in the public schools, teachers were unprepared to help students (Damon, 1966).

By 1940 the general public was very receptive to consumer education and college courses were offered. This support continued for about one decade and then declined (Damon, 1966).

Consumer education is described as a subject that borrows from all subjects and therefore has no roots in an established area. Due to this, some feel that as a subject matter area, it is not academically respectable. This lack of prestige as a legitimate subject matter area may have been one factor contributing to the decrease in emphasis during the 1950's. Also, during this period the shift in curriculum to science and technology contributed to the decreased emphasis on consumer education (Rowley, 1974).

The emergence of consumer rights was initiated by President Kennedy's "Special Message on Protecting Consumer Interests" to Congress in 1962. Passage of the 1968 Vocational Education Amendments provided financial support at the federal level for consumer education. Since that time the consumer education movement has continued to

receive emphasis in the educational process at all levels (Kennedy, 1962).

#### Development of Consumer Education at the

#### Secondary Level

The nature of consumer education is such that it can easily be integrated into many curricula without being identified as consumer education. It has been a part of the total education system for many years. At times courses may not have been identified as consumer education because the subject matter cut across many educational disciplines.

According to Tonne (1966), the term consumer education was used as early as 1912 to identify concepts in the secondary curriculum which was directly related to buymanship. Home economics is recognized as the subject matter area in which consumer education probably had its beginning. This assertion was based on that aspect of home economics which dealt with the evaluation of goods and services in terms of specific standards, and end-use desired (Damon, 1966).

As early as 1920, consumer education received emphasis in the secondary education programs, and then again in the 1930's. Some believed this was the result of the poor conditions of the marketplace incurred by the depression (Tonne, 1966, and Damon, 1966).

A national study was conducted by Briggs (1943) in 1942 to determine if consumer education was offered as a separate course or included in a subject matter area in the high school. This study revealed that 754 schools offered consumer education, and of that number 192 or twenty-five per cent offered consumer education as a separate course. This is a very small number, but it was some indication that as a separate course, consumer education was beginning to find a place in the secondary school system. Consumer education did not fit any single established course of instruction; therefore it did not have any academic prestige and this could have influenced the acceptance of consumer education as a part of the secondary educational program. Damon (1966) described the entrance of consumer education into the secondary program as coming in by way of the back door, the result of dire necessity. Problems of the outside world forced their way into the classroom and educators agreed that a course of instruction in consumer education was needed.

By the mid 1950's consumer education as a separate course offering had reached a peak and had started on the decline. Textbooks were published that had double titles: science, mathematics, and social studies were a few of the course names connected with consumer education. Colleges failed to prepare teachers by not offering courses in consumer education; therefore many teachers who were teaching consumer education at the secondary level did not have the necessary academic background (Damon, 1966).

Consumer education came to the front in educational circles again in the 1960's, and this was brought about by the dissatisfaction of the conditions of the marketplace. Our country was not experiencing another depression, but people began to form groups to protest specific conditions such as the high price of certain goods, and to push for more consumer rights. For the first time in our history federal legislation directly related to consumer education occured in 1968. With the passage of the 1968 Vocational Education Amendments, Part F, of Title I

authorized allotments of funds on a matching basis to states for "Consumer and Homemaking Education." As a result of this legislation passed by the government, consumer education in home economics curciculum at the secondary level received its greatest support (Hurt, 1971).

The Task Force on Consumer Education sought to determine if consumer education or a competency examination was required for graduation from high school. Out of 55 states and territories, three states, Hawaii, Illinois and Louisiana require consumer education for graduation. In 1972 the Louisiana Legislature passed a resolution that a compulsory consumer credit education curriculum be offered in the public schools. Alabama requires that all twelfth grade students complete one-half credit, semester course in the principles of economics. Arizona has a similar requirement; however, the title is stated differently: "essentials and benefits of a free enterprise system." There is an allowance for credit by examination based upon tests developed by the Arizona Department of Education. Nevada requires all teachers in the public schools of the state to teach lessons on the subject of thrift. By 1978, all students who graduate from a public high school in Oregon will have one unit (130 clock hours) of credit in "personal finance." In Pennsylvania the state board of education requires that all senior high schools offer a course in consumer education where there is sufficient student demand (15 pupils). Based on the requirements set forth in the "Economic Education Act of 1974" passed by the Oklahoma Legislature, economic education will be integrated into social studies, business education, home economics and other vocational courses. This will be a part of the curriculum of

every elementary, junior and senior high school (Oklahoma Senate Bill No. 499, p. 2). According to the Task Force Committee report, a total of 27 states have prepared a curriculum guide for consumer education (1973).

#### Consumer Education in Home Economics at

# the Secondary Level

One of the earliest efforts to improve consumer education at the secondary level began in 1942 when a group from the American Home Economics Association and the Home Economics Department of the National Education Association formulated and published a report for use in organizing consumer education courses in home economics. The objectives for the committee were:

- 1. To investigate what should be taught and how it could best be organized and objectively presented.
- To facilitate the work of the school by providing instructional materials (<u>Consumer Education and</u> <u>Home Economics in the Secondary Schools</u>, 1945 Forward).

The report identified three categories of consumer education; education in wise choice-making, education in wise use of resources, and education in improvement of the economics system. This publication was a means of demonstrating how consumer education in high school home economics courses could make a valuable contribution to the educational process (1945).

In 1955 Lebeda (p. 84) analyzed and compared consumer-economics education practices among subject matter areas in Iowa public secondary schools. She found that the objectives home economics teachers included in consumer education units were primarily buymanship or marketing in nature. Toward the end of the 1950's other areas of emphasis in consumer education began to evolve. In 1959 the American Home Economics Association published <u>A Statement of Philosophy and Objectives</u> which were to guide the organization. Two areas of concern were related to consumer education:

\*Consumption and other economic aspects of personal and family living \*Management in the use of resources so that values and goals of the individual, the family, or of society may be attained (1959, p. 4).

In the same publication twelve competencies fundamental to effective living were identified which could contribute to the development of individuals and families. Of the twelve, four pertain to consumer education:

\*Make and carry out intelligent decisions regarding the use of personal, family, and community resources \*Establish long-range goals for financial security and work toward their achievement \*Plan consumption of goods and services--including food, clothing, and housing--in ways that will promote values and goals established by the family \*Purchase consumer goods and services appropriate to an overall consumption plan and wise use of economic resources (1959, p. 9).

Expanding consumer education to include areas related to the value structure and goals of individuals and families placed consumer education in a different perspective from that of primarily buymanship.

Home economics educators continued to draw attention to the importance of consumer education through the years. During the early 1960's recognition of consumer education as a vital part of home economics curriculum was evident in the professional literature (Bymer, 1973).

As a result of the passage of the 1968 Vocational Education Amendments, home economics was thereafter referred to as "Consumer and Homemaking Education." This suggested that special emphasis was to be placed on consumer education in the secondary home economics program. The legislation states that:

(e) The program will include consumer education as an integral part thereof (Hurt, 1971, p. 22)

In view of the requirements in the legislation, Newkirk (1971, p. 42) expressed concern for the direction of consumer education.

As home economics educators expand and redirect consumer education programs, they might well question what organizational structure should be used . . . The plan that is adopted is of lesser concern than those concepts, generalizations, and learning experiences included in the instructional program that give emphasis to the economic, psychological, and sociological factors that are basic influences on consumer behavior.

Several research studies have been conducted to examine certain aspects of consumer education in the secondary school program. One national study conducted in 1970 sought to determine the curriculum areas in which consumer education was included. Curriculum which included consumer education was predominately in home economics, distributive education, business education and social studies. Home economics was the only area that offered three or more courses of consumer education (Armstrong, 1971).

Two recent studies have been conducted on various teaching techniques used to teach home economics consumer education. Moore (1973) selected programmed instruction and instructional television to teach groups of tenth, eleventh, and twelfth grade consumer homemaking students a unit on how to select cookware. Both teaching methods were effective based on the gains all students made in their post-test scores. In a study conducted by Wingett (1972) one group of students completed learning packages and another participated in a lecturediscussion method.

Of those studies located, Royer (1972) was the first one in which a set of cognitive objectives were formulated for consumer education in the secondary home economics program. The author selected two concepts: use of credit and buying an automobile for which cognitive objectives were developed.

# Consumer Decision-Making

Decision-making is an essential concept in consumer education. As early as 1942, educators in home economics identified the importance of decision-making by selecting wise choice-making as one of three categories to be studied by home economics students (1945). Again in 1959, the American Home Economics Association reemphasized the importance of decision-making by stating that: "intelligent decisions regarding the use of personal, family and community resources is fundamental to effective living" (1959, p. 9).

In the <u>Suggested Guidelines for Consumer Education for Grades</u> <u>K-12</u> (1970, p. 27), developed by the President's Committee on Consumer Interest, the importance of decision-making is emphasized: "Consumer Education can and must fortify the student with knowledge and the skills required to make consumer decisions in the marketplace."

To function effectively within the economy, it is necessary for one to possess skills in decision-making, and this can be achieved through consumer education. The purpose in such an education is not to direct consumer choices but to increase the consideration of possible alternatives and opportunities. Making decisions is a responsibility the consumer must accept. Consumer education should provide a

way in which individuals develop the ability to make rational decisions and intelligent choices (Schoefield, 1967).

Brown (1974) interviewed a total of 90 1969 and 1970 high school graduates of 15 Colorado high schools to determine which consumer tasks are most essential for young adults to perform their consumer roles adequately. The interviewees answered a free response question: "What has been your most important consumer problem since leaving high school?" Forty-five per cent of those interviewed identified problems related to money management and specific decisions about how to set and attain reasonable goals.

A federally funded curriculum project to develop curriculum modules in consumer education was instigated in 1972. The project was directed by Dr. Patricia Murphy and the work was carried out through a three-state cooperative arrangement. North Dakota, Wisconsin, and Minnesota State Departments and the Home Economics Education Departments of the University of Wisconsin at Stevens Point and Madison contributed to the development of the curriculum which was initiated by the Department of Home Economics Education, North Dakota State University. Over three hundred home economics, business and office and distributive education teachers throughout the nation field tested the material.

The purpose of the project was to develop flexible teaching curriculum modules which could be adapted by teachers to serve a variety of learners varying in ages, socioeconomic levels, cultural backgrounds and life styles. A set of consumer education modules consisting of four levels were developed to help individuals assume their responsibility for gaining satisfactions by developing their consumer capabilities, skills, and understandings. Consumer growth

is described by identifying clusters of observable behaviors and implied attitudes. Each level is viewed as building upon one another until the consumer eventually shows involvement and commitment through his behavior. Activities are designed to facilitate growth toward the highest level. Within each level, the decision-making process is the underlying concept. Level I focuses on an awareness that the consumer chooses according to present needs and wants. In Level II, application of the decision-making process when carrying out many consumer activities occurs, however those decisions may be based upon half-truths, disregarding long range implications of the decisions. At this level value clarification is just beginning, Level III identifies those consumer behaviors that show the result of the integration of personal values with judgments based upon facts. The last level (IV), includes an examination and setting of priorities which influence the public and private sectors of the economy to improve conditions for present and future generations (Murphy, 1973).

A recent application of the managerial systems approach to decision-making appears in a book co-authored by Deacon and Firebaugh (1975). According to the authors, when the component parts of the decision-making process are identified and placed in appropriate relation to each other, management becomes more meaningful.

Alternative consideration can take place throughout the managerial system: in the input phase (both in setting goals and in surmising available resources); in standard setting and sequencing within planning; and in checking and adjusting within the controlling phase (p. 106).

Utilizing the managerial systems approach to decision-making may be a means whereby more rational decisions can be made.

#### Consumer Education for Undergraduate Home

## Economics Education Majors

Preparation to teach consumer education has always been included in the requirements for the home economics education major. During the early years when the emphasis in consumer education was on buymanhsip, consumer education concepts were integrated into the course content within the subject matter areas. Specific courses in consumer education offered in the home economics program of the colleges and universities began to appear during the 1960's. This coincided with the concentrated consumer education effort which resulted in the 1968 Vocational Educational Amendments.

The earliest research study directly related to preparation for teaching consumer education in the secondary home economics program available to the researcher was one conducted in 1961. In this study Lohr (1961) compared the knowledge and attitudes related to certain consumer education competencies of those preparing to teach home economics with others preparing to teach in other subject matter areas. It was found that the prospective home economics teachers had a higher test score than those preparing to teach in other subjects with the exception of credit, investments, savings and insurance. Based on the findings of this research, it was recommended that an evaluation be made of the curriculum offerings in consumer education at the college level.

Teachers who were graduated in 1958, 1959, and 1960 from a home economics teacher preparatory program and those who were graduated five to ten years earlier, formed one of the variables in a study conducted by Lemmon (1962). High school students of both groups of teachers were given tests to determine the degree of their consumer economic knowledge and the teachers were also given consumer economics tests to determine their knowledge in this area. Findings indicated there was no significant difference in the test scores of the two groups of students, but the older teachers made higher scores on the test than did the younger teachers. Because of the lower scores of the younger teachers, it was suggested that preparation of home economics education majors be re-evaluated, particularly in relation to consumer economics.

In 1957, Wolf completed a study of six home economics units in land-grant institutions of higher education for the purpose of analyzing the area of consumer education. The over-all purpose of the study was to determine the current practices in consumer education as offered in the home economics programs. The study revealed that 18 consumer education courses--six general and 12 specialized, were offered in the six home economics units. In regard to home economics education majors, Wolf indicated that they were getting an inadequate preparation in family finance and consumer economics. Four of the six units did not require courses in these subjects and only one required a course in household buying. Consequently, students had to elect these subjects and/or depend on their integration with other courses.

The National Research Conference on Consumer and Homemaking Education held in June, 1970 was attended by 107 vocational-technical education specialists and educators. The purpose of the conference was to determine priorities for critical problems facing consumer and homemaking education and plan research projects which focuses on these critical problems. There were 18 educators involved in developing a

tentative list of priority research problem areas by use of the DELPHI technique. The sequential type questionnaires were completed from February to May, 1970. Participants in the conference received the tentative list when they registered for the conference. This list formed the background for the development of a finalized list by the conference participants. A summary of the results include the following two priorities which will have some impact on the home economics consumer education program if research is pursued.

In the top category of priorities each of these received 83.3 per cent agreement.

Identification of (consumer education) competencies which should be taught in the elementary schools, the junior high, and high school. What changes in consumer behavior can be attributed to instruction in educational programs (Gorman, 1970, p. 139).

Research conducted in the foregoing areas will influence the home economics teacher education programs in colleges and universities, in that preparation to teach those competencies considered essential will be necessary. Research related to the changes in consumer behavior which can be attributed to instruction in consumer education should also give insight to what needs to be included or continued in the home economics education undergraduate program (Gorman, 1970).

Continued research is needed in the area of consumer decisionmaking which will provide information vital to guide the education of youth in becoming competent and effective consumers. The Home Economics profession has recognized this need and has included as one research goal: "To improve consumer competence and family resource use." One question identified as needed research under this goal is: "interrelations among values, goals, and resources and their

function in management and decision-making" (Schlater, 1970, p. 42).

Burton (1972) conducted a study to determine if there were differences in the attitude toward pertinent consumer issues between social studies, home economics and business education teachers. Another part of the study was the appraisal of the educational relevance of these issues by the three groups of teachers. The study was based on the theory that a student's learning reflects the attitude of his teacher and therefore can be used as a part of the rationale for teacher selection. The results indicated that all three groups considered consumer issues important and would include them in the consumer education curricula. One recommendation made as a result of this study was that an investigation be made to determine the consumer education knowledge and understandings of the teachers of business education, social studies and home economics.

Another investigation of consumer issues was made by Rennebohm (1971) to determine level of importance in relation to teaching consumer education at the high school level. Teacher preparation was eighth in a total of forty-nine issues ranked in order of importance by home economics professors, business professors and other professionals who were members of the American Council on Consumer Issues.

Several consumer education conferences were held throughout the United States after the passage of the 1968 Vocational Education Amendments. One such meeting occurred at the University of Nebraska for the purpose of considering the new challenges of the legislation. Attendants were specialists from various fields such as: family economics and management, consumer finance associations, departments of secondary education and the inner city and urban area. One of the

priorities set forth by the conference participants concerned the preservice and inservice teacher education for home economics teachers:

. . . ascertaining the current status of consumer and homemaking education teachers in terms of their efficiency in selecting content and teaching in relation to age, ability and social and economic group(s) involved (1969, p. 27).

The research studies reviewed here indicate a need to continue to investigate the areas of preparing prospective home economics teachers to teach consumer education. With additional information from continued research, teacher preparation in the area of consumer education can be strengthened.

#### Summary

The review of literature presented in this chapter called attention to the consumer education movement, classification of objectives, concepts and consumer decision-making. Statements of instructional objectives take into consideration the specific behavior change sought which is clearly stated and measurable. Classification of instructional objectives can then be used as a means of placing objectives into a taxonomic category based on the desired behavior. This process is useful in making sure that the objectives selected are of the level or type actually desired. Concepts were identified as elements of instructional content incorporated into the instructional objectives with which the learner deals in a particular way.

Literature on the consumer education movement at the secondary level, within secondary home economics curriculum and in the undergraduate home economics education program was reviewed. The consumer education movement has received attention for a number of years. At times there was greater emphasis than at others due in part to the economic conditions which existed and the views expressed by various national leaders. The nature of consumer education is such that throughout time concepts were incorporated into various subject matter areas. Today, due to the 1968 Vocational Education Amendments, consumer education as a separate unit of instruction is considered as one specific area of instruction and as such appears in the home economics curricula.

Studies reviewed support the contention that preparation to teach consumer education is needed. Since the 1968 Vocational Education Amendments state that consumer education shall be an integral part of the consumer homemaking program, home economics education majors need specific educational experience in this area.

Since this study includes cognitive objectives related to consumer decision-making, literature was reviewed in that area. The author concluded that competency in using the decision-making process enables one to make rational decisions and intelligent choices. The sources cited stressed a continued need for research in this area.

# CHAPTER III

#### PROCEDURE FOR THE STUDY

The purpose of this study was to determine the extent to which selected cognitive objectives related to consumer decision-making were considered essential for undergraduate home economics consumer courses. The investigation included a selected group of college home economics consumer education teachers, home economics teacher educators, secondary home economics teachers and state supervisors of home economics.

This chapter will explain in detail the procedures followed in the study. (1) The participants in the study are identified. (2) An instrument was developed and validated. (3) College home economics consumer educators were asked to identify those objectives they considered essential for undergraduate home economics consumer education courses. Home economics teacher educators, secondary vocational home economics teachers and state supervisors of home economics were asked to identify those objectives they considered essential for the undergraduate course in home economics consumer education which the home economics education major is required to take as a part of the requirements to teach consumer education in the secondary program. (4) Percentages of responses to the objectives according to professional role were used to analyze the data gathered from the participants. (5) Chi-square tests for significant differences were computed on each group of secondary teachers according to their

preparation to teach consumer education to determine if there was a difference in the responses to the 21 objectives.

