

DEVELOPMENT OF GUIDELINES FOR WORKING
WITH LOW-INCOME WOMEN THROUGH THE
PLANNING AND TEACHING OF A
CONSUMER EDUCATION CLASS

By

SHIRLEY FRANCES STAMPER

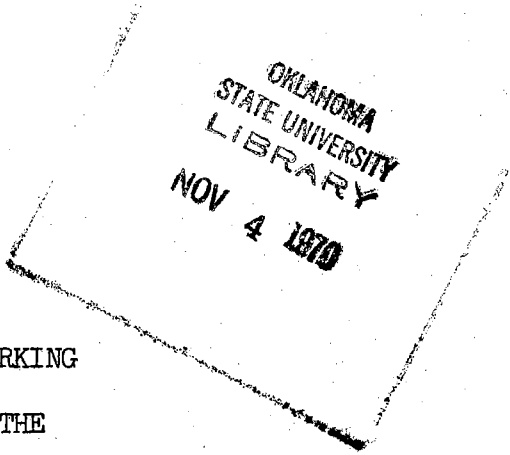
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Thesis Approved:

Elaine Jorgenson
Thesis Adviser

Lara Casey

Elizabeth C. Keller

D. Durbin
Dean of the Graduate College

764213

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CHAPTER I

INTRODUCTION

Since the beginning of the pioneer days in America, we have had poverty. At the turn of the century most Americans were poor, so poverty was seen as an individual problem and not of concern to society. Then in a short span of history many American families became affluent. Industrialization which helped make the people rich also helped to awaken the people to the poverty which is very much alive in the land. So the elimination of poverty has become a social problem of national concern.

The human society is maintained by a culture which reflects the way of life of the society, including its knowledge, practices and beliefs. This culture is changed as the technological changes lead to value changes within the given society. Many societal changes have occurred within the last one-hundred years (16). The historical American family has had value changes as a result of these societal changes. Societal changes have occurred in all societies in all periods of time, but the rate has been greatly varied. In the United States many societal changes have led to value changes have occurred within the last one-hundred years. Although men are conservative stable beings, they welcome some change because of new wants in their outlooks, tools, and experiences. One change can cause many others which are unplanned and possibly unwanted by a majority of the people. Unanticipated changes,

more often than not, are by-products of a new technological device. The United States is moving rapidly in technological advances, secularism, urbanism and concentration of power and control (11).

Some of the societal changes in our society have helped to make both the affluent and the poor more aware of the differences which exists between the two. Both are many times living side by side. For example, one change is that we have gone from a "closed society" to an "open society." This was brought about by mass communication, new means of travel, and occupational and religious mobilities (36). As we have become an "open society" most people have been exposed to other people and to what they have or do not have. This could account for the increased wants of the poor. It might also account for the baffling impulse spending which is not uncommon among the poor.

A similar change is that we have gone from a nation of scarcity to a nation of abundance. Once we had a scarcity of many commodities, such as time, energy, money, learning, and abilities. Now we have more than we can use (37). This abundance enlarges the choices and decisions which have to be made by all the people. The making of choices and decisions is further complicated by the fact that as a nation we are becoming a present-time oriented rather than a future-time oriented society (37). This has in some ways helped to raise the standard of living, and at the same time, has created many new problems for the society. Even though we purchase more on credit than all the peoples of all other lands, the American consumer is ignorant, illiterate, and easily deceived by the cost of credit (4).

Another change in our society is that we have gone from a religious society to a secular one (29). Many of the church's

traditional functions have been taken over by other agencies. For example, at one time most higher education was provided and controlled by churches. Charitable work once done by the church has almost disappeared as the state has taken over the responsibility (11). Therefore, with the church no longer assuming the traditional responsibility of caring for its poor, the poor must be cared for by another means. So the United States Government became concerned about the American poor and the consumer, and has attempted to get helpful movements into workable existence. A challenge to the home economist is the Vocational Education Amendments of 1968. Whereas, the focus of home economics education had been traditionally preparing for homemaking, the Vocational Amendments of 1963 expanded the focus. This included preparing for occupations which use home economics knowledge and skills, and preparing for the dual role as homemakers and employable persons. The new challenge is to strengthen the emphasis on consumer education in the home economics program. One concern is to help consumers solve problems that arise in the field of food, clothing and housing, the individual and the family, rearing children and maintaining satisfying human relations. Another concern is the development of a program to help the disadvantaged; and emphasis is given to post-secondary education (30). This gives the home economist an opportunity to help a number of women who are impoverished. A limited education or lack of skill can result in low earnings or unemployment for many women who find themselves as the head of the family and unable to lift themselves from poverty. There seems to be two major reasons for the unemployment of these impoverished girls and women; lack of training or education and the absence of child

care services. The Woman's Bureau reports that unemployment for women has been more than unemployment for men for the past decade (16). This unemployment can be tragic for the women who need to support themselves and their families.

