

IDENTIFICATION AND UTILIZATION OF COMMUNITY  
RESOURCES FOR TEACHING A HOUSING UNIT  
AT THE SECONDARY SCHOOL LEVEL

By

NANCY JEAN SNIDER  
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John Brown University

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Thesis Approved:

*Elizabeth C. Hillier*  
\_\_\_\_\_  
Thesis Adviser

*Kath Pestle*  
\_\_\_\_\_

*Lara Cacy*  
\_\_\_\_\_

*D. Wusham*  
\_\_\_\_\_  
Dean of the Graduate College

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## CHAPTER I

### DESCRIPTION OF THE STUDY

#### Introduction

Man's housing influences almost every aspect of his life. It is determined by and determines his physical needs. It meets his psychological needs by providing privacy and security. It provides for his family and social needs for recognition and interaction with people. Even though housing has such an important place in the life of each individual, it is too often taken for granted.

Very little formal education deals with housing and its part in the environment. Seldom are students given the opportunity to understand concepts that would form a basis for their beliefs and values about housing. The presentation of actual facts and procedures involved in buying, building, and renting would help students develop more realistic desires for housing. A housing specialist has stated that "It seems highly incongruous that in a country where people are constantly striving for a higher standard of living, education concerning such an important part of the environment (housing) is an incidental rather than a formally planned part of the curriculum."<sup>1</sup>

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<sup>1</sup>Maie Nygren. "The Housing Images of Selected Freshmen and Senior Secondary School Students in Certain Communities in Oklahoma." (unpub. Doctoral Dissertation, Oklahoma State University, 1961).



Housing has generally been included as part of most home economics curricula at the secondary school level, but the units are short in length and lack depth. In an attempt to emphasize the importance of the study of housing and bring it into perspective along with other areas of home economics, it is important to provide the most meaningful and realistic information possible.

Experts in curriculum development emphasize the necessity of relating the subject being taught to student needs. "Need may mean the knowledge, experience, or ability which will enable one to solve a practical or scientific problem."<sup>2</sup>

In relating housing to student needs, the student must recognize his future need for providing shelter for himself and family, the shelter that is available, and the processes involved in securing his choice. "The fundamental goal for any curriculum is to prepare the student to assume his various roles in society."<sup>3</sup> Therefore, the housing curriculum should present pertinent material in a way that the student can readily see an application to his personal situation.

Many curriculum guides suggest the use of information obtained from sources throughout the community and presented to the class by means of guest speakers or field trips. This is particularly meaningful in a housing class at the high school level. Presentation

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<sup>2</sup>Hazel T. Spitze. "The Needs of the Students as a Basis for Curriculum Decisions." Illinois Teacher of Home Economics, Vol. 9, No. 3, p. 102.

<sup>3</sup>Richard W. Henton. "Evaluations Made By Three Gainfully Employed Groups of People Regarding Courses in a Housing and Interior Design Curriculum." (unpub. Master's Thesis, Oklahoma State University, 1961).

of up-to-date information by specialists in the field brings the student into closer contact with services in his community and may inspire new career opportunities not previously recognized. It also provides valuable information for use by the student in obtaining and making the best use of living quarters and other facilities throughout his life. It will bring into focus those things available in the community that can provide help when he needs it. "A consumer needs to know the types of resources and professional help available, where to obtain them and how to use them."<sup>4</sup>

The use of community facilities will also aid the teacher in bringing current information to the students without having to be an expert in each area. It is the teacher's responsibility to know what is available and present the most meaningful learning experiences to the class. "Community agency contributions may range from consultation on technical matters to general support . . . through provision of financial, material, and human resources."<sup>5</sup>

A student learns most easily by being involved in every phase of instruction. If facts can be substantiated by visual proof through field trips or materials that guest speakers might use, the personal application is more easily made. "The student must become a participator in all phases of housing and the environment. The

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<sup>4</sup>Frances Smith. "Relate Housing to Living Environments." What's New In Home Economics, Vol. 34, No. 2 (February, 1970) p. 31.

<sup>5</sup>U. S. Department of Health, Education, and Welfare. "Teamwork in School Health; Guidelines for School-Community Coordination." American Association for Health, Physical Education, and Recreation, Washington, D. C., 1962.

instructor must be instrumental in providing broad generalizations and meaningful experiences that will help the student to do this."<sup>6</sup>

The task of educating the whole person and of actually creating a new human being through his education is not easy. And it cannot be accomplished in a classroom through presentation of abstract facts that appear, to the student at least, to have no bearing on his present or future existence. "We cannot succeed unless we learn to use all of the educative resources that are to be found in our cities . . . The traditional 'delivery' model of teaching must give way to a 'field-of-force' model . . . ." <sup>7</sup> which is a minimizing of the classroom lecture and a maximizing of educational experiences both in and out of the classroom.

The teacher may agree that aid from the city is desirable, but too often does not have the time to seek out cooperating services and determine their best use. If the time is available it may be procedure that is the deterrent factor. A study that would propose the use of facilities available in the community should lay the foundation for the teacher to know what is available, how it can be used in class, and who to contact.

#### Statement of the Problem

The purpose of this study was to locate services, agencies, and individuals in an urban community that can be utilized in the

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<sup>6</sup>Mary P. Kapenekas. "Teaching Housing By Involvement." Journal of Home Economics, Vol. 63, No. 8 (November, 1971) p. 598.

<sup>7</sup>Stephen K. Bailey. "The City as Classroom." Speech, New York State Council for the Social Studies, Buffalo, New York, April 23, 1971.

teaching of a housing unit at the secondary school level.

Presentation of information by these community resources would make the areas involved in housing more realistic to the students. At the same time, the individuals participating as resources would be drawn closer to the school situation and the future adults who will be looking for housing.

#### Definition of Terms

City - Urban area with a population of more than 8,000 persons.<sup>8</sup>

Community Resources - Those businesses, agencies, and services in the community that are able to provide up-to-date information in a specific subject area to the general public.

Course of Study - A phase of the curriculum including educational experiences for a single subject matter area progressively arranged in learning units.<sup>9</sup>

Curriculum - The total arrangement of courses in all studies within a school.<sup>10</sup>

Housing Industry - All combined areas concerned with the provision of housing for a population, including builders, general contractors, materials manufacturers and suppliers, mortgage lenders,

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<sup>8</sup>Glenn H. Beyer. Housing and Society. New York: The MacMillan Company, 1965, p. 87.

<sup>9</sup>Randolph W. Webster. Philosophy of Education. Dubuque, Iowa: Wm. C. Brown Company, 1965, p. 191.

<sup>10</sup>Ibid., p. 190.

realtors, government agencies, and others.<sup>11</sup>

Metropolitan Area - "The unity of a central city and the densely built-up surrounding settlement. The term used by the U. S. Census for these areas is 'standard metropolitan statistical area'."<sup>12</sup>

Standard Metropolitan Statistical Area - A central city with a population of 50,000 or more in 1960 (or twin cities which have a combined population of 50,000 or more and the smaller city has a population of at least 15,000), the remainder of the county in which the central city is located, and any contiguous counties that have close economic and social relationships with the central city and the populations of which are largely nonagricultural.<sup>13</sup>

Unit - A course of study for a particular grade level with time limits imposed upon it.

#### Objectives of the Study

The objectives of the study were as follows:

- (1) To review literature related to curriculum, housing, effective teaching, and interview procedures.
- (2) To identify the major concepts as taught in high school home economics classes in the area of housing.
- (3) To identify the agencies, individuals, and business concerns related to housing that have a potential for providing

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<sup>11</sup>Tessie Agan and Elaine Luchsinger. The House. New York: J. B. Lippincott Company, 1965, p. 220.

<sup>12</sup>Beyer. Housing and Society. p. 88.

<sup>13</sup>Ibid.

effective teaching experiences for high school home economics students, and to determine which of these agencies would be willing to provide information and what type of information they could provide that would be of value to high school students.

(4) To develop guidelines for use in planning a housing course which would incorporate agencies and business concerns as resources in an eleventh or twelfth grade high school class.

#### Limitations of the Study

The sample selected to be interviewed was limited to one representative from each profession or service meeting the stated criteria.

No more than five representatives of one area were interviewed in the event that previous persons contacted in the area were not willing to participate.

Those interviewed were in business in an urban rather than a rural community.

Those interviewed represented occupations dealing with the structure of dwellings rather than furnishing and landscaping.

#### Research Procedures

To meet the objectives of the study, the procedures were set up to be completed as follows:

(1) The literature was reviewed concerning housing, curricula in home economics and housing, effective teaching methods, and the use of business concerns in the community in the teaching of housing.

(2) Curriculum guides and housing references, particularly

the high school texts, were reviewed in the area of housing to determine the range of subject matter concepts which is suggested for housing courses at the eleventh and twelfth grade levels. The concepts identified were used as a basis for deciding the categories of agencies and business concerns to be contacted.

(3) The sample was selected from those agencies and business concerns identified in number two above.

(4) The interview schedule was developed to solicit information concerning their help in the class.

(5) The interview schedule was tested for clarity and the type of information that could be collected.

(6) Arrangements were made for an interview to be conducted with each representative selected in number three above.

(7) The data was analyzed that was collected by the interviews.

(8) Implications for the teaching of housing and recommendations were stated on the basis of the data collected.

#### Summary

The problem was defined and objectives of the study were determined. A need for the study was established on the basis of previous studies which will be reviewed in Chapter II.

The interview method of collecting data was felt to be the most useful in this study. The research procedures were established and carried out as listed.

## CHAPTER II

### REVIEW OF LITERATURE

The first objective of the study was to review the literature. This chapter is a discussion of the literature concerning housing in the past, the housing situation as it exists today and predictions for the future, the suggested curricula for eleventh and twelfth grade housing classes, methods of teaching these high school classes effectively, and the use of community business concerns, agencies, and services in teaching.

#### Housing in the Past

The earlier days of the American nation were filled with the activities of developing and settling a new land. Through the seventeenth and eighteenth centuries the first concern of each family was that of providing shelter for themselves that was safe and comfortable. Housing was, of necessity, provided by each individual family and the choices, as we know them today, were not known to the early pioneers. In the nineteenth century, the function of providing housing remained with the individual in some regions, but the manner of living as we know it today was also beginning. Bemis and Burchard explain this duality:

Life in the United States throughout the nineteenth century and indeed well into the twentieth may be considered in two phases: the steady growth of culture



and of the physical conveniences in the more settled areas; and the more static life on the frontier . . . .<sup>14</sup>

In the Eastern United States the more established, well-to-do families concentrated on the luxuries of living. Many physical conveniences for the home were being developed, and each family wanted hot water, central steam heat, and indoor plumbing in their home. Conveniences in the area of equipment such as washing machines, carpet sweepers, and ice boxes were also appearing. Building materials were obtainable from commercial centers such as lumber yards rather than directly from forests. Brick and stone as well as wood were widely used throughout the colonization period, and with the higher level of development of the country these materials became more available and less expensive.