#### Selection of Participants

States from which participants in the study were selected were those in Regions VI and VII, as identified by the United States Department of Health, Education, and Welfare (1972). The procedures used in selecting the participants is described below.

#### Selection of College Home Economics Consumer

#### Educators and Home Economics Teacher Educators

A list of colleges and universities having at least 10 or more undergraduate students enrolled in Home Economics Education was compiled from the American Home Economics Association publication, <u>Home Economics in Institutions Granting Baccalaureate or Higher</u> <u>Degrees, 1970-71</u> (1972). This provided the most recent enrollment figures available.

The institutions to be included in the study were those colleges and universities that offer a degree in Vocational Home Economics Education. The listing of these institutions were found in <u>Heads</u> of <u>Home Economics Teacher Education in Institutions Approved by State</u> <u>Boards for Vocational Education and Training of Vocational Teachers</u> of <u>Home Economics</u> (1972). Oklahoma State University, Stillwater, Oklahoma and Northwest Missouri State University, Maryville, Missouri were excluded from the study due to the researcher's association with these institutions. Forty-two colleges and universities met the criterion for the selection and were included in the study (see Appendix A).

No listing of home econòmics consumer educators was available. Therefore a letter was written to accompany the questionnaire and mailed to the Head of Home Economics at each of the institutions, who in turn was asked to direct the questionnaire to the faculty member who taught home economics consumer education courses at the undergraduate level.

A letter was written to accompany the questionnaire and mailed to each home economics teacher educator at each of the 42 colleges and universities included in the study (Appendix A).

#### Selection of Secondary Vocational Home

#### Economics Teachers

State Directories (Appendix A) of vocational home economics teachers were used to identify secondary vocational home economics teachers in each of the nine states included in the study. A 1973-74 directory was used for: Arkansas, Oklahoma, Louisiana, Iowa, Kansas and Nebraska. A 1972-73 Directory was used for: New Mexico, Texas and Missouri because the 1973-74 directories for these states had not been printed when the sample for the study was selected. The name of each secondary vocational home economics teacher was numbered consecutively as it appeared in the directory. This provided the total number of secondary vocational home economics teachers in each state. The formula below was used to determine the number of secondary vocational home economics teachers to be included in the sample.

# $N_{=} \frac{[x^{2} Np (1-p)]}{d^{2}(N-1) + x^{2}} p(1-p)$

- $X^2$  = The table value of chi-square for 1 degree of freedom and at the desired confidence level (3.84) 95 per cent confidence level.
- N= The population size
- p= The population proportion which it is desired to estimate. Assumed to be .50 which will give maximum sample size.
- d= Degree of accuracy expressed as a proportion (+ 5 per cent sampling error)

Using this formula there were 1,717 secondary vocational home economics teachers drawn from a total population of 5,032. The total sample number from each state was fed into the computer for the purpose of receiving a set of random numbers for each of the nine states. These numbers for each state were reduced by one-half resulting in a total sample population for the study of 857 secondary vocational home economics teachers.

#### Selection of State Supervisors of

## Home Economics

All state supervisors of home economics for each of the nine states were included in the study. A break-down of the total number of college home economics consumer educators, home economics teacher educators, secondary vocational home economics teachers and state supervisors of home economics included in the study appears in Table I.

#### TABLE I

COMPOSITION OF SAMPLE AC	CORDING TO	PROFESSIONAL	ROLE
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State	Region	State Supervisors of Home Economics	Home Economics Teacher Educators(a)	College Home Economics Consumer Educators(b)	Sample of Secondary Vo- cational Home Economics Teachers (c)
Arkansas	VI	1	4	4	92
Louisiana	VI	1	10	10	120
New Mexico	VI	1	2	2	52
Oklahoma	VI	1	1	1	86
Texas	VI	1	13	13	164
Iowa	VII	1	2	2	88
Kansas	VII	1	3	3	74
Missouri	VII	1	5	5	112
Neb <b>raska</b>	VII	1	2	2	69
Total		9	42	42	857

- (a) and (b) Institutions granting a degree in vocational home economics with an enrollment of 10 or more students in home economics education as found in: <u>Home Economics In</u> <u>Institutions Granting Baccalaureate or Higher Degrees</u>, <u>1970-71</u>, excluding Northwest Missouri State University, Maryville, Missouri and Oklahoma State University, Stillwater, Oklahoma.
- (c) Number for Arkansas, Oklahoma, Louisiana, Iowa, Kansas and Nebraska, based on the 1973-74 State Directory; number for New Mexico, Texas and Missouri, based on the 1972-73 State Directory.

#### Designing the Instrument for the Study

After the participants for the study were selected, the next phase of the study involved writing a set of cognitive objectives related to consumer decision-making which might assist in the development of knowledge, understanding and thinking skills through undergraduate courses in home economics consumer education. The section which follows will describe how: the cognitive statements were developed and incorporated into the questionnaire; the validation of the instrument and the background information form was designed.

## Designing the Rating Procedure for

#### the Instrument

Research studies using objectives were reviewed by the writer to become familiar with the design utilized for receiving responses. Two studies similar to the researcher's were those conducted by Mau (1965) and Daniels (1973), in which sets of objectives were developed for undergraduate home management courses and respondents were asked to rate objectives according to whether or not each objective was considered essential for the course. Inasmuch as this study included objectives which could be considered essential for the undergraduate home economics consumer education course, it was decided the categories used by Mau and Daniels would be used in this study. The categories used were: <u>essential</u>, <u>desirable</u>, of <u>little</u> or <u>no</u> importance and <u>cannot classify</u>. Category rating scales present the respondent with several categories from which he picks the one that best characterizes the behavior or characteristics of the object being rated (Best, 1970).

The definitions used for each category vary due to the purpose and design of the study.

The mailed questionnaire was used to collect data for this study because items included in a questionnaire offer the respondent a choice of alternative replies which can be classified, allowing the researcher to collect specific information regarding the topic being studied (Good, 1963). Also, in this study it was necessary to collect data from large segments of a population at a minimum cost and in a relative short period of time.

#### Developing Statements of Cognitive Objectives

A list of major consumer education concepts was compiled by the writer after reviewing the available literature. A count was made of the number of times each concept appeared in consumer education text books used in the undergraduate home economics consumer education courses, and those appearing in curriculum guides for home economics in the secondary programs (Appendix B). It was found that the majority of concepts appearing most frequently were: types of credit, credit regulations, advertising, types of insurance, savings and investments, and money management arrangements. Less attention was given to consumer education concepts related to factors that influence consumer decisions such as: individual values and goals, choice of life style and ethnic background. There is a need for research to determine the interrelation among values, goals and resources and their function in management and decision-making (Schlater, 1970). Therefore, the researcher selected those concepts related to factors influencing consumer decisions to be incorporated into the statements of cognitive objectives for the study.

Those concepts incorporated into the objectives were: individual values and goals, life style, ethnic background, philosophy of life, human and non-human resources, religious beliefs, motives, needs, habits, attitudes, and the decision-making process. A grid showing the condepts incorporated into the objectives can be found in Appendix B.

Objective statements were written including the concepts identified for the six levels in the cognitive domain according to Bloom's Taxonomy, which include 1.00 Knowledge, 2.00 Comprehension, 3.00 Application, 4.00 Analysis, 5.00 Synthesis, and 6.00 Evaluation (1956). Approximately six objectives, one for each cognitive category was written for each concept. As a result, a total of 42 objectives representating all six levels of the cognitive domain were written. The researcher arbitrarily reduced this number to 21 because a large number of objectives would make a lengthy questionnaire and thereby lessen the possibility of a good return (Appendix C). Also, it was felt that a representation of various levels could be achieved by using a smaller number of objectives. These objectives were developed for undergraduate home economics consumer education courses, therefore a majority of the objectives selected were at the <u>application</u> level and above. Bloom's Taxonomy, which is a generally accepted source for terminology describing cognitive behaviors and for classification levels was used by the researcher in developing the objectives. Stating Behavioral Objectives for <u>Classroom Instruction</u> (Gronlund, 1970) which describes and illustrates the procedure for identifying and defining instructional objectives as learning outcomes, was also used by the researcher in developing the objectives.

#### Validation of the Instrument

A classification form was designed which included the 21 objectives and the six categories for classifying the objectives in the cognitive domain(Appendix B). First, three home economics teacher educators, three professors of education and one college home economics consumer educator were asked to classify the objectives according to the six levels in the cognitive domain. The panel members were asked to make any necessary suggestions for improving the statement of the objectives (Appendix B). Objectives classified at one level by four or more judges constituted a majority. Those objectives that received a <u>cannot classify</u> rating were not included in the tally. Next, the same list of statements was sent to an home economics administrator who had been a former head of home economics education, with the request that she verify the classifications according to Bloom's Taxonomy. If she classified the objective at the same level as did the majority of the seven judges, then the objective would be given that classification. If there was disagreement in the classification among the panel of judges and the home economics education administrator, the objective would be revised using the suggestions made by the judges, the home economics education administrator, and the researcher's interpretation of the behavior sought.

A summary of the classifications made by the seven judges and the home economics education administrator, and their suggestions appears in Appendix B.

There were seven objectives classified at the same level by four or more of the seven judges which agreed with the classifications made by the home economics education administrator. Therefore these objectives were classified at that level. The remaining 14 objectives needed revisions because they were not classified at one level by a majority of the seven judges, or the classification made by a majority of the seven judges did not agree with that made by the home economics education administrator, or the home economics education administrator classified the objectives at two levels. The following is a discussion of those objectives requiring revisions and the final classification made by the researcher.

Objective 1 (The student can relate how individual values influence consumer decisions) - received one classification at each of the <u>knowledge</u>, <u>analysis</u>, and <u>synthesis</u> levels; two at the <u>comprehension</u> level and one judge did not classify the objective. The home economics education administrator classified this objective at the <u>knowledge</u> level. The judge who did not classify the objective gave the following reason: "Could be knowledge or comprehension if just remembers, or could involve application." The behavior described in the objective: "... relates how individual values influence consumer decisions," implied that recall of information is necessary, therefore the researcher decided to classify the objective at the <u>knowledge</u> level.

A wide range in classifications were made by the judges for Objective 2 - (The student is able to conclude that individual values are directly related to consumer choices). It received one classification each at the <u>knowledge</u>, <u>comprehension</u>, <u>synthesis</u>, and <u>evaluation</u> levels, two at the <u>analysis</u> level and the home economics education administrator classified it at the <u>synthesis</u> level. One judge who did not classify the objective stated that it was not written clearly and therefore would need to be changes. Another judge made a

suggestion for changing the wording so that the objective could be classified at the <u>evaluation</u> level. Since there was a wide range in the classifications made by the judges and some suggestions were made for rewording, the writer revised the objective to read: "The student is able to explain how individual values are directly related to consumer choice." By doing this, the objective is classified at the <u>comprehension</u> level since it would require an interpretation of how individual values are directly related to consumer choices.

Six out of seven judges classified Objective 3 - (The student develops a procedure for use in making consumer decisions utilizing a knowledge of how and why individual values influences consumer choice) at the synthesis level. One classified it at the application level and the home economics education administrator placed it at the <u>analysis</u> level. There were no suggestions made by the judges for re-stating the objective. As indicated by one judge, cognitive objectives generally flow from a stem "The student will be able to, or the student can," therefore the stem of the objective was changed. The objective as revised is: "The student will develop a procedure for use in making consumer decisions utilizing a knowledge of how and why individual values influence consumer choice." Since there was a close agreement between the classifications given by the home economics education administrator who classified the objective at the <u>analysis</u> level and six of the judges classified it at the synthesis level which is the next highest level, it was placed in the synthesis classification.

Objective 5 - (The student compares how such factors as life style, stage in family life cycle, and ethnic background affect

individual consumer decisions) received one classification at the <u>comprehension</u> level, three each at the <u>analysis</u> and <u>evaluation</u> levels, and the home economics education administrator classified it at the <u>analysis</u> level. One judge suggested that in order for the objective to be classified at the <u>evaluation</u> level it would need to be changed to read: "... compares how such factors as life style, stage in family life cycle, and ethnic background affect an individual consumer decision." The objective was revised, using this suggestion and as a result classified at the <u>evaluation</u> level.

Objective 6 - (The student will be able to make plans for more efficient use of resources as a result of a knowledge of how individual goals affect consumer choices) was classified at the <u>application</u> level by two judges and the home economics education administrator. Five judges classified it at the <u>synthesis</u> level. The word "plan" is used in this objective to describe the behavioral outcome. If interpreted to mean that the student would generalize methods for more efficient use of resources based on how individual goals affect consumer choice, the objective would be classified at the <u>application</u> level. However, if the behavior "plan" is interpreted to mean that the student goes through a process (planning) of working with elements and arranging them in a way to constitute a pattern not clearly there before, the objective would be classified at the <u>synthesis</u> level. As stated, the behavior intended requires an intellectual process at the <u>synthesis</u> level, therefore it is classified at that level.

Objective 8 - (The student will illustrate how a decision-making process is influenced by limiting forces such as motives, needs, goals, abilities, habits, situations, attitudes and the expected

outcome of the alternatives) received three classifications at the <u>comprehension</u> level, four at the <u>analysis</u> level and the home economics education administrator classified it at both the <u>application</u> and <u>synthesis</u> levels. The home economics education administrator suggested that when the behavior "illustrate" is interpreted as giving an example, the objective would be classified at the <u>application</u> level and if interpretation involved application based on <u>synthesis</u> it would receive a higher classification. One judge stated that the classification of the objective would vary, depending on the way it would be measured. Another suggested that the word "illustrate" shows a relationship and therefore the objective is classified at the <u>analysis</u> level. When "illustrate" is interpreted to mean that one identifies parts and analyzes the relationship(s) between the parts, the objective was classified at the <u>analysis</u> level, based on this interpretation.

Objective 9 - (The student will illustrate how differences in ethnic background, environment, philosophy and religious beliefs influence consumer decisions) was classified by three judges at the <u>comprehension</u> level, four at the <u>analysis</u> level and the home economics education administrator classified it at the <u>application</u> and <u>synthesis</u> level. The home economics education administrator gave the same reason for classifying the objective at both levels as she did for objective 8. The behavior sought in this objective is the same as that in objective 8, and is interpreted in the same way, therefore this objective is classified at the <u>analysis</u> level.

Objective 10 - (The student will be able to compare alternatives available in making a specific consumer decision) was classified at the <u>evaluation</u> level by four judges, and the home economics education administrator classified it at the <u>analysis</u> level, which was in agreement with the other three judges. There were no comments made by the judges for revising this objective. The only revision made was to change the stem of the objective to read: "The student will be able to . . . " which was a general suggestion made by one judge for stating cognitive objectives. The interpretation of the behavior "compare" suggests that the learner would have to analyze the relationships between alternatives available and the decision to be made which would necessarily involve an evaluative process, therefore the objective is classified at the <u>analysis</u> level.

Objective 11 - (The student can use the decision-making process to make a rational choice among alternatives) was classified at the <u>application</u> level by four judges, at the <u>synthesis</u> level by two judges and the home economics education administrator. No comments were made ay the judges for improving the wording of the statement. The objective states that: "The student can employ the decision-making process to make a rational choice among consumer alternatives." <u>Synthesis</u> refers to the ability to put parts together to form a new whole, which the student would do in using the decision-making process to make a rational choice among the alternatives. Therefore, the objective is classified at the <u>synthesis</u> level.

Objective 15 - (The student makes revisions in consumer decisions as a result of a knowledge and understanding of cultural factors which influence these decisions) received one classification at the <u>compre-</u> <u>hension</u> level, two at the <u>application</u>, two at <u>synthesis</u>, and two at the <u>evaluation</u> level. The home economics education administrator classified

it at the <u>application</u> level. A judge commented that as stated the objective was more closely related to the affective domain than the cognitive. One judge suggested that "revision of the consumer decision," would require evaluating the original plan or decision. Although there was disagreement in the classifications made by the judges, two made by the judges agreed with the home economics education administrator who classified it at the <u>application</u> level. Classification was based on the interpretation made above, that evaluation of the original plan or decision is necessary, therefore it is classified at the <u>evaluation</u> level. The objective was revised to read: "The student can revise consumer decisions using a knowledge and understanding of how cultural factors influence these decisions."

Objective 17 - (The student applies an understanding and knowledge of psychological factors that influence consumer behavior to the roles of a consumer in our society) received one classification at the <u>knowledge</u> level, one at <u>comprehension</u>, four at <u>application</u> level, one at the <u>analysis</u> level and the home economics education administrator classified it at the <u>synthesis</u> level. The following comments were made by the judges: "... stated in the affective domain," "implies a relationship," and "This is a bit wordy." Using the suggestions made by the judges, the objective was revised to read: "The student will be able to conclude that psychological factors influence consumer behavior." With the revision, the objective is classified at the <u>application</u> level.

Objective 19 - (The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal) received three classifications at the <u>application</u> level,

three at <u>comprehension</u>, which was in agreement with the home economics education administrator's classification, and one each at the <u>analysis</u> and <u>synthesis</u> level. The interpretation varied between judges; one indicated that the classification would depend on what means the student would use to determine what resources were available to individuals and how these could be used in reaching consumer goals. If applied to resources available to individuals in general, as suggested by one judge, the objective would be classified at the <u>comprehension</u> level. The later interpretation was used to judtify the classification at the <u>comprehension</u> level.

Objective 20 - (The student can formulate ways to substitute resources and increase resources in order to reach consumer goals) was classified at the <u>application</u> level by the home economics education administrator and one other judge. Six judges classified it at the <u>synthesis</u> level. A revision was considered necessary because there was disagreement between the seven judges classification and that of the home economics education administrator's. The researcher revised the objective to read: "The student can formulate ways to substitute resources in order to reach consumer goals." With this revision, the learner would be expected to exhibit behaviors suggesting that an application of procedures would be used to substitute resources to reach consumer goals. Therefore classification of this objective was placed at the <u>application</u> level.

Objective 21 - (The student revises methods of using resources periodically to determine if maximum use is made of available resources in reaching consumer goals) was classified by two judges at the <u>synthesis</u> level, and by four at the evaluation level. The home

economics education administrator classified it at the <u>application</u> and <u>evaluation</u> levels, making the following justification. "Evaluatefind, then revise methods, followed by evaluation." One judge suggested a revision in the objective which would place it at the <u>evaluation</u> level. The writer revised the objective to read: "The student can explain how consumer goals are obtained by making maximum use of available resources." By using the verb "explain," the student would demonstrate the ability to grasp the meaning of making maximum use of resources to reach consumer goals. This change would place the objective at the <u>comprehension</u> level because the learner would be required to translate how the maximum use of available resources could be used in reaching consumer goals.