Home economics has always been concerned with the needs of families but greater consideration is to be given to the social and cultural conditions and needs of families, especially those in economically depressed areas. Today there is greater opportunity for the planning of programs, the development of more effective approaches, and the assuming of greater leadership in helping meet some of the problems of poverty.

Statement of the Problem

The main emphasis in this study was the development, organization and teaching of an educational program in consumer education for a selected group of low-income women in Bartlesville, Oklahoma, as a basis upon which to develop guidelines for conducting adult homemaking classes for low-income women.

Objectives of the Study

The objectives of this study were:

1. To become aware of the consumer education needs of the low-income women through the means of a questionnaire used in home visits and the review of literature.
2. To determine the concepts, generalizations, behavioral objectives, learning activities, and evaluations to be used to conduct an educational program in consumer education for low-income women

in Bartlesville, Oklahoma.

3. To direct the teaching of the planned consumer education class for low-income in Bartlesville, Oklahoma.

4. To develop guidelines for the conducting of adult homemaking classes for low-income women.

5. To make recommendations for long-range planning of classes for low-income women in Bartlesville, Oklahoma.

Limitations of the Study

1. The study was limited to teaching a consumer education class to the women whose names were submitted by the local Director of the Department of Institutions, Social and Rehabilitation Services of Bartlesville, Oklahoma. These women were recommended by their social worker as having great need for a class in consumer education.

2. The class was limited to six class periods as recommended by the Oklahoma Vocational Home Economics Department. Therefore, the scope of the subject matter to be offered was limited to the concepts that seemed most feasible by the writer, based upon the review of literature, the Oklahoma Adult Education Curriculum Guide, the advisory committee, the community needs, and the local people who were available to serve as resource personnel.

3. The questionnaire was used with a small group of women so the results may not have been representative of the entire group of women.

4. Lack of communication may seem to be a problem when working with people of different backgrounds.

Definition of Terms Used in the Study

Low-Income is a relative term depending upon such factors as where one lives, needs, material goods, age, and non-money income. Under the present government administration, families having \$3,000 or less annual income are classified as low-income families (8). (The terms low-income, poverty, and disadvantaged are used interchangeably in this study to add variety).

Consumer and Homemaking Education means education designed to help individuals and families improve home environments and the quality of personal and family life; and includes instruction in food and nutrition, child development, clothing, housing, family relations and management of resources with emphasis on selection, use and care of goods and services, budgeting and other consumer practices (1).

Adult Education is an educational activity that takes place in an organized context. It has an all-encompassing approach and covers all areas of human existence where more knowledge and skill are needed to live a better life (19).

Vocational Education is to provide all persons with ready access to vocational training or retraining which is of high quality, and is realistic in the light of actual or anticipated opportunities for gainful employment, and is suited to their needs, interest and ability to benefit from such training (18).

Procedure

A review of the literature concerning the consumer behavior patterns of low-income women was made by the writer. This review indicated certain areas where there were consumer problems.

Seven major concepts were selected for a class in consumer education. The seven selected concepts were: (1) planning the family dollar, (2) the clothing dollar, (3) the food dollar, (4) the durable goods dollar, (5) the use of credit, (6) community resources, and (7) opportunities for job training and employment. These were selected based upon the review of literature, the Oklahoma Home Economics Adult Education Curriculum Guide, suggestions from the advisory committee, community needs, and the local people who were available to serve as resource personnel.

First, a meeting was arranged with the administration to gain their suggestions and support for conducting the class. Then working with an advisory committee the generalizations, behavioral objectives, learning experiences and evaluations were formulated for a class in consumer education for the women receiving public assistance from the Department of Institutions, Social and Rehabilitation Services of Washington County, Bartlesville, Oklahoma. The agency provided one-hundred names and addresses of women they felt could use the information from a class in consumer education.

