

CONSUMER KNOWLEDGE AND USE OF
SMALL CLAIMS COURTS

By

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Bachelor of Science

Oklahoma State University

Stillwater, Oklahoma

1974

Submitted to the Faculty of the Graduate College
of the Oklahoma State University
in partial fulfillment of the requirements
for the degree of
MASTER OF SCIENCE
December, 1980



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ACKNOWLEDGMENTS

It is with deep appreciation and gratitude that the author wishes to recognize the many persons and organizations whose cooperation helped contribute to the completion of this study:

To Dr. Sharon Y. Nickols, Associate Professor and Director of the Family Study Center, for serving as the thesis adviser. Her encouragement, guidance, and many hours of explanation and help cannot be appreciated enough. I couldn't have done it without her.

To Dr. E. Carl Hall, Head of the Department of Housing, Design, and Consumer Resources, for being my friend and serving on my thesis committee. To Dr. Herbert Jelley, College of Business, for being interested in the Small Claims Court and for serving on my thesis committee. Their help and encouragement is sincerely appreciated.

To the people of Woods County for quietly consenting to let me pursue this advanced degree while working full time as their Extension Home Economist. To the people of Woods and Woodward Counties who assisted with the research. To the Woods and Woodward County Extension Offices for their hospitality.

To the Oklahoma Cooperative Extension Service for providing the opportunity for me to seek an additional degree while working full time as their employee.

To Karen Fox who helped me with my computer programming. Her assistance is sincerely appreciated.

To Pat Trotter and Mickey Prescott, my dear friends who started with me and finished before me, yet encouraged me to continue and complete the study. To Harriet Hall, who was always interested and encouraging.

And especially to my parents. They were always there when I needed them, and they have guided me and encouraged me to take advantage of the educational opportunities that were offered to me. I owe them everything.

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CHAPTER I

INTRODUCTION

The Small Claims Court (SCC) was established in 1913 by a noted professor of the Harvard Law School to give consumers the right to justice in small cases without the use of lawyers or legal aid societies. Although it is felt by many people that SCC's have been used by businesses as collection agencies, consumers also have used the courts to right their grievances. The SCC's have been available to the consumers who want justice for a small claim under \$600 in Oklahoma, at a small cost.

In Oklahoma, "small claims courts have been used more frequently and more effectively by vendors of goods or services than by consumers" (Vines, 1978, p. 52). Several difficulties have arisen in relation to consumers using SCC's effectively. "The existence and workings of the courts are often unpublicized, even to the extent of no telephone number listing for the court clerk" (McGowan, 1978, p. 396). In a study conducted by John H. Weiss, Director of the Small Claims Study Group, it was revealed that 75 percent of those telephoned at random did not know what a SCC was (Steinberg, 1974, p. 291). It was further revealed that in some places, the SCC functions under the name of another court. It may be the justice of the peace court, or may be called the conciliation court. This leaves consumers who are looking for help no place to turn.

There has been little information on the times, places, dates, and persons responsible for hearing the cases. "Many SCC judges feel they are at the bottom of the judicial totem pole, and many handle their jobs as a degrading duty" (Steinberg, 1974, p. 291).

In some instances, the courts are not convenient for consumers. "One of the difficulties, especially in larger cities, is how to make the court more accessible" (Troelstrup and Hall, 1978, p. 476).

Assistance has also been needed in the areas of filing complaints, preparing and presenting the cases. Consumers may not feel comfortable speaking in front of a group. "There has been inherent difficulty for an individual consumer to present a convincing case in his own behalf" (McGowan, 1978, p. 397). Steinberg (1974) found that most consumer litigants need help in presenting evidence or just filling out the forms correctly, yet many clerks are neither helpful nor informative.

A common criticism with the SCC has been the plaintiffs inability to collect the damages if the ruling has been in his favor. "Court personnel should therefore be available to advise parties about collection methods" (Troelstrup and Hall, 1978, p. 476).

Consumers who use the SCC must have information about the workings of the court. Two towns were selected in Oklahoma to determine the knowledge some consumers have about the SCC.

Woodward in Woodward County in northwestern Oklahoma is a very fast growing town. Its population has been increasing rapidly over the past ten years. It has changed from a stable, close-knit community to one of varied interests and activities due to the increase of industry and oil field equipment and companies. People are moving in and out of Woodward very quickly. Housing is scarce and some goods and services are at a

premium. New residents and established residents no longer know which companies, services, and businesses are legitimate and which new companies will perform with reliable service or stand behind their products. Consumers in Woodward are having to look at different means of receiving effective consumer redress than they have used in the past. The SCC could be used to help dissatisfied consumers. This was why Woodward was selected as one of the communities to be studied in regard to consumer use and knowledge of the SCC.

Alva was the other community selected to study. Alva is located in Woods County in northwestern Oklahoma. It is a quiet, stable community with little new industry or businesses. The number of new residents moving to Alva and remaining there for a short time is minimal excluding the college students. Most of the businesses in Alva are well-established and several are family concerns that have been passed down through the generations. Most of the businesses stand behind their products or services and consumer complaints are readily handled. The SCC in Alva may be used for other cases than for redress and may be used by businesses as collection agencies rather than by consumers.

It appears that these two communities in northwestern Oklahoma are somewhat similar yet they vary greatly. Knowledge and use of the SCC is expected to also vary greatly. In both communities widespread knowledge of the use and availability of the SCC seems necessary. The knowledge of consumers of the workings of the court will be explored and the results will be used for recommending ways of informing consumers with information that will aid them in obtaining more effective redress.

A review of the literature suggests that more consumer information and education is needed in order to fully achieve the goal of effective,

inexpensive, legal redress for the consumer. Do Oklahoma consumers possess adequate knowledge about the availability of the SCC's or the expertise in utilizing the courts effectively? If consumers are not informed about the SCC's, there is a need to develop programs to inform consumers of the availability and procedure for using the SCC.

Purpose and Objectives

The purpose of this study was to determine the knowledge possessed by the consumer on the availability of the SCC and if consumers could use the courts with the knowledge they have.

The following objectives guided the researcher in this study:

1. To determine the relationship of selected personal variables including age, educational level, location of residence, and sex and the degree of consumer knowledge of the Small Claims Court.
2. To determine the local media sources consumers use for information.
3. To assess the sources by which consumers became informed about the Small Claims Courts and their perception of the accuracy of these sources.
4. To analyze the relationship of selected variables including age, educational level, location of residence, and sex of consumers and the extent of using the Small Claims Courts.
5. To make recommendations for further research based upon findings of the study.

Hypotheses

The following null hypotheses were postulated for the study. They were:

- H₁: There is no significant relationship between personal characteristics and consumer knowledge of the Small Claims Court.
- H₂: There is no significant relationship between selected personal data and sources consumers use to obtain consumer information on the Small Claims Court and other consumer issues.
- H₃: There is no significant relationship between selected personal data and use of the Small Claims Court.

Assumptions

The assumptions of this study included the following:

1. The participants contacted in this telephone survey will give accurate information.
2. The conclusions were only valid for the population from which the sample was taken.
3. The participants will more readily respond to a telephone survey since time involved to reply will be significantly reduced as opposed to a written questionnaire.

Limitations

This study was limited by the following factors:

1. Certain families in the selected counties who have unlisted telephone numbers or no telephone influenced the survey

since all residents in the county could not be contacted.