The revised list of objectives and the classification for each one can be found in Table II. A breakdown in the total objectives according to classification is as follows: <u>Knowledge</u> - 1, <u>Compre-</u> <u>hension</u> - 3, <u>Application</u> - 2, <u>Analysis</u> - 4, <u>Synthesis</u> - 5, and <u>Evaluation</u> - 7.

# Designing Background Information Form

The first section of the questionnaire was designed for collecting data to determine if the respondent met the criteria for the study and to provide pertinent information related to the study (Appendix D). Four categories of information were requested in order to describe the participants in the study. The first category was to determine the present position of the respondent; category two requested information concerning education degree, the year highest degree was obtained, and the number of years teaching experience; category three requested

## TABLE II

# CLASSIFICATION OF REVISED OBJECTIVES

A brief description of each cognitive division based on the <u>Taxonomy of Educational Objectives</u>, <u>Handbook I</u>: <u>Cognitive Domain</u>, by Benjamin S. Bloom appears below:

- <u>KNOWLEDGE</u> The learner can recall facts, generalizations, methods, criteria, etc., in a form similar to that studied in the original learning situation. All that is required is the bringing to mind the appropriate information.
- <u>COMPREHENSION</u> The learner is expected not only to know material but also to grasp the meaning of material and to use the ideas contained in it.
- <u>APPLICATION</u> The learner is expected to recall methods, processes, and generalizations and apply these to a new and concrete situation.
- <u>ANALYSIS</u> The learner is expected to break down material into component parts, each viewed in relation to the whole, or to recognize relationships among the parts.
- <u>SYNTHESIS</u> The learner is expected to put elements together from many sources and to put them together to form a new whole or to propose a plan of operations which is original with him.
- <u>EVALUATION</u> The learner is expected to use criteria as well as standards in making judgments concerning the extent to which methods and materials are accurate, effective, economical, or satisfying.

on the second		,						_
		C	las	sif:	ica	tion	1	
	Objective	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	
	Objective		<u> </u>	-	1	01		
1.	The student can relate how individual values influence consumer decision	x			•		•	
2.	The student is able to explain how individual values are directly related to consumer choice .	Ð	x.	•	•	•		
3.	The student will develop a procedure for use in making consumer decisions utilizing a knowledge of how and why individual values influence consumer choice	•		•		.x		

# TABLE II (Continued)

•			Cla	ssi	fic	ati	on
	Objective	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation
4.	The student will be able to assess consumer decisions in terms of indi- vidual values that influence choices	•		•		•	x
5.	The student will be able to compare how such factors as: life style, stage in family life cycle, and ethnic background affect individual consumer decision	•		<b>a</b> (	•		X
6.	The student will be able to make plans for more efficient use of resources as a result of a knowledge of how individual goals affect consumer goals	•	œ	•	•	x	
7.	The student will be able to appraise plans periodically to determine if con- sumer decisions are in line with consciously chosen consumer choices	•	•		•	•	x
8.	The student will illustrate how a decision-making process is influenced by limiting forces such as motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcomes of the alternatives			œ e	x		
9.	The student will illustrate how differences in ethnic background, environment, philosophy and religious beliefs influence consumer decisions		ø	•	x	•	•
0.	The student will be able to compare alternatives available in making a specific consumer decision	50		•	x	0	
1.	The student can use the decision-making process to make a rational choice among alternatives	•	•	•	•	x	
				i			

TABLE II (Continued)

		C	lass	sifi	cat	tior	1
	Objective	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation
12.	The student can appraise consumer choices by using the decision-making process to determine the degree to which needs and wants are satisfied	• 0		• •	Ð		x •
13.	The student will be able to restructure consumer behavior as a result of a knowledge and understanding of cultural factors which influence consumer decisions	•	•			X.	
14.	The student can assess the relevancy of cultural factors which influence consumer decisions	e e	•	0 0			, X
15.	The student can revise consumer decisions using a knowledge and understanding of how cultural factors influence these decisions	0 4	•	. 0		<b>e</b> 4	×
16.	The student can assess the importance of cultural factors which influence consumer decisions	6	2	ø 6	•		x
17.	The student will be able to conclude that psychological factors influence consumer behavior	<b>e</b> 4		<b>.</b> X	- -	•	
18.	The student can differentiate between human and non-human resources that can be used to reach consumer goals	•			x	• . •	
19.	The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal	•	×	-	÷		•

## TABLE II (Continued)

	C1	ass	ifi	cat	ion	
Objective	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation
	X	Ŭ	AF	An	ŝ	ፊ
20. The student can formulate ways to substi- tute resources in order to reach consumer goals			x	•		
21. The student can explain how consumer goals are obtained by making maximum use of available resources		x.				
	1	3	2	4	4	7

that the respondent identify the home economics consumer education courses completed at the undergraduate level and the number of credit hours received; category four requested that the respondent identify the consumer education courses completed at the graduate level and the number of credit hours received. The first category was completed by the home economics teacher educators, secondary teachers, and state supervisors. The three remaining categories were completed by the secondary teachers. College home economics consumer educators were not required to complete a background information form. A copy of the background information sheet appears in Appendix D.

#### Method of Collecting Data

Two questionnaire forms were used to collect the data. Form A was designed for use in collecting data from the college home economics consumer educator. Responses were to be based on the importance of the objective for undergraduate home economics consumer education courses. Form B was used to collect data from the home economics teacher educators, state supervisors of home economics and secondary vocational home economics teachers. The responses were to be based on the importance of the objective for undergraduate home economics consumer education courses which the home economics education major is required to take as a part of the requirements to teach consumer homemaking in the secondary program.

Due to the design of the study as described above, the definitions used for the essential category in Form A and B were the only variation in the questionnaire. An example appears below:

#### Form A

A. <u>Essential</u> - under no circumstances should be omitted from an undergraduate course in home economics consumer education.

#### Form B

A. <u>Essential</u> - under no circumstances should be omitted from the undergraduate course in home economics consumer education which the home economics education major is required to take as a part of the requirements to teach consumer homemaking in the secondary program.

A copy of the final questionnaire is found in Appendix D. A copy of the letter to heads of departments of home economics, home economics teacher educators, state supervisors of home economics and secondary vocational home economics teachers if found in Appendix A.

The data were collected in the spring of 1974. Letters accompanied the appropriate questionnaires and were mailed to the respondents. The request that the letter be returned to the sender if undeliverable as addressed was printed on the envelope used to mail the questionnaire. By doing this, the questionnaire would be returned to the researcher if the respondent was no longer at the address used. A mail permit seal was printed on the envelope to be used in returning the completed questionnaire so that the researcher would only pay the postage for returned questionnaires. A code was used to identify each of the four groups represented in the study and this code was placed on the return envelope included with the questionnaire.

A follow-up memorandum (Appendix A) was mailed after a period of three weeks to 488 secondary vocational home economics teachers, 17 home economics teacher educators and three state supervisors of home economics from whom no response had been received. A memorandum was mailed with another copy of the questionnaire and a self-addressed envelope to all heads of 20 home economics departments from which no response had been received from the home economics consumer educator (Appendix A). After the passage of 13 days a second memorandum was mailed to 419 secondary vocational home economics teachers, and a memorandum along with a questionnaire and self-addressed stamped envelope was mailed to two state supervisors of home economics.

Method of Analyzing Data From the Instrument

#### Summary of Information About the Participants

Background information about the participants was tabulated, analyzed, and summarized from all the returned instruments. This data

included: (1) total number of participants after editing the returns; (2) the number and percentage of respondents involved in various professional roles; (3) the following breakdown of information from the secondary home economics teachers: number of years teaching experience, highest degree obtained, year the degree was obtained, undergraduate and graduate home economics consumer education courses completed.

#### Analysis of Data Concerning Cognitive

## <u>Objectives</u>

The per cent of responses for each objective was calculated in order to analyze and describe the data concerning the objectives considered by the respondents to be either <u>essential</u>, <u>desirable</u>, <u>little</u> <u>or no importance</u> or <u>cannot classify</u>. Objectives receiving 60 per cent or higher in the essential category was used to identify those objectives considered essential.

Chi-square statistical tests for significant differences were computed to determine if there was a difference in the responses to the 21 objectives made by secondary teachers. The secondary teachers were grouped according to the following: Those that did not have any home economics consumer education at either the undergraduate or graduate level; those who had home economics consumer education at both undergraduate and graduate levels; those who had home economics consumer education at the graduate level only; those who had home economics consumer education at the undergraduate level only and those who had had consumer education concepts integrated into other home economics subject matter courses. A significance level was set at .05.

An analysis was made of those objectives that were not rated essential by any of the four groups of respondents.

#### Summary

The researcher outlined the procedure and methodology in this chapter. Nine states included in the study were those located in Regions VI and VII as identified by the U. S. Department of Health, Education, and Welfare. The list of colleges and universities located in the nine states having at least 10 or more students enrolled in undergraduate home economics education was taken from the American Home Economics Association list of degree-granting institutions. Participants in the study included: college home economics consumer educators and home economics teacher educators located in these institutions; a random sample of secondary vocational home economics teachers and nine state supervisors of home economics.

Consumer education text books and curriculum guides were reviewed to identify consumer education concepts included in high school consumer education units. Some selected factors influencing consumer decisions receiving less attention in the text books and curriculum guides were incorporated into cognitive objectives. Next, 21 cognitive objectives were developed representing all subdivisions in the cognitive domain. Seven educators served as a panel of experts to classify the objectives according to accepted definitions for each level in the cognitive domain. The same list of objectives was sent to another educator to verify the classifications. Suggestions made by the judges were used in revising some of the objective statements.

Literature was reviewed related to research instrument design for mail surveys. A rating scale was designed which included the 21 objectives, and a background information form was developed which would be a means of collecting data pertinent to the study. Directions varied in the form sent to college home economics educators. They were requested to rate the objectives according to whether or not they were considered essential for the undergraduate home economics consumer education course. The form sent to the home economics teacher educators, secondary teachers, and state supervisors requested that the objectives be rated according to whether or not they were considered essential for the home economics courses required for those preparing to teach consumer education in the secondary home economics program.

Letters accompanied the appropriate questionnaires mailed to heads of home economics departments with the request that the instrument be given to the faculty member who taught the undergraduate home economics consumer education courses. Questionnaires were also mailed to home economics teacher educators, a random sample of secondary home economics teachers and nine state supervisors.

Background information collected was used to describe the participants according to the number and percentage of respondents involved in various professional roles. Data collected regarding the secondary teachers was used in describing the number of years teaching experience, year highest degree was obtained, highest degree obtained and consumer education courses taken at the undergraduate and graduate levels.

An analysis of data was made using the percentage of responses in each category according to the respondents role. Objectives receiving 60 per cent or higher in the essential category was used to

identify those objectives considered essential.

Chi-square statistical tests for differences was employed to determine if there was a difference in the response to the 21 objectives made by secondary teachers. A significance level was set at .05. The presentation and analysis of data will be made in Chapter IV and Chapter V will include the summary, conclusions, and recommendations.

#### CHAPTER IV

# PRESENTATION AND ANALYSIS OF DATA

In this chapter, the findings of the research will be reported and discussed. The problem was to determine the extent to which selected cognitive objectives related to decision-making were considered essential for undergraduate home economics consumer education courses to prepare secondary home economics teachers. The determination was made by four selected groups of home economics educators. Findings resulted from an investigation of the following: (1) background information of the participants in the study, (2) a comparison of objectives rated essential by college home economics consumer educators with those rated essential by home economics teacher educators, secondary vocational home economics teachers, and state supervisors of home economics, (3) a comparison of objectives rated essential or desirable by 60 per cent or more of the respondents, (4) an analysis of objectives that did not receive a majority in the essential category by any of the four groups of respondents, and (5) a chi-square test for differences on responses to objectives made by the secondary teachers grouped according to their preparation to teach consumer education.

#### Description of Participants

Participants included college home economics consumer educators and home economics teacher educators in colleges and universities located in the nine states included in the study, having at least 10 or more students enrolled in undergraduate home economics education. A random sample of secondary vocational home economics teachers from each of the nine states was included in the study. State supervisors of home economics from each of the nine states were also included.

Questionnaires were mailed to 42 college home economics consumer educators, 42 home economics teacher educators, 857 secondary vocational home economics teachers and nine state supervisors of home economics. The college home economics consumer educators were asked to rate the objectives according to whether or not they were considered essential for the undergraduate home economics consumer education course. Home economics teacher educators, secondary vocational home economics teachers and state supervisors of home economics were asked to rate the objectives according to whether or not they were considered essential for the undergraduate home economics consumer education course which the undergraduate home economics education major would take in preparation to teach high school home economics. A summary of the returned responses is reported in Table III. Responses were received from 32 (76 per cent) college home economics consumer educators, 26 (62 per cent) home economics teacher educators, 515 (60 per cent) secondary vocational home economics teachers and eight (88 per cent) state supervisors of home economics. The best response was from the state supervisors of home economics.

Professional Role	Total Number in Sample	Usable Returns Number	Responses Per Cent
College Home Economics Consumer Educator	42	32	76.00
Home Economics Teacher Educator	42	26	62.00
Secondary Vocational Home Economics Teacher	857	515	60.00
State Supervisor of Home Economics	9	8	88.00

## SUMMARY OF RETURNS ACCORDING TO PROFESSIONAL ROLE

## Background of Secondary Vocational

## Home Economics Teachers

The background data gathered from secondary vocational home economics teachers is reported here.

<u>Number of Years Teaching Experience</u>. An analysis of the number of years teaching experience in Table IV indicates that 214 (42 per cent) had five years or less teaching experience; 81 (16 per cent) had six to ten years of teaching experience; 67 (13 per cent) had 11 to 15 years of teaching experience; 59 (11 per cent) had 16 to 20 years of teaching experience; 87 (17 per cent) had 21 or more years of teaching experience and seven (one per cent) did not indicate the number of years teaching experience. According to this data the majority (214) of responses received were from those having five years or less teaching experience. Approximately 17 per cent had 21 years or more of teaching experience and the remaining 207 teachers fell in the range of six to 20 years of teaching experience.

## TABLE IV

214	42.00
81	16.00
67	13.00
59	11.00
87	17.00
7	1.00
515	100.00
	81 67 59 87 7

## SECONDARY VOCATIONAL HOME ECONOMICS TEACHERS NUMBER OF YEARS TEACHING EXPERIENCE

Year Highest Degree was Obtained. There were 12 (two per cent) who received their highest degree between 1933-1937; 19 (four per cent) between 1938-1942; 17 (three per cent) between 1943-1947; 32 (six per cent) between 1948-1952; 49 (10 per cent) between 1953-1957; 46 (nine per cent) between 1958-1962; 71 (14 per cent) between 1963-1967; 253 (49 per cent) between 1968-1974; and 16 (three per cent) did not indicate the year their highest degree was obtained. From this data in Table V, the majority of secondary vocational home economics teachers included in the study received their highest degree after 1967. Consequently, a majority of secondary vocational home economics teachers had five years or less teaching experience and most had received their degree since 1967.

## Table V

## SECONDARY VOCATIONAL HOME ECONOMICS TEACHERS YEAR HIGHEST DEGREE OBTAINED

Year	Frequency	Per Cent
1933-1937	12	2.00
1938 <b>-</b> 1942	19	4.00
1943-1947	17	3.00
1948-1952	32	6.00
1953-1957	49	10.00
1958 <b>-</b> 1962	46	9.00
1963-1967	71	14.00
1968–1974	253	49.00
No Indication	16	3.00
Totals	515	100.00

<u>Highest Degree Obtained</u>. The data shown in Table VI denote that the majority of secondary vocational home economics teachers in the study had a Bachelor of Science degree, with those in the next largest group having received a Masters degree. The Bachelor of Science degree was obtained by 352 (69 per cent) secondary vocational home economics teachers; 22 (four per cent) had received a Bachelor of Arts degree; 123 (24 per cent) had received either a Master of Science or Master of Arts degree; six (one per cent) had a Masters degree plus 21 to 30 additional hours; one had received a Doctor of Philosophy degree, and 11 (two per cent) did not supply information regarding their educational background.

#### TABLE VI

Degree	Frequency	Per Cent
Bachelor of Science	352	69.00
Bachelor of Arts	22	4.00
Master of Science or Master of Arts	123	24.00
Master of Science plus 21-30 Hours	6	1.00
Doctor of Philosophy	1	
No indication		2.00
Totals	515	100.00

## SECONDARY VOCATIONAL HOME ECONOMICS TEACHERS HIGHEST DEGREE OBTAINED

Home Economics Consumer Education Courses Taken. As shown in Table VII. the majority of secondary home economics teachers responding (63 per cent) did not indicate having taken any home economics consumer education courses at the undergraduate or graduate level. This is not what one would expect since most of the secondary teachers had received their degree since 1967. One explanation for this difference may be due to the way the background information sheet was designed requesting this data. The respondents were requested to list undergraduate and graduate home economics consumer education courses. No request was made for information regarding courses taken which had consumer education concepts integrated into them. However, as shown in Table VII, a little over two per cent of the respondents wrote in this information. Courses do not always include consumer education in the titles; therefore those who had taken courses such as Family Finance, Financial Management or Personal Finance may not have identified these as consumer education courses, when in reality they probably could have been consumer education related courses. Based on the data collected there were 18 per cent of the secondary teachers who had taken undergraduate home economics consumer education courses. Approximately 13 per cent had taken graduate courses in home economics consumer education, and four per cent had both undergraduate and graduate home economics consumer education courses.

# TABLE VII

# HOME ECONOMICS CONSUMER EDUCATION COURSES TAKEN BY SECONDARY HOME ECONOMICS TEACHERS

Course Designation	Number	Per Cent*
Took no home economics consumer education courses at the undergraduate or graduate level	319	63.00
Had consumer education integrated into home economics subject matter areas	13	2.00
Had undergraduate home economics consumer education courses only	90	18.00
Had graduate home economics consumer education courses only	66	13.00
Had undergraduate and graduate home economics consumer education courses		4.00
Total**	509	100.00

\* Per Cent Responding

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\*\* Six missing values excluded from the totals.

Comparison of Objectives Rated Essential by College Home Economics Consumer Educators With Those Rated Essential by Home Economics Teacher Educators, Secondary Vocational Home Economics Teachers, and State Supervisors of Home Economics

The purpose of this study was to determine to what extent selected cognitive objectives related to decision-making were considered essential for the undergraduate home economics consumer education courses. Objectives were identified as essential if 60 per cent or more of the respondents so rated them. In this section a comparison has been made of objectives rated essential by the college home economics consumer educators with those judged essential by the home economics teacher educators, secondary vocational home economics teachers, and state supervisors of home economics. In order to compare ratings made by the respondents, objectives have been grouped according to concepts used in the objective statements. Tables have been prepared to show the percentage of responses for each objective in the four rating categories according to professional role.