A questionnaire was developed using the seven concepts. The questionnaire was used in a personal interview with fourteen of the one-hundred women invited to attend the class. The questionnaire and interviews were to help determine the buying problems of the low-income

women. On a basis of the information received from the questionnaire one class behavioral objective was revised to provide an additional learning experience to meet the needs of the participants.

Local resource people were contacted for their help in presenting the class. A local church group agreed to provide transportation for the class members. The local Chapter of the Future Homemakers of America provided child care services.

A series of six class sessions based upon the seven concepts were taught using a variety of teaching methods and evaluations. In addition to the teaching of the concept at each session refreshments made from commodity foods were served. Also, a simple demonstration of a homecraft which could be used in home decorating was a part of each class session. This article was given as a doorprize.

As one means of evaluation the writer interviewed each of the participants. The participants also completed the checksheet evaluation which was used to help the writer determine the effectiveness of the class. They also filled-out an interest survey to help with long-range planning for additional classes.

The introduction, objectives of the study, limitations and procedure for this study have been outlined in this chapter. In Chapter II, information relating to low-income families, adult education, vocational education and consumer education for low-income families are reviewed. The chapter also includes information from a West Side Survey which was conducted in Bartlesville, Oklahoma. Chapter III presents the procedure used in developing an educational program in consumer education for low-income women in Bartlesville, Oklahoma. Chapter IV includes analysis of data and development of the guidelines

for teaching a class in consumer education for low-income women. Chapter V concludes the study with a summary, conclusions and recommendations for additional work with the low-income women in Bartlesville, Oklahoma.

CHAPTER II

REVIEW OF LITERATURE

Low-Income

In the American democratic society the recognition of the importance and dignity of each individual is of much value. The basic values prized by people are the matters which are of greatest worth to them. Stemming from this value is a basic human right which can be stated as the equality of opportunity for each person to develop his potential qualities and talents regardless of his race, creed, national origin, or socio-economic background. To many, this equality of opportunity seems to remain unrealized in their day-to-day struggle for mere existence. These are the poor or disadvantaged people of our nation.

Although "disadvantaged" is a broad word with various meanings, it was explained in the Vocational Amendments of 1968 as being those people with academic, socio-economic or other handicaps which keep them from succeeding in a regular vocational program. Quite often part or all of these disadvantages are associated with people who live in poverty. Poverty is a difficult word to define but it does exist in this nation of affluence. Michael Harrington (5) defines poverty:

....in terms of those who are denied the minimal levels of health, housing, food, and education with our present stage of scientific knowledge specified as necessary for life as it is now lived in the United States....that poverty in America forms a culture, a way of life and feeling, that makes a whole.

There are those who take offense to his thinking. They feel that to refer to the culture of poverty is to stereotype thinking, that every slum has its own personality, strengths, and individual flavor (1).

There is much conflict, not only in defining poverty, but in measuring it. In order to measure poverty many things must be considered: the size of the family, ages of family members, the health of the family members, the community resources, the training of the individuals, the work opportunities, and personal resources. Some studies have shown some characteristics of the poor to be inadequate education, large families, low-income, limited job opportunities, poor physical and mental health, dilapidated and over-crowded housing, unemployment and an inclination toward delinquency. The group of people most likely to fall into the poverty culture are older people, families without fathers, the uneducated, and non-whites (22).

In order to understand we need the feel, the smell, and the taste of poverty culture. We need to begin where these families are, but not leave them there. Joseph Kahl in The American Class Structure identifies the social class structure in America and the value orientation of the various classes. According to this classification the major value orientation of the poor seems to be apathy; the belief that life is unpatterned, and thus uncontrollable. However, there is great discrepancy between the expressed value and observed values.

With the mass media of today the poor seek and value the same things as other Americans, but are unable to achieve these desires (14).

Another outgrowth of the lower class value orientation is the desire for security. The lower class person builds up a network of interdependent relationships, therefore, security lies in his close circle of friends - people he can trust and whose obligations are to him as a person (14).

A third value of the lower class is the opportunity of escape from the routine and pressures of day-to-day existence. Acceptable ways of escape are television, spectator sports, and visiting (28).

The appreciation of excitement is another value. The aggression of delinquents is another aspect of excitement. In a study of delinquent boys, Matza and Sykes found delinquents are deeply immersed in a restless search for excitement (28).

A very dominant value in the family life of the lower class is that of a strong mother-child relationship. This relationship is often regarded as the strongest and most enduring of the lower class values. This emphasis of the mother-child relationship stems from the quality of relationship of the husband and wife. Lower class women and men often see themselves as opposite to each other and belonging to different worlds; therefore, the woman turns to the role of mother for emotional gratification. Thus, the stigma of having an illegitimate child is lessened in the lower class culture (28).

