

AN ASSESSMENT OF CONSUMER EDUCATION IN OKLAHOMA
SECONDARY SCHOOLS AND THE IMPACT OF THE
ECONOMIC EDUCATION ACT OF 1974

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CHAPTER I

INTRODUCTION

Consumer education presently enjoys a position of relative importance in the curricula of secondary schools in the United States. This has not always been so. There is sufficient evidence to indicate that the growth of consumer education in the schools has paralleled the economic, social and political courses of society as experienced in the ebb and flow of consumerism and the consumer movement over the past 50 years.

At any stage of the development of an effective consumer education program, there is need for assessment of its status. This permits the school administrators, curriculum developers, and teachers an opportunity to evaluate the overall program as well as to adjust future plans to meet the needs and objectives of the students and the program. This study was designed to assess the present status of consumer education programs in Oklahoma secondary schools. To present the total picture, a brief presentation of the highlights of consumer education and the consumer movement during the last half century serves as a background for the research reported here.

The consumer movement began slowly in the late 1920s, according to L. B. Creighton (1976) in Pretenders to the Throne:

The initial impetus for a consumer movement came not from the economic analysis of consumption, but from a loud and general complaint about how the American consumer was being cheated (p. 19).

Public awareness of consumer problems was strengthened by Chase and Schlink in their book Your Money's Worth, published in 1927. They highlighted ways in which American consumers were wasting money and being misled by false advertising and shady business practices. They concluded that the consumers' plight resulted primarily from consumer ignorance.

By 1929, the United States economy was flourishing; employment and incomes were high and consumers showed little concern for how they spent their money. This scene changed drastically as a result of the stock market crash and the ensuing depression of the 1930s. Consumers became acutely aware of the need to make the most of their limited funds.

As these consumer concerns developed, the leaders of this budding consumer movement stressed the importance of consumer education as a lifetime program which would contribute to improving the quality of life. Creighton (1976) explained this reasoning:

The consumer movement envisioned education as the primary vehicle by which it would seek to promote efficient consumers and effective consumer political pressure. . . . The concentration on education came about partly because other efforts of the consumer movement were less successful (p. 75).

The consumer movement continued to grow at the grass roots level during the 1930s. Consumers Research Incorporated, an independent testing organization, aided this growth by publishing comparative product information to enable consumers to make appropriate buying decisions and receive maximum utility from their resources. At the national level the growth of the consumer movement was negligible even though consumers were appointed to National Recovery Administration programs.

This consumer representation was ineffective because the total scope of the consumer movement had not been defined, and further, had no specific goals or programs. On the other hand, the goals and programs of business and labor were well established and consequently dominated political and economic policy.

During the late 30s consumer education programs were developed and initiated in many school systems with assistance from such organizations as the Stephens College Institute for Consumer Education, the Consumer Education Association, the American Home Economics Association, and the American Association of University Women (Creighton, 1976, p. 74). By 1941 the Educational Policies Commission of the National Education Association recognized the importance of consumer education, and as a result, its subsidiary, the National Association of Secondary School Principals, in cooperation with the National Better Business Bureau, initiated the Consumer Education Study which resulted in various publications, including curriculum materials for consumer education instruction.

During World War II conscientious consumers bought wisely and accepted rationing as a consequence of the war effort, not as a result of the consumer movement. Once again consumer representation at the national level was ineffective. Creighton (1976) explained:

. . . in World War II, the chance to put the consumer view in to the process of regulation again presented itself, the inability of consumer representatives to do so stemmed from this early experience. Business and labor could ignore the consumer interest because they knew they had little to fear from this direction (p. 25).

With the end of the war, America was in a period of prosperity, incomes were high, unemployment low and goods were readily available. The

interest in the consumer movement declined since there was no longer a need for consumers to practice frugality and restraint.

With interest in consumerism waning, business increased pressure to eliminate consumer education programs from the school curriculum. This pressure resulted in a gradual decrease in the intensity and effectiveness of consumer education until, by the end of the 1940s, consumer education had essentially disappeared.

During the 50s a minor revival in consumer interest occurred. Two events were responsible for and indicative of this increased interest in the consumer movement. Congressional hearings on monopoly power and administered prices resulted in recommendations for the establishment of a Department of the Consumer. Senator Estes Kefauver, the ranking legislator in these hearings, argued that the consumer position was so weak that it needed government support. At about the same time, the consumer interest was highlighted through Food and Drug Administration investigations into the danger of cranberries that had been sprayed with chemicals that caused cancer in rats and findings which indicated that thalidomide, a new tranquilizer, was found to be linked with birth defects.

Two books also sparked interest in the consumer movement during the decade of the 50s. Galbraith's American Capitalism in 1952 stressed that the marketplace must have two powers in balance to bring about effective competition. While the importance of consumer power was only implied, Galbraith's book gave consumer advocates support for their cause. Packard's Hidden Persuaders (1957) was an exposé of motivational research techniques being used by business in its efforts

to develop advertising which would convince consumers to buy regardless of need.

John F. Kennedy became the first President to give strong, visible support to the consumer movement. On March 15, 1962, he delivered his famous message to Congress, titled "Special Message on Protecting the Consumer Interest," in which he advocated the consumers' "bill of rights." He stated strongly that consumers have:

- The right to safety--to be protected against the marketing of goods that are hazardous to health or life.
- The right to be informed--to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling, or other practices, and to be given the facts needed to make informed choices.
- The right to choose--to be assured, wherever possible, access to a variety of products and services at competitive prices; and in those industries in which competition is not workable and government regulation is substituted, an assurance of satisfactory quality and service at fair prices.
- The right to be heard--to be assured that consumer interests will receive full and sympathetic consideration in the formulation of government policy and fair and expeditious treatment in the government's administrative tribunals (Gordon and Lee, 1977, pp. 27-28).

In 1964 President Johnson appointed Esther Peterson as the First Special Assistant to the President for Consumer Affairs. He concurrently created the President's Committee on Consumer Interest. During the late 1960s, Congress passed several laws which were directed to assisting and protecting consumers. The Truth-in-Packaging Act of 1966 and the Truth-in-Lending Act of 1968 insured that consumers would be given accurate information which could be used in making intelligent decisions about packaged goods and the cost of borrowing money. The fact that these bills passed in the face of strong opposition of the business lobby was a breakthrough for consumer advocates.

Ralph Nader has been the most powerful and effective spokesman and lobbyist for the consumer movement since the mid-1960s. He first received national recognition in 1965 when he singlehandedly challenged the auto industry in testimony on auto safety before the Senate Government Operations Committee. His consumer advocate efforts were enhanced through the publication of his book, Unsafe at Any Speed. His successful efforts resulted in Congress passing the National Traffic and Vehicle Safety Act in March, 1966. Since that time Nader's professed belief that the major cause of consumer problems is the power and greed of corporate enterprise, has led him to investigate many areas of consumer concern. Areas of consumer concern which he has brought into greater national awareness include: products considered unsafe and harmful in both environmental and human aspects; the failure of federal agencies to carry out their responsibilities and their disregard of the public interest; and consumer abuse in all areas of corporate and Congressional responsibility (Creighton, 1976, p. 53). While Nader has been both widely praised and sharply criticized, he has been able to inspire and unite many people into a genuine consumer movement. He has also been able to raise sufficient funds to establish and support his consumer groups which include The Center for the Study of Responsive Law and the Public Interest Research Group.

The resurgence and rebirth of the consumer movement in the 60s brought a renewed interest in consumer education. Some of the landmark developments in consumer education since that time include:

1965 Consumer Education in Lincoln High School, a case study published by Consumers Union showing how a high school in Yonkers, New York developed consumer education (Richardson, no date, p. 28).

- 1966 Economics and the Consumer was published by the Joint Council on Economic Education. This study tied the need of consumers in their day-to-day roles to understanding principles of economics (Richardson, no date, p. 28).
- 1967 The Illinois General Assembly enacted legislation requiring public school pupils, grades 8 through 12, to "be taught and be required to study courses which include instruction in the area of consumer education, including but not necessarily limited to installment purchasing, budgeting and comparison of prices." The act was significant because it was the first such state action (Richardson, no date, p. 29).
- 1968 Public Law 90-576 was passed with a program entitled "Consumer and Homemaking Education." (Part F of the Vocational Education Amendments of 1968) (Richardson, no date, p. 29).
- 1970 Survey and Evaluation of Consumer Education Programs in the United States, Volumes I and II, by J. N. Uhl, was published by the U.S. Office of Education. This monumental study has served as a valuable reference for those considering initiation of consumer education programs on a large scale and within traditional systems (Richardson, no date, p. 30).
- 1972-1973 The six volume study of 72 innovative consumer education programs throughout the nation was published by Consumers Union (Richardson, no date, p. 30).
- 1972 Public Law 92-318, Section 505, was enacted. This law mandated establishment of an Office of Consumers' Education in the U.S. Office of Education and authorized a budget of \$80 million for three years (through June 30, 1975). Funds were never appropriated and the office was not established (Richardson, no date, p. 30).
- 1973 Consumer Education in the States was published by the Education Commission of the States. This comprehensive survey of state programs set forth a number of conclusions and recommendations for both the commission and state educational systems (Richardson, no date, p. 32).
- 1974 Public Law 93-380, Section 811, was passed. Entitled "Consumers' Education Programs," Section 811 parallels the Consumers' Education provisions of the 1972 Act, P. L. 92-318, Section 505. It contains the following major provisions for:
1. Creation of an Office of Consumers' Education in the U.S. Office of Education.
 2. Appointment of a Director of Consumers' Education by the Commissioner of Education.

3. Establishment of a contract and grant program in consumer education: the program was authorized at \$15 million per year for FY 1976-1978.

In the same legislation (known as the Education Amendments of 1974), Section 811 was incorporated into the Special Projects Act, and it was under this legislation that the program was implemented (Richardson, no date, p. 32).

1975 The President's budget for FY 1976 included the first request for federal funding for consumer education. The \$3.135 million request represented slightly more than 20% of the Congressional authorization in the 1974 law. Sixty-six projects and 10 contracts were financed with these first funds (Report I, Office of Consumer Education) (Richardson, no date, p. 31).

1977 Consumer & Economic Education (K-12): A Comparative Analysis, by Dr. G. R. Trujillo and funded by the Office of Consumers' Education, developed a model to delineate the parameters of economic education and consumer education.

1979 Consumer Education Resource Network was established to provide a national service network for consumer educators (Wilcox, 1979, p. 6).

1979 Consumer Education Project: Final Report by the Education Commission of the States reveals the status of Consumer Education in all 50 states (Wilhelms, 1979).

1979 The Consumer Education Development Program was created to review and analyze the current consumer education activities and to develop expanded purposes and concepts which effective consumer education programs should incorporate (Wilcox, 1979, p. 2).

As consumer education has evolved and expanded, the consumer movement has continued to broaden its activities and accomplishments. Some of the federal consumer legislation which has been passed since the 60s included:

1971 Fair Credit Reporting Act gave consumers the right to know what was in their credit file and required disclosure of names of firms which supplied reports used to deny credit, insurance or employment (Gordon and Lee, 1977, p. 308).

1972 The Consumer Product Safety Commission was established to protect consumers from harmful, hazardous goods by setting of safety standards. It has the authority to ban from sale or to recall products (Creighton, 1976, p. 38).

1975 Fair Credit Billing Act was designed to resolve billing disputes between credit-issue billing companies and their customers (Gordon and Lee, 1977, p. 298).

1975 Equal Credit Opportunity Act banned discrimination in the granting of credit based on sex, age, race, color, religion and national origin (Gordon and Lee, 1977, p. 302).

1975 Magnuson-Moss Warranty Act distinguished between a warranty and a guarantee and defined the terms of "implied warranties" and "express warranties" (Gordon and Lee, 1977, p. 549).

1976 Consumer Goods Pricing Act eliminated legal price fixing in states still having fair trade laws and thus encouraged competition between buyer and seller in the marketplace (Gordon and Lee, 1977, p. 385).