### Objectives Which Included the Concept

#### of Individual Values

Objective 1 states that: "The student can relate how individual values influence consumer decisions." It was written at the <u>knowledge</u> level. Objective 2 at the <u>comprehension</u> level stated that: "The

student is able to explain how individual values are directly related to consumer choice." Both of these objectives were considered essential by 60 per cent of all four groups of respondents (Table VIII). Seventy-three per cent of the home economics teacher educators responding judged Objective 1 as essential, as did 83.11 per cent of the secondary teachers, 87.50 per cent of the state supervisors, and 81.25 per cent of the college home economics consumer educators. Objective 2 was rated essential by 75 per cent of the college home economics consumer educators, 76.92 per cent of the home economics teacher educators, 67.57 per cent of the secondary teachers and 62.50 per cent of the state supervisors. Therefore the college home economics consumer educators indicated that these two objectives should be included in the undergraduate home economics consumer education course. Home economics teacher educators, secondary teachers and state supervisors of home economics also agreed that these two objectives were essential in relation to the home economics education major's preparation to teach consumer education in secondary home economics programs.

The behavior described in Objective 3 requires a higher level of thinking: "develop a procedure for use in making consumer decisions utilizing knowledge of how and why individual values influence consumer choice." Objective 3 was classified at the <u>synthesis</u> level. Of the four groups in the study, the state supervisors (87.50 per cent) and secondary teachers (61.54 per cent) rated objective 3 as being essential.

Objective 4 stated: "The student will be able to assess consumer decisions in terms of individual values that influence choices." This objective was written at the <u>evaluation</u> level. The only group

# TABLE VIII

# EDUCATORS' RATINGS OF OBJECTIVES WHICH INCLUDED THE CONCEPT OF INDIVIDUAL VALUES

<u>Objective 1</u> . The student can relate		Ratings				
how individual values influence consumer decisions. (Knowledge)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*	
College Home Economics Consumer Educator	81.25	12.50	6.25			
Home Economics Teacher Educator	73.08	26.92				
Secondary Vocational Home Economics Teacher	83.11	13.01	0.78		2.33	
State Supervisor of Home Economics	87.50		12.50			
<u>Objective 2</u> . The student is able to explain how individual values are directly related to consumer choice. (Comprehension)						
College Home Economics Consumer Educator	75.00	18.75	6.25			
Home Economics Teacher Educator	76.92	23.08				
Secondary Vocational Home Economics Teacher	67.57	28.74	2.14		1.55	
State Supervisor of Home Economics	62.50	25.00	12.50			

TABLE VIII (Continued)

<u>Objective 3</u> . The student will develop a procedure for use in	Ratings					
making consumer decisions uti- lizing a knowledge of how and why individual values influence con- sumer choice. (Synthesis)		Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*	
College Home Economics Consumer Educator	53.84	35.48	3.23	6.45		
Home Economics Teacher Educator	57.69	34.61	3.85	3.85		
Secondary Vocational Home Economics Teacher	61.54	31.26	3.69	1.16	1.54	
State Supervisor of Home Economics	87.50	12.50				
<u>Objective 4</u> . The student will be able to assess consumer decisions in terms of individual values that influence choices. (Evaluation)				:		
College Home Economics Consumer Educator	53.12	43.75	3.12		:	
Home Economics Teacher Educator	53.85	46.15				
Secondary Vocational Home Economics Teacher	54.17	38.25	3.88		1.94	
State Supervisor of Home Economics	62,50	25.00	12.50			

\*Per cent responding

indicating that this objective was considered essential for the undergraduate home economics consumer education course was the state supervisors of home economics (62.50 per cent).

In summary of this category of objectives, the college home economics consumer educators considered Objectives 1 and 2 essential as did the home economics teacher educators, secondary teachers and state supervisors of home economics. Objective 3 was judged essential by secondary teachers and state supervisors and only the state supervisors rated Objective 4 essential.

### Objectives Which Included the Concepts of Life

## Style, Stage in Family Life Cycle, Ethnic

#### Background, Environment, Philosophy, Religious

## Beliefs and Cultural Factors

In this group of seven objectives (5, 9, 13, 14, 15, 16, 17) there was only two, Objectives 5 and 17, that received an essential rating. Objective 5 suggests that the student will be able to compare how such factors as life style, stage in family life cycle and ethnic background affect individual consumer decisions. There were 68.75 per cent of the college home economics consumer educators who rated this objective essential for the undergraduate home economics consumer educators rated it essential and 67.96 per cent of the secondary teachers rated it essential. Thus only three out of four groups of respondents rated this objective essential for the undergraduate home economics consumer education course. Objective 5 was classified at the <u>evaluation</u> level.

Objective 17 states: "The student will be able to conclude that psychological factors influence consumer behavior." As indicated in Table IX, 81.25 per cent of the college home economics consumer educators rated Objective 17 essential, denoting the belief that this objective should be included in the undergraduate home economics consumer course. Home Economics teacher educators (64 per cent) and state supervisors (62.50 per cent) also agreed that this objective was essential, however a majority of the secondary teachers did not rate this objective essential (Table IX). Objective 17 was written at the application level.

The remaining objectives (9, 13, 14, 15, 16) in this group were not rated essential by any of the four groups of respondents. An analysis of these objectives will appear later in this chapter.

In summary, consumer educators considered Objective 5 and 17 essential for the undergraduate home economics consumer education course and the home economics teacher educators agreed that these objectives were essential. The secondary teachers rated Objective 5 essential, but the state supervisors did not. Objective 17 was rated essential by the state supervisors, whereas this objective was not judged essential by the secondary teachers. The majority of the objectives that included concepts of life styles, stage in family life cycle, ethnic background, environment, philosophy, religious beliefs, and cultural factors were not considered essential by the four groups of respondents.

# TABLE IX

# EDUCATORS' RATINGS OF OBJECTIVES WHICH INCLUDED THE CONCEPT OF LIFE STYLE, STAGE IN FAMILY LIFE CYCLE, ETHNIC BACKGROUND, ENVIRONMENT, PHILOSOPHY, RELIGIOUS BELIEFS, CULTURAL FACTORS AND PSYCHOLOGICAL FACTORS

Objective 5. The student will be			Ratings		
able to compare how such factors such as: life style, stage in family life cycle, and ethnic background affect individual con- sumer decisions. (Evaluation)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*
College Home Economics Consumer Educator	68.75	28.12	3.12		
Home Economics Teacher Educator	80.00	16.00	4.00		
Secondary Vocational Home Economics Teacher	67.96	27.57	2.72	0.19	1.55
State Supervisor of Home Economics	50.00	50.00			
Objective 9. The student will illustrate how differences in ethnic background, environment, philosophy, and religious beliefs influence consumer decisions. (Analysis)					
College Home Economics Consumer Educator	53.12	43.75	3.12		
Home Economics Teacher Educator	34.61	46.15	15.38	3.85	
Secondary Vocational Home Economics Teacher	39.22	46.60	11.07	1.36	1.75
State Supervisor of Home Economics	50.00	50.00			

# TABLE IX (Continued)

<u>Objective 13</u> . The student will be able to restructure consumer be-			Ratings		
avior as a result of a knowledge nd understanding of cultural fac- cors which influence consumer lecisions. (Synthesis)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent'
College Home Economics Consumer Educator	25.00	65.63	3.13	6.25	
Home Economics Teacher Educator	8.33	70.83	12.50	8.33	
Secondary Vocational Home Economics Teacher	24.47	46.99	17.67	8.35	2.52
State Supervisor of Home Economics	12.50	50.00	25.00	12.50	
<u>Objective 14</u> . The student can assess the relevancy of cultural factors that influence consumer decisions. (Evaluation)					
College Home Economics Consumer Educator	28.13	62.50	3.13	6.25	
Home Economics Teacher Educator	28.00	56.00	16.00		
Secondary Vocational Home Economics Teacher	20.39	49.90	22.14	6.02	1.55
State Supervisor of Home Economics	12.50	75.00	12.50		

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# TABLE IX (Continued)

<u>Objective 15</u> . The student can revise consumer decisions using a knowledge	Ratings					
and understanding of how cultural factors influence these decisions. (Evaluation)	<b>E</b> ssential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*	
College Home Economics Consumer Educator	31.25	53.13	6.25	9.38		
Home Economics Teacher Educator	28.00	52.00	16.00	4.00		
Secondary Vocational Home Economics Teacher	22.52	49.71	19.03	6.21	2.52	
State Supervisor of Home Economics	12.50	62.50	12.50	12.50		
<u>Objective 16</u> . The student can assess the importance of cultural factors which influence consumer decisions. (Evaluation)						
College Home Economics Consumer Educator	43.75	43.75	6.25	6.25		
Home Economics Teacher Educator	26.92	61.54	11.54			
Secondary Vocational Home Economics Teacher	26.02	50.29	16.89	4.27	2.52	
State Supervisor of Home Economics	25.00	62.50	12.50			

# TABLE IX (Continued)

<u>Objective 17</u> . The student will be able to conclude that psycho-	Ratings					
logical factors influence con- sumer behavior. (Application)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*	
College Home Economics Consumer Educator	81.25	18.75				
Home Economics Teacher Educator	64.00	32.00	4.00			
Secondary Vocational Home Economics Teacher	55.15	35.34	6.02	1.94	1.55	
State Supervisor of Home Economics	62.50	25.00	12,50			

\*Per cent responding

# Objective Related to the Concept of Limiting Forces such as Motives, Needs, Goals, Abilities Habits, Situations, Attitudes, and Expected

## Outcomes of Alternatives

Only one objective in the research instrument includes the concept stated above. Objective 8 was written at the <u>analysis</u> level and states that: "The student will illustrate how a decision-making process is influenced by limiting forces such as motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcomes of the alternatives." Table X shows the percentage of response for Objective 8 indicating that the only group that did not rate this objective essential by 60 per cent was the group of secondary home economics teachers. Sixty per cent or more of the remaining three groups judged it essential: college home economics consumer educators (68.75 per cent), home economics teacher educators (79.92 per cent), and state supervisors of home economics (62.50 per cent). Therefore, these three groups agreed that Objective 8 was essential for the undergraduate home economics consumer education course.

### Objectives Related Specifically to the

#### Decision-Making Process

Three objectives were included in the research instrument which focused specifically on the decision-making process. Those were Objectives 10, 11 and 12 which appear in Table XI along with the percentage of those rating the objective essential by 60 per cent or more. Objectives 10 and 11 were judged essential by all four groups of respondents. Objective 10 was written at the <u>analysis</u> level and

## TABLE X

# EDUCATORS' RATING OF OBJECTIVE RELATED TO THE CONCEPT OF LIMITING FORCES SUCH AS MOTIVES, NEEDS, GOALS, ABILITIES, HABITS, SITUATIONS ATTITUDES, AND EXPECTED OUTCOMES OF ALTERNATIVES

<u>Objective 8</u> . The student will	Ratings					
illustrate how a decision-making process is influenced by limiting forces such as: motives, needs, goals, abilities, habits, situ- ations, attitudes, and the ex- pected outcomes of alternatives. (Analysis)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*	
College Home Economics Consumer Educator	68.75	28.12	3.12			
Home Economics Teacher Educator	79.92	23.08				
Secondary Vocational Home · · · · · · · · · · · · · · · · · · ·	51.26	38.45	6.99	1.75	1.55	
	62.50	25.00	12.50			

\*Per cent responding

# TABLE XI

# EDUCATORS' RATINGS OF OBJECTIVES RELATED SPECIFICALLY TO THE DECISION-MAKING PROCESS

<u>Objective 10</u> . The student will be able to compare alternatives avail-			Ratings		
able in making a specific decision. (Analysis)	<b>E</b> ssential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*
College Home Economics Consumer Educator	78.12	21.88		;	
Home Economics Teacher Educator	84.00	12.00	4.00		
Secondary Vocational Home Economics Teacher	74.76	21.17	2.14		1.94
State Supervisor of Home Economics	87.50	12.50			
<u>Objective 11</u> . The student can use the decision-making process to make a rational choice among alternatives. (Synthesis)					
College Home Economics Consumer Educator	87.50	12.50			
Home Economics Teacher Educator	88.46	7.69	3.84		
Secondary Vocational Home Economics Teacher	73.98	21.94	2.14	0.58	1.36
State Supervisor of Home Economics	75.00	25.00			

#

# TABLE XI (Continued)

<u>Objective 12</u> . The student can	Ratings							
appraise consumer choices by using the decision-making pro- cess to determine the degree to which needs and wants are satisfied. (Evaluation)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*			
College Home Economics Consumer Educator	50.00	43.75	6.25		- -			
Home Economics Teacher Educator	50.00	34.61	11.54	3.85	·			
Secondary Vocational Home Economics Teacher	45.24	43.88	6.80	2.33	1.75			
State Supervisor of Home Economics	62.50	25.00	12.50					

\*Per cent responding

states: "The student will be able to compare alternatives available in making a specific consumer decision." Objective 11 indicates that the "student can use the decision-making process to make a rational choice among alternatives." This objective was considered to be at the synthesis level.

Objective 12 is classified at the <u>evaluation</u> level and states: "The student can appraise consumer choices by using the decisionmaking process to determine the degree to which needs and wants are satisfied." The responses from state supervisors of home economics in Table XI show that 62.50 per cent viewed Objective 12 essential; however 60 per cent of the other three groups did not.

In conclusion, two out of three objectives related to the decisionmaking process, objectives 10 and 11 were rated essential by all four groups of respondents.

#### Objectives Which Included the Concepts of

#### Resources, Individual Goals, and Consumer

#### <u>Goals</u>

Objectives 6, 7, 18, 19, 20 and 21 have commonalities related to resources, individual goals, and consumer goals. As shown in Table XII, 60 per cent or more of all four groups of respondents rated objectives 6, 19, and 20 essential for the undergraduate home economics consumer education course.

In Objective 6 the behavior sought is the ability "to make plans for more efficient use of resources as a result of a knowledge of how individual goals affect consumer choices." Objective 19 states: "The student can determine what resources are available to individuals and

# TABLE XII

# EDUCATORS' RATINGS OF OBJECTIVES WHICH INCLUDED THE CONCEPTS OF RESOURCES, INDIVIDUAL GOALS AND CONSUMER GOALS

<u>Objective 6</u> . The student will be	Ratings							
able to make plans for more ef- ficient use of resources as a result of a knowledge of how individual goals affect consumer choices. (Synthesis)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*			
College Home Economics Consumer Educator	84.37	12.50	3.12					
Home Economics Teacher Educator	73.08	23.08	3.84					
Secondary Vocational Home Economics Teacher	72.43	24.08	1.36	0.19	1.94			
State Supervisor of Home Economics	75.00	25.00						
Objective 7. The student will be able to appraise plans periodically to de- termine if consumer decisions are in line with consciously chosen consumer goals. (Evaluation)								
College Home Economics Consumer Educator	50.00	46.87	3.12					
Home Economics Teacher Educator	34.61	61.54	3.84					
Secondary Vocational Home Economics Teacher	40.58	46.99	7.96	2.33	2.14			
State Supervisor of Home Economics	50.00	50.00						

# TABLE XII (Continued)

Objective 18. The student can differ-	Ratings						
entiate between human and non-human resources that can be used to reach consumer goals. (Analysis)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*		
College Home Economics Consumer Educator	62.50	31.25	6.25				
Home Economics Teacher Educator	73.08	19.24	7.08				
Secondary Vocational Home Economics Teacher	58.45	30.48	7.57	1.94	1.55		
State Supervisor of Home Economics	87.50		12.50				
<u>Objective 19</u> . The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal. (Comprehension)							
College Home Economics Consumer Educator	87.50	12.50					
Home Economics Teacher Educator	84.62	15.38		'			
Secondary Vocational Home Economics Teacher	78.06	18.84	1.36	0.39	1.36		
State Supervisor of Home Economics	100.00						

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TABLE XII (Continued)

<u>Objective 20</u> . The student can formulate ways to substitute	Ratings							
resources in order to reach consumer goals. (Application)	Essential Per Cent*	Desirable Per Cent*	Little Value Per Cent*	Cannot Classify Per Cent*	Omitted Per Cent*			
College Home Economics Consumer Educator	78.12	18.75	· · · · ·					
Home Economics Teacher Educator	84.62	15.38						
Secondary Vocational Home Economics Educator	74.18	19.81	2.91	1.36	1.75			
State Supervisor of Home Economics	87.50	12.50						
<u>Objective 21</u> . The student can explain								
how consumer goals are obtained by making maximum use of available								
how consumer goals are obtained by making maximum use of available resources. (Comprehension College Home Economics	65 62	31.25	3 10					
how consumer goals are obtained by making maximum use of available resources. (Comprehension College Home Economics Consumer Educator	65.62 73.07	31.25	3.12					
how consumer goals are obtained by making maximum use of available resources. (Comprehension College Home Economics	65.62 73.07 65.24	31.25 26.92 25.44	3.12  5.63	  1.62	  2.52			
<ul> <li>how consumer goals are obtained by making maximum use of available resources. (Comprehension</li> <li>College Home Economics Consumer Educator</li> <li>Home Economics Teacher Educator</li> <li>Secondary Vocational Home Economics</li> </ul>	73.07	26.92		  1.62 	  2.52 			

how these can be used in reaching a consumer goal." This objective was rated essential by all of the state supervisors of home economics. The statement of Objective 20 reads: "The student can formulate ways to substitute resources in order to reach consumer goals." Objective 6 is classified at the <u>synthesis</u> level, Objective 19 at the <u>comprehension</u> level and Objective 20 at the <u>application</u> level.

Looking next at objectives not considered as necessary, Objective 7 states: "The student will be able to appraise plans periodically to determine if consumer decisions are in line with consciously chosen consumer goals." This objective was classified at the <u>evaluation</u> level in the cognitive domain. None of the four groups of respondents rated this objective essential and an analysis of the objective appears later in the chapter.

Objective 18 states: "The student can differentiate between human and non-human resources that can be used to reach consumer goals." The classification of this objective was placed at the <u>analysis</u> level in the cognitive domain. Sixty per cent or more of the college home economics consumer educators (62.50 per cent), home economics teacher educators (73.08 per cent) and state supervisors of home economics (87.50 per cent) rated this objective essential. As shown in Table XII, secondary teachers did not judge this objective essential for the undergraduate home economics consumer education course.