Some problems are caused for the lower class individuals because of the middle-class schools and occupational situations. The first is the difference of orientation to time and gratification. Whereas, the middle-class tend to be future-oriented, a characteristic of the lower

class is to live in the present (28).

The second value difference is health. The lower class considers themselves healthy as long as they are able to keep going. Children who are anemic, tired, or ill cannot concentrate or perform well in school, and adults do not perform as well on the job (28).

Organization is an important value for the middle class individual; yet, this generally is not exhibited by the lower class. It may not be necessary with their way of living (28).

In Maslow's Theory of Self-Actualization, he postulates a hierarchy of needs through which each person grows toward the goal of self-actualization. Included in his hierarchy is a sequence of physiological needs, safety needs, belongingness and love needs, esteem needs, and finally, self-realization needs. A person must at least partially gratify a lower level need before he can emerge to a higher need (21). The lower class individual in his struggle for food, clothing, shelter, and other physiological needs may appear to show little interest in self-esteem as he experiences continued failures in his life. With a continued lack of ability to gratify one's needs, it is possible to see poverty as a permanent state for the disadvantaged in America. Joseph Bellenghl of the Bureau of Federal Credit Unions developed the concept of the "Two Cycles of Poverty." The poverty cycle indicated that a person inherits poverty, because he received substandard education, and therefore lacks a marketable skill to earn an adequate income (25). These people fail to achieve the good life they see around them, and this caused them to carry an air of defeat.

Low-income families do not know or believe that education is a means of improving their situation. They have failed so often they are ready to live life as it is without change. Before effective learning experiences can reach these low-income individuals to help them gain self-esteem, hope and faith, the human physiological needs of food, clothing, and shelter must be met. After those needs are met, then other needs of security, esteem and self-realization will emerge (21). It may have been commonly believed that low-income people are not motivated toward learning and books. In extreme cases of the less affluent, there may be no desire to achieve because there is a lack of self-esteem. These people must be made to believe in themselves as ignorance breeds poverty, and poverty breeds ignorance in the next generation. If educators could accept the poor's culture and not change him but help him change himself then the investment of the human being becomes the most important concept. As a person looks to the future in eliminating poverty, one finds education to be at the heart of the problem. The people who have broken the cycle of poverty are those who were educationally equipped to keep up with the job evolution (13).

The educator must take the learner where he is and try to meet his individual needs (32). The teacher needs to learn of his student's backgrounds, learning habits, attitudes and deviating habits. In order to plan an adequate learning sequence, the teacher needs a thorough knowledge of what students know and can do in order to break the learnings into bite-size pieces that are appropriate to the student's capacity to master them. The teacher will be responsible to know how to select this sequence, how to make short-and long range plans, how to

motivate, and how to make abstractions concrete. In order to make these abstractions concrete a variety of activities may be necessary (35).

The teacher needed for this type of teaching should be one who really cares. She needs to be a human being who is interested in them, personally, and really cares what happens to them. One way of showing this care is by a word of praise for something well done. The most important way of showing she cares is by planning a program to awaken the students (17).

Certain characteristics are desirable when working with disadvantaged people. The teacher should analyze herself in terms of her own personal characteristics. The following fifteen desirable characteristics were taken from Hints for Teaching Homemakers with Special Needs, Kentucky Department of Education (12):

1. Is earnest and desires to be of service to others.
2. Is honest about wanting to work on problems of low - income homemakers.
3. Considers it a privilege to participate in helping these homemakers on home and family living problems.
4. Has a human concern for the disadvantaged.
5. Is willing to spend the time required to be of real service.
6. Is willing to accept opportunities to perform additional duties for groups with special needs.
7. Is humble and dignified in attacking problems of the low-income groups.
8. Recognizes the need for continuous effort in order to show growth.
9. Has a self-imposed commitment to help involve others in a program for improving home and family living in own community.
10. Is willing to develop a meaning for self as a stimulus for the way to work with community groups.