2. The chances of contacting all those residents in the counties with a telephone were reduced due to random calling at a non-specified time.

Definitions

The terms used in this study were defined as follows:

Consumer: "Anyone who spends money buying goods and services is a consumer" (Troelstrup, 1974, p. 5).

Redress: "The right to each of us consumers to legitimately air our grievance and to seek satisfaction for damages incurred through a system that would not penalize" (Miller, 1975, p. 418).

Small Claims Courts:

In Oklahoma, the Small Claims Court is held in district courts and hears actions for the recovery of money in actions other than those for slander, liable, or criminal suits, in which the amount does not exceed \$600 (31st Legislature, Second Regular Session, 1968, p. 387).

Summary

This study examined consumer use and knowledge of the Small Claims Courts in two northwestern Oklahoma towns. It was believed that through this study the researcher would be able to assess consumers knowledge and use of the Small Claims Court compared with the respondents' age, educational level, location of residence, and sex and the sources consumers rely on for obtaining consumer information. It was also believed that through this study, recommendations could be made for further research in the consumer use of the Small Claims Court.

CHAPTER II

REVIEW OF LITERATURE

The material covered in the review of literature shows the advantages, disadvantages, and services of the Small Claims Court (SCC). It also reveals a discrepancy in the information provided to consumers about the SCC. All these areas were included to provide an overview of the problem from different aspects.

Use and Misuse of the Small Claims Court

The SCCs have been established in about forty states. They were provided to be a friendly forum for disputes, small in amounts, but important to the parties (Steinberg, 1974). The amounts of money you can recover varies from state to state but usually ranges from \$200-500. The cost of filing is usually a few dollars, but may be as much as \$20. Additional fees may be needed if the summons cannot be delivered by mail and must be served by a court officer.

"The theory of the SCC is great" ("Small Claims Courts Aren't Doing Their Jobs," 1973, p. 428). They were established by legal reformers who saw that justice was denied to many people simply because they couldn't afford it.

According to the study by Minton and Steffenson (1972), it was reported that the SCCs were established to afford the litigant of modest means a cheap and quick method for resolving his minor complaints.

Despite the good intentions for establishing the SCC's, a 1971 survey suggests that the SCC is becoming the domain of lawyers and the corporate plaintiffs who can afford to hire them (Graham and Snortum, 1977). The SCCs initial purpose can be misused by leaving out the common working class person for whom the courts were established. Minton and Steffenson (1972) found that these people are at times the defendants in these courts, brought there at the behest of the retailers, utilities, and finance companies which have come to monopolize use of the forum's cheap, simple procedures. McGowan (1978) found that frequent use of the SCC system by these non-consumer plaintiffs gives them an advantage in adversary proceedings.

Small Claims Courts proceedings provide an easy method of clearing up over-due accounts (Minton and Steffenson, 1972). The limit of the SCC is usually within the scope of credit accounts, utility bills, and contract purchases. Graham and Snortum (1977, p. 264) found that

. . . fewer than one out of fifteen cases involved consumer complaints, in which individuals sued companies because of defective products or inadequate service. We could describe the plaintiff most frequently as 'company representative' and the defendant most frequently as debtor.'

It was found ("Small Claims Courts Aren't Doing Their Jobs," 1973, p. 429) that most individuals who wind up in SCC are defending themselves rather than bringing suit against the company. Steinberg (1974, p. 290) stated that the tragedy of SCCs is in that most instances a great idea has been turned against the people it is supposed to help.

Users of the Small Claims Court

Consumers who have a grievance to settle in the SCC first file a complaint in the court clerks office. "Service process may be

accomplished by registered mail and the defendant is then required to appear at a particular time" (Minton and Steffenson, 1972, p. 328). Usual time elapsed between filing period and the court proceedings is 14 to 40 days. The trial usually runs from 5 to 40 minutes. Minton and Steffenson (1972) reported that no great effort or time is required in preparation and disposition of the cases. McGowan (1978) found the procedure is simple, informal, and expedient.

Graham and Snortum (1977, p. 264) found that people are surprisingly casual about attending their own trials. Most people dress commonly wearing clothing like you would see on any street. "Occasionally we saw a work uniform such as mechanic's overalls." McGowan (1978, p. 397) found "that its effectiveness is enhanced by a sincere business-like approach to the court, by a neat appearance and by an unemotional presentation of the consumers side of the complaint."

It is sometimes difficult for consumers to present a convincing case in their own behalf. "Inarticulate litigants have lost cases because they didn't present them clearly, and despite their obvious difficulties, got no help from court personnel" ("Small Claims Courts Aren't Doing Their Jobs," 1973, p. 429). Some authorities feel that court personnel should "assist the parties in drafting complaints and preparing and presenting cases" (Troelstrup and Hall, 1978, p. 476). Steinberg (1974, p. 290) found that some judges order the clerks to be silent when a litigant asks for assistance.

A consumer may be at a disadvantage when having to face a defendant who is represented by legal counsel. An unknowledgeable consumer, whether a plaintiff or a defendant, is at a decided disadvantage when facing lawyers who are more skilled and more practiced at adversary

procedures (McGowan, 1978, p. 395-396). The difficulty may be compounded by the presence, language, and condescending attitude of many lawyers who see self-representation as an unprofessional attempt by laymen to avoid legal service and legal fees (McGowan, 1978, p. 397). Graham and Snortum (1977) found that the social influence and prestige of the plaintiff might subtly elicit better treatment from the court and leave the defendant inadequately protected.

Improving the Small Claims Court

In repeated articles, it becomes increasingly evident that there needs to be some improvements made in the SCC and its procedures. In many cases the judge does not take the time to listen to all the evidence necessary for a fair decision (McGowan, 1978, p. 395).

Vines (1978, p. 54) states that not only consumer education on the use of the SCCs through workshops and media, but changes in the SCC procedure to encourage consumer use are needed to aid consumers seeking effective redress. Consumers cannot use the SCC to its greatest potential if they do not understand its procedures.

The attitude displayed by judges in the SCC results, perhaps from a recognition of the difficulty of undertaking the role of courtroom advocate (Minton and Steffenson, 1972). This attitude could be improved.

Lawyers and businesses derive no benefit from publicizing to consumers the SCC (McGowan, 1978). There is no profit and no incentive for the court clerk to advertise the benefits and the SCC (McGowan, 1978).

The services of the court are not being equally distributed across all segments of the population (Graham and Snortum, 1977, p. 260). Most all of the SCCs are held on weekdays, during regular working hours.

Many defendants charged as debtors, probably decided they could not afford to exacerbate their financial problems by missing an afternoon of work (Graham and Snortum, 1977, p. 267).

In some cases, strong advocates have taken measure to help make the SCC more accessible to working people. In large cities, there have been neighborhood courts established so users won't have to go downtown. They may operate at night so litigants won't have to take time off from work; and sophisticated publicity techniques have made it a household word (Steinberg, 1974, p. 292).

The solution to better SCCs seems to be in "standardization and simplification of the existing procedure" (Minton and Steffenson, 1972, p. 328). Although it may not be the tradition, means must be found to advertise and publicize the availability of the SCC. Graham and Snortum (1977, p. 267) stated "that Small Claims Courts information could be inserted into the mailing of motor vehicle license renewal." "The publishing of how-to manuals, lay advisors to help people prepare cases, regular Saturday or evening sessions are some of the suggested improvements of the courts reported by some authorities" ("Small Claims Courts Aren't Doing Their Jobs," 1973, p. 430).