With the opening of new lands extending to the Pacific Ocean (the frontier) the earlier type of dwelling was seen, while the Eastern part of the country concentrated on comfort and life-style. However, the development of this new Western region was much more rapid than the Eastern region had been because of the progress being made in the East. As Beyer has stated, "American housing has come a long way since the days of the colonists and the Western pioneers."<sup>15</sup> The styles of the houses today range from the very modern to those that are a reminder of the earlier American homes. In almost any

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<sup>14</sup>Elbert F. Bemis and John Burchard, 2nd. The Evolving House. A History of the Home. Vol. I. Cambridge, Massachusetts: The Technology Press, Massachusetts Institute of Technology, 1933, p. 292.

<sup>15</sup>Glenn H. Beyer. Housing and Society. New York: The MacMillan Company, 1965, p. 41.

city one can find new housing along with that which is fifteen years old to that which can be traced back to earlier counterparts. Along with the new housing and remodeling of the old comes an increasing number of conveniences for the comfort of the occupants.

One of the most significant events affecting the changes in housing was the Industrial Revolution. Not only did this provide more conveniences for the house and in greater quantities, but also brought about the locating of many housing units in one small land space. As one industry settled at a particular location, it became less expensive for other manufacturing concerns to settle in adjacent areas. For the convenience of the factory worker, housing was developed near the factories. In addition to the idea of living near the place of employment, Weber adds that there were individual reasons for city living, such as "(a) the lure of high wages in cities; (b) certain political causes, including legislation promoting freedom of trade and freedom of migration, and the centralization of administrations; and (c) certain social causes, including education, amusements, standard of living, intellectual associations, the 'social instinct,' and the spread of information, which make cities inviting to rural people."<sup>16</sup>

From the first census in 1790, the population of the United States has changed from being primarily rural to urban. The cities of America have increased from containing a total of three percent to 63 percent of the total population. Many cities have grown to the

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<sup>16</sup>Adna Ferrin Weber. The Growth of Cities in the Nineteenth Century. Ithaca, New York: Cornell University Press, 1963.

point that they are referred to as a metropolitan area. Such areas might include one city which has annexed land in several counties or "twin cities" where each has grown until the two are back-to-back.

Housing in the cities or metropolitan areas has revolutionized the housing industry. The greater amount of housing in these areas requires business concerns to plan them, to provide materials for them, and to sell them. Where this was once a one-man, one-business job, it has increased to involve at least a dozen services. The housing consumer of today must have more information concerning many more aspects of housing in order to make intelligent and rewarding choices. Thus in the teaching of housing in an urban area, the teacher finds each aspect of greater importance to the students and more available help in providing the pertinent information.

#### Housing Today

Many aspects of man and his way of living are considered in planning today's housing. One concern of great importance today is ecology. Ecology has been defined as "the study of the relations between organisms and their environment."<sup>17</sup> The word is derived from the Greek "Oikos," meaning a house or place to live in. The ecology of housing is an important part of this "study of relations" as man is the most complex organism, and the house is his nearest environment. Man's home affects his way of life and his physical, social, and psychological health, and his values and goals determine

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<sup>17</sup>Beyer. Housing and Society. p. 121.

his choice of a home.

The housing situation in America has always been primarily one of home ownership. For some time it has been possible for individuals to own apartments or one section of a building. In more recent years rental properties have increased, but at the same time the total percentage of owner-occupied structures has been increasing each year.

Most housing authorities expect a rise of 10 to 15 percent in the number of new homes built in 1972. This represents some 2.1 million homes, not including an expected 500,000 mobile homes. This trend is based on a continuous rise in the number of new homes in the last decade. The majority of homes are expected to continue to be occupied by owners. Although experts agree that the percentage will not exceed renter-occupied units to such a great degree as in the past, the lead will still be held by the owner-occupied homes.

Home ownership has been encouraged in America by general policies and publications of the government. At least three presidents urged ownership over rental. Calvin Coolidge stated: "No greater contribution could be made to the stability of the Nation, and the advancements of its ideals, than to make it a Nation of home-owning families."<sup>18</sup> Herbert Hoover suggested that home ownership provides the foundation of a sound economic and social system. And Franklin D. Roosevelt further substantiated this policy by saying:

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<sup>18</sup>Building Age, May, 1925, p. 103, quoted in Beyer, Housing and Society. New York: The MacMillan Company, 1965, p. 249.

" . . . a nation of homeowners, of people who own a real share in their own land, is unconquerable."<sup>19</sup>

The provision of housing, and home ownership in particular, becomes more complex when the nature of the housing market is pointed out. The housing market differs from the market for most other commodities. Markets for most products are well organized, and many have a central exchange place. Other items can be selected from samples or models that are standardized throughout the country and are basically priced the same from the East coast to the West coast.

The market for the sale or rental of property is not uniformly established. Each community sets its own price range, and the type and construction of the dwellings are very different. The housing market is not always stable, with fluctuations occurring due to supply and demand. The supply and demand is not easily controlled because of the capital investment in each unit. The standards set up in each community that make a house safe, comfortable, and desirable differ according to the values and goals of each population group. These standards are not constant factors because of the changing goals of individuals, mobile population, and new materials that make older ones less desirable.

A projection for 1975 has estimated that over half of the United States population will be under 25 years of age. "Family starts," a term describing marriages of young couples, are increasing. "Many young married couples today begin buying their own home within two years after they marry. Consequently, a great percentage of

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<sup>19</sup>Beyer. Housing and Society. p. 249.

those who will be looking for housing in 1975 are teenagers today."<sup>20</sup>

#### Housing as a Part of the Curriculum

Although not much is known about the future of today's teenagers, it can be accurately predicted that about 95 percent of them will marry and establish homes.<sup>21</sup> The teenager begins early to think about the many needs he will have and of ways to provide for them.

It is important that the schools offer a learning experience in meeting housing needs. Information about housing can be discussed among family and friends, "but it is hardly enough to insure authoritative information which will actually save money, frustration, and possible disappointment."<sup>22</sup> The most reliable information can be provided through education.

The high school classroom may be the only place the student has the opportunity to think with others about housing needs and how they will be met, and to learn what is involved in the provision of housing. "Future home purchasers should have some underlying knowledge of the terminology used by realtors and loaning agents. This would include a basic knowledge of types of loans, mortgages, deeds, titles, and home insurance. An understanding of the function and quality values of insulation, plumbing, roofing, siding, wall finishes,

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<sup>20</sup>Kathy Hake. "Preparing Students for Buying Their First Homes." Forecast for Home Economics, Vol. 17, No. 3 (November, 1971) p. 32.

<sup>21</sup>Frances W. Smith. Home and Family Life Education: The Family-Centered Program. Tulsapac. Tulsa Public Schools, 1971, Preface.

<sup>22</sup>Hake, p. 32.

electrical facilities, and room planning would also be helpful."<sup>23</sup>

Housing is different from the other needs which families have to meet. It is the largest item in the family budget. "It is a problem seldom settled once and for all, for housing needs change; families change their minds about where they want to live; conditions arise to cause them to move."<sup>24</sup> Housing is always a current problem; therefore, the consumer of housing needs to be familiar with what to expect and what to look for.

In rental, needed knowledge includes being familiar with costs of renting, insurance on personal property, contracts and leases, and terminating the stay. Costs include furnished or unfurnished rental, deposits, utilities provided in rent or separate costs, and parking fees. Insurance on personal property leads one to consider the safety of the building from fires and theft, and the amount of belongings.

Many rental facilities require the signing of contracts or leases for a specified period of time. The renter must consider the time stated, terms of ending the contract or lease, and repayment of deposit upon termination. What constitutes termination and methods of notification of termination should be understood by the renter.

In buying, the list of things to know becomes more extensive. An individual must understand what he is getting into before buying and what to look for. "Prospective home owners need to be aware of

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<sup>23</sup>Ibid.

<sup>24</sup>Home Living and Family Economics. Curriculum Guide, Tulsa Public Schools, 1969, p. 61.

the cost of the initial investment, including earnest money, down payment, and closing costs."<sup>25</sup> He should understand processes included in the transfer of title to the property such as the title search and the abstract. He should know what to look for in order to determine the stability of the house such as foundation, wall supports, electrical wiring, plumbing fixtures, and roof slope and repair. He should have information on loans and mortgages and what is involved in obtaining them, and interest on them.

The property value includes the stability of the neighborhood, the size of the lot, and the condition of streets. City regulations often do not allow building additions to the house, or stipulate their right to cross the property at any time. The intelligent housing consumer must be familiar with all aspects at least to the degree that he knows what to consider.

The building process many times places the individual in contact with architects, building contractors, and materials used in building. The consumer who chooses to build a house needs a greater bank of knowledge than the one who buys an already constructed home.

The processes involved in all three methods of providing housing include a variety of disciplines. The students need to be made aware of how their future housing needs can best be met. Enough material is available to make a worthwhile study for students, and to help them formulate the values and goals upon which they will build their life.

"The purpose of home economics in our society is to strengthen

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<sup>25</sup>Hake, p. 33.



family life, to support worthy family values, and to make young people aware of the situation they face in establishing and maintaining a home."<sup>26</sup> Therefore, a unit explaining all of the aspects of housing is rightfully included in the study of home economics. Of prime importance in all of home economics and in the study of housing is meeting student's near future needs. Whether the student may marry in high school or shortly after graduation, enter the world of work, or continue her education, the teacher must be able to provide rich and worthwhile experiences.

#### Effective Methods of Teaching Housing

Various methods can be used in the teaching of housing. Involvement of the learner is significant in each method. When student involvement is low, educational effectiveness is reduced.

Teaching methods that are most effective in a housing class include those that are student centered. By interviewing for consumer opinion in the school or in the community, or businessmen concerning a particular topic, the student receives information that he must organize and present. The information is usually different in nature than that obtained by other class members and is helpful to them.

Role playing, such as skits and pantomimes, are often helpful to illustrate the importance of a point. If resource materials are limited, they can be reviewed and presented to the class in this manner.