The ability to "explain how consumer goals are obtained by making maximum use of available resources" was the expected outcome described in Objective 21. There were 65.62 per cent of the college home economics consumer educators responding who judged it essential as did 65.24 per cent of the secondary teachers, and 73.07 per cent of the

home economics teacher educators. Thus, three out of four groups of educators considered Objective 21 essential. Classification of this objective was placed at the <u>comprehension</u> level.

In summary, those objectives judged essential by all four groups included behaviors related to: determining what resources are available; substituting resources to reach consumer goals; and efficient use of resources as a result of a knowledge of how individual goals affect consumer choices. Of those objectives considered essential by all four groups of respondents, one was classified at the <u>comprehension</u> level, one at the <u>application</u> level and one at the <u>synthesis</u> level.

> Objectives Rated Essential or Desirable by 60 Per Cent or More of the Respondents

#### Total Group

Seven objectives (1, 2, 6, 10, 11, 19, 20) were rated essential by 60 per cent or more of all respondents. Of the seven objectives rated essential, one was classified at the <u>knowledge</u> level, two at the <u>comprehension</u> level, one each at the <u>application</u> and <u>analysis</u> levels and two at the <u>synthesis</u> level. Objective 1 (<u>knowledge</u>) and 2 (<u>com-<u>prehension</u>) related to the concept of individual values. Determining what resources are available was the behavior sought in Objective 19 (<u>comprehension</u>) and substituting resources was included in Objective 20 (<u>application</u>). In Objective 10 (<u>analysis</u>) the ability to compare alternatives available in making a specific consumer decision was the expected outcome. Objective 11 (<u>synthesis</u>) described the ability to use the decision-making process to make a rational choice among alternatives. The behavior sought in Objective 6 (<u>synthesis</u>) was the</u> ability to make plans for efficient use of resources as a result of a knowledge of how individual goals affect consumer choice. In conclusion two of the essential objectives included individual values, two related to resources, two related to the decision-making process, and one included the concepts of resources and individual goals. These findings appear in Table XIII.

### College Consumer Educators and Teacher

#### Educators

Twelve objectives were judged essential by 60 per cent or more of the college home economics consumer educators and the home economics teacher educators (Table XIV). The 12 judged essential were representative of all five categories of objectives. Two of these objectives included individual values and two included the concepts of life style, stage in family life cycle, ethnic background, environment, philosophy, religious beliefs and cultural factors. One objective included limiting forces, and two objectives related specifically to the decisionmaking process. Five of the 12 objectives included concepts of resources, individual goals and consumer goals.

#### College Consumer Educators and

### Secondary Teachers

Ten objectives were rated essential by 60 per cent or more of the secondary teachers. Nine of these objectives were also rated essential by the college home economics consumer educators. Secondary teachers rated Objective 3 essential but the college home economics consumer educators did not. Individual values was the concept incorporated

#### TABLE XIII

# OBJECTIVES CONSIDERED ESSENTIAL BY 60 PER CENT OF ALL RESPONDENTS

- The student can relate how individual values influence consumer decisions. (Knowledge Level)
- 2. The student is able to explain how individual values are directly related to consumer choice. (<u>Comprehension</u> Level)
- 6. The student will be able to make plans for more efficient use of resources as a result of a knowledge of how individual values affect consumer choices. (<u>Synthesis</u> Level)
- 10. The student will be able to compare alternatives available in making a specific consumer decision. (<u>Analysis</u> Level)
- 11. The student can use the decision-making process to make a rational choice among alternatives. (<u>Synthesis</u> Level)
- 19. The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal. (<u>Comprehension</u> Level)
- 20. The student can formulate ways to substitute resources in order to reach consumer goals. (<u>Application</u> Level)

# TABLE XIV

# OBJECTIVES RATED ESSENTIAL OR DESIRABLE BY 60 PER CENT OR MORE OF THE RESPONDENTS

BE	HAVIORAL OBJECTIVE	Home Economics Consumer Educators	Home Economics Teacher Educators	Secondary Voc. Home Economics Teachers	State Supervisors Home Economics
1.	The student can relate how individual values influence consumer decisions (Knowledge)	E	E	E	E
2.	The student is able to explain how individual values are directly related to consumer choice (Comprehension)	E	E	E	E
3.	The student will develop a procedure for use in making consumer decisions utilizing a knowledge of how and why individual values influence consumer choice (Synthesis)			E	E
4.	The student will be able to assess consumer decisions in terms of indi- vidual values that influence choices (Evaluation)				E
5.	The student will be able to compare how such factors as life cycle, stage in family life cycle, and ethnic background affect individual decisions (Evaluation)	E	E	E	
6.	The student will be able to make plans for more efficient use of resources as a result of a knowledge of how individual goals affect consumer choices (Synthesis)	E	E	E	E
7.	The student will be able to appraise plans periodically to determine if consumer decisions are in line with consciously chosen consumer goals (Evaluation)		D	÷	

# TABLE XIV (Continued)

BEH	AVIORAL OBJECTIVE	Home Economics Consumer Educators	Home Economics Teacher Educators	Secondary Voc. Home Economics Teachers	State Supervisors Home Economics
8.	The student will illustrate how a decision-making process is influenced by limiting forces such as motives, needs goals, abilities, habits, situations, attitudes, and the expected outcomes of the alternatives (Analysis)	E	E		E
9.	The student will illustrate how dif- ferences in ethnic background, environ- ment, philosophy and religious beliefs influence consumer decisions (Analysis)				
10.	The student will be able to compare alternatives available in making a specific consumer decision (Analysis) .	E	E	E	Е
11.	The student can use the decision-making process to make a rational choice among alternatives (Synthesis)	E	E	E	E
12.	The student can appraise consumer choices by using the decision-making process to determine the degree to which needs and wants are satisfied (Evaluation) .				Е
13.	The student will be able to restructure consumer behavior as a result of a knowledge and understanding of cultural factors which influence consumer decisions (Synthesis)	D	D		
14.	The student can assess the relevancy of cultural factors that influence consumer decisions (Evaluation)	D			D
15.	The student can revise consumer de- cisions using a knowledge and under- standing of how cultural factors influence these decisions (Evaluation)				D

TABLE	XIV	(Continued)
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BEHA	VIORAL OBJECTIVE	Home Economics Consumer Educators	Home Economics Teacher Educators	Secondary Voc. Home Economics Teachers	State Supervisors Home Economics
16.	The student can assess the im- portance of cultural factors which influence consumer decisions (Evaluation)		D		D
17.	The student will be able to conclude that psychological factors influence consumer behavior (Application)	Е	E		E
18.	The student can differentiate between human and non-human resources that can be used to reach consumer goals (Analysis)	E	E		~ E
19.	The student can determine what resources are available to indi- viduals and how these can be used in reaching a consumer goal (Com- prehension)	E	E	E	E
20.	The student can formulate ways to substitute resources in order to reach consumer goals (Application) .	E	E	E	E
21.	The student can explain how con- sumer goals are obtained by making maximum use of available resources (Comprehension)	E	Е	E	

Key: E = Essential

D = Desirable

into this objective. There were two objectives (17, 18) rated essential by the college home economics consumer educators that were not rated essential by the secondary teachers. The ability to conclude that psychological factors influence consumer decisions was the behavior sought in Objective 17. Objective 18 described the ability to differentiate between human and non-human resources that can be used to reach consumer goals.

### College Consumer Educators and State

#### Supervisors

State supervisors judged 13 objectives essential and of this number, 10 were also rated essential by the college home economics consumer educators. The three objectives judged essential by the state supervisors of home economics that were not judged essential by the college home economics consumer educators were Objectives 3, 4, and 12. Objectives 3 and 4 relate to individual values. The ability to use the decision-making process in determining the degree to which needs and wants are satisfied is the behavior sought in Objective 12.

Objectives 5 and 21 were judged essential by the college home economics consumer educators but did not receive an essential rating by the state supervisors of home economics. In Objective 5 the student was expected to develop the ability to compare how such factors as life style, stage in family life cycle and ethnic background affect individual consumer decision. The desired outcome sought in Objective 21 was the ability to explain how consumer goals are obtained by making maximum use of available resources.

#### Highest Rated Objectives

More than 80 per cent of the college home economics educators rated Objectives 1, 6, 11, 17 and 19 essential. Objective 1 included the concept of individual value; Objective 6 individual goals and resources; Objective 11 the decision-making process; Objective 17 psychological factors and Objective 19 included resources.

Objectives 11 and 19 were also rated essential by more than 80 per cent of the home economics teacher educators. Additionally, Objectives 5, 10, 18, and 20 were rated essential by more than 80 per cent of the home economics teacher educators. Objective 5 included concepts of life style, stage in family life cycle and ethnic background. The decision-making process was included in Objective 10 and resources was the concept incorporated into Objective 18 and 20.

Objective 1 was the only objective considered essential by 80 per cent or more of the secondary teachers. This objective included the concept of individual values. Eighty per cent or more of the state supervisors also rated this objective essential. In addition to Objective 1, 80 per cent or more of the state supervisors also rated Objectives 3, 10, 18, 19 and 20 as essential. Objective 3 included the concept of individual values and Objectives 18, 19, and 20 had resources incorporated into the objective statement.

In summary, although the objective was considered essential if so judged by 60 per cent of the respondents, 10 objectives received 80 per cent or more consensus by some groups. Two groups rated Objectives 10, 11 and 20 essential by 80 per cent or more. Three groups rated Objectives 1 and 19 essential by 80 per cent or more.

Finally, 60 per cent or more of some respondents rated five

objectives desirable. Objectives 13 and 14 were judged desirable by the college home economics consumer educators. Home economics teacher educators also rated Objective 13 desirable as well as Objectives 7 and 16. State supervisors judged Objectives 14, 15 and 16 desirable.

In conclusion, there were 15 objectives that received an essential rating and five that received a desirable rating by one or more group of respondents. Objective 9 was the only objective that did not receive an essential or desirable rating by any group of respondents (Table XIV).

### Objectives That Were not Judged Essential

Inspection of the percentages of responses made to all 21 objectives reveals that six of the objectives were not rated as essential by 60 per cent or more of any of the four groups of respondents (Tables VIII and XII). Re-examination of the objective statements and of the percentage of responses made by the respondents identified some possible reasons why these objectives were not considered essential.

Objective 7 stated: "The student will be able to appraise plans periodically to determine if consumer decisions are in line with consciously chosen consumer goals." The objective statement may have required a higher level of cognition (<u>Evaluation</u>) that some would have expected those in an undergraduate home economics consumer education course to acquire. In this objective one would be expected to appraise short term and long term plans requiring consumer decisions, and to determine if these were in line with those consumer goals one had identified as being important. This type of behavior would help one to avoid making unwise choices and at the same time to revise plans in view of changes in circumstances and/or situations. Half of the college home economics consumer educators (50 per cent) considered Objective 7 an essential objective. However, there were 46.87 per cent who judged it desirable and 3.12 per cent said it was of little or no importance. More home economics teacher educators (61.54 per cent) considered this objective desirable than considered it essential (34.61 per cent). This was also true of the secondary teachers who rated the objective desirable by 46.99 per cent and only 40.58 per cent who rated it essential. State supervisors were equally divided, 50 per cent rated it essential and 50 per cent rated it desirable.

Objective 9 stated: "The student will illustrate how differences in ethnic background, environment, philosophy, and religious beliefs influence consumer decisions." This objective was classified at the <u>analysis</u> level. It appears that this objective may have included too many concepts with which the learner would deal in illustrating how these influence consumer decisions. Rewording the objective to include only one concept may make it more specific and clear and therefore more likely to be rated as important.

Responses to Objective 9 indicated that approximately 46 per cent of the home economics teacher educators and secondary teachers considered the objective desirable, as compared to those rating it essential, 34.61 per cent and 39.22 per cent, respectively. About 10 per cent more of the college home economics consumer educators (53.12 per cent) rated this objective essential than those who rated it desirable (43.75 per cent). State supervisors were divided equally, 50 per cent rated it essential and 50 per cent rated it desirable. Objective 13 stated: "The student will be able to restructure consumer behavior as a result of a knowledge and understanding of cultural factors which influence consumer decisions." Out of the six objectives that were not judged essential by any group, there were four which included the concept of cultural factors.

Only 8.33 per cent of the home economics teacher educators judged Objective 13 essential compared to 70.83 per cent who rated it desirable. It would seem that overall, the respondents of this study did not consider this objective as important as others. There were more college home economics consumer educators (65.63 per cent) who judged this objective desirable than those who rated it essential (25 per cent). Secondary teachers (46.99 per cent) and state supervisors (50 per cent) agreed with the college educators that this objective was desirable but not essential for the undergraduate home economics consumer education course. Classification of this objective was at the <u>synthesis</u> level.

Objective 14 stated: "The student can assess the relevancy of cultural factors that anfluence consumer decisions." In this objective a process of evaluation is sought whereby one may determine the significance of cultural factors that influence consumer decisions. All four groups of respondents gave this objective a higher rating in the desirable category than they did in the essential. Three-fourths of the state supervisors rated it desirable, compared to 12.50 per cent who rated it essential. There were 62.50 per cent of the college home economics consumer educators who rated it desirable as compared to 28.13 per cent who rated it essential. Fifty-six per cent of the home economics teacher educators rated it desirable in contrast to 28 per cent who rated it essential, and 16 per cent of the group rated it of little

or no importance. Secondary teachers (49.90 per cent) rated this objective desirable and there were more in this group who rated it of little or no importance (22.14 per cent) than those who rated it essential (20.39 per cent).

Objective 15 stated: "The student can revise consumer decisions using a knowledge and understanding of how cultural factors influence these decisions." This objective is similar to Objective 14 in that an evaluative process was expected and cultural factors influencing consumer decisions were included in the objective statement. Upon examining the per cent of responses, all groups agreed that this objective was desirable but not essential to the undergraduate home economics consumer education course. There were 62.50 per cent of the state supervisors who rated it desirable as compared to 12.50 per cent who rated it essential as well as of little or no importance and could not classify. Both groups of college educators rated this objective desirable, college home economics consumer educators by 53.13 per cent, and home economics teacher educators by 52 per cent, as compared to 31.25 per cent and 28 per cent who rated it essential, respectively. The responses from secondary teachers indicated that 49.71 per cent rated Objective 15 desirable as compared to 22.52 per cent who rated it essential and 19.03 per cent who rated it of little or no importance.

Objective 16 stated: "The student can assess the importance of cultural factors which influence consumer decisions." The objective also included the concept of cultural factors as did Objectives 13, 14 and 15. A high level or cognitive behavior (<u>Evaluation</u>) is required in this objective.

College home economics consumer educators were equally divided in their rating of this objective which suggests that there was some disagreement in the classification of this objective. There were 43.75 per cent who rated it essential and the same per cent rated it desirable, 6.25 per cent rated it of little or no importance and the same per cent indicated not able to classify the objective. More state supervisors (62.50 per cent) judged this objective desirable than essential (25 per cent). A large per cent of home economics teacher educators (61.54 per cent) also considered the objective desirable but not essential (26.92 per cent). There were more secondary teachers (50.29 per cent) who rated this objective desirable than those who rated it essential (26.02 per cent).

From this analysis, one can conclude that those objectives including cultural factors that influence consumer decisions were not considered essential for the undergraduate home economics consumer education course by the four groups of respondents. However, out of the six objectives that were not judged essential, five were considered essential by some groups. A revision of these objectives which would include cultural factors found to influence consumer decisions may improve the objective statement. Based on the results, one might also conclude that these objectives may need to be re-written for lower levels in the cognitive domain since those objectives that were not judged essential by any of the respondents were classified in the higher levels of the cognitive domain. Re-phrasing of some objectives is also suggested from the ratings of Objective 9 which incorporated several concepts. Comparison of Secondary Teacher Responses to Objectives According to Study of Home Economics Consumer Education

The premise that secondary teacher preparation to teach consumer education might have some relationship in the ratings of objectives was considered important. Therefore, a chi-square statistical test for significant differences was computed. Secondary teachers were placed into categories according to undergraduate and/or graduate home economics consumer education courses taken. The four response categories were maintained: <u>essential</u>, <u>desirable</u>, <u>of little or no</u> <u>importance</u> and <u>cannot classify</u>. The chi-square tests showed a significant difference in the responses made for Objectives 8 and 19. A discussion of these two objectives follows along with a table showing the chi-square values.

A calculated chi-square of 27.23 with 16 D.F. showed that responses to Objective 8: "The student will illustrate how a decisionmaking process is influenced by limiting forces such as motives, needs, goals, abilities, habits, situations, and the expected outcomes of the alternatives" were significantly different at the .05 level (Table XV). More secondary teachers than expected who had consumer education at both the undergraduate and graduate levels rated this objective of little or no importance, resulting in a higher chi-square value. The secondary teachers were the only group of respondents that did not rate this objective essential by 60 per cent or higher.

# TABLE XV

# CHI-SQUARE VALUES OF SECONDARY VOCATIONAL HOME ECONOMICS TEACHERS' RESPONSES TO OBJECTIVE 8

<u>Objective 8</u> :	The student will illustrate how a decision-making process is influenced by limitir	ıg
	forces such as: motives, needs, goals, abilities, habits, situations, attitudes,	and
	the expected outcomes of the alternatives.	

	No Consumer Ed. at Undergraduate or Graduate Level	<pre>K Consumer Ed. at C Undergraduate and Graduate Levels</pre>	z Consumer Ed. at 99 <sup>=</sup> Graduate Level 90 Only	<pre>K Consumer Ed. at Undergraduate Level Only</pre>	<pre>K Consumer Ed. T Integrated into  Home Economics Education Courses</pre>
<u>Essential</u> Observed Expected x <sup>2</sup>	174.00 164.20	9.00 10.81	35.00 33.97 0.03	40.00 46.33 0.86	4.00 6.69 1.08
Desirable Observed Expected	0.58 116.00 121.00	0.30 6.00 8.00	22.00 25.16	42.00 34.30	8.00 4.95
$\mathbf{x}^2$	0.26	0.50	0.40	1.73	1.87

TABLE XV (Continued)

<u>Objective 8</u>: The student will illustrate how a decision-making process is influenced by limiting forces such as: motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcomes of the alternatives.