There have been numerous attempts to establish a department in the federal government to represent the consumer interest at the decision-making level. Senator Kefauver twice sponsored unsuccessful legislation in the mid-60s for an independent consumer agency in the executive branch. Since 1969, bills have been introduced and hearings held on the establishment of a federal consumer agency in every session of Congress (Creighton, 1976, p. 39). The Senate passed a bill establishing an Agency for Consumer Advocacy in 1975 and the House passed an amended version, but President Ford vetoed the legislation. The most recent attempt to establish an Office of Consumer Representation was defeated by a narrow margin in February, 1978. A most recent development was President Carter's executive order (September, 1979) which mandates a consumer affairs officer working at the decision-making level in every federal department and agency.

The growth of consumer education and the consumer movement has been fortified with growing concern in the business community. The Society of Consumer Affairs Professionals in Business (SOCAP) was formed in

1974. Membership is limited to persons in business who have responsibility for consumer matters. SOCAP now has approximately 1500 members, which is indicative of the emphasis placed on consumer affairs by business.

Today consumer education enjoys a position of recognition, particularly in secondary schools. The Education Commission of the States reports that: "By 1978, 38 states had a specific policy statement in consumer education" (Wilhelms, 1979, p. 6).

Even though consumer education is recognized as an important educational element by most educators, the purposes of consumer education are not universally agreed upon. The curriculum content of consumer education is usually determined locally in accordance with the particular interests and purposes of the persons who are charged with the responsibility of developing, implementing and delivering the programs in the schools. Probably the most visible controversy concerning curriculum content has been the divergent views of the champions of consumer education and those who believe that economic education is the answer to consumer problems. This divergence of views was treated with great sophistication by Dr. Trujillo in her comparative analysis of consumer and economic education. By using a panel of experts and the Delphi research technique, she identified educational concepts which were consumer education concepts, those which were economic education concepts, and those which interface with both consumer and economic education. The Trujillo model sets the stage for this study.

The status of consumer education in the secondary schools of Oklahoma has not been systematically assessed. The Oklahoma legislature enacted the "Economic Education Act of 1974" which requires that all

elementary and secondary teachers "teach a positive understanding of the American economy, how it functions and how individuals can function effectively within our economy" (Oklahoma Senate Bill No. 499, p. 1). In addition, this act delineates content of economic education to include "citizenship competencies needed by the individual for effectively performing his decision-making roles as a consumer, a worker making career choices and a voter on personal and societal economic issues (Oklahoma Senate Bill No. 499, p. 1).

Purpose and Objectives

The purpose of this study was to assess the status of consumer education programs in the secondary schools of Oklahoma, and to determine what effect the Oklahoma Economic Education Act of 1974 has had on the development of these programs.

Research objectives were:

1. To determine quantitatively the scope and design of existing programs in a stratified random sample of Oklahoma secondary schools.
2. To determine the effect of school size on the scope and design of consumer education programs.
3. To determine the effect of rural or urban school location on the scope and design of consumer education programs.
4. To assess the impact of the Oklahoma Economic Education mandate on the implementation of the consumer education program.

Hypotheses

The following null hypotheses were formulated for this study:

- H₁ There will be no significant difference between the size of school and the scope and design of the consumer education program.
- H₂ There will be no significant difference between the rural or urban location and the scope and design of the consumer education program.
- H₃ There will be no significant difference between the implementation of the Economic Education Act of 1974 and the scope and design of the consumer education program.

Assumptions and Limitations

The assumptions formulated for this study were as follows:

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

This study was limited by the following factors:

1. The sample was limited to those randomly selected schools which agreed to participate.
2. Curriculum content of consumer education programs studied was limited to concepts classified as either consumer education or interface between consumer and economic education in the Trujillo model. Those concepts classified as exclusively economic education were not included.

Definitions

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

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

Economic Education--instruction in the facts, concepts, principles, theories, issues and problems of economics. It should provide the student with an objective, non-political set of analytical tools which can be applied to current economic issues both at a personal and a societal level (Trujillo, 1977, p. 3).

Scope and Design of Program--the scope of program is the extent to which consumer education topics/concepts are included in regularly scheduled secondary school classes. Design of program is the organization of consumer education instruction relative to grade level, subject matter, geographic location and the percentage of students exposed.

Summary

This chapter presented an overview of consumer education and the consumer movement in America from the late 1920s to the present time. This was done to demonstrate the relationship of consumer education to the consumer movement and to major economic and social developments of the period. Also included were the purposes, objectives and hypotheses for the study

CHAPTER II

REVIEW OF RELATED LITERATURE

The primary purpose of the review of literature has been to briefly review legislation which has affected consumer education and to establish a list of topics or concepts which might logically be included in a comprehensive program of consumer education in a secondary school curriculum. Such a list was necessary in order to develop a research instrument which would be accurate and effective in assessing the scope and design of consumer education programs in the secondary schools of Oklahoma. Curriculum content used in previous studies has been investigated with reference to the Trujillo model which has served as the basic operational pattern for this study.

Legislation Affecting Consumer Education

In 1968 Congress passed the Vocational Education Amendments Act of which Part F was titled "Consumer and Homemaking Education" (Public Law 90-576). This law provided funding for consumer education programs within the vocational education framework. Home economics was the principle recipient of the majority of this funding, although a few state departments of education received grants for innovative consumer education programs (Richardson, 1975, p. 45).

The legislation for an Office of Consumers' Education in the United States Office of Education has taken an erratic path. Public Law

92-318, Section 505, titled the Consumer Education Amendment, of the Education Amendments of 1972, was enacted to establish a Director of Consumers' Education and provide for grants and contracts to local education agencies, state education agencies, institutions of higher education and non-profit organizations developing consumer education programs. The money was to be used for state programs, in-service training, workshops, program development and evaluation. The Consumer Education Amendment was never funded. Funds were never requested and a director was never appointed.

In 1974 the passage of Public Law 93-380 which had provisions similar to those in the Education Amendments of 1972 was another attempt to set up an Office of Consumers' Education. The following provisions were included:

1. Creation of an Office of Consumers' Education in the U.S. Office of Education.
2. Appointment of a Director of Consumers' Education by the Commissioner of Education.
3. Establishment of a discretionary grant program to deliver consumer education (Richardson, 1976, pp. 45-46).

The program was authorized at \$15 million for fiscal years 1976 and 1977. The United States Office of Education began to implement this program and appointed D. Bistline as project director in 1974 to establish guidelines for the office. D. Wilson, Jr. was appointed in 1976 as the first Director of Consumers' Education.

The 95th Congress passed Public Law 95-561, the Education Amendments of 1978, containing Part E, Consumer Education Act of 1978. The provisions were again similar to those of the Education Amendments of

1972 and 1974 and called for:

1. An Office of Consumers' Education within the Office of Education to be headed by a Director of Consumers' Education appointed by the Commissioner of Education.
2. The Office would carry out a program of grants and contracts to local education agencies, state education agencies, institutions of higher education and non-profit institutions for the following activities:
 - A. Development of curricula in consumer education;
 - B. Dissemination of information related to such curricula;
 - C. In support of educational programs at the elementary and secondary and higher education levels; and
 - D. Preservice and in-service training programs and projects for educational personnel to prepare them to teach in subject matters associated with consumer education (Public Law 95-561, Section 333).

This law was implemented with funding specified as not less than five million, to be made available for each fiscal year (Public Law 95-561, Section 336).

Although consumer education courses could be found in the schools as early as the 1930s, state legislation first appeared in 1967. In that year Illinois passed legislation which required students in grades 8 through 12 to study courses which included instruction in installment purchasing, budgeting and comparison shopping. This legislation and the subsequently developed program has served as a model for other states (Wilhelms, 1979, p. 9).

In 1979 the Education Commission of the States published the results of a study of consumer education programs in all United States states and territories. This report stated:

By 1978, 38 states and territories reported a specific policy in consumer education. This was double the number of states reporting policy direction in 1973. Thirty-six

states have specific policy statements that are related to some aspect of consumer education. Two states have implied policies; i.e., they are part of a state competency program (Wilhelms, 1979, p. 6).

These policies, according to the survey, could be either mandatory or permissive ("urged" or "recommended") by state legislatures and/or state boards of education. Twenty-one of the mandatory statements were adopted by legislatures and 11 were adopted by state boards of education. The study also investigated the areas of curriculum development, teacher certification and training, high school graduation requirements and needs performance assessments.

According to the Education Commission of the States study, Oklahoma has a mandatory program for all students in grades K-12 to be administered by the State Board of Education. Furthermore, the State Consumer Education Policy Manual by R. J. Alexander (1979) for Education Commission of the States, states that the content of the program was ". . . consumer decision-making, economics, personal finance, rights and responsibilities" (p. 91) which were integrated into social studies, business education and home economics.

The Oklahoma Economic Education Act of 1974 defines Economic Education as:

. . . citizenship competencies needed by the individual for effectively performing his decision-making roles as a consumer, a worker making career choices and a voter on personal and societal economic issues (Oklahoma Senate Bill No. 499, 1974, p. 1).

It further states that the program:

. . . shall teach a positive understanding of the American economy, how it functions and how the individual can function effectively within our economy as a consumer, worker, and voter (Oklahoma Senate Bill No. 499, 1974, p. 1).

National Studies on Consumer Education

Two nationwide assessments of consumer education programs have been completed in the last 10 years. The Purdue Consumer Education Study, completed in March, 1970, was the first investigation of the national consumer education effort. Uhl (1970), in the Journal of Consumer Affairs, stated:

The purposes of the research were to identify, describe and analyze the scope and magnitude of the national consumer education effort. . . . the objective was to determine the status and curriculum treatment of consumer education courses and units during the 1968-69 school year (p. 125).

This study defined consumer education as:

. . . educational and informational investments in the human agents' capabilities for performing those roles associated with directing economic activity, satisfying public and private wants and improving economic performance in the marketplace (Armstrong and Uhl, 1971, p. 524).

It also classified the subject matter of consumer education into the following categories:

- The Consumer in the Economy
- Consumption, Production and Income
- Management and Family Income
- Saving and Investment
- Credit
- Planning for Consumer Risk and Uncertainty
- Community Consumption and Taxes
- Consumers in the Market
- Consumer Aid and Protection
- Consumption of Food
- Clothing and Household Soft Goods
- Housing and Shelter
- Durables--Equipment, Appliances and Furniture
- Transportation
- Consumer Services
- Leisure
- Education
- Consumer Health
- Consumer Organizations
- Consumer Information (Armstrong and Uhl, 1971, p. 525).

The study surveyed 300 public school districts across the nation and found consumer education was generally integrated throughout the high school curriculum. Not only was consumer education found in the traditional areas of home economics, distributive education, business education and social studies, but also in areas such as driver's education, industrial arts, mathematics, health, science and English. These findings reinforced the theory that consumer education overlapped with numerous areas of curriculum.

While the Uhl study surveyed school districts to assess the presence of consumer education in the curriculum, the second nationwide study focused on secondary students' knowledge level of consumer education concepts. The 1978 National Assessment of Consumer Skills and Attitudes (NACSA) grew out of the Basic Life Skills Assessment of 1977. The Basic Life Skills Assessment, which was focused on 17 year olds, identified consumerism as a major aspect of the basic life skills area (National Assessment of Education Progress [NAEP], p. xiii). The NACSA report states: "The assessment conducted by the NAEP was intended to provide information about young people's consumer skills that can be useful in evaluating future educational needs" (NAEP, 1979, p. xiii). This test was administered to approximately 2,500 17 year olds who were in school. The results of these tests were analyzed by sex, religion, size of community, race and level of parental occupation (NAEP, 1979, p. xvi). Age was the determining factor for analysis and grade level was not considered. Eight major topics which were divided into sub-topics were used in the test. The eight major areas were: Behavior; Contracts; Economics; Energy; Finances; Protection and Miscellaneous, which included nutrition, community resources and job information.

Other background questions surveyed consumer courses, behavior, economics, credit, protection, purchasing, records and savings and investing (NAEP, 1979, p. xiv). The overall results of the assessment indicated that students averaged 57 percent correct responses. The two areas in which the lowest percentage of correct responses were reported were energy with 40.8 percent and contracts with 53.3 percent (NAEP, 1979, p. 46). Since this study was the first assessment, there was no basis for comparison; however, it will provide the base line data for future studies.