Summary

Current research on the consumers using the SCC reveals the problems associated with them and the need to improve the courts. Very little was found relating to the people that were using the service. Factors such as age, educational level, sex, and residence of consumers using the SCCs was not adequately researched. This indicated a need for these relationships to be explored. An evaluation of where consumers

obtained their knowledge of the SCC and the validity of these sources had also not been explored. This study was conducted to determine consumers knowledge of the SCCs in order to assist consumers in understanding and assessing the information available for more effective consumer redress.

CHAPTER III

RESEARCH PROCEDURES

This chapter explains what type of research was used to determine the relationship of selected personal variables and consumers use and knowledge of Small Claims Courts (SCC). The reasons for the population selection are stated and why a telephone survey was selected over a written questionnaire. The design for the research, the methodology in interpreting the data collected and the data analysis were also discussed.

Type of Research

The type of research used in this study was of a descriptive nature. Descriptive research "involves the description, recording, analysis, and interpretation of conditions that now exist" (Best, 1977, p. 15).

In the National Goals and Guidelines for Research in Home Economics it is stated that a "special need exists to determine the extent of individual knowledge about legal protection (Schlater, 1970, p. 44). This study was undertaken to provide an insight into how much knowledge consumers have about the SCC and what sources they use to obtain consumer information.

This research explored selected personal factors such as age, location of residence, educational level, and sex of the consumers with

how much knowledge they have about the SCC. The sources that selected consumers rely upon for their consumer information was compared with the personal variables.

A telephone survey was selected as the tool to use in this research. In an article appearing in the Wall Street Journal (December 26, 1978), Jasen (1978) found that "96 percent of American homes have basic telephone service." The telephone method was selected because "people are usually more willing to talk than write" (Best, 1977, p. 182). Truax (1978) found "that telephone surveys are easy to administer" and in a comparison of personal and telephone interviewing, there was found to be no large differences in the responses. But, since this type of questioning yields less complete answers on open-ended questions, no open-ended questions were included on the survey instrument.

The survey in written form was pretested on a selected group of respondents in order to check for clarity of the questions. It was also pretested in order to determine if adequate and desired information could be obtained from the questions. The group used in the pretest was a class of graduate students in a Consumer Resources class at Oklahoma State University. The students were asked to comment and advise the researcher on possible revisions and rewording sentences on the questionnaire. The questionnaire was revised with the recommendations of the pretest results considered.

The questionnaire was also pretested for length by telephoning 17 respondents in a county not in the sampling area. Names were randomly selected from the telephone directory of the county seat. The questionnaire was then slightly revised to shorten the length of the questioning.

Population and Sampling

The population for this study was selected in order to determine consumers' knowledge of the Small Claims Courts (SCC) in a stable area of northwest Oklahoma compared to an area that was fast growing. Since both of these counties are in the northwestern part of Oklahoma, have similar lifestyles, and sources of income are similar, it is assumed that their populations will also be similar. The stable area selected was Alva and its surrounding community. Alva is located in Woods County in northwestern Oklahoma. Woodward was selected as the fast-growing area, along with its surrounding community. Woodward is located in Woodward County and borders Woods County to the Southwest.

The selection of the respondents to participate in the study was made from current telephone directories of Alva and Woodward. Woodward had approximately 5,342 residential listings in the telephone directory. Alva had approximately 3,110 residential listings. Fifty respondents were chosen from each of the directories. In the Woodward area, every 106th entry was to be contacted. In Alva, every 62nd entry was to be contacted. If the 106th or 62nd entry was not residential, the next residential entry directly below the initial choice was contacted.

The respondents were to be called a second time if there was no response on the initial call. Both contacts would be made during the evenings, Monday through Thursday. If there was no answer on the first call, the second call was made on another evening. If there was no answer at either time, the next residential listing directly below the initial choice was then contacted.

The respondents were contacted at random with no prior warning. The importance of the survey was explained to the participants and they

were encouraged to participate. The researcher asked if the respondents could spare a few minutes of their time and the respondents were told the subject on which they would be questioned.

The respondents were told of the potential value the study could have on consumer education. Each of the respondents that participated in the survey was sent a collection of OSU Fact Sheets on consumer information as a gesture of appreciation for their cooperation if they so desired. A copy of the introduction that was read to the respondents is located in the Appendix along with a copy of the questionnaire.

Instrumentation

The survey was designed by the researcher to collect data concerning respondents familiarity with the SCC in Oklahoma. A copy of the questionnaire is located in the Appendix. The questions asking about their familiarity with the SCC, the place the court was held, time of day, and day of the week were questions numbered one through five.

In question six, five different legal suits were named. Respondents were asked separately if each case could be filed in a SCC. Three of the claims were suitable to be filed in the SCC. These were recovery of personal property, collection of unpaid rent, and unpaid bill collection. Two claims were not suitable for the SCC. These were cases of liable and collection of unpaid child support.

In question seven, it was asked whether or not a lawyer needed to be present. Question eight asked about the maximum dollar limit of the claim to be filed in a SCC in Oklahoma; respondents were asked if they could state the specified amount. Question nine asked the respondents if they had ever used the SCC in their county.

TABLE I
RESPONSE RATE OF CONSUMERS CONTACTED

	Alva	Woodward
Number Contacted	60	63
Ineligible	6	13
Refused	<u>4</u>	<u>0</u>
Total	50	50
Completion Rate:	92.6%	100%
<hr/>		
<u>Number Completed</u>		
Number Contacted - Number Ineligible		
= Completion rate		

Questions ten through fifteen were designed to be asked to those respondents who had actually used the SCC. The questions asked if they filed the claim or if the claim was filed against them, who assisted them in filling out their claim form, if the information they received was helpful, if it was a lawyer that assisted, and in what capacity they used the SCC: as a landlord, in their business or as a consumer.

Question sixteen asked consumers if they would like to have more information about the SCC. A brief narrative followed question sixteen that discussed the need for educators to know what sources consumers relied on for their consumer information. If consumers relied on newspapers, this was recorded in question seventeen and respondents were asked to identify what particular newspaper. In question eighteen, respondents were asked if they relied on radio for consumer information and to what stations they listened.

Question nineteen asked if the respondents have ever used bulletins or fact sheets on consumer information from the OSU Extension Center.

Selected personal data such as sex, place of residence, educational level, and age was recorded in questions twenty through twenty-three. A brief narrative followed thanking the respondents for answering the questions. The respondents were asked if they would like to receive a collection of fact sheets from the OSU Extension Center on consumer information. Fact sheets were sent to all of the respondents who requested them.

Data Analysis

The data collected was analyzed by descriptive statistics including frequency distribution. Analysis determined the relationship of the

selected personal variables with the consumer knowledge and use of the SCC. Chi-square analysis was used to determine the statistically significant relationships between selected personal variables and consumer knowledge of the SCC. This was tested in the first hypothesis. The second hypothesis was analyzed using Chi-square to test the relationships of the selected personal variables and media sources the respondents relied on for consumer information. Cramer's V statistic was used to determine the strength of the relationships. Phi was used as a measure of association between two variables.