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<sup>26</sup>Family Housing and Home Management. Tulsa Public Schools, 1966, p. 11.

Teacher-centered methods are often used, such as lectures and storytelling. These will be effective if interspersed among other methods.

In choosing the appropriate method to use, Fleck lists criteria the method should meet in order to be considered the best for the occasion. The method:

1. Is appropriate to the maturity of the students;
2. Can be used with confidence;
3. Is suitable to the particular objectives of the lesson;
4. Can be adapted to student needs, problems, interests;
5. Gives opportunity for students to share in goal-setting, learning experiences, and evaluation;
6. Permits flexibility in planning;
7. Provides for individual differences among students in learning, in capacities, or background;
8. Implements a democratic philosophy;
9. Provides for cooperative effort or group work;
10. Gives students an opportunity to inquire, to analyze, to explore, to be active, to create, and to initiate;
11. Furnishes an opportunity for the teacher to observe students' progress.<sup>27</sup>

"Teaching will be more interesting to teacher and student alike when the teacher employs a wide variety of methods."<sup>28</sup> The method

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<sup>27</sup>Henrietta Fleck. Toward Better Teaching of Home Economics. New York: MacMillan Company, 1968, p. 142.

<sup>28</sup>Ibid., p. 141.

used should be the most effective way of meeting student needs. In order to do this, Campbell suggests nine steps for adapting curriculum content and teaching techniques.

- (1) Involve students in planning. Present a content outline to your classes and ask for their suggestions. This can serve as a basis for planning a program tailored to each individual and group.
- (2) Build on experiences of students. Use a student's description of a recent problem of his own or one that occurred in his family for class discussion. This is an excellent way to adapt because you are working with real problems that are relevant to the members of the class.
- (3) Use examples of products and services students are familiar with.
- (4) Work with other teachers and consider the overall curriculum. Find out what related subject matter is being taught in other classes and help students see relationships.
- (5) Use community resources and facilities. All consumers are members of their community and share its resources and facilities. There are several ways you can use this common interest - field trips, speakers, specific assignments on community agencies and businesses . . . .
- (6) Bring in current events which affect all students. Topics of interest to most students include legislation, important people in the field, and real-life problems.
- (7) Be flexible. You need to be ready to work with new subject matter and try new teaching techniques almost daily.
- (8) Use a multi-media approach. Whenever they are appropriate and they fit into the program, use newspapers, magazines, radio, TV, records, tapes, films, filmstrips and any other available media to achieve objectives.

- (9) Make the most of supportive services. Services may include counseling and testing of students with special problems and learning difficulties; supplementary learning programs for students; special aids for teachers; recommendations and samples of teaching materials; supplementary courses, or in-service instruction to help teachers keep abreast of trends in specific subject matter areas.<sup>29</sup>

Every aspect of learning should have some relation to a situation of the student. "If the learning situation is a part of 'real life' or seems real to the student, he will perceive the relevance and be more eager to learn. If the learner is an active participant, his interest is likely to be greater and achievement is more rapid."<sup>30</sup> The student, in order for his education to have real meaning for his life, must be involved in the teaching-learning process so that what he learns will become a part of his own personal existence. The use of individuals and services from the community provides a realistic learning experience and authoritative information which students can readily grasp.

#### Using the Community as Resources in Teaching

Community resources can make a significant contribution to effective education. People, places and organizations in the community can be used in a variety of ways to make education more meaningful and realistic, and to introduce students to resources

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<sup>29</sup>Sally R. Campbell. "General Suggestions for Adapting to Meet Student Needs." Age of Adaptation, Consumer Information Services, Sears, Roebuck and Co., 1971, pp. 22-23.

<sup>30</sup>Hazel R. Spitze. "Games That Teach." Journal of Home Economics, Vol. 64, No. 4 (April, 1972) p. 9.

available to them in their own neighborhoods, and geographic areas. The community can be brought to the classroom or the classroom can go to the community.

The community can be brought to the classroom in several ways. Perhaps the most obvious method is to have people in the community - representatives of businesses and agencies - come as guest speakers to the class. Campbell explains how guest speakers can be an asset: "Outside speakers can bring authenticity, insight and new information to the classes. Often a complete stranger - an 'authority' - can tell a class the same thing you have been saying over and over and it finally makes an impression."<sup>31</sup> The guest will usually find this a learning experience for himself as well by finding out the manner of thinking of the students and the questions they have.

Displays of merchandise or printed materials can be brought to the classroom for use by the students to supplement the information in the text or given by the teacher. Being able to see drawings or examples may make a point clear; or information in printed pamphlets or brochures gives the opportunity for more in-depth study by the student who finds the subject enticing.

The information may simply be given to the teacher in conversation and relayed to the students. This is community information and may sometimes apply only to the particular community involved. The students learn the particular facts about their community, however, and thereby know what to ask about in other

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<sup>31</sup>Sally R. Campbell. "Ways to Use Community Resources." A Department Store in the Classroom, Consumer Information Services, Sears, Roebuck and Co., 1969, p. 23.

communities.

Students going into communities to ask questions is a method of taking the classroom to the community. Surveys on a specific subject give the students experience in finding answers to their own questions. Community opinion, whether the general public or business concerns, may be localized. However, the student may be able to apply it to a new situation or at least have a basis for inquiring in another community.

Students may also go into the community to gather examples for display to the class. These examples for a housing class might include photographs of housing situations in the community that need attention or that are examples of good housing; types of materials used in building; or pamphlets or brochures explaining a topic. Again, the actual process performed by them will give them a basis for future collection.

Field trips to a location in the community with an explanation by an authority involved in the concern provide a wealth of information that might otherwise be overlooked. This includes the process of seeing and hearing at the same time, which usually increases the speed of the learning process. The student must be prepared in the classroom for what he is to see and look for. After the trip, the information must be summarized and related to the concepts being studied. A good field trip is always a worthwhile experience.

Individuals in the community can also be used in an advisory capacity for curriculum development. Because they are working with the problems everyday, they can advise the teacher as to what

information needs to be given and how best it can be presented. Lyman explains this aid: "By virtue of their practical experience, selected professional persons are considered to have a contribution in the process of developing a curricula. At appropriate stages in curriculum planning, professional people can recommend worthwhile objectives, significant materials, and effective presentation of materials toward attainment of the objectives."<sup>32</sup>

In order to effectively use the resources in a community, the teacher must first know what is available. She can become familiar with the community through the local newspaper, personal business she conducts, conversation and recommendations by friends, and surveys to secure opinions and learn what is available. By knowing about the services of a community and personal contact with them, more cooperation between school and community can be attained.

Community resources used in teaching provides authoritative information that may be otherwise overlooked. The people working in the selected areas - the resources - can provide the information they feel a wise consumer should know. With this as a supplement to the information given by the teacher, the student receives a realistic picture of the situation facing him.

#### Summary

The literature as reviewed points out that the cost of housing

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<sup>32</sup>Merlene H. Lyman. "Opinions From Four Groups of Business and Professional People Regarding the Amount of Emphasis to be Given Content Areas for a Major Field of Study Concerned with Housing." (unpub. Master's Thesis, Oklahoma State University, 1966) p. 5.

remains a family's greatest expenditure and that home ownership continues to be the most popular way of providing one's housing. With an increase in the number of people under 25 years of age and the need of these people to provide housing for themselves, it will be necessary for them to understand what is available and how best to obtain it.

Teaching methods include the use of community resources in the classroom for authoritative information and more realistic ideas and concepts. People and agencies in the community have much to offer to the students and to education.

Chapter III is a presentation and analysis of data. It will describe the opinions of people concerning the teaching of housing and also their willingness to assist in the classroom. A report of individual interviews and group generalizations are included.



## CHAPTER III

### PRESENTATION AND ANALYSIS OF DATA

The objectives of the study included identifying community agencies that could contribute to making the teaching of housing more realistic, relating the community agencies to housing concepts, and determining what type of information they could provide that would be of value to high school students. The procedures implemented in order to reach these objectives are detailed in this chapter. The report will include a summary of resource materials reviewed, the relation of community agencies to housing concepts, the selection of the sample, the development of the interview schedule, pretesting of the interview schedule, gathering and recording the data, and analysis of the data.

#### Summary of Resource Materials Reviewed

In order to determine the important ideas one is to grasp in the study of housing, the researcher first concentrated on the concepts and generalizations that were stated by housing specialists and educators in a publication of the American Home Economics Association.<sup>33</sup> The publication presented major concepts and

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<sup>33</sup>Concepts and Generalizations: Their Place in High School Home Economics Curriculum Development. American Home Economics Association. 1967, pp. 44-52.

sub-concepts in outline form followed by the generalizations which were considered important for students to understand. The major concepts and sub-concepts identified by the panel of specialists in the area of housing were as follows:

- (1) The influence of housing on people
  - A. Physical and psychological
  - B. Social
- (2) Factors influencing the form and use of housing
  - A. Human
  - B. Environmental
- (3) The processes in providing housing
  - A. Designing
  - B. Selecting
  - C. Building
  - D. Financing
  - E. Furnishing and Equipment
  - F. Managing
  - G. Maintaining

The generalizations considered important to an understanding of these concepts were also included; the researcher selecting those generalizations concerned with the provision of housing, rather than its decoration and furnishing which was omitted in the limitation of the study (see Appendix B). Topics were identified which might also serve as the major concepts in presenting housing information to the students from each generalization (see Appendix B). More than one topic was often found in a stated generalization. The topics were then grouped to obtain the list of major concepts for this study.

The concepts finally decided upon for this study included housing needs; advantages and disadvantages of buying, building, and renting; financing a home; methods of lighting and heating; legal aspects of buying; community regulations; insurance; building

materials; and structural design and space requirements.

To further substantiate the researcher's list of concepts as important to the study of housing, twelve curriculum guides which included housing for high school students were reviewed. The researcher attempted to select those guides that would provide a general survey of different regions of the United States. Particular attention was given to the curriculum guide for the teaching of housing in Tulsa, Oklahoma, as this was the city in which the research was conducted. Other city guides reviewed were Wichita, Kansas, and Lansing, Michigan. State guides included those from New Jersey, New York, North Carolina, New Mexico, Ohio, Iowa, New Hampshire, Alabama, and Oklahoma. Information obtained from these guides included date of the guide, grade level, time period suggested for the unit, concepts to be taught, and learning experiences and teaching aids suggested.

The guides ranged in date from 1959 to 1969. The format of the guide during this decade changed from problem-centered to the use of concepts and behavioral objectives. The change was most noticeable around the mid-sixties.