N=509		Chi <b>-S</b> quare = 27	.23	16 D.F.	p > 0.0389
<b>x</b> <sup>2</sup>	0.02	1.06	1.17	0.10	0.23
Expected	5.64	0.37	1.17	1.59	0.23
<u>Cannot Classify</u> Observed	6.00	1.00	0.00	2.00	0.92
$\mathbf{x}^2$	1.91	8.32	4.02	0.29	0.01
Expected	22.56	1.49	4.67	6.37	0.92
<u>Importance</u> Observed	16.00	5.00	9.00	5.00	1.00
Of Little or No			· · · · · · · · · · · · · · · · · · ·	1	
	N=319	N=21	N=66	N=90	N=13
	No. Consumer Ed. at Undergraduate or Graduate Level	Consumer Ed. at Undergraduate and Graduate Levels	Consumer Ed. at Graduate Level Only	Consumer Ed. at Undergraduate Level Only	Consumer Ed. Integrated into Home Economics Education Courses

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Objective 19 stated: "The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal." The calculated chi-square value of 26.20 with 16 D.F. for this objective was significant at the .05 level. The total chisquare value was most affected by the differences between the expected and observed responses in the "desirable" category for teachers who had home economics consumer education at the undergraduate and graduate levels. See Table XVI.

#### Summary

There were four groups of home economics educators included in the study: 32 college home economics consumer educators; 26 home economics teacher educators; 515 secondary vocational home economics teachers and eight state supervisors of home economics. The participants described were from the states within U. S. Department of Health, Education, and Welfare, Office of Education Regions VI and VII.

A majority of the secondary teachers responding had five years or less teaching experience and had received their highest degree since 1967. The Bachelor of Science degree was the highest degree obtained by most of the secondary teachers; the next largest group were those who had received a Masters degree. Approximately thirty-five per cent of the secondary teachers had had home economics consumer education courses at the undergraduate or graduate level. There were 63 per cent of the secondary teachers who did not report having had any home economics consumer education. Only two per cent indicated having taken courses that integrated consumer education concepts into home economics subject matter content.

# TABLE XVI

# CHI-SQUARE VALUES OF SECONDARY VOCATIONAL HOME ECONOMICS TEACHERS' RESPONSES TO OBJECTIVE 19

<u>Objective 19</u> :		n determine what m sed in reaching a		lable to individual	ls and how	
	No Consumer Ed. at Undergraduate or Graduate Level	Consumer Ed. at Undergraduate and Graduate Levels	Consumer Ed. at Graduate Level Only	Consumer Ed. at Undergraduate Level Only	Consumer Ed. Integrated into Home Economics Education Courses	
	N=319	N=21	N=66	N=90	N=13	
Essential						-
Observed	252.00	12.00	51.00	73.00	10.00	
Expected	249.43	16.42	51.61	70.37	10.17	
$\mathbf{x}^2$	0.03	1.19	0.01	0.10	0.00	
Desirable						
Observed	59.00	9.00	11.00	15.00	2.00	
Expected	60.17	3.96	12.45	16.97	2.45	
$\mathbf{x}^2$	0.02	6.41	0.17	0.23	0.08	

TABLE XVI (Continued

Jane 1       Jane 1	N=66 3.00 0.78 6.35 1.00 0.26	N=21 0.00 0.25 0.25 0.25 0.00 0.08	2.03	Of Little or No Importance Observed Expected x <sup>2</sup> Cannot Classify Observed Expected x <sup>2</sup>
N=21         N=66         N=90           0.00         3.00         1.00           0.25         0.78         1.06           0.25         6.35         0.00           0.00         1.00         0.00	N=66 3.00 0.78 6.35 1.00	N=21 0.00 0.25 0.25 0.00	2 t 5 N=319 1.00 3.76 2.03 1.00	No Importance Observed Expected X <sup>2</sup> Cannot Classify Observed Expected
N=21         N=66         N=90           0.00         3.00         1.00           0.25         0.78         1.06           0.25         6.35         0.00           0.00         1.00         0.00	N=66 3.00 0.78 6.35 1.00	N=21 0.00 0.25 0.25 0.00	2 t 5 N=319 1.00 3.76 2.03 1.00	No Importance Observed Expected x <sup>2</sup> <u>Cannot Classify</u> Observed
N=21         N=66         N=90           0.00         3.00         1.00           0.25         0.78         1.06	N=66 3.00 0.78	N=21 0.00 0.25	2.03	No Importance Observed Expected X <sup>2</sup>
N=21         N=66         N=90           0.00         3.00         1.00           0.25         0.78         1.06	N=66 3.00 0.78	N=21 0.00 0.25	ັນ N=319 1.00 3.76	No Importance Observed Expected
N=21 N=66 N=90	N=66 3.00	N=21	ہ بے بے N=319 1.00	No Importance Observed Expected
N=21 N=66 N=90	N=66 3.00	N=21	ہ بے بے N=319 1.00	<u>No Importance</u> Observed
			No. at or	
			No. at or	
Consume Undergr Graduat Consume Graduat Only Undergi Undergi Level (	Consu Gradu Only	Consi Unde Grad	No. at U or G	
Consumer Ed. at Undergraduate and Graduate Levels Graduate Level Graduate Level Graduate Level Only Only Dnly Level Only Level Only	Ed.	Ed. a duate Level	Consumer Ed. Undergraduate Graduate Level	

<u>Objective 19</u>: The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal.

N = 509

Chi-Square = 26.20

16 D.F.

p > 0.0510

Those objectives rated essential by 60 per cent or more of the respondents were classified as essential. A comparison was made of the objectives rated essential by the home economics consumer educators, with those rated essential by the home economics teacher educators, secondary teachers and the state supervisors of home economics. For this comparison, the 21 objectives were grouped into one of five categories according to the concepts incorporated into the objective statement.

There were four objectives (1, 2, 3, 4) used in the research instrument which included the concept of individual values. Two of these objectives (1, 2) were judged essential by 60 per cent or more of all four groups of educators indicating an agreement that these two objectives were considered essential for the undergraduate home economics consumer education course. Objective 3 was rated essential by only the secondary teachers and state supervisors. The state supervisors were the only group rating Objective 4 essential.

Seven objective statements (5, 9, 13, 14, 15, 16, 17) included the following concepts: life style, stage in family life cycle, ethnic background, environment, philosophy, religious beliefs and cultural factors. From this category, Objective 5 was rated essential by the college home economics consumer educators, home economics teacher educators and secondary teachers. Objective 17 was also judged essential by the college home economics consumer educators, the home economics teacher educators, and the state supervisors of home economics. Five objectives (9, 13, 14, 15, 16) in this group of objectives were not rated by any of the four groups of respondents.

Concepts identified as limiting forces: motives, needs, goals, abilities, habits, situations, attitudes and expected outcomes of alternatives were included in Objective 8. Three of the four groups of respondents rated this objective essential, namely the home economics consumer educators, home economics teacher educators, and state supervisors.

Three objectives (10, 11, 12) related specifically to the decisionmaking process were included in the study. Objectives 10 and 11 were rated essential by all four groups of respondents, and the only group rating Objective 12 essential was the state supervisors.

There were another six objectives (6, 7, 18, 19, 20, 21) which included concepts of resources, individual goals and consumer goals used in the research instrument. Of the six objectives, three (6, 19, 20) were rated essential by all four groups of educators. Three groups, namely home economics consumer educators, home economics teacher educators and state supervisors, rated Objective 18 essential. Objective 21 was judged essential by the home economics consumer educators, the home economics teacher educators and the secondary teachers.

Fifteen objectives received an essential rating and five received a desirable rating by one or more group of respondents. This indicates that 20 of the 21 objectives were rated either essential or desirable by 60 per cent of one group or more of the respondents.

Thus, from the total list of 21 objectives used in the research instrument seven were rated essential by all four groups (1, 2, 6, 10, 11, 19, 20) and six (7, 9, 13, 14, 15, 16) were not rated essential by 60 per cent or more of the respondents. Four of these latter objectives had the concept of cultural factors incorporated into the objective statement. One objective (7) related specifically to an evaluation of plans in view of consumer goals. Objective 9 which was not judged essential, included factors related to ethnic background, environment, philosophy, and religious beliefs. Four of these less essential objectives were classified at the <u>evaluation</u> level, one at the <u>analysis</u> and one at the <u>synthesis</u> level in the cognitive domain.

Based on the chi-square analysis of the responses made by the secondary teachers when grouped according to their preparation to teach consumer education a significant difference was found in responses to only two objectives.

### CHAPTER V

### FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Related literature was reviewed in order to identify cognitive objectives related to decision-making which might be considered essential for undergraduate home economics consumer education courses. From this review, concepts were identified which were used in the formation of cognitive objectives related to decision-making. Twentyone objectives were written representing the six subdivision of the cognitive domain: <u>Knowledge</u> -1, <u>Comprehension</u> -3, <u>Application</u> - 2, <u>Analysis</u> - 4, <u>Synthesis</u> - 4, <u>Evaluation</u> - 7. A panel composed of home economics teacher educators, professors of education, and a college home economics consumer educator reviewed the objectives. Panel members classified each objective according to accepted definitions for each level in the cognitive domain. Suggestions for improving objectives were made by panel members and these were used in modifying the objectives. A former home economics education administrator verified the 21 objectives.

A questionnaire consisting of two parts was developed. One part included the rating scale for cognitive objectives to be rated as essential, desirable, of little or no importance, or cannot classify. Another part of the questionnaire for secondary teachers requested background information regarding years of teaching experience, year highest degree was obtained, the type of highest degree obtained, and

home economics consumer education courses taken at the undergraduate and graduate levels.

Two forms were used to describe the categories used for rating the objectives. The questionnaire designed for the home economics consumer educators requested that the objectives be rated as to whether or not they were considered essential for the undergraduate home economics consumer education courses. The form designed for the home economics teacher educator, secondary home economics teacher and state supervisor requested that the objectives be rated as to whether or not they were considered essential for courses required for those preparing to teach consumer education in the high school home economics program.

The questionnaire was mailed to 42 heads of home economics departments in nine states located in U. S. Department of Health, Education, and Welfare, Office of Education Regions VI and VII. These institutions granting a degree in vocational home economics were believed to have an enrollment of 10 or more students in undergraduate home economics education. The department heads were asked to give the research instrument to the faculty member who taught the home economics consumer education courses. Questionnaires were also mailed to 42 home economics teacher educators in the same institutions. Finally, the questionnaire was also mailed to a random sample of 857 secondary vocational home economics teachers and to the nine state supervisors of home economics in the two regions.

Usable responses were received from 32 college home economics consumer educators, 26 home economics teacher educators, 515 secondary vocational home economics teachers and eight state supervisors of home economics.

Most of the secondary teachers had had little consumer education training, since 319 out of 515 indicated they had not had any home economics consumer education courses at either the undergraduate or graduate level. Most of the secondary teachers had five years or less teaching experience; 41.64 per cent indicated having had from zero to five years of teaching experience and having graduated since 1967 (49.32 per cent between 1968-1974).

The majority of the secondary teachers had a Bachelor of Science degree; 68.62 per cent indicated that the Bachelor of Science was the highest degree obtained.

The researcher decided that objectives would be considered essential if 60 per cent or more of the respondents so rated them. Objectives having certain concepts were grouped together to determine what concepts were considered essential by the respondents.

Four objectives included the concept of individual values. Two of these four objectives including individual values were judged essential by all four groups of educators. State supervisors rated all four objectives essential and secondary teachers rated three of the four essential.

Seven objectives included the concepts of life style, stage in family life cycle, ethnic background, environment, philosophy, religious beliefs and cultural factors that influence consumer decisions. From this category of objectives none was rated essential by all four groups. One was rated essential by the home economics consumer educators, the home economics teacher educators and secondary teachers. One was rated essential by more than 60 per cent of the college home economics consumer educators, the home economics teacher educators and the state supervisors.

One objective included the concept of limiting forces such as motives, needs, goals, abilities, habits, situations, attitudes, and expected outcomes of alternatives. This objective was rated essential by three of the four groups: the home economics consumer educators, home economics teacher educators and state supervisors.

There were three objectives specifically related to the decisionmaking process. Two of these were rated essential by all four groups of respondents. State supervisors also rated the third one essential.

Three of the six objectives which included concepts of resources, individual goals and consumer goals were judged essential by the four groups of educators. Additionally, one objective was rated essential by home economics consumer educators, home economics teacher educators, and state supervisors, and one was judged essential by a different combination of groups--the college home economics consumer educators, the home economics teacher educators, and the secondary teachers.

Seven objectives (1, 2, 6, 10, 11, 19, 20) were rated essential by all four groups of respondents. Fifteen objectives were rated essential by 60 per cent or more of some groups of respondents. Finally, sixty per cent or more of some respondents rated five objectives desirable. Thus, 20 of the 21 objectives were considered either essential or desirable by one or more groups of respondents. Ten of the 21 objectives received an essential rating by 80 per cent or more of some groups of respondents.

Six objectives (7, 9, 13, 14, 15, 16) were not rated essential

by 60 per cent or more of any group of respondents. These objectives were classified in the higher levels of the cognitive domain. Cultural factors was the concept incorporated into five of these six objectives (9, 13, 14, 15, 16). Objective 7 included the ability to appraise plans periodically to determine if consumer decisions are in line with consciously chosen consumer goals.

### Conclusions

It was concluded that cognitive objectives related to decisionmaking are essential and/or desirable for the undergraduate home economics consumer education courses since 20 of the 21 objectives were so rated by 60 per cent or more by one or more groups of respondents. There were 13 objectives judged essential by 60 per cent or more of the state supervisors, 12 judged essential by each group of college educators and 10 judged essential by the secondary home economics teachers. Seven objectives were judged essential by all four groups of educators. Eighty per cent or more of some groups rated 10 objectives essential.

It was concluded that objectives including concepts of individual values, identification and uses of resources, individual goals, consumer goals and the decision-making process are essential for the undergraduate home economics consumer education courses since these concepts were included in the objectives judged essential by all four groups of respondents.

It was concluded that concepts of limiting forces such as motives, needs, goals, abilities, habits, situations, attitudes, and expected outcomes of alternatives in consumer decisions may be somewhat less

important since only three groups of respondents rated them essential.

It was concluded that cultural, ethnic background, environment, philosophy, and religious beliefs are not considered as important as other factors influencing consumer decisions because these factors were included in five of the six objectives that were <u>not</u> rated essential by any group of respondents, although they were sometimes rated desirable.

It was concluded that the ability to appraise plans periodically to determine if consumer decisions are in line with consciously chosen consumer goals is not as important as other types of behavior since this was the behavior described in one objective that was not considered essential by 60 per cent of any group of respondents although was rated desirable by 60 or more of one group.

The objectives considered essential and/or desirable represented all six levels of the cognitive domain. It cannot be concluded whether the behavioral or content portion of the objective was most influential in determining the rating of the objective in a specific category.

There was very little difference in the responses to objectives made by secondary teachers based on their preparation to teach consumer education. A significant difference was found in the responses to only two of the 21 objectives, based on chi-square analysis.

### Recommendations

In keeping with Objective 6 of this study and the findings of the research, the following recommendations are made regarding the undergraduate home economics consumer education courses.

- Require undergraduate home economics consumer education courses for those preparing to teach home economics at the secondary level.
- 2. Include emphasis on all concepts related to consumer decisionmaking in this study in the undergraduate home economics consumer education course.
- 3. Include in the undergraduate home economics consumer education course learning experience directly related to:
  - a. individual values and how these influence consumer decisions;
  - b. planning for efficient use of resources as a result of a knowledge of how individual values affect consumer choices;
  - c. determining what resources are available to individuals and how these can be used in reaching consumer goals;
  - comparing alternatives available in making a specific consumer decision;
  - e. using the decision-making process in making rational choices among alternatives;
  - f. developing the ability to formulate ways to substitute resources in order to reach consumer goals;
  - g. illustrating how a decision-making process is influenced by limiting forces such as motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcomes.
- 4. Use findings of this research when curriculum changes and/or revisions are considered in U. S. Department of Health, Education, and Welfare, Office of Education Regions VI and VII.

The following recommendations are proposed by the researcher for home economics teacher educators and persons interested in research.

- 1. Use the findings of the research in planning in-service consumer education programs for secondary home economics teachers.
- 2. Develop learning experiences which would lead to the accomplishment of the objectives considered essential.
- 3. Study impact of current societal factors such as inflation and its relation to consumer decisions.
- 4. Analyze high school graduates experiences and needs to determine the decision-making skills necessary to function adequately as a consumer.
- 5. Determine changes in consumer behavior which can be attributed to formal instruction.
- 6. Identify consumer education concepts which should be offered at the elementary, middle school, junior high and high school levels.

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# APPENDIX A

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# CORRESPONDENCE

## COLLEGES AND UNIVERSITIES REPRESENTING THE SAMPLE IN THE STUDY

United States Department of Health, Education, and Welfare, Office of Education, Region VI

### Arkansas

#### **Oklahoma**

University of Oklahoma\*

North Texas State University\*

Stephen F. Austin State Uni-

University of Texas at Austin\*\*

Texas Christian University

East Texas State University Lamar State College of

Texas Tech University\*

University of Houston

Texas A & I University\*

Technology\*\*

Texas Woman's University

Baylor University\*

versity\*

Texas

# Louisiana

Grambling College\*\* Louisiana Tech University Louisiana State University McNeese State University Nichollas State University Northwestern Louisiana State University Southern University University of Southwestern Louisiana

Ouachita Baptist University

Henderson State College\* State College of Arkansas

University of Arkansas

### New Mexico

Eastern New Mexico University New Mexico State University\*\*

> United States Department of Health, Education, and Welfare, Office of Education, Region VII

#### Iowa

Iowa State University University of Northern Iowa\*

### <u>Kansas</u>

Kansas State College of Pittsburg Kansas State Teachers College\* Kansas State University\*

- \*Represents institutions where the college home economics consumer educator was the only respondent.
- \*\*Represents institutions where the home economics teacher educator was the only respondent.

#### Missouri

Central Missouri State University Northeast Missouri State University\* Southwest Missouri State University\*\* University of Missouri Southeast Missouri State University

### <u>Nebraska</u>

Kearney State College\* University of Nebraska

## STATE DIRECTORIES OF SECONDARY VOCATIONAL HOME ECONOMICS TEACHERS

- Arkansas Home Economics Teachers 1973-74, Department of Education, Arch Ford Education Building, Little Rock, Arkansas.
- <u>Directory of Secondary Vocational Home Economics Personnel in Iowa</u> <u>for 1973-74</u>. Department of Public Instruction, Area Schools and Career Education Branch, Grimes State Office Building, Des Moines, Iowa.
- <u>Directory of Vocational Teachers in Kansas</u>. Division of Vocational Education, 120 East 10th Street, Topeka, Kansas.
- <u>Home</u> <u>Economics</u> <u>Departments</u> <u>and</u> <u>Teachers</u> <u>1973-74</u>. State of Louisiana, Department of Education, Baton Rouge, Louisiana.
- <u>Vocational Home Economics Instructors</u>, <u>1972-73</u>. State of Missouri, State Department of Education, Jefferson City, Missouri.
- <u>Vocational Homemaking Departments</u>, <u>1973-74</u>. State of Nebraska, Department of Education, Vocational Education Division, 233 South 10th Street, Lincoln, Nebraska.
- <u>1972-73 Vocational Home Economics Teachers Directory</u>. New Mexico State Department of Education, State Education Building, Santa Fe, New Mexico.
- <u>Vocational Home Economics Day School Teachers in Oklahoma Year 1973-74</u>. State Department of Education, 4100 Lincoln Boulevard, Oklahoma City, Oklahoma.
- <u>Directory 1972-73 Vocational Homemaking Teachers.</u> Texas Education Agency, Department of Occupational Education and Technology, Division of Public School Occupational Programs, Homemaking Education, Austin, Texas.