State Studies on Consumer Education

Most of the more recent studies in consumer education have investigated student competencies. However, three studies have assessed attitudes and opinions of secondary teachers on consumer education as a means of program assessment.

In her study titled "Attitudes of Kentucky Secondary Teachers Toward Consumer Issues and Emphasis Given These Issues," R. M. Davis (1973, p. 3) surveyed teachers from four disciplines to determine their attitudes toward consumer issues and to assess their appraisal of emphasis given these issues in program objectives. This research selected a random sample of Kentucky secondary teachers from the areas of business and office occupations, social studies, home economics and distributive education. Each selected teacher was asked to complete an attitudinal survey. The findings revealed a significant difference among the discipline groups in both attitudes toward consumer issues and emphasis on consumer issues. The instrument used a Likert-type scale to measure degree of agreement and degree of emphasis (Davis,

1973, p. 68). The concepts assessed in this study were: Advertising, Consumer Organizations, Frauds, Government Regulations, Health and Safety, Insurance, Labeling and Product Performance (Davis, 1973, pp. 84-88).

Another study, "Kentucky Teacher Ratings of Importance and Emphasis for Consumer Education Topics," by J. A. Swope (1976), used a survey instrument which listed desirable instructional consumer education topics. The purpose of the study was to compare the rankings of importance between sampled secondary home economics and business education teachers. The topics included were:

- American Economic System
- Consumers in the Marketplace
- Money and Bank Services
- Money Management
- Saving and Investments
- Housing
- Insurance
- Retirement and Pensions
- Obtaining Goods and Services
- Advertising
- Consumer Mathematics
- Consumer Credit
- Transportation
- Food and Nutrition
- Clothing
- Appliances and Durable Goods
- Health Services and Products
- Personal Care Products
- Recreation and Vacation
- Legal Information
- Taxation
- Energy and Environment
- Vocation Information (Swope, 1976, pp. 44-45).

The study did not evaluate program effectiveness or assess the competency of students (Swope, 1976, p. 8). This study did provide an assessment of the status of secondary consumer education in Kentucky in the areas of home economics and business as well as a comparison of the topics or concepts deemed most important by the teachers.

The third study which incorporated teacher opinions as a means of secondary program assessment was "Consumer Education in Wisconsin Public Secondary Schools and Universities and a Comparison of Opinions Held by Wisconsin Secondary School and University Teachers Toward Selected Consumer Education Issues," by P. J. Quinn (1976). In July, 1974, the Wisconsin legislature mandated consumer education and the purpose of the study was to assess the status of consumer education in the Wisconsin secondary schools in relation to the mandate (Quinn, 1976, pp. 1-2). The research also investigated the organizational patterns of curricular offerings as well as the extent of consumer education content and teaching methods available in Wisconsin teacher educational institutions (Quinn, 1976, p. 2). One of the results of this study reported:

High school teachers ranked the following content areas, in descending order, as most appropriate to be included in high school consumer education: credit, including credit alternatives and contracts; the consumer in the marketplace, including consumer behavior and decision-making and the rights and responsibilities of the consumer; budgeting and money management; general principles of buying for goods and services; insurance; taxes, savings and investments; housing; food; furnishings and appliances; clothing; transportation; and health services, drugs and cosmetics (Quinn, 1976, p. 251).

The results further stated:

Fifty-six percent of the high school teachers indicated that consumer education is most effective when taught as a separate course or as a separate course and also incorporated into other courses. Forty-three percent of the high school teachers indicated that consumer education is most effective when incorporated into two or more courses (Quinn, 1976, p. 255).

Consumer Education Program Development

Two studies concerning consumer education program development were reviewed in depth to illustrate the similarities in definitions, content,

goals and objectives over a 30 year period. The 1947 perspective to consumer education was shown in "Consumer Education in Your School: A Handbook for Teachers and Administrators," by the Consumer Education Study of the National Association of Secondary School Principals (1947, p. 10). Consumer education was depicted as "not a matter only of solving the problems (of the individual and society), but also of capturing the opportunities which are characteristic of our times." The study further states:

The modern American consumer can choose from thousands of goods and services fashioned to meet his every need. In other words he has unprecedented consumer opportunity; the opportunity to live well. And teaching him to use that chance with imagination and wisdom is the great goal of consumer education (p. 10).

According to the Consumer Education Study, "The purpose of consumer education is to help people become more intelligent, more effective and more conscientious consumers" (p. 21).

This humanistic approach was further emphasized in a discussion of the foundations of consumer education.

Skill in consuming is never enough: There must also be wisdom and character. Wisdom in consuming, as in all of life, depends on one's having clearly defined, high-quality purposes and goals; character is strength to govern one's life accordingly. Therefore, the foundation of consumer education, in common with all education, is to help each student develop a sense of values, determine what he wants most out of life, set his goals and see them in proper proportion, then act according to his developed principles (p. 23).

This study discussed special consumer education courses as well as integrating consumer education into existing programs of History, Shop-work, Health, Mathematics, Music, Art, English, Home Economics, and Business Education. It did not recommend that a specific discipline should accept full responsibility for teaching consumer education but

that it should be a part of the general curriculum so that it is available to all students (Consumer Education Study, 1947, p. 54).

In discussing the possibilities and difficulties of a unified program of consumer education, the study pointed out:

There are plenty of opportunities in the various subject fields to educate consumers in a well-rounded fashion, and using the opportunities will be good for the subject field as well as for consumer education. . . . There was also some undeniable difficulties: (1) Students need to have their consumer learnings pulled together in an organized fashion. (2) Teachers need help to keep their teaching efficient and up to date, and (3) Many of the best offerings are inaccessible to any given student (pp. 79-80).

The major concepts which should be found in consumer education were listed as:

The foundations of consumer education.

- a. The developments which have made consumer education necessary and purposes it may strive to achieve.
- b. The study of consumers--their incomes and resources, their habits and motivations, in general, how they consume and how their consumption might be improved.

The management of personal financial affairs.

- a. Budgeting
- b. Money management
- c. The use of consumer credit
- d. Planning the insurance program and buying insurance
- e. Investments

Getting the information and guidance a consumer needs.

- a. Using advertising
- b. Using standards, specifications, and labels
- c. Using the services of agencies that inform and guide consumers
- d. Shopping

Choosing, buying and using food.

Choosing, buying and using clothing.

Choosing, buying, improving and maintaining a home.

Using one's resources best to maintain and improve health.

Using one's resources wisely in a life-long program of self-education.

Understand basic economic principles and the operation of the business system which serves us.

Understanding law as it affects the consumer.

Thinking through some special social problems.

- a. The consumer movement
- b. Consumers' co-operatives
- c. The role of government with reference to consumers (Consumer Education Study, 1947, pp. 46-47).

A second study completed 32 years later was a study for the Office of Consumer's Education by a consortium composed of the Michigan Consumer Education Center, National Consumers League and New Careers Training Laboratory which developed the Consumer Education Development Program: A National Study (CEDP). The primary objective of this project was to develop specific purposes and goals for consumer education and thus identify curriculum needs (Wilcox, 1979, p. 3). The study developed a philosophy of consumer education which stated:

CEDP's philosophy of consumer education includes an emphasis on consuming as it is currently happening, deriving theories inductively rather than artificially imposing them on the situation. CEDP envisions a closer alliance between issue-identification and activism of the consumer movement and consumer education as essential to relevant curricula.

Consumer education can assist people to develop a plan for the future that anticipates social needs and makes consumers a force for change. One element of such a plan ought to be that consumers be given greater weight in the myriad decisions of our institutions and that the consumer be given a role in the decision process. . . . Consumer education ought to help strip away some of society's veneer which masks its true nature and which renders the consumer powerless by cloaking the truth (Wilcox, 1979, pp. 44-45).

CEDP also recognized the background of consumer education when it stated:

And as a field, it is dependent on several disciplines: economics from which it derives the stereotypical rational consumer in a truly competitive market; marketing with its complex analysis of consumer motivation all from the standpoint of production; and political science with its conceptual view of the American political system often so far from reality (Wilcox, 1979, p. 44).

The objectives of consumer education which were developed by this study were:

- to cope and to evaluate choices before purchasing,
- to understand basic economics and individual decisions in a societal context,
- to question, to analyze and to ask for redress,
- to conserve resources,
- to participate in governmental and business decisions, and
- to influence improvements in the private and public sectors by developing alternative production systems (Wilcox, 1979), pp. 48-49).

By attaining these objectives consumer education would be able to achieve its stated goal. "The goal is to move consumers from a coping role toward the participating and influencing roles which will shape the marketplace environment" (Wilcox, 1979, p. 46).

The Consumer Education Development Program was in the process of developing the concepts of Consumer Education. The draft of concepts dated October, 1979 listed the following:

Basic Elements of Consumer Education

Consumers, Producers, Economic Resources, Marketplace, Public Sector, Private Sector, Consumer Choice, Individual and Societal Values and Consumer Action

Environments of Consumer Education

Mixed Economy, Growth of the Public Sector, Economic Interdependence, Economic Growth, Conservation of Resources, Economic Concentration Increasing Consumption of Services, Changing Roles of Men and Women, Growing Importance of Interest Group Politics, Consumer Sovereignty, Implications of Future Trends

Resource Management

Decision-Making, Financial Planning, Use of Resources

Consumer Citizenship

Consumer Protection, Consumer Assertiveness, Consumer Participation (Wilcox, 1979, p. 118)

These two studies illustrate how consumer education programs have remained basically the same. The minor differences shown reflect changes

in the economic and social environment. They further reveal how consumer education is constantly striving to meet the need of students.

Further research examined topics/concepts included in a wide variety of secondary school and college texts and reference materials developed for consumer education. The researcher tabulated the results of this investigation which are presented in detail in Table I. The results showed the most common concepts to be: Insurance, Credit, Budgets as Plans, Planning, Tax Planning, Estate Planning, Financial Records, Borrowing, Consumer Resources, and Consumer Rights and Responsibilities. Also examined were eight research studies and five consumer education curriculum guides prepared by State Education Agencies. The findings of this survey are reported in Table II. The concepts most frequently listed were: Credit, Insurance, Budgets as Plans, Decision-Making, Buymanship, Rights and Responsibilities, Goals and Values.

Trujillo Model

The Trujillo model was developed by G. R. Trujillo in a study titled Consumer and Economic Education (K-12): A Comparative Analysis for the United States Office of Consumers' Education, 1977. The objectives of the study were:

. . . (1) to delineate the parameters of economic education and consumer education and develop a tool (model) which can be used to assess the focus and content of the two fields at the kindergarten through twelfth grade (K-12) level; and (2) assess the model by comparison to the content of educator and student resources used in the development of economic and consumer education courses or in the training of teachers for those courses at the K-12 level (p. 3).