The researcher concentrated on the housing units suggested for eleventh and twelfth grade classes, as this is the age group for which housing is offered in the city where the research was conducted. The content of tenth grade units were also reviewed in order that all high school level housing concepts could be considered.

The housing units described in the curriculum guides ranged from a four week study to eighteen weeks or one semester. The housing unit in the city where the research was being conducted

(Tulsa) is a semester course; therefore, adequate time is available for treating a larger number of concepts.

The review of the curriculum guides indicated that material suggested by the concepts and generalizations found in the American Home Economics Association publication for use in a high school housing class could be generally related to the concepts identified by the researcher. Many of the guides suggested including furnishing and decorating of the interior and exterior. However, the limitations of this study excluded this material, therefore it was not reviewed.

The learning experiences and teaching aids suggested by the guides were of interest to determine the extent of community services recommended. This observation revealed that most guides consider the use of services worthwhile but limit the extensive use of such experiences. Generally recommended were the realtor, banker, or lawyer to be used as guest speakers; but more often recommended were examples of legal papers such as abstracts, titles, and loan applications.

Oklahoma state approved textbooks used in the teaching of housing at the secondary level were also reviewed to observe the type of information presented with which the student was to become familiar. This review substantiated the areas in the list above and also included many of the standard building specifications. As specifications for plumbing fixtures are largely included in these standard specifications, the area of plumbing was added to the list by the researcher.

### Community Agencies Related to Housing Concepts

Each of the concepts identified as important in the study of housing at the high school level was stated in terminology that would relate to business occupations which could provide information about the concept. The researcher then attempted to identify all occupations that could provide information concerning the concept. Because of the overlapping of services and knowledge in the different occupations concerned with housing, several of the concepts are coordinated with more than one occupation. The list of occupations and related concepts is as follows:

<u>HOUSING CONCEPTS</u>	<u>OCCUPATIONS</u>
1. Housing Needs	Realtor; Architect
2. Advantages of Buying	Realtor; Banker-Loan Officer
3. Advantages of Building	Architect; Building Contractor; Building Materials Supplier
4. Advantages of Renting	Rental Consultant
5. Financing	Banker-Loan Officer; Realtor
6. Lighting & Heating	Utility Home Economist - Gas and Electric Company; Electrician; City Inspector
7. Legal Aspects	Attorney; Realtor
8. Community Regulations	City Inspector; Tax Consultant; Attorney; Realtor; Building Contractor
9. Insurance	Insurance Salesman; Banker-Loan Officer; Realtor
10. Building Materials	Building Materials Supplier; Building Contractor; Architect
11. Structural Design and Space Requirements	Architect; Building Contractor

HOUSING CONCEPTS  
(cont'd)

OCCUPATIONS  
(cont'd)

12. Plumbing

Plumber; City Inspector

The important information to be provided by the persons representing the occupations is explained for each concept. The role each representative could play is included in the explanation.

Housing Needs. This concept affects the psychological well-being of the family. The house must be coordinated with the life-style of the occupants and the activities they enjoy. For the family buying a home, the realtor is the one who usually decides which house to show them and explains the facilities that meet the family's needs. The architect is able to counsel with the family building a home and suggest the plan which will best meet their needs.

Advantages of Buying. Because the realtor makes the buying and selling of homes his business, he is the appropriate representative to discuss the advantages and disadvantages of buying. The loan officer handling loans for financing a home can further explain this concept by adding details concerning cost.

Advantages of Building. Likewise, the architect is in the position to best explain this concept. The building contractor and building materials supplier can also provide this information with particular attention to the time involved in building, adapting a plan to personal specifications, and knowing the quality of materials used.

Advantages of Renting. The rental consultant parallels the realtor with regard to the advantages and disadvantages of renting. He is able to introduce rental property to individuals according to

cost, security desired, life-style, and convenience to shopping. He can hopefully suggest the situation that best fits the persons consulting him.

Financing. This information is very complex, and the degree of understanding necessary is probably best provided by a loan officer. This individual knows the many types of loans and mortgages and can best advise the length of time to be covered by the loan and interest to be paid. The realtor is familiar with the types of loans available and terms of loans. The information provided by him would probably be more general in nature than information provided by the loan officer.

Lighting and Heating. Although the heating of a home can be by gas or electricity, the lighting is exclusively electric today. The representatives to discuss this information could very appropriately be those representing the utilities. Home economists associated with the utility companies can explain advantages of the fuel, cost, and specifications by law (local or national). The electrician would be able to provide the same information, perhaps with greater detail, but only for electricity. The city inspector would be able to give the specifications and their enforcement.

Legal Aspects. The concept of the legal aspects of housing is important in clearing the title to property, determining the boundaries of the land, and deciding whose name the property will be in. The lawyer is almost always involved in the transfer of property. A realtor can explain what the lawyer must do; but the lawyer can best explain the importance of these concepts and the steps involved.

Community Regulations. Each community has specific codes

concerning its housing regulations. Probably the person most familiar with this concept is the attorney, who must know the law, and the building contractor, who must work within the law. Others who would be able to provide some information in this area are the realtor, the city inspector, and the tax consultant.

Insurance. For personal protection, and, in some cases, to comply with the law, it is necessary to carry insurance on personal property. How much is needed and the kind needed is best explained by the insurance salesman. Working with these matters every day makes him alert to varying situations.

Building Materials. The stability and life of the structure is one of the main concerns of the individual who is buying or building. The person working with the materials every day - the building materials supplier - can best explain the advantages and disadvantages of certain materials, the care of materials when used, and the cost of materials. The building contractor works closely with materials also and could provide this information. The architect's contribution to this concept would be largely in coordinating the materials with the design.

Structural Design & Space Requirements. This concept relates to the desires of the individual and the requirements that have been standardized in building. The architect and building contractor are equally able to explain the standards that have been set up for the greatest strength and durability in the finished structure, but the architect can best relate these standards to the desires of the individual because he works closely with them.

Plumbing. The plumber is an important person in the housing



industry. There are many standard specifications concerned with plumbing, as well as a knowledge of where to place lines for proper drainage and so roots will not grow into them. The plumber is the only source able to provide the complete information.

Several of the concepts can be explained by more than one representative working in a related area. This provides greater variety for choice by the teacher for use in the classroom.

#### Selection of the Sample

The sample for the study was selected from persons representing those occupations identified and related to the housing concepts. One representative was chosen for each occupation as only one can be used during the school year. In the event of plans for another school year, additional representatives should be chosen to prevent over-use from one agency or to possibly find a representative who is more interesting and has more material to offer.

The Yellow Pages of the Tulsa Metropolitan Telephone Directory provided the listing from which the representatives were chosen. The classifications used in the Yellow Pages are nationwide headings thereby making this list of resources applicable to most urban centers. It was desirable that each of the representatives to be chosen possess certain characteristics in common; therefore, criteria were developed that each representative should meet.

The researcher felt that by being a member of an occupational organization for his area of work the representative would be more likely to have up-to-date information. This would also indicate that he might be more professionally minded and therefore more willing

and able to cooperate with schools in making their study of housing more realistic. The membership could be determined through the listing in the Yellow Pages. Each business concern stated membership, and each occupational organization listed those agencies who are members.

It was also considered important that the representative should be engaged in work that was done chiefly on private residences rather than business establishments. By doing so, the representative would be aware of information needed by future housing consumers. This information could be determined from the advertisement of the agency in the Yellow Pages.

As was stated above the source which was used to identify individual representatives and various business concerns was the Yellow Pages of the Tulsa Metropolitan Telephone Directory. Other agencies might be available; however, in order to be considered for this study an advertisement must be listed in the Yellow Pages.

The agencies chosen for this study must also be located in the city of Tulsa. The list in the Yellow Pages included business concerns in adjacent small towns. As the study concerned an urban center, these services in the small towns were eliminated.

The location of the business was also a concern of the researcher. Those agencies located as nearly as possible to the central city and the more established areas of Tulsa were selected if all other requirements were met for this study. This location would hopefully provide agencies that had been in business a longer period of time.

These requirements became the criteria for selecting the sample for this study. These criteria can be stated as follows:

The representative should:

1. be a member of a national or regional organization or association for the particular area related to his occupation.
2. perform residential work.
3. be listed in the Yellow Pages of the Tulsa Metropolitan Telephone Directory.
4. be located in the city of Tulsa rather than surrounding small towns.
5. be located near the central city or more established areas of Tulsa.

From the group of agencies or individuals meeting these four criteria, one representative was selected to be used in the study. The researcher's judgment was used in the selection of each representative. None of the individuals or agencies were known to the researcher; therefore, the choice was made on the basis of the criteria and the information given in the Yellow Pages.

#### Development of the Interview Schedule

Methods of data collection were reviewed, and the interview method was selected for use. The interview is defined by Burchinal and Hawkes as "a face-to-face method of obtaining information by means of conversation carried on by the interviewer and the respondent."<sup>34</sup> The interview was felt to be most appropriate in

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<sup>34</sup>Lee G. Burchinal and Glenn R. Hawkes. "Home Interviews With Families." Journal of Home Economics, Vol. 49, (March, 1957) p. 167.

this study because the true feelings could be detected in those being interviewed: an excitement or passiveness would be shown, the degree of importance of the concepts could be better evaluated, and the degree of interest in helping could be determined.

The manner in which the interview questions are stated may differ according to the purpose of the interview. Hall describes four types of interviews that may be used. "The structured interview is one in which both the questions and the alternative responses permitted the subject are predetermined."<sup>35</sup> As is indicated by the name, this does not allow for much flexibility. The open-end interview is more flexible but is difficult to analyze. Questions of this type "merely raise an issue but do not provide or suggest any structure for the respondent's reply."<sup>36</sup>

The focused interview can be used when a person is known to have been involved in a particular experience. The subject is merely asked to explain his feelings and reasons for his feelings on the basis of his experience. Each question related to a part of that experience - as specific or general as the interviewer feels is necessary.

The nonstructured interview is most flexible in that the interviewer only guides the subject as he goes along in relation to his previous answers. This abstractness may carry the conversation from one topic to another, and because of this analyzation is difficult. Remarks such as "Tell me more" or "Why?" made by the interviewer

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<sup>35</sup>Olive A. Hall. Research Handbook for Home Economics Education. Minneapolis, Minnesota: Burgess Publishing Company, 1967, p. 99.

<sup>36</sup>Ibid., p. 100.

can encourage the discussion of fewer topics.