11. Is willing to volunteer services and use all resource groups available in the community.
12. Is willing to lose own identity as problems are worked on for improvement.
13. Feels capable of understanding another group, another race, by relating self to others one at a time. (empathy is learned in this manner).
14. Is willing to share information and to learn from those who are being taught.
15. Has the personal qualities necessary to work well with people:
 - ___ ready and willing to help others
 - ___ is relaxed and free from tension around people
 - ___ patient with self and others
 - ___ has a sense of humor
 - ___ has initiative
 - ___ is resolute
 - ___ does not antagonize others
 - ___ able to criticize without offending
 - ___ has enthusiasm and can inspire others.

These characteristics would be desirable, but there are few ground-rules for working with the disadvantaged. Regardless of our income levels, there is one thing which seems to bridge the gap between cultures. This one thing is a warm, friendly personality. Although it may take a long time, once this step is made, it may be the necessary one to move forward an educational program (33).

Adult Education

Historians debate the beginning of adult education. It may have had its beginning at the time of the Greeks or Renaissance. In the beginning, adult education was concerned with man's salvation. However, secular efforts to promote adult education can be found in the sixteenth century in Great Britain (19).

In modern history, adult education arose out of the issues and problems of daily living. Adult education was a revolt against a

static society where everyone had his own place. Adult education was stimulated by the industrial revolution which caused great changes in the society. The mass of people were called upon to assume new roles and adult education provided these opportunities (19).

An important motive of adult education in the nineteenth and twentieth century was to expand opportunities for education among all adults. This was true of Great Britian, Denmark, and somewhat in the United States. Public libraries and museums which transmitted knowledge and democratic attitudes and values to the masses of people who had little previous opportunity for education were established. In Britian and Denmark the primary goal of adult education was the development of the individual as a human being, to assist him in becoming a more effective member of society. Whereas, in the United States adult education included all forms of education: vocational, remedial, recreational, liberal, technical, professional, religious and family life education. This is true even in America today. Adult education has an all-encompassing approach and covers all areas of human existence where more knowledge and skill are needed to live a better life. For example, the rise of the nuclear age family promoted the growth of family life education. The increased leisure and affluence increased interest in the do-it-yourself activities. The increased importance of academic requirements for job promotions has led to new programs giving degrees and diplomas. Other areas of increased interest are religion, leadership training, physical fitness, and politics. As the nation has become more urban and educated, it has become apparent that more liberal adult education is also needed (19).

The potential clientele for adult education is the entire adult population. This is a very diverse selection of people crossing many ethnic and nationality groups. In order to reach these people in subject-matter, an extremely diverse selection of subjects are needed. These subjects are taught in many and varied ways. These may include correspondence study, apprenticeship, on-the-job training, internship in class, discussion groups, conferences, and lectures or organized classes. Just as the subjects vary so do the techniques. The techniques may include lectures, panels, forums, demonstrations, projects, discussions, and field trips. The classes may be for only a few days or for an extended period of time. In addition to being sponsored by educational institutions, there are museums, libraries, industrial organizations, labor unions, professional societies, military establishments, hospitals, religious organizations, trade associations, state and local governments, political parties, prisons, charitable, social, civic, ethnic, and many other community organizations sponsoring adult classes (19).

In substance, adult education includes varied kinds of organizations, purposes, methods, techniques and participants. This diverse collection makes it almost impossible to put definition of adult education into words. Through reading, reflection and experience with adult education, it may be possible to extract a meaning as adult education is practiced in the United States. First, education must be extracted from other types of social activity since most human activity has some potential as an educational function. Thus, the primary purpose of adult education must be to educate. To further clarify, adult education is an educational activity that takes place in an

organized context (19).

The opportunities and challenges for adult education have never been greater than they are today. A person can no longer be educated or trained for a life time. He must constantly be educated or trained for his job or a new job. Adult education offers this opportunity. It also offers to furnish basic training to those who missed their first opportunity by dropping out of school. Adult education must take the person where he is and help him move upward at his own pace (13). This calls for an educator to be a person who believes in the human being and who is willing to go the extra step with him. The late President John F. Kennedy states (13):

No task before our nation is more important than the expanding and improving of the educational opportunities of all our people....for education is both the foundation and the unifying force of our democratic way of life...it is the mainspring of our economic and social program...it is the highest expression of achievement in our society, ennobling and enriching human life. In short, it is at this time the most profitable investment society can make and the richest reward it can confer.

After this statement was made adult education received high priority with the government. While training of adults has not received as much support as the educational program for youth, it has moved into a more prominent position. Recent Acts of Congress have made funds available for basic education and vocational-technical education (13).