The project staff developed a draft model from concepts found in economic education, consumer education, finance, personal economics or consumer

TABLE I
 CONSUMER EDUCATION CONCEPTS INCLUDED IN
 SELECTED TEXTBOOKS*

TRUJILLO CONCEPTS	Baillard, T. E., Biehl, D. L. & Kaiser, R. W.	Behr, M. R. & Nelson, D. L.	Burda, E. T.	Edmonds, C. P., III	Garman, E. T. & Eckert, S. W.	Gordon, L. J. & Lee, S. M.	Hastings, P. & Mietus, N.	Lang, L. R. & Gillespie, T. N.	Levy, L., Feldman, R., & Sasserath, S.	McGowan, D. A.	Miller, R. L. Pers. Finance	Miller, R. L. Eco. Issues	Oppenheim, I	Raihall, D. T.	Stillman, R. J.	Thal, H. M. & Holcombe, M.	Time-Life Books	Troelstrup & Hall	Trooboff, B. J. & Boyd, F.	Warmke, R. F. & Wyllie, E. D.	TOTAL
GOALS	X	X					X	X										X	X		7
VALUES		X																X	X		3
UTILITY					X					X	X							X		X	5
ADVERTISING					X	X			X	X		X									
LIFESTYLE							X	X						X		X		X	X		6
DECISIONMAKING		X											X		X	X		X	X		6
CONSUMER SURPLUS				X			X													X	3
FINANCIAL RECORDS	X		X	X	X	X	X	X	X				X	X	X	X	X	X	X	X	
NET WORTH	X	X	X	X				X				X		X	X			X			9
BUDGETS AS PLANS	X			X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	16
PLANNING	X	X	X		X		X	X	X		X	X	X	X	X	X	X	X	X	X	16
CONSUMER RESOURCES	X			X	X	X	X	X	X	X	X	X			X	X		X	X	X	15
BORROWING	X			X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	16
OWN VS RENT	X				X		X	X					X		X	X	X	X	X	X	10
RETIREMENT	X		X	X			X				X	X			X	X	X	X	X		10
ESTATE PLANNING	X	X	X	X	X		X	X		X	X	X	X	X	X		X	X	X	X	16
TAX PLANNING	X		X	X	X		X	X		X	X	X	X		X	X	X	X	X	X	16
BUYMANSHIP			X		X	X		X	X			X	X		X	X		X	X	X	12
RIGHTS AND RESPONSIBILITIES			X	X	X	X	X	X	X	X	X	X			X			X	X	X	14
ROLE OF BUSINESS & ADVERTISING						X			X									X		X	4
VALUE OF DOLLAR VOTES						X															1
PRICING						X				X							X				3
TECHNOLOGY																					0
CONSUMER ADVOCACY			X						X	X		X			X			X			6
CREDIT	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	18
INSURANCE	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	20

*Sources found in Appendix A.

TABLE II

CONSUMER EDUCATION CONCEPTS INCLUDED IN SELECTED CURRICULUM GUIDES AND STUDIES*

TRUJILLO CONCEPTS	OK Eco. Ed. Curr. Guide	Hawaii C. E. Continuum	C. E., Texas Curr. Guide	Ill. C. E. Guidelines	N. J. Survey of C. E. Guidelines	E. C. S. Study	Purdue Study	Attitudes of Ken. Teachers	Ken. Teachers Ratings	C. E. in Wis.	C. E. in Your School	CEDP Proposed Concepts	TOTAL
GOALS		X	X	X			X		X				5
VALUES		X	X	X			X					X	5
UTILITY	X			X		X	X		X			X	6
ADVERTISING		X		X		X	X	X	X		X		7
LIFESTYLE	X	X	X	X			X		X				6
DECISION MAKING	X	X	X	X	X	X	X			X		X	9
CONSUMER SURPLUS							X						1
FINANCIAL RECORDS				X		X	X				X	X	5
NET WORTH	X			X		X	X						4
BUDGETS AS PLANS	X	X	X	X	X	X	X		X	X	X	X	11
PLANNING		X	X	X		X	X		X		X	X	8
CONSUMER RESOURCES			X	X			X		X	X	X	X	7
BORROWING	X	X		X		X	X		X				6
OWN VS RENT			X	X	X	X	X		X	X			7
RETIREMENT		X	X				X		X				4
ESTATE PLANNING						X	X						2
TAX PLANNING		X	X	X		X	X		X	X			7
BUYMANSHIP		X	X	X	X	X	X		X	X			8
RIGHTS AND RESPONSIBILITIES		X	X	X	X	X	X	X	X	X		X	10
ROLE OF BUSINESS & ADVERTISING		X					X	X	X				4
VALUE OF DOLLAR VOTES	X						X	X		X			4
PRICING	X						X	X		X			4
TECHNOLOGY	X	X											2
CONSUMER ADVOCACY		X		X		X		X	X			X	6
CREDIT	X	X	X	X	X	X	X	X	X	X			10
INSURANCE		X	X	X	X	X	X	X	X	X			9

*Sources found in Appendix A.

economics curricula. The model was then reviewed by a panel of nationally recognized experts on three separate occasions, using the Delphi technique to attempt to gain a "high level of consensus" (Trujillo, 1977, p. 2). The panelists were asked to determine if the concept was appropriate to consumer education, economic education or both. If both, it was placed in the interface. Commenting on this, Trujillo noted: "The panel exhibited a propensity to include many concepts in the interface, although many commented that this was probably not possible in most education programs" (p. 5). On the final review of the model the panel members were asked to indicate the five most necessary concepts to economic education and the five most necessary to consumer education. Discussing the results of this voting, Trujillo stated:

It is interesting to note that the most necessary concepts for an economic program are interface concepts rather than economic education concepts. . . . Three of the five most necessary concepts for a consumer education program were interface concepts rather than consumer education concepts (p. 6).

The final phase of the project compared the model to a sample of printed resources to determine which concepts were included and the level at which each was presented. The resources included:

Textbooks, workbooks and reference books for use at the elementary level
 Elementary level curriculum guides
 Secondary consumer education textbooks, workbooks
 Secondary economic education textbooks, workbooks
 College consumer education textbooks, workbooks
 College economic education textbooks, workbooks
 Economic education curriculum guides
 Consumer education curriculum guides
 Reports, leaflets and pamphlets from consumer offices
 Cooperative Extension Services publications
 Federal government publications
 Printed items from business, trade and professional associations (p. 11).

The model developed by this study is shown in Figure 1 and reflects the focus and content of economic education and consumer education and specified the interrelatedness of the two fields. The conclusions of the study stated:

Efforts to delineate the parameters of economic education and consumer education yielded a model which indicates the concepts appropriate to each of those subjects individually. The model also identifies concepts which are common to both subjects and therefore represent the interface. The model, . . . perceives a strong common theoretical base to both subjects at the K-12 level, to which consumer education adds individual consumer applications and economic education adds producer and worker applications (p. 17).

Summary

The review of literature included an investigation of textbooks and curriculum guides presently being used at both the secondary and university level and previous studies which have assessed consumer education programs. Using the Trujillo model as a basis, the consumer education concepts in this literature were analyzed. The results were tabulated by the researcher in Tables I and II.

The 14 most frequent concepts were incorporated into the instrument for this study. This instrument also included the five consumer education concepts which the Trujillo study considered "most important." Three concepts listed in the Trujillo Model: "Planning," "Budgeting" and "Financial Record Keeping" were combined because of their interrelatedness. Similarly, "Borrowing" and "Credit" were also combined. "Savings" and "Investments" are subconcepts of "Consumer Resources" in the Trujillo model and the terminology was adapted for instrument clarity.

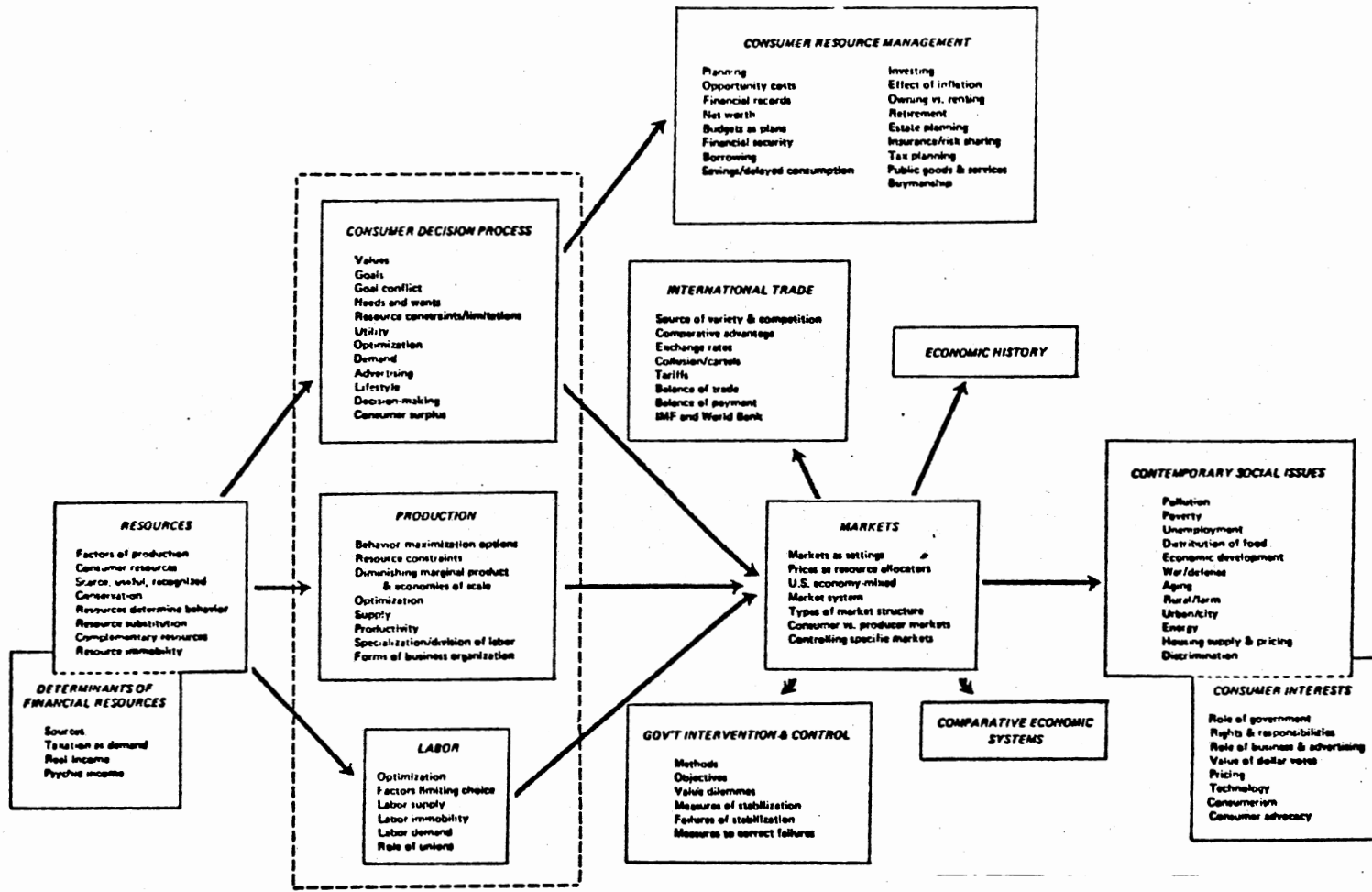


Figure 1. Trujillo Model of Consumer and Economic Education Concepts

Drawing from the foregoing review of literature, the following topics/concepts of consumer education were chosen as being appropriate for use in this study:

- Planning, Budgeting and Financial Record Keeping
- Buymanship Skills
- Advertising
- Goals and Value Clarification
- Borrowing and Credit
- Insurance
- Savings and Investments
- Tax Planning
- Decision-Making
- Consumer Rights and Responsibilities

The literature review indicated a growing awareness of the need for consumer education as evidence by the emergence of an increasing number of state mandated consumer education programs. The state of Oklahoma's economic education program implementation was completed in the spring of 1979. Because of the interrelatedness of economic education and consumer education as depicted by the Trujillo model, the consumer education program assessment is justified.

CHAPTER III

RESEARCH DESIGN

As previously stated, the purpose of this study was to assess the status of consumer education programs in Oklahoma secondary schools and to determine what effect the Oklahoma Economic Education Act of 1974 has had in the development of these programs. The objectives were: to determine quantitatively the scope and design of existing programs in a stratified random sample; to determine the effect of variables of school size, and rural versus urban school location on the scope and design of consumer education programs. The final objective was to assess the impact of the Oklahoma Economic Education Act on consumer education programs. The purpose of the ensuing chapter is to describe the type of research, population and sample selection, instrumentation, collection of data and statistical analysis of the data.

Type of Research

This study utilized the descriptive type of research design. Best (1977) discussed descriptive research design as a study that describes and interprets, and is primarily concerned with present conditions.

It (descriptive design) is concerned with conditions or relationships that exist, opinions that are held, processes that are going on, effects that are evident or trends that are developing (p. 116).

Best further categorized descriptive studies into three types--assessment, evaluation and research (pp. 116-117). One method of assessment is the survey.