The instrument for this study is an example of the open-end interview. In most questions the interviewer suggested the area to be discussed and the respondent was free to answer according to his particular experience (see Appendix A).

The first question was to determine if the person felt that business has anything to offer education. The researcher felt it was possible that some persons might consider textbooks adequate to provide this information. If a negative answer was received, question two, which suggested information they might provide, was used to encourage and stimulate the thinking of the interviewee and possibly then receive an affirmative opinion. In asking for a reaction to these suggested topics and for a statement of other topics, question two also determined the areas the subject felt was important for students to learn.

Question three provided a means of determining that particular individual's willingness to provide information to the class. An eagerness could be detected by the interviewer; and a refusal would cause an advance to question seven requesting a suggestion of another representative for the occupation. The researcher then contacted the representative which had been selected in the event of a refusal.

Question four was to determine what materials are available through business representatives for educational purposes. The types of materials with which the researcher was familiar that can be provided through business concerns were pamphlets, brochures, and films. A determination of any of these or others available was of interest. This would also give the business representatives ideas

of different ways to present the material.

Question five concerning the possibility of field trips was not asked of each representative. This information was needed only from those individuals that represented areas where most of the work is done "on location" and the material could be better explained at that location. An example would be a building contractor explaining construction details, types of materials, and the like.

Because of contributing factors in the building industry such as weather, and the school schedule, question six was to learn of the time periods that are the busiest for the area of the industry. The businessman would be more willing to give his time if he had time to give. The teacher requesting his help should know the best time to ask.

The purpose of question seven requesting suggestions of additional representatives was two-fold: (1) to let the businessman know he would not be continually called upon unless it was his expressed desire, and (2) to give the teacher additional references to contact in the future or in the case the particular individual did not feel he could help.

Question eight was to determine if the representative would require any special discussion or other preparation before his presentation. If the representative was to speak to the class, he might prefer to explain about the concepts himself; if he was to conduct a field trip, show examples, or only answer questions, the students would need more information prior to the presentation.

Because of the variety in the type of work performed by all representatives, it was necessary to determine the amount of advance notice each would require. Question nine would provide this information.

### Pretesting the Instrument

Before the instrument was actually used for collection of data, the researcher tested it to determine if the questions could be clearly understood and would provide the information desired. The interview was conducted with a real estate agent and an insurance agent not chosen for the study but meeting the same criteria. The interviews showed a need for greater clarification of the age group being taught which was then included in the introductory statements. Also question two was made more descriptive and more time was allowed for an unstructured and in-depth answer.

As a result of the interviews the researcher decided to record answers after the interview was complete as too much time was required for recording during the interview.

### Gathering and Recording the Data

Each representative was contacted by telephone to determine an appropriate time to visit his office or place of business for an interview. The researcher introduced herself, briefly explained the idea of using community agencies in the classroom and asked for a time to talk with him concerning his opinions. Naturally, a positive reply was anticipated; therefore, the researcher attempted to make the telephone conversation one that would result in an appointment for the interview. The telephone conversation was generally as follows:

As a Home Economics teacher in the Tulsa Public Schools, I am developing a plan for a Housing class concerning problems the student may face in providing housing for himself and his family. I am contacting persons in businesses and professions related to housing that could provide information to the students

so they can get a better idea of real situations and problems that they will confront as members of a community.

I would like an opportunity to talk with you concerning your opinions for this class. Would you have a time available in the near future?

The first call was made to a realtor, then a loan officer, an architect, and an insurance agent. A time was established for an appointment with each representative. When the plumber was called the secretary replied that he was out. He was to return the call of the researcher to set up an appointment. After three days without word from the plumber, the researcher called again, and again the plumber was out - the secretary would have him call back. Another three days elapsed with no return call. The researcher decided to call the second selection that had been made. This representative spoke in very broken English which was barely understandable. He explained that because of his speech he would not like to talk with the interviewer because he would be unable to speak to the class. The third selection was then contacted, and the bookkeeper answered the telephone. He stated that he could give no information and the plumber was up on the roof fixing the air-conditioner. The researcher agreed to call back, and upon so doing the plumber was out. It was then decided to try the fourth selection who agreed to an interview and an appointment was made.

In the interim periods of waiting for the plumber to call, the electrician, utility home economists representing the electric company and the gas company, and the lawyer were contacted. Each agreed to a time for an interview.

When a representative for the building contractors was called, he stated that his business was much too small and he could not take



the time to talk with the researcher or visit the school. The second contractor called was agreeable and an appointment was made.

The remaining four representatives - the building materials supplier, the city inspector, the rental consultant, and the tax consultant - were easily contacted. They readily accepted the idea and an appointment was made. A representative of all identified occupations necessary for the study had been found that was agreeable to a discussion with the researcher.

A personal interview was then held with each representative selected. The purpose of the interview was to determine if the individual would be willing to bring information to the classroom and what type of information each could provide that would be of value to high school students. The interviews were conducted in April and May which the researcher found to be the busiest time of the year in the housing industry. The months of November through February would be more appropriate for such contacts. The interviews lasted approximately twenty minutes.

During the interview, the researcher had notes containing the topics to cover. This was to provide a more relaxed atmosphere for conversation hoping the interviewee would talk more freely. After the interview was completed, the researcher made notes on a previously prepared sheet referring to answers given (see Appendix A). Before leaving each person, an informal conversation was held about housing education in general.

Two of the interviews are presented to show the situation and its contributing factors. The two chosen as illustrations are an example of the differences in response received in all the interviews.

Interview I - Loan Officer

The loan officer was interviewed on a rainy morning in April. The warmth of his greeting and acceptance into his office made up for the inclement weather. The room was nicely decorated, creating a comfortable atmosphere for the conversation. The floor length windows of the thirteenth floor office overlooked the bank's drive-in facilities and the view extended over much of the skyline of Tulsa. After a re-introduction of the interviewer, the loan officer began the conversation with: "I didn't know exactly what you wanted so I got a few things together that might be useful."

He was referring to several books and pamphlets that are used by loan officers and given to those who request a loan. Examples of working papers such as the loan application were also included. These were offered to the interviewer to use as resource materials and examples in the classroom. He stated that the examples of working papers could be provided for each student, but the name of the bank would have to be deleted. He requested this omission if the set given to the interviewer was to be used in the classroom. He also stated that films on finance and mortgages were available from the regional organization.

He expressed great interest in taking information about financing to high school students. He remarked that the organization of regional associations had been discussing an education program for some time, and he was glad the public schools had taken an interest so that the two organizations could work together. He stated that he would be glad to represent the savings and loan association in the

classroom at any time. For other representatives besides himself he suggested contacting the regional organization or any other lending facility.

The interviewer suggested as possible topics for classroom discussion the percent of income to spend on housing, terms of loans, mortgages, and types of loans. The loan officer agreed these were important topics to be covered. He also suggested a discussion of different types of loans and down payments and percentages of loans. He stated that the amortized loan was used to the largest extent and most of the applicants did not begin to understand it.

He suggested that the teacher prepare the students for a visit by a loan officer with a discussion of mortgages. Students should particularly become familiar with terms used in connection with mortgages and types of mortgages.

As the interviewer prepared to leave his office, his closing statements indicated that he hoped he would be contacted to speak to the class. If this was not possible, he hoped the materials would be helpful.

#### Interview II - Realtor

The realtor was interviewed at 10 a.m. on a very warm April day. The office was in an older building and was very open with respect to the receptionist's desk and the desks of other realtors working for the agency. The first impression of the interviewer was one of confusion. The realtor was very businesslike and did not offer explanations to his answers or further information on any topic.

He expressed that he thought business concerns could aid in the

classroom, and he would participate if asked. He had participated on a panel for an assembly at a junior high school only the week before. When asked what topics were discussed and if the students appeared interested and accepting the information, he replied: "I don't know. You'll have to call the school."

Topics were suggested for information he might be able to discuss including depreciation, value of property, closing costs and advantages of home ownership. He stated that buyers are only interested in costs and these topics were too complex. Students do not need details so no advance preparation by the teacher would be needed. There were no other topics he could suggest other than an emphasis on cost. The interviewer was surprised at this response, but it could be typical of some people as to the materials being taught in schools.

Educational materials are available through this realtor. He has access to films from the regional association. He could not elaborate on the films concerning topic covered or appropriateness to high school students as he had never seen them.

The realtor would be able to visit the classroom at any time with short notice. His salespeople were very busy but he was not. He was hesitant but did give another realtor that could be contacted.

The degree of interest of this representative was difficult to ascertain. He was complacent and offered no explanations concerning his answers. He could hardly wait to get back to his coffee.

#### Analysis of Data

The information received from the interviews was compiled and analyzed. The results obtained are shown in chart form with an

explanation of responses for each question.

Question I - Do you agree that business and professional people working in the housing industry could contribute to the class?

Those interviewed were asked their opinion of the use of agencies and business concerns in the classroom as a means of providing up-to-date information. These opinions are summarized in Table I.

All of those interviewed agreed that information could be effectively presented by people in business. Some of the respondents were, in the researcher's opinion, more enthusiastic than others. The response is reported as enthusiastic if the representative stated: "I certainly do!" or "Yes! Very Much!" or similar expressions. Facial expression and voice inflection also indicated enthusiasm. A smile, raised eyebrows or excited tone of voice was considered an enthusiastic response. The difference became quite evident to the researcher after the first two interviews. The realtor (first interview) was agreeable but offered no extra information and actually left the office before the interviewer could leave. The banker (second interview) had materials ready upon the arrival of the interviewer, which he later offered to the researcher as reference materials, and talked excitedly about information he would like to provide. After these two very different experiences, the interviewer was very conscious of the mood of the representatives.

The table also includes the related responses of Question three concerning the representatives personal willingness to provide information.

TABLE I  
 RESPONSE OF REPRESENTATIVES TO QUESTION I

Representative	Agree Business People Can Contribute to Class	
	Enthusiastic	Passive
Architect		x
Attorney		x
Banker	x	
Building Contractor		x
Building Materials Supplier	x	
City Inspector	x	
Electrician		x
Insurance Salesman	x	
Plumber		x
Realtor		x
Rental Consultant		x
Tax Consultant		x
Utility Home Economist-Electric	x	
Utility Home Economist-Gas	x	

Question II - As a business person (relate area), you could provide information about (suggest concepts). Do you feel these are important, and are there others that should be included or used instead of these that have been suggested?