Northwest Missouri State University Maryville, Missouri 64468 Robert P. Foster, President

Department of Home Economics

April 19, 1974

Head of Home Economics Department

### Dear

The doctoral research I am conducting at Oklahoma State University is an investigation of the extent to which some cognitive objectives are considered essential for undergraduate home economics consumer education courses. Findings of this research may be useful in determining objectives to include in undergraduate home economics consumer education courses. The enclosed checklist includes cognitive objectives developed for the area of decision-making.

A response is needed from those who teach undergraduate home economics consumer education courses and are presently on the home economics faculty. An examination of college and university catalogs revealed that home economics consumer education is offered as a separate course in some institutions, as well as integrated into courses in others. Therefore, designating who would be qualified to respond to the research instrument presents some problems.

If there is a faculty member in your department who teaches an undergraduate consumer education course or a course in which consumer education objectives are included, would you please give this letter and the enclosed checklist to that individual? A response from your department will help to secure a representation of colleges and universities in the states selected for the study. Your interest in my study, and the contribution you make is appreciated. Would you please complete the enclosed checklist and return it in the selfaddressed envelop by May 3, 1974? Home Economics Department Northwest Missouri State University Maryville, Missouri 64468

April 19, 1974

Home Economics Teacher Educator

### Dear

The doctoral research I am conducting at Oklahoma State University is an investigation of the extent to which some cognitive objectives are considered essential for undergraduate home economics consumer education courses.

The requirements for receiving a vocational home economics degree in most cases include an undergraduate home economics consumer education course. Therefore, one part of the study will include information regarding the extent to which these objectives are considered essential for those preparing to teach consumer education in the high school home economics program. As one who is cognizant of the emphasis placed on consumer education in the undergraduate home economics program, your participation in this study will be most valuable.

Would you please complete the checklist and return it in the selfaddressed stamped envelope by May 3, 1974?

Thank you for your assistance in this study.

Northwest Missouri State University Maryville, Missouri 64468 Robert P. Foster, President

Department of Home Economics

April 19, 1974

Dear Consumer Homemaking Teacher,

The doctoral research I am conducting at Oklahoma State University is an investigation of the extent to which some cognitive objectives are considered essential for undergraduate home economics consumer education courses.

The requirements for receiving a vocational home economics degree in most cases include an undergraduate home economics consumer education course. Therefore, one part of the study will include information regarding the extent to which these objectives are considered essential for those preparing to teach consumer education in the high school home economics program. As one who is cognizant of consumer education in the secondary home economics program, your participation in this study will be most valuable.

Would you please complete the checklist and return it in the selfaddressed envelope by May 3, 1974?

Thank you for your assistance in this study.

Northwest Missouri State University Maryville, Missouri 64468 Robert P. Foster, President

Department of Home Economics

April 19, 1974

State Supervisor of Home Economics

Dear

The doctoral research I am conducting at Oklahoma State University is an investigation of the extent to which some cognitive objectives are considered essential for undergraduate home economics consumer education courses.

The requirements for receiving a vocational home economics degree in most cases include an undergraduate home economics consumer education course. Therefore, one part of the study will include information regarding the extent to which these objectives are considered essential for those preparing to teach consumer education in the high school home economics program. As one who is cognizant of the emphasis of consumer education in the secondary home economics programs your participation in this study will be most valuable. Findings of this research may be useful in determining objectives to be included in undergraduate home economics consumer education courses. The enclosed checklist includes cognitive objectives developed for the area of decision-making.

Would you please complete the checklist and return it in the selfaddressed stamped envelope by May 3, 1974?

Thank you for your assistance in this study.

# NORTHWEST MISSOURI STATE COLLEGE Robert P. Foster, President Maryville, Missouri

Department of Home Economics

## MEMORANDUM

TO: Head of Home Economics Department

FROM: Virginia Crossno, Graduate Student, Oklahoma State University

DATE: May 11, 1974

SUBJECT: Cognitive Objectives for Undergraduate Home Economics Consumer Education Courses

The doctoral research I am conducting at Oklahoma State University is an investigation of the extent to which some cognitive objectives are considered essential for undergraduate home economics education courses. A copy of the objectives was mailed to you on April 19, 1974, with a request to relay the objectives to a member on the home economics faculty that taught consumer education, or courses in which the objectives were included. A reply has not been received from your institution. Participation by your department is very important to assure representation throughout the nine states included in the study.

I am enclosing a self-addressed card for use in indicating that you do not have a faculty member who can respond to the objectives. Another copy of the objectives is included also with a self-addressed envelope for use if necessary.

Could I please hear from you by May 24, 1974?

315½ West 4th Maryville, Missouri May 22, 1974

Dear

I need your response to the consumer education objectives included in my research to have a representative sample of state supervisors of home economics. These objectives were mailed to you on April 19, 1974 and I have not received your reply. It is possible that you never received the objectives. Enclosed is another copy of the objectives along with a self-addressed stamped envelope. Will you please take about ten minutes of your time to respond to the objectives?

Your participation in the study is greatly appreciated.

Secondary Vocational Home Economics Teachers

Home Economics Teacher Educators

May 11, 1974

#### HELP!!!

The copy of consumer education objectives I mailed to you on April 19, 1974, may be lost on your desk, and I need <u>your</u> response to these objectives so that my research can be completed. Will you please take about ten minutes of your time to classify the objectives and return to me?

I apologize for sending the objectives to you at this time of the year, but it could not be accomplished any earlier. I hope to hear from you soon.

If you have returned your copy, please disregard this request.

Virginia Crossno 315½ West 4th Maryville, Missouri 64468

Secondary Vocational Home Economics Teachers

Nay 24, 1974 YOUR HELP IS NEEDED ! ! ! ! The consumer education objectives I mailed to you in April have not been returned to me. I need <u>your</u> response to make my research study representative of secondary vocational home economics teachers. Will you take about ten minutes of your time to classify the objectives and return to me? Please let me know if you have lost the copy of objectives and I'll be glad to send you another copy. I hope to hear from you soon. Virginia Crossno 315½ West 4th Maryville, Missouri 64468

## APPENDIX B

## SOURCES OF CONSUMER EDUCATION CONCEPTS

### HIGH SCHOOL HOME ECONOMICS CURRICULUM GUIDES

- <u>Home Economics Course of Study for Alabama High Schools</u>, Vol. III. State Board of Education, State Department of Education, Montgomery, Alabama, 1964-65.
- <u>Curriculum Guide for Homemaking Education</u>. Vocational Division, Georgia State Department of Education and the College of Education, The University of Georgia, 1962.
- <u>Home Economics Education, Homemaking Aspect Grades 7-12.</u> State of Illinois, Springfield, Illinois, 1966.
- <u>Resource Unit in Consumer Living</u>. State of Indiana, Department of Public Instruction, Division of Vocational Education, Indiana, 1961.
- <u>Consumer Education Curriculum Guide</u>. Louisiana State Department of Education, Baton Rouge, Louisiana, 1971.
- <u>Curriculum Guide for Home Economics in New Hampshire</u>. New Hampshire State Department of Vocational Education, Concord, New Hampshire, 1965.
- <u>New Mexico Home Economics Curriculum Guide, A Suggested Guide for</u> Planning Learning Experiences. Home Economics Division of Vocational Education, University Park, New Mexico, 1961.
- <u>Syllabus for a Comprehensive Program Home Economics Education</u>. The University of the State of New York, The State Education Department, Bureau of Home Economics, Albany, New York, 1965.
- <u>Home Economics Curriculum Guide for Ohio, Grades 7-12</u>. Vocational Division, State Department of Education, Columbus, Ohio, 1966.
- <u>Consumer Education: The Management of Personal and Family Resources</u>. Division of Home Economics Education, Oklahoma State Board of Vocational and Technical Education, 1969.
- <u>Consumer Education Part One</u>. Home Economics Instructional Materials Center, Texas Tech University, Texas Tech University College of Home Economics, Department of Home Economics Education, Lubbock, Texas, January, 1971.
- <u>Resource Materials for</u> Family Housing and Home Management. Tulsa Public Schools, Tulsa, Oklahoma, 1966.

CONCEPTS	Texas	Indiana	Georgia	Oklahoma	New Hampshire	Alabama	Ohio	Illinois	New York	New Mexico	Tulsa Public Schools-Okla.	Louisiana	Total
Credit	x	x	x			x	x		x	x	x	x	9
Advertising		x			x	x	x			x			-5
Life Insurance	x		x			x	x		x		•		5
Health Insurance		x	x		x		x						4
Property Insurance			x				x						2
Investments		x	x								-		2
Savings	x	x	<b>x</b> .	x		x	x			x			7
Family Economic Security									x				1
Budgeting, financial management, planned spending	x					x	x					x	4
Expense Records		x	x									x	3
Bank Services		x		x			x			x			4
Buymanship						x							1
Titles and Deeds									x			ļ	1
Taxes									x				1
Shopping Ethics			x										1
Consumer Rights			x									x	2

### CONSUMER EDUCATION CONCEPTS FOUND IN HIGH SCHOOL HOME ECONOMICS CURRICULUM GUIDES

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CONCEPTS	Texas	Indiana	Georgia	Oklahoma	New Hampshire	Alabama	Ohio	Illinois	New York	New Mexico	Tulsa Public Schools-Okla.	Louisiana	Total
Consumer Aids:													
Government Inspection		x	ļ	x		L			L	ļ	ļ	1	2
Guarantees		x		x								<u> </u>	2
Seals of approval		x	<u> </u>	x	L			L					2
Trade Mark		x		x									2
Consumer Responsibilities		x										x	2
Role of the Consumer in the		x										x	2
Consumer Legislation			x										1
The Management Process					x								
Money use in relation to teen-age income:													
Concepts of money		x				x							2
MoneyA Resource		x				x							2
Teen-age big spenders		x				x							2
Sources of income for youth		x				x							2
Kinds and amounts of income		x					x					x	3
Factors influencing consumer choices:													
Human resources	x												1

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IstoT					<u> </u>	
ensiziuod					×	×
Julsa Public Schools-Okla.		1				
New Mexico						
New York						
sionillI						
оīчO					х	×
smsdsIA					х	
New Hampshire						
окіаћота Окіало						
Georgia						_
ensibnI						×
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CONCEPTS	Factors influencing consumer choices (continued)	Non-human resources	Needs	Wants	Decision-making	Kinds and amounts of Income

#### TEXTBOOKS

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- Gordon, Leland J. <u>Economics for Consumers</u>. New York: American Book Company, 1961.
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- Jelly, Herbert and Robert O. Herrmann. <u>The American Consumer Issues</u> <u>and Decisions</u>. New York: Gregg Division/McGraw-Hill Book Company, 1973.
- Oppenheim, Irene. <u>The Family as Consumers</u>. New York: The Macmillan Company, 1965.
- Troelstrup, A. W. <u>The Consumer in American Society</u>. New York: McGraw-Hill Book Company, 1970.
- Wilhelms, Fred T., Ramon P. Heimerl, and Herbert M. Jelley. <u>Consumer</u> <u>Economics</u>. New York: McGraw-Hill Book Company, 1966.
- Wilson, W. Harman and Elvin S. Eyster. <u>Consumer Economic Problems</u>. Chicago: Southwestern Publishing Company, 1961.

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CONCEPTS	Gordon	Gordon and Lee	Hamilton	Jelly	Oppenheim	Troelstrup	Wilhelms	Wilson	Total
Credit-Types-Regulations		x		x	x	x		x	5
Advertising	x	x	x	x	x	x			6
Life Insurance	x	x	x	x	x			x	6
Health Insurance		x	x	x	x				4
Property Insurance		x			ļ				1
Car Insurance		x							1
Investments	<u> </u>	x	x	x	x			x	6
Savings			x	x	x			x	4
Budgeting	x	x		x	x	Ŀ		x	5
Recording Expenditures	x	x				· ·			2
Banking Services								x	1
Wills and Estate Plannins					x				1
Buying Floor Coverings and Furniture								x	1
Buying Drugs and Related Products								x	1
Buying Clothing		<u> </u>	x	x				x	3
Buying Food				x	x			x	3
Buying Appliances				x				x	2
Principles of Wise Buying				x	<b> </b>				1
Buying Shelter or Renting	<u> </u>	x		x	x			x	5
Buying Transportation (Cars)	<u> </u>			x	x				3
Cooperative Buying	X	<b> </b>	x						2
Consumer Aids:		ļ				ĺ			
Government Agencies	X	x	x	x	x			x	6
Standards and Grade Labels	<u> </u>	x							2
Weights and Measures	<u> </u>	x							2
Producers Buying Aids	<u> </u>		x						2
Consumer Testing Organizations		x	x	x	x				4
Profit System		x							1

## CONCEPTS FOUND IN CONSUMER EDUCATION TEXTBOOKS

	Gordon	Gordon and Lee	Hamilton	Jelly	Oppenheim	${f Troelstrup}$	Wilhelms	Wilson	
CONCEPTS	Gol	Gol	Han	Je]	opr	Tro	Wi 1	Wi l	
Production-Demand		x							
Conditions Necessary for Freedom of Choice (Free entry, Free Information, Free Price System	es a contra	x							
Conditions Promoting Freedom of Choice (Political Freedom, Economic Freedom)		x							
Conditions Restricting Freedom of Choice (Communism, Fascism)		x							
Consumption and National Income			x						
The Free Economy	x	x							
The Teen-age Consumer					x				L
Senior Citizen as a Consumer							x	<u>x</u>	L
The Family in the National Economy					x				
The American Economic System and the Consumer							x	x	
Taxes				x	x				
Consumer Laws				x					
Trading Stamps					x				
Types of Stores		x							
Consumer Sovereignty		x							
Fraud	x	x							
Price Control		x							Ĺ
Consumer Rights								<u>x</u>	
Consumer Responsibilities	$\downarrow$				x				L
Social Security		x	X	x	x			X	Ļ
The Consumer Movement									-
Economic Principles:									
Wealth and Production and Income	$\left  \right $							<u>x</u>	
Our Share in National Income								X	
	1		1	1	1			x	

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CONCEPTS	Gordon	Gordon and Lee	Hamilton	Jelly	Oppenheim	Troelstrup	Wilhelms	Wilson	Total
How Business Conditions Affect Us								x	1
Problems of Taxes, Tariffs, and Public Finance								x	1
Factors Influencing Consumer Demand:									
Consumer's Freedom to Choose	x	x							2
Custom-made Wants	x	x							2
Ceremonial Custom-made Wants		x							1
Conspicuous Consumption and Emulation	x	x							2
Psychological Needs and Wants	<u> </u>	x							1
Social Wants		x							1
Group Influence		x							1
Search for Happiness		X							1
Factors Influencing Consumer Choice:									
Individual Values, Goals				x			x		2
Trends in Family Life Style					x				1
Changing Role of Women					x				1
Financial Pressure					x				1
Optimism About the Future					x				1
The Influence of Family Members on Each Other					x				1
The Influence of the Social Situation					x				1
Income and Education		x							1
Social Class Differences					x				<u>1</u>
The Proportion of Credit Outstanding					x				1
Stage in Family Life Cycle					<u>x</u>				1
Availability of Goods							x		
Advertising					x		x		2
Habit							x		1
Customs							x		1
Fashion							x		
Imitation		x					x		_2

CONCEPTS	Gordon	Gordon and Lee	Hamilton	Jelly	Oppenheim	Troelstrup	Wilhelms	Wilson	Total
Factors (Continued)									
Desire for Social Approval		x						x	2
Philosophy of Life								x	1
Age					x				1
Occupation					x				_1
Stage in Family Life Cycle		x			x				2
Religious Motives		x							1
Attitudes									
Proportion of Credit Outstanding					x				1
The Amount of Risk Involved						x			1
Events of the Day Affecting Decisions						x			1
The Decision-Making Process					x	x			2
Health Services				x					1
Consumer Problems			$\square$	x					1
Recreation and Vacation				x	x			x	3

									Ob.j	ect	ive	St	ate	men	ts							
CONCEPTS	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	5	17	18	19	20	21
Individual values	*	*	*	*																		
Life style					*																	
Stage in family life cycle			L_		*																	
Ethnic background					*				*													
Environment									*													Ŀ
Philosophy									*								1					
Religious beliefs									*			L										
Cultural factors	<u> </u>						L_			ļ			*	*	*	*	*					L
Psychological factors											<u> </u>						_	*				L
Motives	ļ	ļ				<b> </b>	*							ļ			_		<b> </b>		<b> </b>	L
Needs	ļ	ļ					*			ļ	L			ļ		ļ				-		<b> </b>
Goals	Ļ	ļ					*							_		-	_					
Abilities		<u> </u>					*				· ·					<u> </u>	_			<u> </u>		
Habits							*			<u>`</u>							_					<u> </u>
Situations		<b> </b>					*	L									_					L
Attitudes				<b> </b>		<u> </u>	*				<u> </u>		L				_					
Expected outcomes of alternatives							*			_												
Decision-making process											*	*	*				$\downarrow$					-
Individual goals						*											_		*	*	*	*
Resources						*	<u> </u>					L	ĺ				₋∤					<b> </b>
Consumer goals							*															

## GRID SHOWING CONCEPTS INCORPORATED INTO OBJECTIVES

## APPENDIX C

1.

## CLASSIFICATION OF OBJECTIVES

March 23, 1974

Dear

 $\mathcal{A}$ 

Thank you for agreeing to classify the objectives I have developed for my doctoral study. Enclosed is a copy of the objectives which includes a brief description of each cognitive level, and directions for classifying the objectives.

Please use the enclosed self-addressed envelope for returning the form. If possible, could you please return the objectives by April 5, 1974?

Again, thank you for your assistance in this study.

May 4, 1974

### Dear

I received your classification of the objectives for my doctoral research study. A revision of those objectives was made where there was disagreement among the judges. Your suggestions and comments were used in making the necessary revisions.

I appreciate your taking time to classify the objectives and make suggestions. Thank you very much for your time.