CHAPTER IV

ANALYSIS AND FINDINGS

The purpose of this study was to determine the knowledge possessed by the consumer on the availability of the Small Claims Court (SCC) and the procedures of finding out about a claim, the types of claims that can be filed, and if the consumers could use the courts with the knowledge they have about the SCC.

This chapter presents the findings of this research study. Analysis of the data is discussed by crosstabulation of the variables and the hypotheses. The characteristics of the sample are presented first, followed by the findings of the tested hypotheses.

Characteristics of the Sample

The sample for this survey consisted of 100 respondents. Fifty of the respondents were selected at random from Alva, Oklahoma, and 50 from Woodward, Oklahoma. Characteristics of the sample are shown in Table II.

The age range of the respondents was from 19 to 79 years of age. Twenty-eight (28 percent) of the respondents were in the 31 to 39 age range. Twenty-one (21 percent) were in the 60 to 69 age group. Both the 30 and under and 50 to 59 age groups had 11 percent. The mean age was 48.9. Forty-three of the respondents were male and 57 were female.

The educational level of the respondents were broken down into five

TABLE II
 CHARACTERISTICS OF THE SAMPLE
 (n = 100)

Characteristics			
<u>Age</u>			
30 and under	11	11.0	
31-39	28	28.0	
40-49	17	17.0	
50-59	11	11.0	
60-69	21	21.0	
70 and over	12	12.0	
	<u>100</u>	<u>100.0%</u>	
<u>Sex</u>			
Male	43	43.0	
Female	57	57.0	
	<u>100</u>	<u>100.0%</u>	
<u>Education of Respondents</u>			
Grade school	15	15.0	
High school	49	49.0	
Some college or technical	23	23.0	
College degree	8	8.0	
M.S. or above	5	5.0	
	<u>100</u>	<u>100.0%</u>	
<u>Location of Residents</u>			
Alva	50	50.0	
Within city limits	47		94.0
Outside city limits	3		6.0
	<u>50</u>		<u>100.0%</u>
Woodward	50	50.0	
Within city limits	44		88.0
Outside city limits	6		12.0
	<u>50</u>		<u>100.0%</u>
	<u>100</u>	<u>100.0%</u>	

categories. Forty-nine (49 percent) of the respondents had a high school education while only 13 (13 percent) had a college degree and above.

Since the respondents were selected from the county seats' telephone directories, they were asked to indicate if they lived within the city limits of the two towns. Of the 50 respondents from Alva, 49 (94 percent) lived within the city limits and three (6 percent) lived outside. In Woodward, 44 (88 percent) lived within the city limits and six (12 percent) lived outside the city limits.

Knowledge of the Small Claims Courts

The first six questions on the survey tested the respondents' knowledge of the Small Claims Court (SCC) in their counties. Out of the 100 respondents questioned, 76 (76 percent) indicated they were not familiar with the SCC in Oklahoma. Familiarity with specific aspects of the SCC is shown in Table III.

When asked if they knew where to go or call to find out about filing a claim, 57 (57 percent) responded correctly; 40 (40 percent) did not know. Three answered incorrectly. When asked if they knew where the SCC was held in their county, 50 (50 percent) replied they did, while 50 (50 percent) did not know. Ninety-four (94 percent) replied they did not know what day of the week or time of the day the cases were heard. Only five (5 percent) answered this question correctly; one answer was incorrect. When questioned concerning their knowledge of a filing fee, 55 (55 percent) participants knew a filing fee was required, but 92 (92 percent) did not know the amount. Three respondents gave the wrong answer regarding the amount of the fee.

TABLE III
 KNOWLEDGE OF THE SMALL CLAIMS COURT
 (n = 100)

Questions	Number		
	Correct	Don't Know	Incorrect
Where to go or call to find out about filing a claim	57	40	3
Where the SCC is held	50	50	-
When the cases are heard	5	94	1
Knowledge of a filing fee	42	55	3
Amount of filing fee	5	92	3
Kinds of claims that can be filed in the SCC			
Liable*	12	72	16
Recovery of personal property	39	59	2
Unpaid child support*	17	65	18
Collection of unpaid rent	44	55	1
Unpaid bill collection	52	48	-
Necessary for lawyer to be present	52	43	5
Dollar limit that can be filed for	45	54	1
Amount of dollar limit	4	95	1

*These types of claims cannot be filed for in the SCC.

On the question concerning types of claims that could be filed in the SCC, five types of different legal actions were named. Respondents were to indicate whether or not these claims could be filed in a SCC or if they did not know. Cases of liable, recovery of personal property, unpaid child support, collection of unpaid rent, and unpaid bill collection were the five cases named. In a SCC, a consumer may not file a case of liable nor for unpaid child support, but the other three claims can be filed for in the SCC in Oklahoma if they are under \$600.

The liable suit was the first claim questioned. Seventy-two (72 percent) did not know that this was not a suitable claim for the SCC. Sixteen (16 percent) answered incorrectly while 12 (12 percent) indicated it was a suitable case. On recovery of personal property, 59 (59 percent) did not know if this claim was suited for the SCC. Thirty-nine (39 percent) indicated this claim was suitable for the SCC, and two answered incorrectly. The third claim was to recover unpaid child support. Eighteen (18 percent) incorrectly indicated this could be recovered in the SCC and 65 (65 percent) did not know. This type of claim cannot be filed in the SCC. The payment has already been declared in the divorce decree. The collection of unpaid rent was the next type of claim. Fifty-five (55 percent) did not know if this type of claim was suited for the SCC. Forty-four (44 percent) correctly responded while one answer was incorrect. Unpaid bill collection was the fifth type of claim questioned. Forty-eight (48 percent) did not know if this type of litigation could be determined in a SCC, and 52 (52 percent) responded correctly.

When participants were asked whether or not it is necessary for a lawyer to be present, 52 (52 percent) indicated that it was not

necessary. This was the correct response. Forty-three (43 percent) said they did not know and five (5 percent) incorrectly stated it was necessary for a lawyer to be present.

When questioned if there was a dollar limit that could be filed in a SCC, 45 (45 percent) indicated that there was and this was a correct response. Fifty-four (54 percent) did not know and one answered incorrectly. When questioned if they knew the amount, 95 (95 percent) did not know the correct amount, while four (4 percent) correctly named the \$600 limit.

When questioned if the consumer had ever used the SCC in their county, 98 (98 percent) indicated they had not used the court. The two respondents who had used the court were attorneys; one in Alva and one in Woodward.

The next six questions were to be asked to those participants who had actually experienced using the SCC. Since no one had participated in the SCC as a plaintiff or defendant, nor as a landlord, with a business or as a consumer, these questions were not answered by any of the participants. The two attorneys had experience with the SCC because of their profession and could not respond appropriately to the questions which were oriented toward nonprofessional experiences.

Participants were asked if they would like to know more about the SCC. Sixty-nine indicated they would like more information. Of those who responded "no," a few said they would seek additional information if they should ever need it.

The Relationship of Personal Variables and
Consumers' Knowledge of the Small
Claims Court in Oklahoma

The first hypothesis explored if there was a relationship between personal variables and consumers' use and knowledge of the Small Claims Court (SCC). To test this hypothesis, selected personal variables were compared to consumers' knowledge through Chi-square and Phi analysis. The personal variables analyzed were age, educational level, location of residence, and sex of the respondents. In almost all tables, "don't know and incorrect" were combined to eliminate "0" cells from occurring in the Chi-square analysis. Table IV summarized the findings of this hypothesis.