The history of adult education had not always been one of vital importance. The important point is that adult education has continually expanded and focused on the kinds of problems which will give meaning and organization to our rapidly changing society. This is what is now being done. One way is through the poverty program which was initiated

by President Johnson. It has had as a theme the more effective utilization of human resources and adult education (20).

Vocational Education

A massive program is now needed to cope with all the challenges presented by the ever-changing society in which we are living. For more than fifty years vocational education has worked to provide opportunities for the American people. The goal of the vocational education program has been to promote and encourage educational opportunities as they remain sensitive to the needs of the people (25). Our society has gone through a rural to urban transition. In 1850, approximately 85 per cent of the American society lived in rural America (37). The 1960 census recorded approximately 70 per cent of the population living in the urban areas. This residential shift is also reflected in an occupational shift. In 1880, about 50 per cent of the nations' total labor force was engaged in agriculture compared with 8.1 per cent in 1960. The city is seen by some as a magnet of economic opportunity which draws people from widely depressed areas of the nation (11). Urbanism is seen by others as three overlapping, closely related complications each of which needs short-range attention and long-range action. These three problems are first, problems arising because of the swift increase in population; second, problems caused by poverty; and third, problems caused by discrimination against minority groups. Thus, cities have the affluent and the poor living side by side. The American family income has continued to climb to a new high, however, millions of Americans are still very poor (9).

We have gone from a nation of the individual or small

organizations to a nation of big organizations (37). Historically, America was a self employed economy, whereas we are now in an age of mass production, specialization, and impersonal organization. However, the large-scale organization is essential to maintain our civilization (11). Most group activities are organized and a person is identified not by who he is, but the kinds of large organizations to which he belongs (37). The technical inventions and industrial expansions have rapidly developed some industries and have destroyed others. They demanded new skills and discarded old ones. This causes a problem essential to individual welfare as meaningful work grants self-esteem and is a primary goal of our society (11).

Another change is in the field of education. We were a nation of more limited education and are now a liberal-education society (37). In early America, education meant informal transmission of work techniques by kinsmen and neighbors (11). We have now gone beyond this and education is not only learning a skill but also learning economics, politics, psychology, and world affairs (37).

The increased time for leisure is another societal change (37). Recreation played a small part in the American life until the urban masses had shortened work hours. Now recreation is a boom. Television is the American giant as mass entertainment. The technological inventions and industrial expansions have directly promoted the desire and demand for a good time on the part of the masses. The mounting production has provided people with more effective income to pay and more leisure time to play (22). As a society changes, its educational opportunities must change. It is a challenge for educators to keep abreast of these changes so that the

people can continue to find productive lives in satisfying employment (36). This can be seen in the progression of vocational education through these fifty years. The stated policy of vocational education in 1948 was:

The purpose of vocational education is to provide training, to develop skills, abilities, understandings, attitudes, working habits, and appreciations, and to impart knowledge and information needed by workers to enter and make progress in employment on a useful and productive basis. Vocational education is an integral part of the total education program. It makes a contribution toward the development of good citizens, including their health, social, civic, cultural and economic interests (40).

By 1963 the Congress realized that the existing program was not broad nor flexible enough to meet the needs of the present society, so the Vocational Education Act of 1963 was passed. This act provided major increases in appropriations for vocational education. It promoted broadened instruction in agriculture, technical education, distributive education, home economics, and initiated instruction in business and office occupations. Funds from this act provided for the establishment and construction of area vocational schools and programs, workstudy programs, and vocational education programs for those with special needs (36).

The latest development to be enacted by Congress was the Vocational Education Amendments of 1968, signed by President Lyndon Johnson. When implemented, these amendments will more than ever bring reality to the ambitious goal set forth in the Declaration of Purpose:

To provide vocational offerings so that persons of all ages in all communities of the state will have ready access to vocational training or retraining which is of high quality, which is realistic in the light of actual or anticipated opportunities for gainful employment, and which is suited to their needs, interest, and ability to benefit from such training (36).

The fact that Congress passed these amendments implied a strong belief that vocational education can have great impact on some of the human, social, and economic problems of our nation. Therefore, the people in vocational education must demonstrate that they can develop a program and resources to be effective in meeting the needs of all the people of the increasingly urbanized society (36).

A major part of this amendment is first, the development of a program to help the disadvantaged, those who have academic, socio-economic, or other handicaps that would keep them from succeeding in a regular vocational education program. Help is also included for the physically handicapped. Secondly, emphasis is given to post-secondary education - to further education of persons who have completed or left high school. Thirdly, there is special treatment accorded consumer and homemaking education. This is designed to assist consumers and help improve home environments and the quality of family life in economically depressed or high unemployment areas. The amendment, also, authorized new money to support research and training with emphasis on demonstration programs and the development of new careers (2).