The survey gathers data from a relatively large number of cases at a particular time. . . . It is not as concerned with characteristics of individuals as statistics that result when data are abstracted from a number of individual cases (p. 118).

Compton and Hall (1972) defined survey research in terms of the bearing it had upon the variables set forth in the objectives.

It is explanatory or analytical in nature . . . inferences can be drawn from the samples to the whole population regarding the prevalence, distribution and interrelations of economic, sociological or psychological variables (p. 140).

This study gathered information concerning the existing consumer education programs in Oklahoma secondary schools. Programs were assessed quantitatively according to the number of concepts/topics included in the instructional program as well as the subject matter areas in which they were included. The data was analyzed in relation to the specified variables. The effect of the Oklahoma Economic Education Act of 1974 was evaluated to determine its impact on the consumer education programs in selected Oklahoma secondary schools.

Because this study was designed to assess the present status of consumer education programs in Oklahoma secondary schools, it fulfilled all of the criteria deemed essential for descriptive research. The survey technique was justified as being the most appropriate method of descriptive research to meet the purpose and objective of the study.

Population and Sample Plan

The population for this study was the 492 Oklahoma secondary schools

listed in the 1978-1979 Oklahoma Secondary Schools Activities List. The population was stratified two ways: (1) by rural or urban geographical location and (2) by school size. Kish (1965, p. 100) stated: "The aim is to form strata within which the sampling units are relatively homogeneous in survey variables." Best (1977, p. 270) justified stratification by stating: "At times it is advisable to subdivide the population into homogeneous groups in order to get more accurate representation."

A sample size of 12 percent was determined by a statistician as both practical and relevant. This translated into a sample size of 58 schools. Because the population of Oklahoma is half rural and half urban, the sample was first divided equally between rural and urban populations using the Standard Metropolitan Statistical Areas (SMSA) definition. The SMSA criteria provides that each SMSA must include at least:

- A. One city with 50,000 or more inhabitants, or
- B. A city with at least 25,000 inhabitants which, together with contiguous places having population densities of at least 1,000 persons per square mile has a combined population of 50,000 and constitutes for general economic and social purposes a single community.

In addition to the central city or cities, the criteria provides that the SMSA include the county in which the central city is located, and adjacent counties that are determined to be metropolitan in character and economically socially integrated with the county of the central city, according to specified rules (U.S. Department of Commerce, 1977, p. 923).

The state of Oklahoma has three SMSA areas. These cities and the counties included are: (1) Oklahoma City, including the counties of Canadian, Cleveland, McClain, Oklahoma and Pottawatomie; (2) Tulsa,

including Creek, Mayes, Osage, Rogers, Tulsa and Wagoner counties; and (3) Lawton, including Comanche County. Schools located in these listed counties provide the urban segment of the population and the remainder of the Oklahoma counties provided the rural segment.

The sample was further stratified by school size using the average daily membership (ADM) as the criteria. The four strata were: (A) over 1,000 ADM; (B) 999 ADM to 500 ADM; (C) 499 ADM to 100 ADM; and (D) below 100 ADM. Each strata was given proportional allocation according to school size. Allocations were based on the number of schools in each of the strata in relation to the total number of schools in the sample. A diagram of the sampling procedure is shown in Figure 2. Following stratification, a random sample of each of the strata was drawn by placing the names of each school on a separate piece of paper and drawing them one at a time from a bowl. The number of schools drawn was determined by the proportional allocation.

Instrumentation

The type of instrument selected for use in this study was a questionnaire, defined by Compton and Hall (1972) as:

. . . any kind of instrument that has items or questions to which individuals respond directly. The information obtained is limited to written responses of subjects to prearranged questions (p. 240).

Best (1977, p. 158) stated, "A questionnaire is used when factual information is desired. . . . Questionnaires that call for short responses are known as the restricted or closed-form type." The advantages of this type of instrument are: "It is easy to fill out, takes little time, keeps the respondent on the subject, is relatively objective, and is fairly easy to tabulate and analyze" (p. 158).

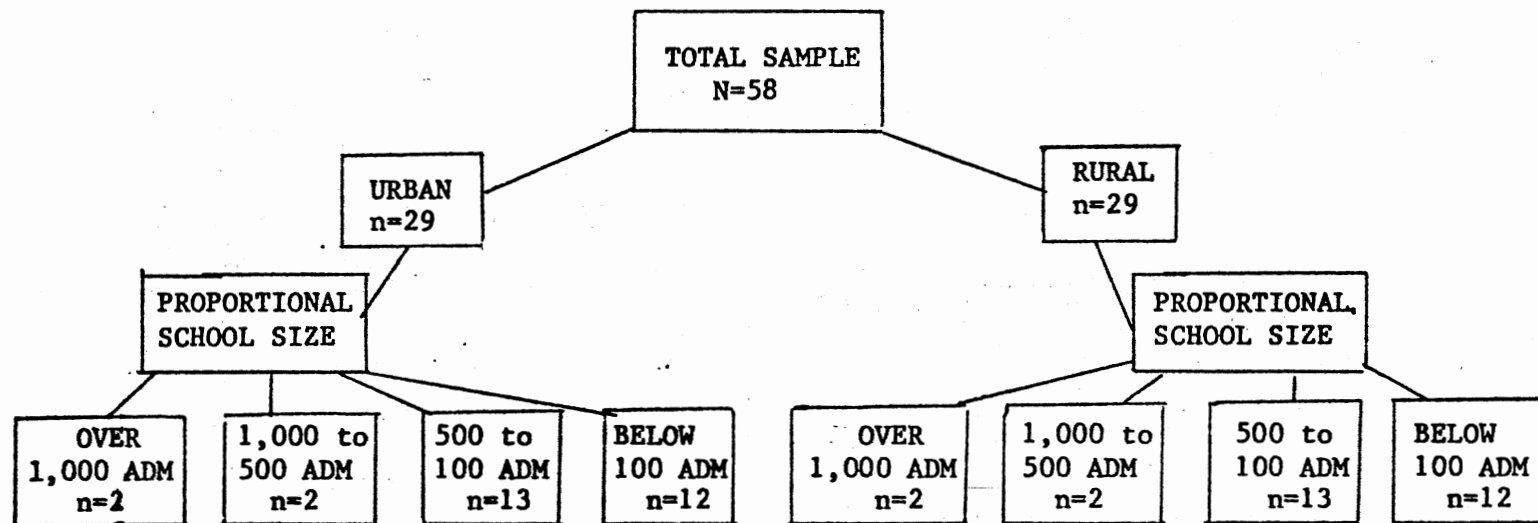


Figure 2. Diagram of Sampling Stratification

A questionnaire was developed (Appendix B) which would meet the objectives of the study and at the same time be brief enough to be completed in a short period of time by busy school teachers and administrators. The brevity of the instrument was essential in decreasing the number of non-responses and refusals to participate in the study.

Concepts investigated were those from the Trujillo model which the review of literature indicated were most frequently included in previous studies, textbooks and curriculum guides (Tables I and II). The selected concepts included: Planning, Budgeting, Financial Record Keeping; Buymanship Skills; Advertising; Goals and Value Clarification; Borrowing and Credit; Insurance; Savings and Investments; Tax Planning; Decision-Making and Consumer Rights and Responsibilities. The justification for using these concepts was previously reported in the summary of Chapter II.

The instrument elicited the following information about each of the concepts: name of class(es) in which concept was taught; class grade level and number of students enrolled. This information was necessary to determine the extent of the consumer education programs in each school. Subject areas which included instruction in each of the selected topics were recorded and the percentage of students receiving instruction in each of the concepts was determined from the relationship of the number of students enrolled in the class and the school's average daily attendance.

The last two columns of the instrument were designed to assess the impact of the Oklahoma Economic Education Act on consumer education programs. The headings of these two columns were: "Was the topic included as a result of the Economic Education Act?" and "Was the topic

expanded as a result of the Economic Education Act?" The analysis of this data determined the effect which legislation has had on consumer education in each school.

Data Collection

Following the selection of a random sample of schools to be surveyed, letters were sent to the superintendent of each of the 58 schools explaining the research project and requesting their participation (Appendix C). In addition, a copy of a letter of verification and support from Dr. Leslie Fisher, Superintendent, Oklahoma State Department of Education, was enclosed (Appendix C). Each superintendent was asked to identify, on an enclosed form (Appendix C), the name of the person/persons most informed about the consumer education programs in their school. They were also asked to suggest a convenient time for contacting these people by telephone. Forms were then returned to the researcher in a pre-addressed envelope. All 58 superintendents responded positively to the requests by providing the information requested.

Persons identified were mailed a letter of explanation and a copy of the survey instrument. The letter specified a date and time when the telephone contact would be initiated by the researcher to obtain the data requested in the instrument. A variety of personnel was contacted including: superintendents, principals, business teachers, home economics teachers, social studies teachers and career/guidance teachers.

Telephone interviews were scheduled and conducted. The researcher requested only the information on the instrument, using a copy of the instrument to record the data. The interviews averaged approximately

eight minutes in length and were conducted over a two week period. Of the sample of 58 schools, a total of 57 schools responded, giving a 98 percent response rate. One school in the Rural Size D strata did not participate.

Statistical Analysis

The data was collected from the participating sample and the responses were tabulated for utilization with the Statistical Analysis System (SAS) of the Oklahoma State University computer. The procedures used to analyze the data were frequencies, percentages, means, the analysis of variance (ANOVA) procedure and the multiple t test.

The analysis of variance is a test of difference of means which is used to determine if the means of a group of samples are different enough to be considered significant. This procedure tests for variances between samples, within the samples and the interaction effect to determine the relationship that one variable has to another variable in producing a significant difference.

The multiple t test was used on the groups showing a significant F value. The formula for the multiple t test (Bartz, 1976, p. 285) was:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{MS_{wg} \left(\frac{1}{N_1} + \frac{1}{N_2} \right)}$$

The multiple t is a test for differences among different pairs of means. This test shows the differences between the pairs which caused the F value to be significant in the ANOVA calculations.

These tests were used to determine the significant differences of means between the independent variables, geographic location and school

size, on the dependent variable, the consumer education program. The .05 significance level was accepted as the confidence level.

Summary

Chapter III established the methodology for this study. It described this study as descriptive research and discussed the population and sampling plan, instrumentation, data collection and statistical analysis.

CHAPTER IV

PRESENTATION OF ANALYSIS OF DATA

The purpose of this chapter is to present the findings of the study. The data was collected as outlined in Chapter III. The overall scope and design of consumer education programs in Oklahoma secondary schools has been determined by using a simple tabulation of frequencies and percentages. This information has been organized by the variables of geographic location, school size and grade level of classes. The subject areas in which consumer education concepts were taught and the percentages of the students enrolled in those classes was also analyzed relative to the same three variables. The effect of the Oklahoma Economic Education Act on the initiation of and/or the expansion of consumer education topics is also reported. Finally, the data was statistically analyzed using an Analysis of Variance (ANOVA) to determine if there was a significant difference between the scope and design of the consumer education program in Oklahoma secondary schools within the variables of school size, geographic location and grade level as set forth in the hypotheses for this study.

Scope and Design of Consumer Education

Programs

The scope of consumer education programs was defined as the extent to which consumer education topics/concepts are included in regularly

scheduled secondary school classes. The total frequency of consumer education topics/concepts being included in regularly scheduled classes was 4,484 in the 57 schools which composed the sample (Table III). It can be concluded that there exists a broad coverage of consumer education throughout the secondary school system of Oklahoma. It may be further concluded that consumer education in Oklahoma is a multidisciplinary educational effort which is addressed by a variety of teachers representing many traditional subject areas (Table IV).

The consumer education concept reported being included in the largest number of classes was "Planning, Budgeting and Financial Record Keeping." "Borrowing and Credit" and "Buymanship Skills" were reported as second and third in frequency of coverage (Table III). Other topics are shown in decreasing order of frequency in Table III. The frequency of coverage was comparatively evenly spaced over the 10 concepts with only a four percent difference between the most and least frequently listed concept.