Familiarity With the Small Claims Courts

The first question asked the participants if they were familiar with the Small Claims Court (SCC). The Chi-square analysis showed no statistically significant relationship between the age or sex of the respondents and their familiarity with the SCC.

Analysis of the education variable and familiarity with the SCC shows that with increased education, knowledge of the SCC increases. There is a statistically significant relationship between educational level of consumers surveyed and their familiarity with the SCC. Cramer's $V = .49$ indicating that this was not a particularly strong relationship. This relationship is shown in Table V. Ten (20.4 percent) of the participants with a college education and above said they were familiar with the SCC, while two (8.7 percent) of those with a grade school education indicated they were familiar with the SCC. Three

TABLE IV

SUMMARY OF ANALYSIS OF HYPOTHESIS I - ASPECTS OF CONSUMER
KNOWLEDGE OF SMALL CLAIMS COURTS AND
PERSONAL CHARACTERISTICS
(Chi-square Analysis)

Knowledge Measures		Chi-square Value			Dollar Limit
Personal Characteristics	Familiarity	Information	Where Held	Heard	
Age	3.41	2.03	1.54	1.90	11.56*
Education	24.20*	9.26*	7.69*	10.48*	17.72*
Residence	4.44*	.65	1.96	.84	7.92*
Sex	.01	.00	.00	.11	2.44

*Statistically significant relationship at .05.

TABLE V

FAMILIARITY WITH THE SMALL CLAIMS COURT AND EDUCATION
(n = 100)

Response	Grade School	High School	Some College	College Degree and above
No	86.7% (13)	79.6% (39)	91.3% (21)	23.1% (3)
Yes	13.3% (2)	20.4% (10)	8.7% (2)	76.9% (10)

Chi-square = 24.20

Significance Level = .00 < .05

Cramer's V = .49

(23.1 percent) of the participants with a college degree and above said they were unfamiliar with the SCC, 13 (86.7 percent) with a grade school education said they were not familiar.

In comparing residence and familiarity with the SCC, a statistically significant relationship was found. This is shown in Table VI. Thirty-three (66 percent) of the respondents in Alva were not familiar with the SCC and 17 (34 percent) indicated they were. In Woodward, 43 (86 percent) respondents said they were not familiar with the SCC and seven (14 percent) said they were familiar with the SCC.

Filing a Claim

When participants were questioned concerning if they knew where to go or to call to find out about filing a claim in the SCC, the four variables tested revealed one significant and three nonsignificant relationships. These tables are listed to further explain the statistically significant relationships.

In comparing the variable educational level and knowing where to go or to call to find out about filing a SCC claim, a positive relationship was found between participants with higher education and correct knowledge. Only one (7.7 percent) respondent with a college degree and above did not know where to go or to call to find out about filing a claim, while the other 12 (92.3 percent) respondents with a college degree and above education answered the question correctly. In the high school education group, 25 (51 percent) did not know where to find out about filing a claim while 24 (49 percent) did know the correct answer. Chi-square equaled 9.26. Level of significance = .03. Cramer's V = .30 indicating that this was not a particularly strong relationship. See

TABLE VI
FAMILIARITY WITH THE SMALL CLAIMS COURT AND RESIDENCE
(n = 100)

Response	Alva	Woodward
No	66.0% (33)	86.0% (43)
Yes	34.0% (17)	14.0% (7)

Chi-square = 4.44

Significance Level = .04

Phi = .23

Table VII. The comparison of the variables of age, residence, and sex to this question revealed no statistically significant relationships.

Know Where Held

In testing the question of knowing where the Small Claims Court (SCC) was held in the county, the age, residence, and sex variables revealed no statistically significant relationships.

Education revealed a statistically significant relationship to knowledge and where held. Chi-square analysis was found to equal 7.69. Crosstabulation analysis is presented in Table VIII. Eleven (84.6 percent) of those with a college degree and above answered this correctly while 28 (57.1 percent) with a grade school education did not know the correct answer.

Day of the Week, Time of Day

When the variables of age, residence, and sex were compared to the question concerning consumers' knowledge of what day of the week or time of the day the SCC was held in their county, no statistically significant relationships were found. The educational level of the respondents was compared to the question of time and day of the week and a statistically significant relationship was found to exist. The 15 (100 percent) respondents with a grade school education did not know the answer to this question. Ten (76.9 percent) of the respondents who had a college degree and above did not know the correct response, while three (23.1 percent) of them did. The categories of high school and some college levels were combined on this table to reduce the number of zero cells. This relationship is presented in Table IX.

TABLE VII

WHERE TO GO OR TO CALL TO FIND OUT ABOUT FILING
A CLAIM AND EDUCATION
(n = 100)

Response	Grade School	High School	Some College	College Degree and above
Don't Know	33.3% (5)	51.0% (25)	52.2% (12)	7.7% (1)
Correct	66.7% (10)	49.0% (24)	47.8% (11)	92.3% (12)

Chi-square = 9.26

Significance Level = .03

Cramer's V = .30

TABLE VIII

WHERE THE SMALL CLAIMS COURT IS HELD IN YOUR
COUNTY AND EDUCATION
(n = 100)

Response	Grade School	High School	Some College	College Degree and above
Don't Know	46.7% (7)	57.1% (28)	56.5% (13)	15.4% (2)
Correct	53.3% (8)	42.9% (21)	43.5% (10)	84.6% (11)

Chi-square = 7.69

Significance Level = .05

Cramer's V = .28

TABLE IX

WHAT DAY OF THE WEEK, TIME OF DAY THE SCC
IS HELD AND EDUCATION
(n = 100)

Response	Grade School	High School Some College*	College Degree and above
Don't Know	100.0% (15)	97.2% (70)	76.9% (10)
Correct	0.0% (0)	2.8% (2)	23.1% (3)

*The categories of High School and Some College were combined to reduce the number of zero cells.

Chi-square = 10.48

Significance Level = .01

Cramer's V = .32

Dollar Limit

When questioned if the respondents were aware of a dollar limit that was set for claims to be filed, a statistically significant relationship was found to exist with the age, education, and residence variables. Seven (57.1 percent) of the respondents in the 30 and under category and in the 50 to 59 category did not know there was a dollar limit. Eleven (91.7 percent) of those in the 70 and over age group did not know there was a dollar limit. Sixteen (57.1 percent) respondents in the 30 to 39 age group knew there was a dollar limit and 11 (64.7 percent) in the 40 to 49 age group knew there was a limit. This data is presented in Table X.

The educational level of the participants and the knowledge of a dollar limit indicated a statistically significant relationship. Eleven (47.8 percent) of the respondents with some college and above did not know there was a dollar limit while 28 (57.1 percent) with a high school education did not know there was a dollar limit. Eleven (84.6 percent) of those with a college degree knew there was a dollar limit while two (15.4 percent) did not know. This information is explained in Table XI.

In comparing cities of Alva and Woodward, with the knowledge of a dollar limit, a statistically significant relationship was found. Thirty-five (70 percent) of the respondents from Alva did not know there was a limit and 15 (30 percent) did. In Woodward, 20 (40 percent) did not know there was a dollar limit, while 30 (60 percent) knew there was a dollar limit on the claims that could be filed in the SCC. See Table XII.