From the information in curriculum guides and textbooks, certain sub-concepts were identified by the researcher that were judged to have specific relationship to the business interest of each representative interviewed. The representative was asked his opinion concerning the importance of these topics and also asked to add any he felt should be included. For example, the banker was asked about information concerning an explanation of mortgages, types of loans, and percent of income to spend on housing. This presented the opportunity for the representative to add concepts he felt important. Four of the representatives added further to the list of sub-concepts suggested by the interviewer. These were the attorney, the banker, the city inspector, and the electrician.

Table II presents a summary of the sub-concepts that were discussed in the interview and those representatives which could provide information about them. Other sub-concepts which may be included in the study of housing are not mentioned in the table.

Question III - Would you be willing to participate in the classroom by providing information and answering questions students might have?

It was desirable to determine if the individual interviewed would be willing to serve as a resource person for a housing class. By determining this, the questions to follow could be related to his specific situation. All representatives interviewed agreed to help.

TABLE II

## REPRESENTATIVES CONTRIBUTION TO SELECTED SUB-CONCEPTS

Housing Sub-Concepts	REPRESENTATIVES													
	Architect	Attorney	Banker	Building Contractor	Bldg. Materials Supplier	City Inspector	Electrician	Insurance Salesman	Plumber	Realtor	Rental Consultant	Tax Consultant	Utility Home Economist-Elec.	Utility Home Economist-Gas
Planning Needs	x									x				
Coordinating Work	x			x										
Reading Blueprint	x			x										
Title Search		x								x				
Abstract		x								x				
Title Holder		x	x											
Percent of income for housing			x							x				
Loan Terms			x											
Mortgages			x							x				
Loan Types - FHA, VA			x							x				
Zoning				x		x								
Building Steps				x	x									
Housing Materials	x			x	x									
Care of Materials				x	x									
Building Codes and Permits		x		x		x								
Inspections				x	x	x	x		x	x				
Wiring Specifications				x		x	x							
Outlets per room	x			x		x	x							



TABLE II (continued)

Housing Sub-Concepts	REPRESENTATIVES													
	Architect	Attorney	Banker	Building Contractor	Bldg. Materials Supplier	City Inspector	Electrician	Insurance Salesman	Plumber	Realtor	Rental Consultant	Tax Consultant	Utility Home Economist-Elec.	Utility Home Economist-Gas
220 Wiring						x	x						x	
Amount of Insurance			x					x		x	x			
Type of Insurance			x					x		x				
Cost of Insurance			x					x						
Plumbing Specifications				x		x			x					x
Depreciation			x			x				x		x		
Value of Property			x			x				x		x		
Closing Costs		x	x							x				
Advantages of Ownership	x		x					x		x				
Advantages of Renting											x			
Taxes		x	x			x						x		
Gas Installation Specifications						x			x					x

Question IV - Do you have any educational materials available, such as pamphlets and films, that might help to explain the information you present?

Many agencies have developed materials for the purpose of further explaining and clarifying their business or business area to students of high school age or adults. The materials are often free

or are on loan to interested persons or groups. In some cases the material must be presented by an informed representative. The question was therefore included to seek out all types of aids from each agency interviewed. As shown in Table III more than three-fourths of the interviewees had educational materials available. The three who did not were the electrician, the plumber, and the rental consultant.

TABLE III

TYPE OF TEACHING MATERIALS AVAILABLE FROM THE  
BUSINESS CONCERNS AND AGENCIES INTERVIEWED

Representatives	Materials Available		Type of Material			
	Yes	No	Pamphlet	Film	Field Trip	Other
Architect	x					x*
Attorney	x					x**
Banker	x			x		x***
Building Contractor	x				x	
Building Materials Supplier	x			x		
City Inspector	x				x	
Electrician		x				
Insurance Salesman	x		x	x		
Plumber		x				
Realtor	x			x		
Rental Consultant		x				
Tax Consultant	x			x		
Utility Home Economist-Electric	x		x			x****
Utility Home Economist-Gas	x		x	x		

\*Offered professional magazine for student's inspection.

\*\*Offered copies of legal papers and abstracts as examples.

\*\*\*Offered reference used in loan business and working papers.

\*\*\*\*Demonstration board showing specifications, overloading, 220 wiring.

The most common type of material available was films with six of the fourteen representatives having them available. Pamphlets were available from three agencies, and field trips could be conducted by the building contractor to a site where he is building, and the city inspector to the city offices to see the processes of inspection and recording. Four representatives stated other materials were available. The architect had professional publications that could be loaned to the class that he felt would provide worthwhile experiences for the students. The attorney could provide abstracts to be studied by the students. The banker provided several books to be used for reference at the time of the interview and stated he could also provide a set of loan papers for display or to each student. The home economist representing the electric company had available a demonstration board showing overloading, specifications, and 220 wiring.

Question V - Would it be possible to arrange field trips to some location where you are working? Are there any precautions that should be taken if field trips are planned?

All of the representatives were not involved in the kind of business that could provide an occasion for a field trip. Therefore, the question was only asked of the building contractor, who could best provide information by showing the processes at the location of his work. He agreed that such an experience would be worthwhile and suggested the possibility of more than one visit as the house progressed. The only precaution mentioned was that students should see the need of staying with the group and out of the way of the workers.

A field trip was suggested as a beneficial experience by the

city inspector. He felt not many people actually know what happens in the routine of the inspector's office and the experience would be worth the time. He suggested that if a field trip was not possible for students that the teacher should visit the office before his visit to the classroom. No precautions were suggested.

Question VI - Is there any certain time that would be more convenient for your visit than another: such as a day of the week; first or last of the month; fall, spring, or winter?

The work in the building industry may be very slow in one season and pick up considerably in another. Many of the representatives would not have extra time to give to the schools during their busiest times. In some of the businesses the type of work performed is not as seasonal, and therefore this restriction of time is not a problem. Table IV summarizes the busiest months, thereby indicating when representatives of certain areas would not be available.

It was found that the busiest months are late spring to early fall - approximately April through September. Those representatives not affected seasonally are architects, attorneys, bankers, insurance salesmen, realtors, and the utility home economists. The busy season for the tax consultant was found to be different from the others. January through April were inconvenient months for him to consider extra responsibilities.

Question VII - Are there any other representatives in your field that you could suggest that might be willing to work with the students?

The suggestion by the representative of another person working in the same occupation indicates a strong possibility that more than one representative would be available. This would provide the teacher



with a suggestion of where to turn in the event the representative could not come, was not desirable for use again, or was not to be repeated year after year.

Eight of the fourteen representatives interviewed could not or wished not to suggest others working in their area who might provide information to the classroom. Those who suggested others were the banker, building contractor, building materials supplier, city inspector, insurance agent, and realtor.

Question VIII - Is there any special information the teacher should discuss with the students to prepare for your visit?

With the use of any teaching aid, the teacher must prepare the students before it is used and discuss it afterwards. Some preparation before a guest speaker or field trip is assumed, such as a general discussion of the subject to introduce it. The question was asked to determine if more than this introduction was desired by the representative.

The results were almost equally divided with six requesting additional preparation and eight requesting none. The banker requested a discussion of mortgages concerning the types and terms involved. The city inspector asked that the teacher visit his office in order to familiarize herself with the operation and then tell students what to expect. The insurance salesman requested a general discussion of the types of insurance and terms used referring to insurance.

The realtor indicated that students should be generally familiar with all processes that are included in the cost of housing. He would discuss in detail the effect of each process on cost. The

rental consultant suggested a discussion on types of rental units and ways to rent - referring to furnished and unfurnished units.

The discussions requested were to be general in nature. They were to acquaint the students with the topics to be discussed so the representative could spend his time with the students in actually talking more in depth than introducing the subject.

Question IX - How much advance notice would you prefer before your presentation?

The usual time to contact a person before the date of a visit is at least one week. Some representatives indicated more time was desirable in their situation.

Ten respondents stated the one week notice was sufficient. Two respondents, the city inspector and the gas company home economist, requested two weeks notice; and two requested three weeks notice, the attorney and the electric company home economist. The nature of the work allowing the representative to plan ahead was given as the reason for advance notice. It seems that those who are less busy, such as the banker and the insurance salesman, require less notice; and those whose business is sometimes on an emergency basis, such as the plumber and electrician, require less advance notice.

#### Suggested Plan for Using Community Resources in the Housing Class

Once the community representatives have been identified and it has been determined what they have to offer to make the teaching of housing more realistic, the best use of each resource must be determined. It would not be desirable to have a constant parade of

guest speakers in the classroom or to have the students constantly on the go to various field trips. However, realizing that a one semester course in housing would include approximately 90 lessons, or five lessons a week for 18 weeks, the fourteen representatives as identified in this study can be used effectively without over-doing the idea.

The incorporation of individuals into the learning activities is intended for use along with other assignments. These other assignments can be determined by the teacher through experience and/or a curriculum guide. The suggestions for the use of community agencies made in this study do not include the list of other activities.

The format of the curriculum guide for the teaching of housing in Tulsa, Oklahoma, was used to show how the community resources fit in with the concepts. This guide is set up in columns of "content" and "Suggested Activities and Teaching Aids." The researcher's suggestions for the use of community agencies related to housing concepts are as follows:

<u>Content</u>	<u>Suggested Use of Community Agency or Service</u>
A. Housing to meet needs and goals of the family.	Use professional publications loaned by the architect to look at different house plans for differing situations.
B. Types of individual or family housing.	
C. Relation of Types of housing to personal needs.	
D. Financing a home. <ol style="list-style-type: none"> <li>1. Methods of financing a home.</li> <li>2. Determining the amount one can pay for a home.</li> </ol>	



<u>Content</u>	<u>Suggested Use of Community Agency or Service</u>
D. Financing a Home (continued).	
3. Factors to consider in a mortgage loan.	Have a loan officer talk with the class about borrowing money to buy or build a house.
4. Types of Mortgage loans.	View a film on financing and mortgages provided by the regional loan association.
5. Steps in securing a loan.	Look at sample papers for obtaining a loan provided by the banker.
E. Establishing a home.	
1. Renting	
a. Advantages of renting	Invite a rental consultant to discuss advantages of renting, available units, and cost of renting.
b. Disadvantages of renting.	
c. Types of rental facilities.	
d. Cost of renting.	
2. Buying	
a. Advantages of buying a ready-built house.	Ask a realtor to discuss housing and individual needs, and advantages of ownership.
b. Disadvantages of buying a ready-built house.	
c. Locating a house to meet individual needs.	
d. Insurance	
e. Property taxes.	Invite an insurance agent to explain cost of home insurance and how much to carry. View film on types of insurance.
f. Legal aspects of buying.	Ask a tax consultant to tell about property taxes and how they are figured.
g. Remodeling or adding a room.	Show examples of titles and abstracts. Ask an attorney to explain the legal steps in transferring title to property.
3. Building	
a. Advantages of building.	Invite an architect to discuss advantages of building and drawing floor plans.
b. Disadvantages of building.	