With all the implications of the amendment a broader definition of Vocational Education emerges:

Remedial vocational or technical instruction to training programs; training programs designed to prepare subprofessional individuals for work in new and emerging occupations, or for enrollment in advanced technical education; an expanded technical education; an expanded concept of guidance and counseling to include services which facilitate job choices and placement; and, training for teachers to meet the "special needs" of handicapped students (23).

Vocational home economics education has been a significant part of the vocational history. Programs of vocational home economics have reflected changes to meet the needs of society. For example, during the depression and during World War II, programs were undertaken to help people meet the scarcity of money and material resources that affected family life. Throughout the years, home economist have worked with the slow-learners and with rural poverty. Laboratory methods were used, and the laboratory was expanded into the community to make learning more meaningful. Communication was achieved more easily through the use of the home visit. Then, in 1963, under the new Vocational Act, the home economics program broadened once again to include a gainful employment. This broadened program was a reflection of the trend of more women working outside the home. This trend would indicate the desirability for the girls to be satisfactorily prepared for employment as well as homemaking (36).

The status of women has changed as we have had urbanism, mass communication, and technological advances (11). Increasingly, the women are carrying the dual role as homemaker and wage earner. The motive to work, for many women, is an economic necessity. For others, a more adequate standard of living is desired. Still others work for the pleasure of adult company and the wish to provide better use of their abilities or training (16).

Many societal changes have been favorable to a woman's employment, such as the increased education for women, longer life span, shortened work week, plus the technological advances that have changed household maintenance (16). A revolution in the woman's employment has occurred in the course of the present century. Today, one-third of all women of the United States age fourteen and over are in the labor force in a given month and over twenty-eight million in a year. Three out of ten married women work, and two out of five mothers whose children are of school age work (16).

As the vocational home economics program adjust its curriculum to reflect the societal needs, the 1968 amendments indicate there are three areas of major emphasis: (1) disadvantages, (2) post-secondary, as well as (3) high school and consumer education. This amendment should give more opportunity and challenge to the vocational home economics teacher.

Consumer Education for Low-Income

As the vocational home economics teacher adjusts to meet these new challenges and opportunities she will be responsible for the development of the curriculum. The four basic elements of curriculum are commonly identified as : (1) objectives, (2) content, (3) learning experiences, and (4) evaluation. All of these are interrelated. According to Taba (34):

A decision made about any element out of relationship to the other is bound to be faulty, because each element of curriculum acquires meaning and substance in reference to other elements and by its place in the pattern that encompasses all others.

As the planning process develops, the elements are dealt with as integrated parts of a whole. First the concept area is identified. A concept is the idea which a person forms in his mind in order to understand and cope with something in his experience. Tyler (38) gives the following definition: "concepts include the cognitive aspect of the curriculum as it is embraced in significant ideas inclusion of the definition, generalizations, principles, and unifying or integrating words or phrases."

After identifying the concepts, the generalizations are identified. These generalizations were expressing an underlying truth and usually implying relationships among facts. Next, the behavioral objectives are stated, clarifying the depth and the kind of behavior desired. The learning experiences are then planned so that the desired behavioral objectives can be obtained by the student. The number and kinds of experiences planned will depend upon the student and the situation (17).

Evaluation is an integral part of curriculum. The students' evaluation as well as the teacher's evaluation is important in the development of curriculum (34). The focus of educational evaluation has two purposes (12): (1) Pupil evaluation helps the teacher determine the degree to which educational objectives have been achieved, and (2) Pupil evaluation helps the teacher know his pupils as individuals.

Awareness of the stage of development of the students, their backgrounds, their concerns, and the impact of the environment is only a part of the planning of the curriculum. Some aspects of home economics may appear as a separate unit or be so interwoven with other

units that their individual contribution may not be apparent to a casual observer. Many times this is what has happened to consumer education. The importance of relationships, management, and consumer buying in our modern family living are causing more attention to focus on these resourceful areas of home economics (17).