TABLE X
 KNOWLEDGE OF DOLLAR LIMIT AND SCC AND AGE
 (n = 100)

Response	30 and under	30-39	40-49	50-59	60-69	70 and over
Don't Know	63.6% (7)	42.9% (12)	35.3% (6)	63.6% (7)	57.1% (12)	91.7% (11)
Correct	35.4% (4)	57.1% (16)	64.7% (11)	36.4% (4)	42.9% (9)	8.3% (1)

Chi-square = 11.56

Significance Level = .04

Cramer's V = .34

TABLE XI
 KNOWLEDGE OF DOLLAR LIMIT AND THE SCC AND EDUCATION
 (n = 100)

Response	Grade School	High School	Some College	College Degree and above
Don't Know	93.3% (14)	57.1% (28)	47.8% (11)	15.4% (2)
Correct	6.7% (1)	42.9% (21)	52.2% (12)	84.6% (11)

Chi-square = 17.72

Significance Level = .00

Cramer's V = .42

TABLE XII
KNOWLEDGE OF DOLLAR LIMIT OF THE SCC AND RESIDENCE
(n = 100)

Response	Alva	Woodward
Don't Know	70.0% (35)	40.0% (20)
Correct	30.0% (15)	60.0% (30)

Chi-square = 7.92

Significance Level = .00

Phi = .30

Summary

The analysis of Hypothesis I revealed eight statistically significant relationships. Education provided a statistically significant relationship with all the dependent variables that were tested. Residence and familiarity with the Small Claims Court and the awareness of a dollar limit also provided statistically significant relationships. Age and the dollar limit also provided a statistically significant relationship. In this first hypothesis, sex of the respondents did not provide any statistically significant relationships.

Analysis of Hypothesis II

The second hypothesis tested the relationship between the selected personal variables including age, educational level, residence, and sex of the respondents and their sources of obtaining consumer information. Participants were questioned concerning their use of newspapers, radio, and OSU fact sheets and bulletins for obtaining consumer information. Seventy-five (75 percent) of the respondents relied on newspapers for obtaining consumer information. The respondents were asked to identify these particular newspapers. There were 29 (29 percent) respondents who said they relied on radio for consumer information. Forty-seven (47 percent) of the respondents had used the OSU fact sheets and bulletins for consumer information. The responses are further presented in Table XIII. A summary of Hypothesis II is presented in Table XIV.

Use of Newspapers for Consumer Information

In comparing use of newspapers for consumer information and the variables of age and sex of the respondents, no statistically

TABLE XIII
 SOURCES OF CONSUMER INFORMATION
 (n = 100)

Response	Newspapers	Radio
Use Newspapers		
Yes = 75		
No = 25		
Location		
Alva	19	
Oklahoma City	21	
Enid	5	
Woodward	<u>30</u>	
	75	
Use Radio		
Yes = 29		
No = 71		
Locations		
Alva		10
Oklahoma City		8
Enid		1
Woodward		<u>1</u>
		29
Use of Fact Sheets		
Yes = 47		
No = 53		

TABLE XIV
 SUMMARY OF ANALYSIS OF HYPOTHESIS II -
 SOURCES OF CONSUMER INFORMATION
 (n = 100)

Variable	Newspapers	Radio	OSU Fact Sheets
Age	19.78	28.96	13.56*
Education	16.92*	9.90	.38
Residence	53.95*	25.28*	2.56
Sex	4.17	2.94	5.34*

*Statistically significant relationship at .05.

significant relationships were found. The newspapers and educational level of the respondents were found to have a statistically significant relationship. It was found that eight (66.7 percent) of those with a college degree and above and 5.3 (10.8 percent) with a high school education relied on the Oklahoma City newspapers. Table XV explains the findings.

In comparing location of residence and use of newspapers for consumers information, it was found that 14.7 (31.4 percent) respondents in Alva and 13.3 (25 percent) in Woodward relied on the Oklahoma City newspapers. Six and seven-tenths (14.3 percent) respondents from Alva relied on the Enid newspaper, but no one from Woodward relied on the Enid paper. In Alva, 25.3 (54.3 percent) of the respondents relied on the Alva paper and in Woodward 40 (75 percent) of the respondents relied on the Woodward newspaper for obtaining consumer information. No one in Alva relied on the Woodward newspaper, and no one from Woodward read the Alva newspaper. The analysis found a statistically significant relationship to exist. The crosstabulation is contained in Table XVI.

Use of Radio for Consumer Information

In comparing age and the radio stations listened to for consumer information, no statistically significant relationship was found. Seventy-one of the respondents did not rely on radio for consumer information. The 29 (29 percent) that did rely on radio were fairly evenly distributed through all age groups with the greatest numbers of respondents in their 60's and 70's relying on radio. These two groups had nine respondents each. No statistically significant relationships were found in comparing age, education, or sex of the respondents to their use of

TABLE XV
 NEWSPAPERS AND EDUCATION
 (n = 100)

Response	Grade School	High School	Some College	College Degree and above
Oklahoma City	30.8% (5.3)	10.8% (5.3)	43.8% (9.3)	66.7% (8.0)
Enid	7.7% (1.3)	5.4% (2.7)	12.5% (2.7)	0.0% (0.0)
Alva	23.1% (4.0)	29.7% (14.7)	18.8% (4.0)	22.2% (2.7)
Woodward	38.5% (6.7)	54.1% (26.7)	25.0% (5.3)	11.1% (1.3)

Chi-square = 16.92

Significance Level = .05

Cramer's V = .27

TABLE XVI
 NEWSPAPERS AND RESIDENCE
 (n = 100)

Response	Alva	Woodward
Oklahoma City	31.4% (14.7)	25.0% (13.3)
Enid	14.3% (6.7)	0.0% (0.0)
Alva	54.3% (25.3)	0.0% (0.0)
Woodward	0.0% (0.0)	75.0% (40.0)

Chi-square = 53.95

Significance Level = .00

Cramer's V = .85

radio for consumer information.

Thirty-one (50 percent) respondents in Alva relied on Alva radio and 34.5 (90 percent) of the Woodward respondents relied on Woodward radio. This statistically significant relationship is presented in Table XVII. Thirty-eight and nine tenths (24.1 percent) of the Alva respondents listened to Oklahoma City radio stations compared to 3.4 (9.1 percent) of the respondents in Woodward who listened to Oklahoma City radio stations.

OSU Fact Sheets for Consumer Information

The respondents were questioned concerning if they had used the fact sheets or bulletins from the Oklahoma State University (OSU) Extension Center for consumer information. A significant relationship was found to exist comparing age and using the OSU material. Sixty-four and three tenths (18 percent) of the respondents who were in the 30 to 39 age group and eight (72.7 percent) of those in the 50 to 59 age group did use the OSU material for consumer information. Fourteen (82.4 percent) of those in the 40 to 49 age group did not rely on the OSU information. A presentation of this analysis is given in Table XVIII.

No statistically significant relationships were found between education and residence and use of the OSU fact sheets for consumer information.