In the stratification of the schools by geographic location, urban schools reported a total frequency of 2,558 concepts or 57 percent of the coverage, while the rural schools reported a frequency of 1,926 concepts of 43 percent of the coverage (Table III). Both rural and urban schools reported the same three topics as being most frequently included. These were: "Planning, Budgeting and Financial Record Keeping," "Borrowing and Credit" and "Buymanship Skills." The largest difference was found in the investigation of the frequencies by school size. The Size A schools (over 1000 ADA) reported 11 percent of the total frequency of the consumer education concepts, Size B (999 to 500 ADA) reported four percent of the frequency, Size C (499 to 100 ADA)

TABLE III

NUMBER OF CLASSES REPORTED TO PROVIDE INSTRUCTION IN
SPECIFIED CONSUMER EDUCATION CONCEPTS BY
GEOGRAPHIC LOCATION, GRADE LEVEL
AND SCHOOL SIZE

Concepts	Total N=57	Geographic Location		Grade Level				School Size			
		Rural n=28	Urban n=29	9th	10th	11th	12th	A n=4	B n=4	C n=26	D n=23
Planning, Budgeting and Financial Record Keeping	19	18	20	13	21	21	21	15	16	25	27
Borrowing and Credit	19	18	19	11	20	22	20	18	07	22	27
Buymanship Skills	18	18	18	13	20	20	20	14	08	25	27
Goals and Value Clarification	17	16	18	12	17	20	20	08	09	25	27
Advertising	16	16	16	12	18	17	17	09	10	22	23
Decision Making	16	16	16	13	17	17	17	11	08	20	25
Savings and Investments	15	14	16	09	17	17	17	14	06	20	20
Consumer Rights and Responsibilities	15	15	15	12	18	15	15	11	06	21	23
Insurance	14	12	15	10	15	14	14	11	06	17	19
Tax Planning	14	14	14	10	16	17	15	15	06	19	18

TABLE IV

FREQUENCY OF CONSUMER EDUCATION CONCEPTS TAUGHT
IN SPECIFIC SUBJECT AREAS BY GEOGRAPHIC
LOCATION, GRADE LEVEL AND SCHOOL SIZE

Subject Matter Areas	Total N=57	Geographic Location		Grade Level				School Size			
		Rural n=28	Urban n=29	9th	10th	11th	12th	A n=4	B n=4	C n=26	D n=23
Home Economics	1365	649	716	193	336	420	416	105	47	740	473
Business	1361	547	814	101	371	434	455	221	85	631	424
Math	442	181	261	60	110	138	134	43	20	238	141
Vocational Agriculture	398	223	175	95	102	100	101	3	3	264	128
Economics	258	96	162	19	61	88	90	74	3	144	37
Social Studies	128	46	82	31	31	33	33	-	-	94	34
Career Education	119	48	71	10	36	36	37	29	2	45	43
Industrial Arts	94	24	70	12	11	36	35	-	-	69	25
English	85	10	75	5	21	28	31	35	24	23	3
Educable Mentally Handicapped	61	21	40	10	17	17	17	-	-	61	-
Drivers Education	50	41	9	2	20	14	14	-	-	13	37
Learning Disabled	49	22	27	7	8	17	17	-	-	41	8
Drama, Speech Music, and Art	25	6	19	4	5	8	8	-	-	11	14
Science	23	3	20	7	8	5	3	-	-	19	4
Journalism	16	3	13	-	4	6	6	-	-	9	7
Counseling	10	6	4	2	2	3	3	-	-	8	2
Total	4484	1926	2558	558	1143	1383	1400	510	184	2410	1380

reported 54 percent and Size D (below 100 ADA) reported 31 percent. This uneven distribution of the frequency reveals that Size C schools are addressing the topics most often, while Size B schools are including the topics less often than other schools.

In the schools with an average daily attendance of over 1,000 students (Size A), "Borrowing and Credit" was the most frequently covered topic, while "Goals and Value Clarification" was the least frequently reported. Schools in the other three categories of school size reported the topics in the same order as the overall frequency rankings.

The design of the program was defined as the organization of consumer education instruction in relation to grade level, subject matter areas and the percentage of the students enrolled in classes. An investigation of the frequency of topics in relation to the grade level reveals that the largest coverage (62 percent) of consumer education topics exists at the 11th and 12th grade level (Table III). The remainder of the classes reported as including consumer education instruction were found to be divided between 10th and 9th grades in a ratio of 25 percent and 12 percent, respectively. The rank order of percentages remained the same when rural and urban schools were investigated separately. This indicates that consumer education is included in the instructional program more in the junior and senior year rather than at the beginning of high school experience. Rankings in order of frequency of topics included in all four grades were similar with "Planning, Budgeting and Financial Record Keeping" listed most often at all grade levels. There was an even stronger similarity between the rankings of the 10th, 11th and 12th grades.

Further interpretation of the data reveals that consumer education topics are most often included in classes which are in the home economics and business education curricula (Table IV). Together, these disciplines represent 61 percent of the total topic coverage reported. Mathematics and Vocational Agriculture were reported third and fourth in frequency. A total of 16 subject areas reported coverage of specified topics. This wide variety of subject matter reportedly involved in consumer education broadens the design of the programs in Oklahoma secondary schools. It also provides greater accessibility for a larger number of students than would be afforded if the topic coverage was limited to a few subject matter areas. The broadest coverage by subject area was in "Buymanship Skills." Counseling dealt principally with the topics of "Goals and Value Clarification" and "Decision-Making." Other subject matter areas reported some coverage of a majority of the topics.

The investigation of the concepts by subject matter area shows Home Economics covering "Buymanship Skills," "Planning, Budgeting and Financial Record Keeping," "Advertising," "Consumer Rights and Responsibilities" and "Decision-Making" in decreasing order of frequency (Table V). Business is including "Planning, Budgeting and Financial Record Keeping," "Borrowing and Credit," "Tax Planning," "Insurance" and "Savings and Investments" in decreasing frequency. As might be expected, Vocational Agriculture is showing a greater frequency of "Planning, Budgeting and Financial Record Keeping" and "Borrowing and Credit." Mathematics is showing greater frequencies in the concepts which involve computations (Table V). Drivers Education, as expected, is showing the greatest frequencies in "Insurance," "Decision-Making" and "Consumer Rights and Responsibilities." The frequencies reported for

TABLE V

NUMBER OF CONSUMER EDUCATION CONCEPTS IN
SPECIFIED SUBJECT AREAS

	Vocational Agriculture	Home Economics	Mathematics	English	Social Studies	Career Education	Business Education	Economics	Drivers Education	Industrial Arts	Journalism	Drama, Speech Music, & Art	Science	Learning Disabled	Educable Mentally Handicapped	Counseling
Planning, Budgeting and Financial Record Keeping	62	165	60	7	7	19	202	30	3	12	-	-	-	10	7	-
Buymanship Skills	52	197	52	6	10	13	120	25	3	17	1	10	1	6	7	-
Advertising	41	154	19	22	15	10	110	18	3	9	12	6	1	2	3	-
Goals and Value Clarification	37	131	20	21	23	21	81	20	3	16	-	-	-	-	7	6
Borrowing and Credit	55	142	73	7	15	10	197	30	3	14	-	4	-	10	7	-
Insurance	20	105	53	6	12	7	147	25	14	6	-	-	-	2	7	-
Savings and Investments	33	108	57	3	11	12	146	30	3	6	-	-	-	6	4	-
Tax Planning	35	60	64	3	15	4	164	13	3	4	-	-	-	9	8	-
Decision Making	27	150	22	4	11	14	84	28	8	2	-	3	8	2	4	4
Consumer Rights and Responsibilities	36	153	22	6	9	9	111	29	7	8	3	2	13	2	7	-
Total	398	1365	442	85	128	119	1361	258	50	94	16	25	22	49	61	10

Economics are fairly evenly distributed with the lowest frequencies in "Tax Planning" and "Advertising." The special education courses for the learning disabled and the educable mentally handicapped indicated greater frequencies in the basic life skill concepts and fewer in the higher conceptual areas.

The final component of the design of the program was the percentage of students enrolled in classes offering consumer education topics. This percentage was determined by the number of students enrolled in the class in relation to the average daily attendance of the school. The overall average percentage of students enrolled in relation to the average daily attendance was 17 percent (Table VI). This percentage was almost evenly divided with an average of 17 percent of the students in the urban schools and 16 percent in the rural schools enrolled in the classes (Table VI). In the urban schools the respondents reported "Planning, Budgeting and Financial Record Keeping" had the highest percentage enrolled with 20 percent. Those listed as second, third and fourth were: "Borrowing and Credit, with 19 percent; and "Buymanship Skills" and "Goals and Value Clarification" each with 18 percent. The respondents in the rural schools indicated that the first three topics were the same as the urban with those classes covering consumer education topics each having an average of 18 percent of the students enrolled.

An investigation of the percentage of enrollment by school size revealed that Size A schools (over 1000 ADA) had an average of 13 percent of the students enrolled in classes covering consumer education topics, Size B schools (999 to 500 ADA) 8 percent, Size C schools (499 to 100 ADA) 22 percent and the Size D schools (under 100 ADA) 24

TABLE VI

PERCENTAGE OF TOTAL STUDENTS ENROLLED IN CLASSES
WHICH INCLUDE CONSUMER EDUCATION TOPICS BY
GEOGRAPHIC LOCATION, GRADE LEVEL
AND SCHOOL SIZE

Concepts	Total N=57	Geographic Location		Grade Level				School Size			
		Rural n=28	Urban n=29	9th	10th	11th	12th	A n=4	B n=4	C n=26	D n=23
Planning, Budgeting and Financial Record Keeping	19	.18	20	13	21	.21	21	15	16	25	27
Borrowing and Credit	19	18	19	11	20	22	20	18	07	22	27
Buymanship Skills	18	.18	18	13	20	20	20	14	08	25	27
Goals and Value Clarification	17	16	18	12	17	20	20	08	09	25	27
Advertising	16	16	16	12	18	17	17	09	10	22	23
Decision Making	16	16	16	13	17	17	17	11	08	20	25
Savings and Investments	15	14	16	09	17	17	17	14	06	20	20
Consumer Rights and Responsibilities	15	15	15	12	18	15	15	11	06	.21	23
Insurance	14	12	15	10	15	14	14	11	06	17	19
Tax Planning	14	14	14	10	16	17	15	15	06	19	18

percent. In reviewing the data in relation to grade level, the average percentage of students enrolled was 12 percent. The analysis of the data showed the 10th and 11th grade has 18 percent of the students enrolled, and 17 percent were enrolled in 12th grade classes.

While the scope of the consumer education program in Oklahoma secondary schools is a broad multidisciplinary effort, the average percentage of students enrolled was considered low for the design of the program to be judged completely effective. With an average of 17 percent of the students reportedly enrolled in classes covering consumer education topics, it would indicate that the majority of students are not being reached.

Effect of Economic Education Legislation

The interrelatedness of economic and consumer education concepts as shown in Chapter II suggested the need for studying the effect of the Oklahoma Economic Education Act of 1974 on consumer education programs in Oklahoma secondary schools. The instrument used in this study attempted to determine this effect by asking two questions:

(1) Was the consumer education topic expanded as a result of the legislation? and (2) Was the consumer education topic initially included in the plan of study as a result of the legislation?

Respondents were informed that expansion of a topic was interpreted to mean that the topic had been included prior to the legislation but that it was now presented in more detail and with more class time devoted to it as a result of the legislation. Inclusion of a topic was interpreted as meaning that the topic had not been addressed

at all prior to the legislation but was not included as a direct result of the legislation.

The data reveals that in 721 cases (16%) expansion of the topics were a result of the legislation. Sixty-three percent of these were in rural schools and 37 percent in urban schools (Table VII). In both rural and urban schools there was no expansion reported in Size B schools, nor was there any in the urban Size A schools. The largest number reporting topics expanded (398) was in the Size C schools; however, this represented only 17 percent of the total classes in that size. The 292 topics reported (21%) in Size D schools represented the largest percentage of expansion according to school size.