ContentSuggested Use of Community  
Agency or Service

- |  |  |
|--|--|
| <p>3. Building (continued)</p> <p>c. Architecture and floor plan.</p> <p>d. Coordination of work.</p> <p>e. Building materials.</p><br><p>f. Community regulations</p> <p>    1. zoning</p> <p>    2. building codes</p><br><p>g. Electrical needs.</p><br><p>h. Gas.</p> <p>i. Plumbing</p> | <p>Plan a field trip to a site where a contractor is building a house to observe building materials and procedures. Ask him to explain how his work is coordinated with others.</p><br><p>Visit the office of the city inspector to see the master-plan for zoning. Ask him to discuss building codes for building a house or adding a room.</p><br><p>Invite the home economist from the electric company to demonstrate specifications and overloading.</p><br><p>Invite the electrician and plumber to discuss location of facilities in the house.</p> |
|--|--|

This is only a suggestion for incorporating community agencies and services into the study of housing according to one curriculum guide. Guides differ and each individual teacher must adapt the lessons to meet the needs of her particular students. The way these various community agencies are used or the place in the content where they are incorporated may differ according to each situation.

#### Summary

The interviews revealed that persons in businesses related to the housing industry feel that they have information to offer in the high school classroom and that they are generally willing to help.

The majority agreed that the sub-concepts suggested by the interviewer and obtained through curriculum guides and textbooks were important and needed to be emphasized. Three-fourths of the representatives had available at least one type of educational material and in some cases more than one. These materials were generally presented as films.

It was found that the months of April through September were generally the busiest in the housing industry and should be avoided in requesting help from the community. Nine of the fourteen interviewed suggested no other representatives who might be willing to help, and six of the fourteen requested advance preparation by the teacher. The representatives generally requested only one week advance notice.

This material presents implications for the use of community resources in the classroom. Implications and recommendations are given in Chapter IV.

## CHAPTER IV

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

#### Summary and Conclusions

The purpose of this study was to locate agencies and individuals in the community concerned with the housing industry, and to determine the contributions that could be provided by them in the high school classroom. It was hoped the idea of using individuals and agencies in the community as resources in the classroom and for arranging field trips would be substantiated by them; and their willingness to help and the educational materials available through their agency would be determined.

The major concepts to be included in a housing unit at the high school level were identified and those occupations that could provide information about the concepts were determined. One representative was selected for each occupation identified. An appointment was made by telephone for a personal interview with each representative. The interviews were conducted in April and May and lasted approximately twenty minutes.

The interview method was selected for the collection of the data for this study to yield the most complete information possible concerning the opinion and possible contributions of the business representative. The interview schedule was composed of open-end

questions to allow the respondent more freedom in answering (see Appendix A).

All respondents agreed that businesses could offer pertinent material and meaningful experiences to the students. Two expressed the view that their group or organization had been trying to get classes started to inform the public. Their work, of course, was not through the public schools, but they were very interested in getting the information to the public by any means.

Respondents from all the areas stated that they would be willing to be a guest speaker or provide a field trip for a housing class. Most felt that the suggested information to be included in a presentation was appropriate; one felt it was too factual and detailed; four added to the suggested information other items they felt were pertinent.

Of the fourteen respondents, eleven had educational materials available to aid in their presentation. Films could be provided by six of the business concerns, six could provide free pamphlets for the students to keep, and one would loan professional magazines. Field trips would be considered beneficial by two.

Most of the business representatives recommended no particular preparation for their visit by the class. They preferred to introduce terms and concepts themselves. Only two would request the teacher to prepare the students in some way.

The housing industry in general is the busiest during the months from April through September. Many of the representatives would not be available during these months; however, the architect, attorney, banker, insurance salesman, realtor, and utility home economists,

representing both the gas and electric companies, would be available at any time. Most representatives requested at least one week's advance notice prior to a presentation in the classroom. Only the city inspector and utility home economist representing the gas company requested two weeks; and the attorney and utility home economist representing the electric company requested three weeks.

The data provides the basis for recommendations to be made. These include recommendations for interviewing business people, recommendations for possibly a greater degree of incorporation of community resources in the teaching of housing in high school, and recommendations for further study.

#### Recommendations for Interviewing Business People

The various experiences of the researcher while interviewing business people for this study form the bases for making the following recommendations:

The researcher recommends that the busy season for the occupation in question be determined and avoided if possible. The interviewee responds more completely if he has sufficient time to give.

It is recommended that the initial contact with the business man and the actual interview be as close together in time as possible. The researcher found that in general two to three days was the most desirable interval. The business representative remembered the telephone conversation and the topic remained clear; after this time it was necessary to remind the representative of the situation to be discussed.

If the initial contact is by telephone, it is recommended that

the interviewer speak to the businessman first to make the appointment rather than the secretary. The representative will be more fully prepared for the interview.

If open-end questions make up the interview schedule, better results are obtained if information is not recorded during the interview. Also an atmosphere of conversation will provide more information than the more formal atmosphere of questions and answers. It is therefore recommended that the interview be held as a conversation in comfortable surroundings without recording the data in the presence of the representative.

#### Recommendations for Possible Use of Community Resources in the Classroom

The researcher further recommends a more extensive use of community resources in the classroom. The businessmen expressed the opinion that they have information to offer and are willing to bring it to the students.

It is recommended that personnel representing community agencies be asked for help during what is not considered their busy season. Those whose contributions can be made any time can fill in those months when others are not available if necessary.

If the use of community resources must be limited in number, it is recommended that for a housing unit the realtor, contractor, banker, and lawyer be considered. Most of the concepts can be touched upon by these representatives.

The educational materials available from agencies in the community should be used as part of the presentation by the

representative; however, they may be presented by the teacher previous to or following the guest speaker's appearance. Many good materials are available that are usually up-to-date and can be loaned free of charge.

#### Recommendations for Further Study

The researcher recommends that further study be conducted in the area of housing education. This area has been somewhat neglected and has great potential as a leading field in education.

An evaluation is recommended of a housing class in which community resources are largely included. This could determine if students obtain a more realistic view of the housing situation facing them than when taught by traditional methods.

It is also recommended that further study include locating representatives for the furnishing and decorating aspect of housing. This would provide community resources to complete the concepts suggested for a housing unit.



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APPENDIX A

INTERVIEW SCHEDULE

INTERVIEW SCHEDULE

1. Do you agree that business and professional people working in the housing industry could contribute to the class?

Yes \_\_\_\_\_ No \_\_\_\_\_

Comment:

2. As a business person (relate area), you could provide information about (suggest concepts). Do you feel these are important, and are there others that should be included or used instead of these that have been suggested?

3. Would you be willing to participate in the classroom by providing information and answering questions the students might have?

Yes \_\_\_\_\_ No \_\_\_\_\_

Reason, if given \_\_\_\_\_

Comments:

4. Do you have any educational materials available, such as pamphlets or films, that might help to explain the information you present?

Yes \_\_\_\_\_ No \_\_\_\_\_

Type: Pamphlets \_\_\_\_\_ Film \_\_\_\_\_ Field Trip \_\_\_\_\_

Circumstances: Free \_\_\_\_\_ Loan \_\_\_\_\_

For use only by representative \_\_\_\_\_

5. Would it be possible to arrange field trips to some location where you are working?

Yes \_\_\_\_\_ No \_\_\_\_\_

Are there any precautions that should be taken if field trips are planned?

6. Is there a certain time that would be more convenient for your visit than another: such as a day of the week; first or last of the month; fall, spring, or winter?

Day of the week \_\_\_\_\_ Month \_\_\_\_\_

Season \_\_\_\_\_

7. Are there any other representatives in your field that you could suggest that might be willing to work with the students?

8. Is there any special information the teacher should discuss with the students to prepare for your visit?

Yes \_\_\_\_\_ No \_\_\_\_\_

Type:

9. How much advance notice would you prefer before your presentation?

One week \_\_\_\_\_

Two weeks \_\_\_\_\_

Three weeks \_\_\_\_\_

Four weeks \_\_\_\_\_

Other \_\_\_\_\_

APPENDIX A

FORM FOR RECORDING DATA

1. Do you agree that business and professional people working in the housing industry could contribute to the class?

Yes \_\_\_\_\_ No \_\_\_\_\_

Evidence of enthusiasm: Expression \_\_\_\_\_

Facial expression \_\_\_\_\_

Voice inflection \_\_\_\_\_

2. As a business person (relate area), you could provide information about (suggest concepts). Do you feel these are important, and are there others that should be included or used instead of these that have been suggested?

Agree with suggestions \_\_\_\_\_

Suggested concepts not important \_\_\_\_\_

Other suggestions \_\_\_\_\_

Reason for addition or deletion \_\_\_\_\_

3. Would you be willing to participate in the classroom by providing information and answering questions the students might have?

Yes \_\_\_\_\_ No \_\_\_\_\_

Reason, if given \_\_\_\_\_

Comments:



4. Do you have any educational materials available that might help to explain the information you present?

Yes \_\_\_\_\_ No \_\_\_\_\_

Type: Pamphlets \_\_\_\_\_ Films \_\_\_\_\_ Field Trips \_\_\_\_\_

Provided by: Representative \_\_\_\_\_ Agency \_\_\_\_\_ Other \_\_\_\_\_

Circumstances: Free \_\_\_\_\_ Loan \_\_\_\_\_

For use only by representative \_\_\_\_\_

5. Would it be possible to arrange field trips to some location where you are working?

Yes \_\_\_\_\_ No \_\_\_\_\_

Location: \_\_\_\_\_

Are there any precautions that should be taken if field trips are planned?

6. Is there a certain time that would be more convenient for your visit than another: such as a day of the week; first or last of the month; fall, spring, or winter?

Day of the week \_\_\_\_\_

Month(s) \_\_\_\_\_

Season: Fall \_\_\_\_\_ Winter \_\_\_\_\_

Spring \_\_\_\_\_

7. Are there any other representatives in your field that you could suggest that might be willing to work with the students?