A statistically significant relationship was found to exist between sex of the respondents and their use of the OSU fact sheets. This explanation is revealed in Table XIX. Twenty-nine (67.4 percent) of the males did not rely on the OSU information and 33 (57.9 percent) females did. This could be due to the majority of the consumer information

TABLE XVII
 RADIO STATIONS AND RESIDENCE
 (n = 100)

Response	Alva	Woodward
Oklahoma City	38.9% (24.1)	9.1% (3.4)
Enid	5.6% (3.4)	0.0% (0.0)
Alva	50.0% (31.0)	0.0% (0.0)
Woodward	0.0% (0.0)	90.9% (34.5)

Chi-square = 25.28

Significance Level = .00

Cramer's V = .93

TABLE XVIII
 USE OF OSU FACT SHEETS AND AGE
 (n = 100)

Response	30 and under	30-39	40-49	50-59	60-69	70 and over
No	63.3% (7)	35.7% (10)	82.4% (14)	27.3% (3)	52.4% (11)	66.7% (8)
Yes	36.4% (4)	64.3% (18)	17.6% (3)	72.7% (8)	47.6% (10)	33.3% (4)

Chi-square = 13.56

Significance Level = .02

Cramer's V = .37

TABLE XIX
 USE OF OSU FACT SHEETS AND SEX
 (n = 100)

Response	Male	Female
No	67.4% (29)	42.1% (24)
Yes	32.6% (14)	57.9% (33)

Chi-square = 5.34

Significance Level = .02

Phi = .25

being written under the Home Economics portions of the Cooperative Extension Service bulletins and fact sheets.

Requests for Additional Information

Respondents were asked if they would like to know more about the Small Claims Court (SCC). Sixty-nine of the respondents indicated they would like more information about the SCC. Thirty-one of the respondents said they did not want any additional information about the SCC, but would seek additional information if they thought they would be using the SCC.

Summary

In the testing of Hypothesis II, five statistically significant relationships were found to exist. One was with the age of the respondents and their use of the OSU fact sheets. Education provided a statistically significant relationship with the use of newspapers for consumer information. Residence of the respondents provided a statistically significant relationship with the use of radio for consumer information and with the use of the OSU fact sheets. Sex of the respondents was not a statistically significant variable with use of newspapers or radio, but proved to be significant with the use of the OSU fact sheets.

Analysis of Hypothesis III

The third hypothesis was developed to determine the relationship of selected personal variables and sources consumers use to obtain their consumer information on the Small Claims Court (SCC).

Since there were only two respondents who had used the SCC and they

were both attorneys, this hypothesis was not tested. The attorneys had used the SCC as a part of their professional expertise, the questions concerning plaintiff, defendant, landlord, business, and consumers could not be tested.

CHAPTER V

SUMMARY

This study examined the knowledge consumers have about the Small Claims Court (SCC). Respondents were questioned concerning the knowledge they had about the SCC by responding to several questions asking specifically if they were familiar with the SCC, when and where it was held, different types of claims that could be filed, the dollar limits, necessity of a lawyer being present, and if they would like to know more about the SCC. Respondents were then asked to identify the sources they relied on for consumer information such as newspapers and radio and were asked to identify the specific ones. They were also asked if they had used the fact sheets and bulletins from the OSU Extension Center for consumer information.

By completing this study it was believed that (1) relationships of selected personal variables and the degree of consumer knowledge could be identified, (2) the local media sources respondents relied on for obtaining consumer information could be identified, (3) sources by which consumers became informed about the SCC could be assessed, and (4) the extent of consumers using the SCC could be analyzed.

Data were obtained for this study by a random telephone survey to 100 participants. Fifty of the respondents were from the Alva telephone directory and 50 were from the Woodward telephone directory. The questionnaire was designed to collect the information about the knowledge

consumers' had about the SCC, to determine who had used the SCC and where they had received the information about using it, and to record the sources consumers rely on for obtaining consumer information. Their sex, location of residence, age, and educational background was recorded. The questions had either "yes" or "no" answers or the answers were recorded as "correct," "incorrect," or "don't know."

All of the data were first analyzed by frequency distribution. The hypotheses were tested using Chi-square, Phi, and Cramer's V statistics. The statistical significance level accepted for the Chi-square analysis was .05.

Major Findings

Of the 100 respondents tested, 76 indicated they were familiar with the Small Claims Court (SCC). However, specific aspects of their knowledge were lacking. It was found that with increased education, respondents knew more about the SCC.

When participants were questioned concerning if they knew where to go or to call to find out about filing a claim, again a statistically significant relationship was found with increased educational levels. No other significant relationships were found with any of the other variables of age, sex, or residence.

The question of where the SCC was held in the county revealed only one statistically significant relationship. Again it was with increased education. No other variable had a statistically significant relationship. Frequency distribution revealed that only 50 of the respondents knew where the SCC was held in the county and 50 did not know.

The respondents were questioned concerning their knowledge of when

the court was held, the day of the week, or the time of the day. Only five of the participants questioned out of the 100 knew the correct answer. Ninety-five of the respondents did not know when the SCC was held in their county. However the five who did correctly identify the day and times were those with some college or a college degree and above. A statistically significant relationship was found to exist between the dependent variable of where the court was held and education.

The variable of age and whether or not the respondents knew if a dollar limit was set on the SCC claims was found to have a statistically significant relationship. The variables of age, education, and residence all proved to be statistically significant on this question.

In Hypothesis II, sources of consumer information and selected personal variables revealed that 75 (75 percent) of the respondents relied on newspapers for consumer information. Seventy-one (71 percent) of those surveyed did not rely on radio for consumer information. When questioned if the participants relied on OSU fact sheets and bulletins, 41 (41 percent) said they did.

In identifying newspapers, consumers read the Oklahoma City, Enid, Alva, and Woodward newspapers. No significant relationships were found with age, location of residence, or sex. Educational level and newspapers provided the results that those with higher educational background relied on the Oklahoma City newspapers and produced a statistically significant relationship.

No significance was found in comparing use of radio as a consumer information source to the personal variables. Only 29 (29 percent) of the respondents said they relied on radio for consumer information.

Significant relationships were found in age and sex of the respondents and their use of OSU fact sheets. More women relied on the fact sheets and those in the 30-39 age group and those in the 50-59 age range were more likely to use the fact sheets.

Many of the respondents seemed embarrassed with their lack of knowledge on the SCC. Sixty-nine (69 percent) of those 100 surveyed indicated they would like more information about the SCC.

Implications

The Small Claims Court (SCC) is not widely known about or used by consumers. Out of the 100 surveyed only two attorneys had used them.

No bulletins, flyers, or instruction sheets are available in either county to explain the SCC. It is not listed in either telephone directory so information is not easily accessible. Unless the court clerk in the courthouse in Woods or Woodward counties are contacted, no information is readily available about the SCC. Newcomers or people unfamiliar with the county government system in these counties would have a difficult time in finding out information on the SCC. The public school system does not explore the SCC in any classes except that the SCC exists. In civics, consumer education, or perhaps a business class, the SCC could be discussed, if these comments would be targeted at a specific audience and not at the general population. Educators need to evaluate possible methods of presenting information to consumers about the SCC.