The expansion of topics by grade level was greatest at the 11th and 12th grade with 30 percent and 33 percent, respectively, being reported (Table VII). The 9th grade reported the least amount of expansion (14%). However, the percentage of expansion in relation to the total number of classes reportedly covering the topics indicates a much more even distribution ranging from 15 percent for the 10th and 11th grade to 18 percent for the 9th grade, with the 12th grade indicating 17 percent.

Overall, the expansion of the concepts was evenly distributed. The topics most frequently expanded were "Planning, Budgeting and Financial Record Keeping" (94) and "Tax Planning" (45).

Topics initially included as a result of the Oklahoma Economic Education Act of 1974 were reported in a much smaller percentage. Of the total 4,484 consumer education topics, only 156 or three percent were reported to have been included as a result of the legislation (Table VIII). Those classes were almost equally divided between the

TABLE VII

NUMBER OF CONSUMER EDUCATION TOPICS EXPANDED AS
 A RESULT OF THE OKLAHOMA ECONOMIC EDUCATION
 ACT BY GEOGRAPHIC LOCATION, GRADE
 LEVEL AND SCHOOL SIZE

Concepts	Total Classes Offering Cons. Ed. Topics	Total Classes Expanded	Geographic Location		Grade Level				School Size			
			Rural n=28	Urban n=29	9th	10th	11th	12th	A n=4	B n=4	C n=26	D n=23
Planning, Budgeting and Financial Record Keeping	584	94	64	30	11	23	30	30	4	-	56	34
Buymanship Skills	520	89	55	34	11	22	27	29	4	-	51	34
Advertising	435	85	54	31	12	19	25	29	4	-	46	35
Borrowing and Credit	567	82	45	37	12	20	24	26	4	-	42	36
Consumer Rights and Responsibilities	417	70	49	21	9	17	21	23	4	-	38	28
Insurance	404	68	40	28	10	15	20	23	1	-	42	25
Goals and Value Clarification	385	68	40	28	9	17	19	23	1	-	38	29
Savings and Investments	419	63	38	25	9	15	18	21	4	-	35	24
Decision Making	371	57	36	21	9	15	15	18	4	-	26	27
Tax Planning	382	45	33	12	6	8	14	17	1	-	24	20
Total	4484	721	454	267	98	171	223	239	31	-	398	292

TABLE VIII

NUMBER OF CONSUMER EDUCATION TOPICS INCLUDED AS
A RESULT OF THE OKLAHOMA ECONOMIC EDUCATION
ACT BY GEOGRAPHIC LOCATION, GRADE
LEVEL AND SCHOOL SIZE

Concepts	Total Classes Offering Cons. Ed. Topics	Total Classes Included	Geographic Location		Grade Level				School Size			
			Rural n=28	Urban n=29	9th	10th	11th	12th	A n=4	B n=4	C n=26	D n=23
Buymanship Skills	520	23	11	12	3	4	8	8	-	-	20	3
Borrowing and Credit	567	20	10	10	4	4	6	6	-	-	19	1
Consumer Rights and Responsibilities	417	18	7	11	3	5	6	4	-	-	16	2
Planning, Budgeting and Financial Record Keeping	584	17	12	5	4	3	5	5	-	-	13	4
Advertising	435	17	9	8	3	2	6	6	-	-	16	1
Insurance	404	16	8	8	4	4	4	4	-	-	14	2
Savings and Investments	419	14	6	8	4	4	3	3	-	-	12	2
Decision Making	371	12	7	5	3	3	3	3	-	-	8	4
Goals and Value Clarification	385	11	2	9	3	3	3	2	-	-	8	3
Tax Planning	382	8	5	3	2	2	2	2	-	-	7	1
Total	4484	156	77	79	33	34	46	43	-	-	133	23

rural and urban schools with 77 reported in the rural and 79 in the urban. There were no topics included as a result of the legislation in either of the rural or urban Size A and B schools, and only 23 in the Size D schools. One hundred thirty-three topics were included in Size C schools as a result of the legislation.

The number of classes reporting topics included was nearly evenly distributed by grade level with 33 at the 9th grade, 34 at the 10th, 46 at the 11th and 43 at the 12th grade (Table VIII). The largest percentage of topics reported as new was at the 9th grade level (6 percent). The 10th, 11th and 12th grade each reported three percent of the topics included as a result of the Economic Education Act of 1974.

As stated in Chapter I, this section of the study was to determine the effect of the legislation relative to the selected consumer education topics only. There was no attempt to determine the effect of the law on economic education concepts. The data suggests that the law has had little effect on consumer education in the secondary schools of Oklahoma. This is not meant to imply that the legislation is ineffective, but that its effect on consumer education has been minimal.

Analysis of Findings

An analysis of variance (ANOVA) test was conducted on the Oklahoma State University computer to analyze the data in relation to the hypotheses for the study.

H₁ There will be no significant difference between the size of school and the scope and design of the consumer education programs.

The ANOVA was performed using the number of classes reported to provide instruction in specified consumer education concepts as the dependent variable. The results shown in Table IX present a variation of 112.86978 with an F value of 7.43087, which was significant at the .0002 level. Therefore, the null hypothesis is not accepted and there is a significant difference between size of schools in the consumer education programs.

TABLE IX
ANALYSIS OF VARIANCE BY SCHOOL SIZE AND
GEOGRAPHIC LOCATION ON THE CONSUMER
EDUCATION PROGRAM

Source of Variance	D.F.	Sum of Squares	Means Square	F	Prob>F
Size	3	112.869	37.62	7.43*	.0002
Residual	219	1108.82	5.06		
Geog	1	21.43	21.43	4.23*	.0383
Residual	219	1108.82	5.06		
Geog*Size	3	8.12	2.70	.05	.6634
	219	1108.82	5.06		

*Statistically significant at the .05 alpha level.

With the value significant at the .05 level, the multiple t test was used to determine the differences between the different pairs of means. The results of this test are shown in Table X and indicate

that there was a significant difference between four of the pairs of schools. The following pairs showed a significant difference: (1) Size B and C, (2) Size B and A, (3) Size D and C and (4) Size D and A. There was no significant difference between schools Size B and D or Size C and A.

TABLE X
RESULTS OF MULTIPLE t TEST FOR DIFFERENCE
OF PAIRS OF MEANS OF SCHOOL SIZE

School Size	Means	Size B Schools	Size D Schools	Size C Schools
Size B	7.50	-	-	-
Size D	7.72	.36	-	-
Size C	8.97	4.36*	2.55*	-
Size A	9.48	3.58*	3.20*	.09

*Significant at the .05 level.

H₂ There will be no significant difference between the rural and urban location and the scope and design of the consumer education program.

The ANOVA was performed using the number of classes reported to provide instruction in specified consumer education concepts as the dependent variable. The results showed a variation of 21.43 with an F

value of 4.23 (Table IX, Geog). The means of the rural schools was 8.11 and the urban school means was 8.72, which indicates little difference between the two samples. However, this was significant at the .0383 level; therefore, the null hypothesis is not accepted and there is a significant difference between the geographic locations of rural and urban schools and the scope and design of the consumer education program.

There was no significant difference shown by the interaction of size and location on the scope and design of the consumer education program (Table IX). The greatest amount of variation was explained by school size by the sum of squares values of 112.87. The geographic location explained only 21.43 units of variation.

H₃ There will be no significant difference between the implementation of the Economic Education Act of 1974 and the scope and design of the consumer education program.

This hypothesis was not statistically analyzed because the reported results were so low. The frequencies showed that only three percent of the classes reported topics included as a result of the legislation. A total of 721 of the topics or 16 percent were reported to have been expanded as a result of the legislation. Therefore, it can be assumed that the null hypothesis cannot be rejected, and there is no significant difference between the implementation of the Economic Education Act of 1974 and the consumer education programs in the secondary schools of Oklahoma.

Summary

The findings of the study were presented and discussed in this

chapter. It was shown that a wide variety of subject matter areas are including consumer education concepts in their classes. Geographic location and size of school were significant factors affecting the scope and design of the consumer education program in the schools. The implementation of the Oklahoma Economic Education Act of 1974 had very little effect on consumer education.

CHAPTER V

SUMMARY AND CONCLUSIONS

The development of consumer education in the secondary schools has been sporadic and has paralleled the economic, social and political courses of our society. Hindrance to the growth of this subject in the schools has been a result of concepts covered in consumer education being closely interrelated with those of economic education. This lack of a consistent definition and disciplinary base has served to create problems concerning the subject matter areas in which it is to be covered in the secondary school. Consequently, consumer education in the schools appears to be growing in a multidisciplinary environment rather than in a single subject matter area.

State and national legislation which has affected the development of consumer education has been written in a variety of ways which reflect overlapping of concepts taught in consumer and economic education. In 1974, the legislature of Oklahoma mandated economic education for all students in grades K-12 with program implementation to be completed by the spring of 1979. This study was designed to assess the present status of consumer education in Oklahoma secondary schools and to determine the effect of this legislation on that program.

Summary

This section of the chapter presents a summary of the research study. Areas summarized are: purpose and objectives, hypotheses,

population and sampling, instrumentation, data collection and statistical treatment.

Purpose and Objectives

The purpose of this study was to assess the present status of consumer education programs in the secondary schools of Oklahoma and to determine what effect the Oklahoma "Economic Education Act of 1974" has had on the development of these programs. This study would permit the school administrators, curriculum developers and teachers an opportunity to evaluate the overall program as well as to adjust future plans to meet the needs and objectives of the students and the program. The objectives of the study were:

1. To determine quantitatively the scope and design of existing programs in a stratified random sample of Oklahoma secondary schools.
2. To determine the effect of school size on the scope and design of consumer education programs.
3. To determine the effect of rural or urban school location on the scope and design of consumer education programs.
4. To assess the impact of the Oklahoma Economic Education mandate on the implementation of the consumer education program.

Hypotheses

Three null hypotheses were developed for this study. They were as follows:

- H₁ There will be no significant difference between the size of school and the scope and design of the consumer education program.
- H₂ There will be no significant difference between the rural and urban location and the scope and design of the consumer education program.
- H₃ There will be no significant difference between the implementation of the Economic Education Act of 1974 and the scope and design of the consumer education program.

Population and Sampling

The population for this study was the 492 secondary schools in the state of Oklahoma. A listing of the population was obtained from the 1978-1979 Oklahoma Secondary Schools Activities List. The population was stratified two ways: (1) by rural or urban geographic location and (2) by school size.

A sample of 58 schools was randomly selected after stratification and proportional allocation by school size. The geographic stratification was equally allocated to approximate the distribution of the population in the state of Oklahoma.

Instrumentation

A questionnaire was developed using the Trujillo model as the foundation. The 10 selected concepts for the instrument were justified by the review of literature. The instrument was pretested by area home economics teachers for clarity.

Data Collection

Superintendents of the selected schools were mailed letters inviting participation in the study and were asked to identify the person/ persons familiar with the consumer education program in their high school. The identified persons were sent letters explaining the study and a copy of the instrument. Telephone interviews were conducted with these persons over a two week period to collect the data. Data was collected from 57 of the 58 schools of the sample for a 98 percent return.

Statistical Treatment

Frequencies and percentages were used to determine the differences in the stratified sample groups. The data was analyzed through analysis of variance procedures utilizing the Statistical Analysis System (SAS) to test the hypotheses of the study.

Results and Conclusions

The following results seem to be indicated by the analysis of the data:

1. The broad scope of consumer education was determined by respondents reporting 4,484 as the frequency of consumer education concepts being taught in specific subject matter areas. The design of the program revealed all of the concepts being covered to some extent throughout all of the schools by grade level, school size and geographic location.

2. The results of analysis of variance determined a significant difference in type of program when analyzed in relation to school size. This was further confirmed by analysis of the frequencies and percentages.
3. Analysis of variance procedures determined a significant difference in the type of consumer education program when analyzed by geographic location. Frequencies and means of this data were too close for prediction by a more simple procedure.
4. Frequencies of program expansion and initiation as a result of the Oklahoma Economic Education Act of 1974 were too small to justify the planned analysis procedures. It is therefore believed that there was no significant difference between the type of program and the implementation of the Oklahoma Economic Education Act. Frequencies did indicate that some classes were expanded as a result of the legislation, but very few were initiated.