#### CLASSIFICATION OF OBJECTIVES

The cognitive objectives below have been developed for use in the college home economics consumer education course. A brief description of each cognitive devision based on the <u>Taxonomy of Educational Objectives</u>, <u>Handbook I: Cognitive Domain</u>, by Benjamin S. Bloom appears below:

<u>KNOWLEDGE</u> - The learner can recall facts, generalizations, methods processes, criteria, etc. in a form similar to that studied in the original learning situation. All that is required is the bringing to mind the appropriate information.

- <u>COMPREHENSION</u> The learner is expected not only to know material but also to grasp the meaning of material and to use the ideas contained in it.
- <u>APPLICATION</u> The learner is expected to recall methods, processes, and generalizations and apply these to a new and concrete situation.
- ANALYSIS The learner is expected to break down material into component parts, each viewed in relation to the whole, or to recognize relationships among the parts.
- <u>SYNTHESIS</u> The learner is expected to put elements together from many sources and to put them together to form a new whole or to propose a plan of operations which is original with him.
- <u>EVALUATION</u> The learner is expected to use criteria as well as standards in making judgments concerning the extent to which methods and materials are accurate, effective, economical or satisfying.

### DIRECTIONS:

- 1. Based on the descriptions above, check  $(\checkmark)$  the appropriate column to indicate the classification for each objective.
- 2. If you check the column "cannot classify," please state the reason in the space provided to the right of the objective under "comments."

_01	BJECTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
1.	The student relates how indi- vidual values influence con- sumer decisions								
2.	The student is able to conclude that individual values are di- rectly related to consumer choice								
3.	The student develops a procedure for use in making consumer decisions utilizing a knowledge of how and why individual values influence consumer choice								
4.	The student will assess con- sumer decisions in terms of individual values that in- fluence choices								
5 <b>.</b>	The student compares how such factors as: life style, stage in family life cycle, and ethnic background affect indi- vidual consumer decisions								
6.	The student plans for more efficient use of resources as a result of a knowledge of how individual goals affect con- sumer choices								
7.	The student appraises plans periodically to determine if decisions are in line with consciously chosen consumer goals								
8.	The student illustrates how a decision-making process is influenced by limiting forces such as motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcomes of the alternatives								

OBJECTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Svaluation	Cannot Classify	COMMENTS
9. The student illustrates how differences in ethnic back- ground, environment, philosophy and religious beliefs influence consumer decisions			ł	7				
10. The student compares alterna- tives available in making a specific consumer decision								
11. The student can employ the decision-making process to make a rational choice among con- sumer alternatives								
12. The student can appraise con- sumer choices by using the decision-making process to determine the degree to which needs and wants are satisfied								
13. The student restructures con- sumer behavior as a result of a knowledge and understanding of cultural factors which influence consumer decisions	A.							
14. The student appraises the relevancy of cultural factors that influence consumer de- cisions								
15. The student makes revisions in consumer decisions as a result of a knowledge and under- standing of cultural factors which influence consumer decisions								
16. The student assesses the importance of cultural factors which influence consumer decisions								
			-					

OBJECTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
17. The student applies an under- standing and knowledge of psychological factors that influence consumer behavior to the roles of a consumer in our society								
18. The student differentiates between human and non-human resources that can be used to reach consumer goals								
19. The student can determine what resources are available to individuals and how these can be used in reaching consumer goals					-			
20. The student can formulate ways to substitute resources and increase resources in order to reach consumer goals								
21. The student revises methods of using resources periodically to determine if maximum use is made of available resources in reaching consumer goals								

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		С	las	sif	lica	tic	n	
OBJECTIVE	Knowledge	Comprehension	Application	ysis	Synthesis	Evaluation	u u	COMMENTS
<ol> <li>The student relates how individual values influences consumer de- cisions</li> </ol>	1* 2	2		1	1		1	<ul> <li>-As stated the behavior term appears to mean the same thing as explains.</li> <li>-Could be knowledge or comprehension if just remembers, or could involve application (reason for not classifying).</li> </ul>
2. The student is able to conclude that individual values are di- rectly related to consumer choice	1	1		2	1*	1	1	<ul> <li>I think you mean at evaluation level, but may be accepted as knowledge (fact) at knowledge level (May be wording) (Reason given for not classifying).</li> <li>As stated, seems to mean that the student can define a relationship or describe a relationship that exists.</li> <li>Although conclude is a behavior word associated with evaluation level, to require behavior at evaluation the situation would need to be redefined, i.e., concludes how individual values are directly related to <u>a</u> consumer choice</li> </ul>

## COMPARISON OF THE CLASSIFICATION OF OBJECTIVES BY SEVEN PROFESSORS AND ONE ADMINISTRATOR TO ORIGINAL CLASSIFICATION

OBJ	ECTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
3.	The student develops a proce- dure for use in making consumer decisions utilizing a knowledge of how and why individual values influence consumer choice			1	1*	6		-	-None
4.	The student will assess consumer decisions in terms of indi- vidual values that influence choices	-		1	1*		5		-None
5.	The student compares how such factors as: life style, state in family life cycle, and ethnic background affect individual consumer decisions		1		1* 3		3		<ul> <li>The situation indicates an analysis activity rather than an evaluation activity. At evaluation level the objective might read "compares how such factors as: life style, stage in family life cycle, and ethnic background affect an individual consumer decision."</li> <li>Assuming that a given set of criteria is used to make the comparison.</li> </ul>
6.	The student plans for more ef- ficient use of resources as a result of a knowledge of how individual goals affect consumer choice			1* 2		5			-None

OBJECTIVE		Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
7. The student appraises plans po- odically to determine if consu- decisions are in line with consciously chosen goals						1* 7		-Closely related to affective domain as shows a voluntary behavior. To put it purely in cognitive domain "The student will be able to appraise plans, etc."
8. The student illustrates how a decision-making process is influenced by limiting forces stas: motives, needs, goals, abities, habits, situations, attitudes, and the expected outcom of the alternatives	uch 111- 1-	3	1*	4	1*			<ul> <li>-Might be analysis or just comprehension, depending on way they are set up to be measured.</li> <li>-Illustrates a relationship, therefore analysis.</li> <li>-Illustrates-makes clear by examples or exemplify, or could be application based on synthesis.</li> </ul>
9. The student illustrates how differences in ethnic backgrou environment, philosophy and religious beliefs influence co sumer decisions		3	1*	4	1*	< .		-Might be analysis or just comprehension, de- pending on way they are set up to be measured. -Illustrate-makes clear by examples of ex- plify, or could be application based on synthesis
10. The student compares alternat available in making a specific decision				1* 3		4		-None

OBJE	CTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
11.	The student can employ the decision-making process to make a rational choice among consumer alternatives			4		1* 2	1		-None
12,	The student can appraise con- sumer choices by using the decision-making process to de- termine the degree to which needs and wants are satisfied			1	1		1, 5		-None
13.	The student restructures con- sumer behavior as a result of a knowledge and understanding of cultural factors which influ- ence consumer decisions					1* 6	1		<ul> <li>-As stated, appears to be more allied to the affective domain.</li> <li>-The word "restructure" to me implies a previous evaluation according to some criteria evolving from the knowledge and understanding.</li> </ul>
14.	The student appraises the relevancy of cultural factors that influence consumer decisions						1*		<ul> <li>"Appraising" means using criteria to make judgments?</li> <li>However as stated is more closely related to affective domain. Cognitive domain shows ability to perform an intellectual activity. Affective domain shows willingness to or demonstrates a belief in performing the activity</li> </ul>

OBJE	CTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
15.	The student makes revisions in consumer decisions as a result of a knowledge and understanding of cultural factors which influence consumer decisions		1	1* 2		2	2		-Sounds affective. -Again stated in the affective domain. Although revise implies adding to or creating a different plan or alternative. I do not believe you can do this without evaluating the original plan or decision. The behavior seems to be based on evaluation rather than analysis.
16.	The student assesses the im- portance of cultural factors which influence consumer de- cisions		1				1* 5	1	-Stated in the affective domain. -Not clear on whether the student uses some kind of criteria or standard to make assess- ment. (Reason given for not classifying)
17.	The student applies an under- standing and knowledge of psychological factors that influence consumer behavior to the roles of a consumer in our society	1	1	4	1	1*			-Stated in the affective domain. -Implies a relationship. -(to the roles of a consumer in our society) This is a bit wordy. I am not sure I under- stand this last part.
- And a contrast of the first									

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				CIa	SSI	110	au	on	
овј	ECTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
18.	The student differentiates between human and non-human resources that can be used to reach consumer goals	1	1		1*			1	<ul> <li>-Knowledge if we mean the student can list from memory human and non-human resources. Analysis if we mean that given various resources, the student breaks them down in classification related to the whole.</li> <li>-Has the student been taught what human and non-human resources are? (Reason given for not classifying)</li> </ul>
19.	The student can determine what resources are available to individuals and how these can be used in reaching consumer goals		1* 2	3	1	1			<ul> <li>This would be comprehension if applied to resources available to individuals in general. It would be analysis if applied to a specific individual's situation.</li> <li>How one classifies this may depend upon what means he (the student) uses to "determine" this.</li> </ul>
20.	The student can formulate ways to substitute resources and increase resources in order to reach consumer goals			1*		6			None

		C1	ass	ifi	cat	ion		
OBJECTIVE	Knowledge	Comprehension	Application	Analysis	Synthesis	Evaluation	Cannot Classify	COMMENTS
21. The student revises methods of using resources periodically to determine if maximum use is made of available resources in reaching consumer goals			1*		2	4		-Seems that <u>reviews</u> is the behavior indicated when the purpose of the behavior is studied. If revises is the desired behavior state: "The student revises methods of using resources periodically to make maximum use of available resources in reaching consumer goals." Both reviews and revises seems to indicate an evalu- ation behavior. -Evaluate-find, then revise methods followed by evaluation.
*Classification made by a former home economics education adminis- trator.								General Suggestion: Cognitive objectives generally flow from a stem such as "the student will be able to" or "the student can," while affective objectives follow a stem such as "the student will" or just "the students" followed by the behavior term, indicating that the student has internalized the behavior and willingly performs it or is demonstrating a belief in the importance of the behavior

APPENDIX D

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THE RESEARCH INSTRUMENT

## BACKGROUND INFORMATION

1.	Please check ( ) <u>one</u> your present positio	of the following categories	s that describes
	S	tate Supervisor of Home Eco	nomics
	H	ome Economics Teacher Educa	tor
	s	econdary Vocational Home Ec	onomics Teacher
2.	If you checked "seco please complete the	ndary Vocational Home Econo following:	mics Teacher,"
	Number o	f years teaching experience	
	Year tha	t your highest degree was g	ranted
	Highest	degree obtained	
3.	Please list course t pleted as an undergr	itles in consumer education aduate.	which you com-
	Course		Hours Credit
••••••••••			
4.	Please list course t completed as a gradu	itles in consumer education ate.	which you
	Course		Hours Credit
			·
	clude this with the li dressed stamped envelo	st of objectives and return pe.	to me in the self-
		rticipate in this study plea in the self-addressed stam	

#### FORM A

### COGNITIVE OBJECTIVES FOR UNDERGRADUATE HOME ECONOMICS CONSUMER EDUCATION COURSES

- OVERVIEW: Below are listed cognitive objectives which night be important in the instruction of undergraduate home economics consumer education courses. These objectives were developed after an investigation of literature related to consumer education in the high school economics curriculum and college home economics consumer education curriculum.
- PROCEDURE: As you read the statements of objectives, please circle the letter (A, B, C, D) that best describes how you feel about the objective.

### **DEFINITIONS:**

- A. <u>Essential</u>- under no circumstances should be omitted from an undergraduate course in home economics consumer education.
- B. <u>Desirable</u> but not essential to the course.
- C. Of <u>little</u> or <u>no</u> importance.
- D. Cannot classify.

Classification

### EXAMPLE:

A B C D . . . . . . . . 1. The student illustrates how individual goals influence consumer decisions

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START HERE
```

Α	В	С	D	••••	1.	The student can relate how individual values influence consumer decisions.
A	в	с	D		2.	The student is able to explain how indi- vidual values are directly related to consumer choice.
Α	В	С	D		3. ***	The student will develop a procedure for use in making consumer decisions utilizing a knowledge of how and why individual values influence consumer choice.

A	В	с	D	4.	The student will be able to assess consumer decisions in terms of individual values that influence choices.
A	В	с	D	•••• 5•	The student will be able to compare how such factors as: life style, stage in family life cycle, and ethnic background affect individual consumer decisions.
A	в	с	D	6.	The student will be able to make plans for more efficient use of resources as a result of a knowledge of how individual goals affect consumer choices.
A	В	С	D	•••• 7•	The student will be able to appraise plans periodically to determine if consumer decisions are in line with consciously chosen consumer goals.
A	В	С	D	8.	The student will illustrate how a decision- making process is influenced by limiting forces such as: motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcomes of the alterna- tives.
A	В	с	D	•••• 9•	The student will illustrate how differences in ethnic background, environment, philosophy and religious beliefs influence consumer decisions.
A	В	С	D	10.	The student will be able to compare alterna- tives available in making a specific con- sumer decision.
A	В	С	D	•••••11.	The student can use the decision-making process to make a rational choice among alternatives.
A	в	с	D	12.	The student can appraise consumer choices by using the decision-making process to determine the degree to which needs and wants are satisfied.
Α	в	С	D	13.	The student will be able to restructure consumer behavior as a result of a knowledge and understanding of cultural factors which influence consumer decisions.
A	в	С	D	•••••14.	The student can assess the relevancy of cultural factors that influence consumer decisions.

Α	В	С	D	• • • • •	15.	The student can revise consumer decisions using a knowledge and understanding of how cultural factors influence these decisions.
A	В	с	D		16.	The student can assess the importance of cultural factors which influence consumer decisions.
А	В	С	D	• • • • •	17.	The student will be able to conclude that psychological factors influence consumer behavior.
A	В	С	D	• • • • •	18.	The student can differentiate between human and non-human resources that can be used to reach consumer goals.
A	В	с	D	••••	19.	The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal.
A	в	с	D	• • • • •	20.	The student can formulate ways to substitute resources in order to reach consumer goals.
A	В	С	D	••••	21.	The student can explain how consumer goals are obtained by making maximum use of available resources.

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### FORM B

## COGNITIVE OBJECTIVES FOR UNDERGRADUATE HOME ECONOMICS CONSUMER EDUCATION COURSES

- OVERVIEW: Below are listed cognitive objectives which might be important in the instruction of undergraduate home economics consumer education courses. These objectives were developed after an investigation of literature related to consumer education in the high school home economics curriculum and college home economics consumer curriculum.
- PROCEDURE: As you read the statements of objectives, please circle the letter (A, B, C, D) that best describes how you feel about the objective.

### **DEFINITIONS:**

A. <u>Essential</u> - under no circumstances should be omitted from the undergraduate course in home economics consumer education which the home economics education major is required to take as a part of the requirements to teach consumer homemaking in the secondary program.

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- B. <u>Desirable</u> but not essential.
- C. Of <u>little</u> or <u>no</u> importance.
- D. Cannot classify.

		C1a	ISS	if	ica	at	io	n		Statement of the Objective
EX	AMF	LE :	;							
<b>A</b>	В	С	D	•	•	•	•	•	• •	••••••
ST	ART	HE	RE							
A	в	С	D	•	•	•	•	•	1.	The student can relate how individual values influence consumer decisions.
A	В	с	D	•	•	•	•	•	2.	The student is able to explain how individual values are directly related to consumer choice
Δ	в	С	Б						3	The student will develop a procedure for use

A	В	с	D4.	The student will be able to assess consumer decisions in terms of individual values that influence choices.
A	В	с	D5.	The student will be able to compare how such factors as: life style, stage in family life cycle, and ethnic background affect individual consumer decisions.
A	В	С	D6.	The student will be able to make plans for more efficient use of resources as a result of a knowledge of how individual goals af- fect consumer choices.
A	В	С	D 7.	The student will be able to appraise plans periodically to determine if consumer de- cisions are in line with consciously chosen consumer goals.
A	В	С	D8.	The student will illustrate how a decision- making process is influenced by limiting forces such as: motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcomes of the alternatives.
A	В	С	D9.	The student will illustrate how differences in ethnic background, environment, philosophy and religious beliefs influence consumer decisions.
A	В	с	D10.	The student will be able to compare alterna- tives available in making a specific consumer decision.
A	В	С	D11.	The student can use the decision-making process to make a rational choice among alternatives.
A	В	С	D12.	The student can appraise consumer choices by using the decision-making process to determine the degree to which needs and wants are satisfied.
Α	В	С	D13.	The student will be able to restructure consumer behavior as a result of a knowledge and understanding of cultural factors which influence consumer decisions.
A	в	с	D14.	The student can assess the relevancy of cultural factors that influence consumer decisions.

A	В	С	D	15.	The student can revise consumer decisions using a knowledge and understanding of how cultural factors influence these decisions.
A	В	С	D	16.	The student can assess the importance of cultural factors which influence consummer decisions.
A	В	С	D	17.	The student will be able to conclude that psychological factors influence consumer behavior.
A	В	С	D	18.	The student can differentiate between human and non-human resources that can be used to reach consumer goals.
A	В	с	D	19.	The student can determine what resources are available to individuals and how these can be used in reaching a consumer goal.
A	В	с	D	20.	The student can formulate ways to substitute resources in order to reach consumer goals.
A	В	с	D	21.	The student can explain how consumer goals are obtained by making maximum use of available resources.

VITA

Virginia Lee Crossno

Candidate for the Degree of

Doctor of Education

### Thesis: COGNITIVE OBJECTIVES RELATED TO DECISION-MAKING FOR UNDER-GRADUATE HOME ECONOMICS CONSUMER EDUCATION COURSES

Major Field: Home Economics Education

Biographical:

- Personal Data: Born in Sallisaw, Oklahoma, June 26, 1934, the daughter of Mr. and Mrs. Champ Winchell Crossno, Sr.
- Education: Graduate from Doyline High School, Doyline, Louisiana, May, 1953; received the Bachelor of Science degree from Northwestern State University of Louisiana, January, 1957; received the Master of Science in Education degree from Northwestern State University of Louisiana, January, 1965; completed the requirements for the Doctor of Education degree at Oklahoma State University in July, 1975.
- Professional Experience: Home economics teacher in Calcasieu Parish Schools, Louisiana, February-May, 1957; home economics teacher in Webster Parish Schools, Louisiana, 1957-1962; home economics teacher in Tensas Parish Schools, Louisiana, 1962-1971; Assistant Professor of Home Economics, Northwest Missouri State University, Maryville, Missouri, 1972-1974; Instructor of Home Economics, Northern Arizona University, Flagstaff, Arizona, 1974-present.
- Professional Organizations: American Home Economics Association; Arizona Home Economics Association; American Vocational Association; Arizona Vocational Association; National Association for Vocational Home Economics Teacher Educators; Phi Upsilon Omicron.