1. Information needs to be presented to junior high and high school students about the working of the SCC. This information could be taught in a variety of classes. Actual observation of

- the SCC and mock trials might be more beneficial than just reading about its existence. Home Economics, Civics, Consumer Education, Business, Family Living, and History classes would all be good outlets for distributing this information.
2. Adult education classes could offer information in their Business and Consumer Education classes. Cooperative Extension bulletins need to be oriented toward the consumer and not specifically in Home Economics areas. County wide meetings for farmers, homemakers, young families, and any adult meeting would be a good place to dispense information. If a bulletin or fact sheet was available, a county or community fair or council meeting would be excellent for distributing this type of information.
 3. Mass media, especially newspapers and OSU fact sheets and bulletins could greatly aid consumers in finding out about the SCC. More than just its mere existence needs to be available information. A new OSU fact sheet explaining the SCC in Oklahoma could be very useful to inform consumers.
 4. Programs need to be aimed more specifically at older consumers and consumers who have less education. Information should be available to males as well as females. Material needs to be available in non-traditional places, such as laundries, doctor's offices, banks, finance offices, car dealers, realtors, grocery stores, discount stores, and small businesses.

Recommendations

As the economic situation becomes more complex, consumers will need

more help in effectively managing their money. If they have received faulty service or merchandise, not received goods and services they have paid for, in essence; not received their moneys' worth, they need effective means of consumers redress. Many consumers do not have the money or the ambition to seek legal assistance, yet they would use the SCC as a means of seeking recourse.

This study was small and limited. It only begins to touch on the vast amount of knowledge consumers do not know about recourse or their consumer rights. Further studies will be necessary to completely survey and assess more completely consumers knowledge and attitudes about the Small Claims Court. The author recommends:

1. Other studies to be designed and implemented to find out more consumers knowledge of the Small Claims Court, especially in metropolitan areas, and with larger samples.
2. Studies of citizens who have actually used the Small Claims Court and whether they used it in their business, as a landlord, or as a consumer.
3. Identifying more specific sources of where consumers obtain their consumer information.
4. Study of consumers who used the Small Claims Court and how judgment was awarded. Also, if judgment was in their favor, did they receive restitution?
5. Study of the extent consumers are aware of their basic consumer rights.

In summary, consumers need more help in realizing the avenues of consumer redress available to them. Consumers are always going to be cheated, given faulty service, and taken advantage of if they are

uninformed and unable to fight back. Consumers in the marketplace cannot be too educated or too informed concerning their legal rights. If they are more educated, they will make wiser decisions and will get more for their money. The Small Claims Court can be an effective legal means of aiding consumers if they know about it, are aware of it, understand how it works, and will use it.

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APPENDIX

QUESTIONNAIRE

Introduction:

HELLO! MY NAME IS KERRY GIDEON AND I AM THE EXTENSION HOME ECONOMIST IN WOODS COUNTY IN ALVA. I AM CURRENTLY WORKING ON A MASTERS OF SCIENCE DEGREE FROM OKLAHOMA STATE UNIVERSITY IN CONSUMER RESOURCES. YOUR RESIDENCE HAS BEEN RANDOMLY SELECTED TO BE SURVEYED ON YOUR KNOWLEDGE OF THE SMALL CLAIMS COURT IN OKLAHOMA. IF I COULD HAVE A FEW MINUTES OF YOUR TIME, I'D LIKE TO ASK YOU SOME QUESTIONS CONCERNING THE SMALL CLAIMS COURT. PLEASE ANSWER THE QUESTIONS AS HONESTLY AS POSSIBLE AND PLEASE KEEP IN MIND YOUR ANSWERS WILL BE KEPT CONFIDENTIAL AND WILL BE TABULATED FOR RESEARCH.

CONSUMER USE AND KNOWLEDGE OF THE SMALL CLAIMS COURT

Survey _____

1. Are you familiar with the Small Claims Court in Oklahoma? Yes___ No___
2. Where would you go or call to find out about filing a claim in the Small Claims Court? Correct___ INC___ DK___
3. Where is the Small Claims Court held in your county? Correct___ INC___ DK___
4. When are the cases heard? What day of the week or time of the day? Correct___ INC___ DK___
5. Is there a filing fee?_____ Do you know the amount? Correct___ INC___ DK___
6. What type of claims can you file for? Correct INC DK

___ Liable	_____	_____	_____
___ Recovery of personal property	_____	_____	_____
___ Collection of unpaid child support	_____	_____	_____
___ Collection of unpaid rent	_____	_____	_____
___ Unpaid bill collection	_____	_____	_____
7. Is it necessary for a lawyer to be present? Correct___ INC___ DK___
8. Is there a dollar limit on claims that can be filed in the Small Claims Court? Correct___ INC___ DK___

9. Have you ever used the Small Claims Court in your county? Yes ___ No ___
-
10. Did you file the case or was it filed against you? Plaintiff ___
Defendant ___
11. Were you assisted by anyone in filling out your claim? If so, who helped you? _____
Was it a lawyer? Yes ___ No ___
13. Was the information they gave you correct? Yes ___ No ___
14. Was it helpful in presenting your case? Yes ___ No ___
15. In what capacity did you use the Small Claims Court?
As a landlord ___
In your business ___
As a consumer ___
-
16. Would you like to know more about the Small Claims Court? Yes ___ No ___
- Since I am an educator and I am responsible for presenting information to consumers, I would like to know what sources you rely on for most of your consumer information.
17. Do you rely on newspapers? Yes ___ No ___
Which ones? _____
18. Do you listen to the radio for consumer information? Yes ___ No ___
Which stations? _____
19. Have you ever used the Fact Sheets or bulletins on consumer information from the OSU Extension Center in your county? Yes ___ No ___
20. Sex male ___ female ___
21. Do you live within the city limits? Yes ___ No ___
Alva ___ Woodward ___
22. What year were you born? _____

23. What level of education have you completed?

Grade school _____
High school _____
Some college or technical _____
College degree _____
M.S. or above _____

Thank you so much for your help and time in answering questions about the Small Claims Courts in Oklahoma. Your help is greatly appreciated and I hope I have not taken too much of your time. The results of this study will help educators to better inform consumers on the workings of the Small Claims Courts and the sources consumers rely on for their consumer information. To show my appreciation to you for helping, I would like to send you a collection of OSU Fact Sheets on consumer information. If you would like to receive them, let me verify your address.

Thank you so much.

VITA

Kerry Lynn Gideon

Candidate for the Degree of

Master of Science

Thesis: CONSUMER KNOWLEDGE AND USE OF THE SMALL CLAIMS COURTS

Major Field: Housing, Design, and Consumer Resources

Biographical:

Personal Data: Born in Oklahoma City, Oklahoma, October 29, 1952, the daughter of M. W. and Irene Gideon.

Education: Graduated from Bowlegs High School, Bowlegs, Oklahoma, in May, 1970; received an Associate of Science degree from Seminole Junior College, Seminole, Oklahoma, 1972; received the Bachelor of Science degree in Home Management, Equipment and Family Economics, College of Home Economics, Oklahoma State University, Stillwater, Oklahoma, December, 1974; completed requirements for the Master of Science degree at Oklahoma State University, Stillwater, Oklahoma, in December, 1980.

Professional Experience: Extension Home Economist, Woods County, Oklahoma Cooperative Extension Service, January 1, 1975 to September 30, 1980; Extension Home Economist, Canadian County, Oklahoma, Cooperative Extension Service, October 1, 1980 to present.

Professional Organizations: National Association of Extension Home Economists, National Association of Extension 4-H Agents, Epsilon Sigma Phi.