As a result of the analysis of the data collected in this study, the following conclusions seem to be indicated:

1. Consumer education may be considered as an integral part of the secondary school education program in Oklahoma.
2. Personnel in the Oklahoma secondary schools have consciously or unconsciously developed a multidisciplinary approach to consumer education. Home Economics and Business are the two subject matter areas showing the greatest involvement.
3. The scope of consumer education must be considered broad since it was reported that all of the topics are covered in almost all of the schools.

4. The type of consumer education program does not vary considerably by school location; however, there is considerable variation by school size.
5. Consumer education is more prevalent in the 11th and 12th grades than in the 9th and 10th grades.
6. The outstanding weakness of the consumer education program is that less than 20 percent of all Oklahoma students are involved in classes covering consumer education topics.
7. Legislation seems to have had almost no effect on the initiation of consumer education concepts in the Oklahoma secondary schools. The Oklahoma Economic Education Act has had a minimal effect on efforts to expand and enrich the program.

Recommendations

This study assessed the present status of consumer education in the Oklahoma secondary schools. It also suggested areas for program development and further research study. On this basis the following recommendations are made:

1. Given the present economic environment of this country with rising inflation and unemployment, it is imperative that the consumer education program in the secondary schools be expanded so it becomes an integral part of the education of every student.
2. As the multidisciplinary approach continues to expand, there is a need for a coordination of consumer education efforts at all levels of the educational hierarchy.

3. There is a need for studies to determine the effect of existing consumer education programs in terms of consumer education competencies and understandings of the students.
4. It is recommended that a follow-up study be conducted using some of the same schools and the same instrument in case study design. Data would be collected from all teachers in each school and the results should present an accurate profile of the scope and design of consumer education in individual schools.
5. Research is needed to study teacher competencies and to discover the needs of teachers for consumer education information. Based on these findings, a program of pre-service and in-service training should be developed for both beginning and experienced teachers.
6. Implementation of the legislation should be developed so that it strengthens the consumer education program as well as the economic education program.

In the final analysis, this assessment has revealed that consumer education is a visible part of the curriculum of the secondary schools throughout Oklahoma. Consumer education concepts are being included in a wide variety of subject matter areas resulting in a multidisciplinary focus. The implementation of the preceding recommendations will expand and enrich consumer education in Oklahoma secondary schools.

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APPENDIXES

APPENDIX A

SOURCES FOR TABLES I AND II

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APPENDIX B

INSTRUMENT

HIGH SCHOOL
CONSUMER EDUCATION INFORMATION SHEET

SCHOOL _____ COUNTY _____ AVER. DAILY ATT. _____
 SUPERINTENDENT _____
 PERSON INTERVIEWED _____
 POSITION _____ PHONE _____

The Oklahoma Economic Education Act of 1974 mandated Economic Education for all students grades K-12. Some of the topics included in Economic Education are also found in Consumer Education.

The following topics have been identified as Consumer Education but are often taught in other classes. Please name the secondary course/courses that include the following topics and the number of students presently enrolled in each. The last two columns are to determine the effect of this law on Consumer Education programs in Oklahoma secondary schools.

TOPICS

	NAME OF CLASS(ES)	CLASS GRADE LEVEL	TOTAL NUMBER ENROLLED PER YEAR	PERCENT OF STUDENTS EXPOSED TO CLASS	WAS TOPIC INCLUDED AS A RESULT OF ECO. ED. ACT?	WAS TOPIC EXPANDED AS RESULT OF ECO. ED. ACT.?
PLANNING, BUDGETING, AND FINANCIAL RECORD KEEPING (Decisions and procedures for use of income)						
BUYMANSHIP SKILLS (Shopping skills for wiser use of money, purchase of products and services)						
ADVERTISING (As a source of consumer information or how it influences consumer purchases)						
GOALS AND VALUE CLARIFICATION (Determining life objectives of individuals and how they affect consumer decisions)						

TOPICS

	NAME OF CLASS(ES)	CLASS GRADE LEVEL	TOTAL NUMBER ENROLLED PER YEAR	PERCENT OF STUDENTS EXPOSED TO CLASS	WAS TOPIC INCLUDED AS A RESULT OF ECO. ED. ACT?	WAS TOPIC EXPANDED AS RESULT OF ECO. ED. ACT.?
BORROWING AND CREDIT (Use of future income for present purchases, types and sources of credit, advantages/disadvantages, credit contracts, cost of credit)						
INSURANCE (Types, determining family insurance needs)						
SAVINGS AND INVESTMENTS (Saving for future needs and goals - Investments in durable goods, finances, and human capital; degree of risk)						
TAX PLANNING (Forms and planning procedures; ways of minimizing taxes)						
DECISION MAKING (As a method of allotting scarce resources to unlimited wants)						
CONSUMER RIGHTS AND RESPONSIBILITIES (How to complain; redress as a consumer right; concern for ecology citizenship as a consumer responsibility; consumers role in public hearings)						

APPENDIX C
CORRESPONDENCE

J. D. GIDDENS
ASST. SUPERINTENDENT
INSTRUCTION

JACK STRAHORN
ASST. SUPERINTENDENT
STATE FEDERAL

S. H. MC DONALD
ASST. SUPERINTENDENT
FINANCE

State Department of Education

LESLIE FISHER, Superintendent
LLOYD GRAHAM, Deputy Superintendent
TOM CAMPBELL, Associate Deputy Superintendent
2500 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105

June 6, 1979

To Whom It May Concern:

This is to introduce Mrs. Evelyn Hern to you. She is in the process of preparing a doctoral dissertation for a Ph.D. in Consumer Resources at Oklahoma State University, Stillwater, Oklahoma.

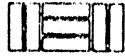
Mrs. Hern's study is designed to assess the impact of the Oklahoma Economic Education Act of 1974 on secondary school criteria and to determine to what degree economic education includes consumer education concepts. Attitudes of school administrators relative to this economic/consumer thrust will also be surveyed to determine if there is a correlation between administrator attitude and consumer education instruction. Two separate surveys will be used to collect data.

The study has been approved by the State Department of Education. I know you will join me in giving Mrs. Hern your full cooperation and assistance.

Yours truly,


Leslie Fisher
State Superintendent

CS



Oklahoma State University

CENTER FOR CONSUMER SERVICES

STILLWATER, OKLAHOMA 74074
HOME ECONOMICS WEST
(405) 624-7084

Dear

A doctoral study is being done to assess the consumer education programs in Oklahoma secondary schools. As shown in the accompanying letter, this study has the approval of Dr. Leslie Fisher, Superintendent, State Department of Education. I would appreciate your help in identifying the name or names of persons in

High School who are familiar with the consumer education topics taught throughout the school. This may be yourself, the school principal, curriculum coordinator or a teacher. This person or persons will be mailed a letter of explanation, a questionnaire and complete instructions. Approximately one week after the receipt of the questionnaire, a telephone interview, lasting not longer than 15 minutes, will be conducted to obtain the information from the questionnaire.

The following ten topics will be investigated: (1) Planning, Budgeting and Financial Record Keeping; (2) Buymanship Skills; (3) Advertising; (4) Goals and Value Clarification; (5) Borrowing and Credit; (6) Insurance; (7) Savings and Investments; (8) Tax Planning; (9) Decision Making and (10) Consumer Rights and Responsibilities. The information about the topics will be; in what subject matter areas these topics are covered, grade level of class, approximate number of students enrolled in that course per year, and the percent of 1980 graduates exposed to that class. As you know, Economic Education has been mandated by the Oklahoma State Legislature and consumer education/ economic education subject matter often overlap. Another part of this study will be to determine what effect, if any, the economic education law has had on the consumer education program.

This study will be looking at grouped data of schools of the same size and not at individual schools. No attempt will be made to evaluate the individual programs. This is merely an attempt to determine what consumer education topics are presently being taught to Oklahoma secondary students and in what subject matter areas.

Please complete the enclosed form and return to me in the self-addressed, stamped envelope within the next 10 days. Your cooperation is gratefully acknowledged and appreciated.

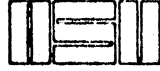
Sincerely,

Evelyn L. Hearn

Evelyn L. Hearn
Doctoral Candidate
Consumer Resources

William L. Johnston

Dr. William L. Johnston, Director
Center for Consumer Services



Oklahoma State University

CENTER FOR CONSUMER SERVICES

(405) 624-7084 STILLWATER, OKLAHOMA 74074

SCHOOL _____

SUPERINTENDENT _____

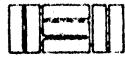
NAME OF PERSON/PERSONS FAMILIAR WITH CONSUMER
EDUCATION PROGRAM:

SCHOOL ADDRESS: _____

SCHOOL PHONE: () _____

MOST CONVENIENT TIME DURING SCHOOL DAY TO BE
CONTACTED:

DAY _____ TIME _____



Oklahoma State University

CENTER FOR CONSUMER SERVICES

STILLWATER, OKLAHOMA 74074
HOME ECONOMICS WEST
(405) 624-7084

March 26, 1980

Dear

A doctoral study is being done to assess the consumer education programs in Oklahoma secondary schools. , your superintendent, has given me your name as being most informed about the consumer education program in your high school. I would appreciate your help in identifying which consumer education topics are being taught and in what subject areas.

The following ten topics will be investigated; (1) Planning, Budgeting and Financial Record Keeping; (2) Buymanship Skills; (3) Advertising; (4) Goals and Value Clarification; (5) Borrowing and Credit; (6) Insurance; (7) Savings and Investments; (8) Tax Planning; (9) Decision Making and (10) Consumer Rights and Responsibilities. As you know, Economic Education has been mandated by the Oklahoma State Legislature and, consumer and economic education subject matter often overlap. As part of this study, we will try to determine what effect, if any, the economic education law has had on the consumer education program.

This study will be looking at grouped data of schools of the same size and not at individual schools. No attempt will be made to evaluate the individual programs. This is merely an attempt to determine what consumer education topics are presently being taught to Oklahoma secondary students and in what subject matter area.

Data for the study will be collected by means of a telephone interview. On at approximately , I will telephone you to get the information concerning the consumer education program in your school. The questions to be asked are outlined in the enclosed questionnaire which you may use in preparation for the telephone interview. More specifically, I wish to determine which of the topics referred to above are included in your program, in what classes they are taught and approximately how many students are enrolled in that class per year. Should you have any questions concerning this study, please feel free to contact me at (405) 624-7084 mornings or (405) 372-1984 afternoons.

Again, thank you very much for your assistance in this project. Your help is deeply appreciated.

Sincerely,

Evelyn L. Hearn

VITA

Evelyn Lorbeer Hearn

Candidate for the Degree of

Doctor of Philosophy

Thesis: AN ASSESSMENT OF CONSUMER EDUCATION IN OKLAHOMA SECONDARY SCHOOLS AND THE IMPACT OF THE ECONOMIC EDUCATION ACT OF 1974

Major Field: Home Economics - Housing, Design and Consumer Resources

Biographical:

Personal Data: Born in Beaumont, Texas, July 14, 1931, the daughter of Ernest F. and Frances H. Lorbeer.

Education: Graduated from Beaumont High School, Beaumont, Texas, in May, 1948; attended Lamar State University, 1948-1949; Louisiana State University, 1949-1950; Texas University, 1950-1951; received Bachelor of Arts in Teaching degree from Sam Houston State University, Huntsville, Texas, in May, 1976; received Master of Arts from Sam Houston State University, Huntsville, Texas, in August, 1977; completed requirements for the Doctor of Philosophy degree at Oklahoma State University in July, 1980.

Professional Experience: Graduate teaching assistant, Department of Home Economics, Sam Houston State University, September, 1976 to August, 1977; graduate research associate, Oklahoma State University, Department of Home Economics Education, September, 1977 to May, 1978; graduate teaching associate, Oklahoma State University, Department of Housing, Design and Consumer Resources, September, 1978, to July, 1980.

Professional Organizations: American Council on Consumer Interests, American Association of University Women, American Home Economics Association, Kappa Delta Pi, Omicron Nu, Phi Upsilon Omicron, Texas Home Economics Association.