Yes \_\_\_\_\_ No \_\_\_\_\_

Suggestion: \_\_\_\_\_

8. Is there any special information the teacher should discuss with students to prepare for your visit?

Yes \_\_\_\_\_ No \_\_\_\_\_

Type: Terms \_\_\_\_\_

Major concepts \_\_\_\_\_

Other \_\_\_\_\_

9. How much advance notice would you prefer before your presentation?

One week \_\_\_\_\_

Two weeks \_\_\_\_\_

Three weeks \_\_\_\_\_

Four weeks \_\_\_\_\_

Other \_\_\_\_\_

Comments:

APPENDIX B

HOUSING CONCEPTS AND GENERALIZATIONS

## HOUSING CONCEPTS AND GENERALIZATIONS\*

<u>Concept</u>	<u>Generalization</u>
I. Influence of Housing on People.	<ol style="list-style-type: none"><li>1. The space organization, structural design, and location of the dwelling influence the ease or difficulty of housekeeping tasks and the types of activities engaged in by the individual and/or family.</li><li>2. The number, size, design, and location of storage facilities can simplify or complicate family living.</li><li>3. The amount of space and its organization affect the physical, psychological, and social reactions of people.</li></ol>
II. Factors influencing the form and use of housing.	<ol style="list-style-type: none"><li>1. Man needs shelter for protection, headquarters, privacy, and self-expression.</li><li>2. The human factors which influence the form and use of housing are individual and family needs, values, attitudes, aesthetic and educational levels, abilities, and skills.</li><li>3. An individual's or a family's requirements for housing change with varying conditions of society, and with variations in the family situation.</li></ol>

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\*Concepts and Generalizations: Their Place in High School Home Economics Curriculum Development. American Home Economics Association, 1967, pp. 44-52.

<u>Concept</u>	<u>Generalization</u>
<p>II. Factors influencing the form and use of housing (continued)</p>	<p>4. The size, design, and construction of housing are affected by zoning ordinances, building restrictions, and by other housing in the community.</p> <p>5. Services, facilities, and utilities supplied by the neighborhood and/or community affect the ways by which an individual or family satisfies its housing needs and wants.</p>
<p>III. Processes in providing housing.</p>	<p>1. The design of housing is affected by the individual and family life cycles and the ability of the designer as well as by the locality, site, and materials available.</p> <p>2. The quality and quantity of lighting affect the function and decorative aspects of rooms.</p> <p>3. The advantages and disadvantages of buying an existing house (old or new), buying land and having a house built, or of renting, are related to the needs, wants, and resources of the specific individual or family.</p> <p>4. The decision as to whether to own or rent a dwelling requires weighing of psychological and financial advantages and disadvantages from the immediate and long-term viewpoints.</p> <p>5. The limiting factors in the selection of housing are scarcity of dwellings on the market, availability of materials, inadequate financial resources, governmental restrictions, discriminatory practices, and lack of information.</p>

<u>Concept</u>	<u>Generalization</u>
III. Processes in providing housing (continued)	
	6. A knowledge of the availability and characteristics of materials, building processes, furnishings, and equipment provides a basis for making rational decisions concerning housing.
	7. Legal and other professional advice regarding housing affords protection against ill-advised undertakings and guards against fraudulent and unfair schemes.
	8. Safety in housing is affected by the type and quality of materials and construction.
	9. The factors affecting the choice of fuel for the home are the comparative advantages and disadvantages in its use, availability and cost, user's preference, and practicality of installation.
	10. The advances in technology and change in design theory result in new building materials and methods of construction.
	11. The materials and methods of construction influence the form of housing.
	12. The quality of housing is related to quality of design, materials, and methods of construction.
	13. The materials and methods used in construction influence the total cost of housing.
	14. The adequacy of the installation of utilities affects the safety and efficiency of equipment.

<u>Concept</u>	<u>Generalization</u>
III. Processes in providing housing (continued)	15. Housing financing is an integral part of over-all financial management and requires the making of rational decisions with regard to fitting housing expenditures within individual and family income.
	16. The costs of dwellings vary according to structural design, construction standards and codes, methods and materials used, locality, age of the structure, and condition of repair.
	17. Factors involved in the total cost of home ownership depends on the sale price; on whether housing is bought for cash and/or credit; the size and terms of loan, if any; taxes; insurance; closing costs; depreciation; and maintenance.
	18. The cost of credit for housing is affected by the rate of interest and the length of the amortization period.
	19. The terms of mortgages vary among various types of lending institutions as to the maximum amount that can be borrowed, tenure of the mortgage, and rate of interest.
	20. The amount and kind of housing insurance purchased is influenced by the need, income, value or the house, nature of the housing mortgage, and cost of the insurance.
	21. Planning functional work areas involves decisions on the amount of space needed, according to the characteristics of the individual(s) who will perform the tasks, and decisions on the organization of the equipment and supplies.

<u>Concept</u>	<u>Generalization</u>
III. Processes in providing housing (continued)	22. The arrangement of the work areas affects the organization and direction of work, the methods used and efficiency in the performance of activities.  23. A knowledge of the characteristics of materials used in construction is valuable in the use and care of equipment and furnishings.  24. The safety of housing is influenced by its construction and maintenance of materials.



## GENERALIZATIONS AND RELATED SUB-CONCEPTS

<u>Generalization</u>	<u>Sub-Concept</u>
1. The space organization, structural design, and location of the dwelling influence the ease or difficulty of housekeeping tasks and the types of activities engaged in by the individual and/or family.	Structural Design, Planning Space
2. The number, size, design, and location of storage facilities can simplify or complicate family living.	Planning Space
3. The amount of space and its organization affect the physical, psychological, and social reactions of people.	Planning Space
4. Man needs shelter for protection, headquarters, privacy, and self-expression.	Individual Needs
5. The human factors which influence the form and use of housing are individual and family needs, values, attitudes, aesthetic and educational levels, abilities, and skills.	Individual Needs
6. An individual's or a family's requirements for housing change with varying conditions of society, and with variations in the family situation.	Individual Needs
7. The size, design, and construction of housing are affected by zoning ordinances, building restrictions, and by other housing in the community.	Structural Design, Planning Space, Community Regulations
8. Services, facilities, and utilities supplied by the neighborhood and/or community affect the ways by which an individual or family satisfies its housing needs and wants.	Utilities, Individual Needs

<u>Generalization</u>	<u>Sub-Concept</u>
9. The design of housing is affected by the individual and family life cycles and the ability of the designer as well as by the locality, site, and materials available.	Structural Design, Building materials, Individual Needs
10. The quality and quantity of lighting affect the function and decorative aspects of rooms.	Lighting
11. The advantages and disadvantages of buying an existing house (old or new), buying land and having a house built, or of renting, are related to the needs, wants, and resources of the specific individual or family.	Advantages of Buying, Advantages of Building, Advantages of Renting, Individual Needs
12. The decision as to whether to own or rent a dwelling requires weighing of the psychological and financial advantages and disadvantages from the immediate and long-term viewpoints.	Advantages of Buying, Advantages of Building, Advantages of Renting, Financing
13. The limiting factors in the selection of housing are scarcity of dwellings on the market, availability of materials, inadequate financial resources, governmental restrictions, discriminatory practices, and lack of information.	Building Materials, Financing, Community Regulations
14. A knowledge of the availability and characteristics of materials, building processes, furnishings, and equipment provides a basis for making rational decisions concerning housing.	Building Materials
15. Legal and other professional advice regarding housing affords protection against ill-advised undertakings and guards against fraudulent and unfair schemes.	Legal Aspects
16. Safety in housing is affected by the type and quality of materials and construction.	Building Materials

<u>Generalization</u>	<u>Sub-Concept</u>
17. The factors affecting the choice of fuel for the home are the comparative advantages and disadvantages in its use, availability and cost, user's preference, and practicality of installation.	Utilities
18. The advances in technology and change in design theory result in new building materials and methods of construction.	Building Materials
19. The materials and methods of construction influence the form of housing.	Building Materials
20. The quality of housing is related to quality of design, materials, and methods of construction	Building Materials, Structural Design
21. The materials and methods used in construction influence the total cost of housing.	Building Materials, Financing
22. The adequacy of the installation of utilities affects the safety and efficiency of equipment.	Utilities
23. Housing financing is an integral part of over-all financial management and requires the making of rational decisions with regard to fitting housing expenditures within individual and family income.	Financing
24. The costs of dwellings vary according to structural design, construction standards and codes, methods and materials used, locality, age of the structure, and condition of repair.	Financing, Structural Design, Community Regulations, Building Materials
25. Factors involved in the total cost of home ownership depends on the sale price; on whether housing is bought for cash and/or credit; the size and terms of loan, if any; taxes; insurance; closing costs; depreciation; and maintenance.	Financing, Insurance, Legal Aspects

<u>Generalizations</u>	<u>Sub-Concepts</u>
26. The cost of credit for housing is affected by the rate of interest and the length of the amortization period.	Financing
27. The terms of mortgages vary among various types of lending institutions as to the maximum amount that can be borrowed, tenure of the mortgage, and rate of interest.	Financing
28. The amount and kind of housing insurance purchased is influenced by the need, income, value of the house, nature of the housing mortgage, and cost of insurance.	Insurance, Financing
29. Planning functional work areas involves decisions on the amount of space needed, according to the characteristics of the individual(s) who will perform the tasks, and decisions on the organization of the equipment and supplies.	Planning Space, Individual Needs
30. The arrangement of the work areas affects the organization and direction of work, the methods used and efficiency in the performance of activities.	Planning Space
31. A knowledge of the characteristics of materials used in construction is valuable in the use and care of equipment and furnishings.	Building Materials
32. The safety of housing is influenced by its construction and maintenance of materials.	Building Materials

VITA<sup>2</sup>

Nancy Jean Snider

Candidate for the Degree of

Master of Science

Thesis: IDENTIFICATION AND UTILIZATION OF COMMUNITY RESOURCES FOR  
TEACHING A HOUSING UNIT AT THE SECONDARY SCHOOL LEVEL

Major Field: Home Economics Education

Biographical:

Personal Data: Born in Siloam Springs, Arkansas, July 4, 1945,  
the second daughter of Marion F. and Adanell B. Snider.

Education: Graduated from Siloam Springs High School,  
Siloam Springs, Arkansas, in May, 1963; received the  
Bachelor of Science degree from John Brown University,  
Siloam Springs, Arkansas, in May, 1967; completed  
requirements for the Master of Science degree at Oklahoma  
State University in May, 1973.

Professional Experience: Home Economics teacher at Gilcrease  
Junior High School, Tulsa, Oklahoma, 1967-1971.

Professional Organizations: American Home Economics Association,  
Oklahoma Home Economics Association, Oklahoma Education  
Association.