There is some evidence that consumer education can be a stepping stone for a nation to have more effective utilization of human resources. Today, much emphasis is being placed on consumer education stemming from the challenges of our affluent society, the ever-increasing number of goods at the market, and the lack of money management among the young and the poor. This challenge was also made clear by the Congress with the passing of the 1968 Vocational Amendments. Previous to this time the home economics program had two phases. One was the preparation for homemaking, and the other the preparation for wage earning. The new amendments have added another phase of emphasis - that of consumer education.

Consumer and homemaking education as defined in the proposed regulations for use by the State Boards for Vocational Education, means education designed to help individuals and families improve home environments and the quality of personal and family life; and includes instruction in food and nutrition, child development, clothing, housing, family relations, and management of resources with emphasis on selection, use and care of goods and services, budgeting and other consumer practices (1).

Consumer education programs must be tailored to fit a particular group based on the wants, needs, and values of the individuals involved in the particular group. Consumer education, like other education,

requires making a change in behavior and changing one's habits. This is troublesome and also entails admitting that one has been wrong, so it is only natural to have some resistance (7).

Today much information is offered the middle-class consumer but this is not so with the low-income consumer. His consumer awareness is his realization that life is expensive. He does not know consumer information exists, and yet he has the same pressures to want things as other people (23). No one would suggest that consumer education can solve all the problems of the poor but many would agree that good consumer practices could help alleviate some of the worst aspects (27).

A goal of consumer education is not merely survival, but a better life for the people concerned. The classic subject matter is money management, credit and installments, insurance, nutrition, diet essentials, food shopping, and menu planning, buying and caring for clothes and household appliances. A consumer course could cover all the content or focus on one aspect (7). The approaches are limitless, but the needs of the individuals involved in a particular community must be met if the course is to be useful.

A first requirement would be a knowledge of how the poor do spend their money. Most low-income families do buy the necessities first and the luxuries last. Usually food, shelter, and medical care take larger shares of the poor family's consumer dollar than they do in families with larger incomes. One weak spot in the poor family's purchasing behavior appears to be their overspending on durable goods, thus making it difficult to live on their small income. However, it is impossible to judge if the durable goods purchased are a necessity or

a luxury. The durable goods that take the largest bite from the income are large household appliances, radios, television sets, and phonographs (27).

There is much available evidence that the low-income shoppers do not get the best quality buy for the lowest prices. They tend to be less informed about the product, shop in fewer places, and do less comparative shopping. They rely on relatives as a chief source of information (27). Several studies show that the younger people and those who have lived in the United States longer are more apt to do comparative shopping (5).

A very realistic goal for consumer education would be to extend the shopping horizons for the low-income families. The consumers would be taught not only where to shop, but what to look for when they go to the different stores (5).

Credit is especially important to the low-income families. It is only through credit that they can accumulate goods, but it also effects decisions about where they will shop and how much the products will cost (5).

One-half or more of the low-income families use consumer credit of some kind. There is conflicting evidence on whether the poor actually prefer buying on credit. Many factors seem to converge to make installment debts pressing problems for them (27). As the low-income person is often considered a high risk, his choice of sources from which to obtain credit may be limited to a neighborhood retailer who charges exorbitant prices to compensate for the risk he takes. The very low-income person may have the peddler as the sole source of credit (5). Since the low-income, poorly educated individuals are

vulnerable to fraud and deceptive practices, they should be given information about community or government agencies which administer protective services (10).

Many studies show that low-income families do not budget their incomes and plan for their purchases. Few have assets and many have a negative net worth. They are usually concerned about the state of their finances. Education can help not only in planning expenditures but in helping to make long-range plans which help to weigh purchases and income for more effective buying and planning (27).

Most evidence shows that low-income families have not met their need through home production. Since many types of production require skill - sewing, canning, home repairs - perhaps the necessary skill is lacking. Also, some of the necessary equipment is expensive (27).

There are so many diverse programs that offer consumer benefits to the poor. Their cost of living could be cut greatly if they would take advantage of these services. The lack of full success of using these programs may be attributed to apathy on the part of the people. It is not enough to offer the program; but planning is necessary to conform to the attitudes, schedules, and location of the potential recipients (10).

A realistic goal for an educational program would be to inform the low-income families of the community agencies that could help them with their consumer problems (5). In addition, to cooperate with local and community agencies, a foundation must be laid for a program in consumer education that will have continuing effects and long-range benefits. As many of the problems of the low-income consumer arise because of their poverty, consumer education must be integrated with

those problems designed to increase the income. Therefore, a course in consumer education could include some information on ways in which to increase one's income (38).

More than ever before, the American society has developed institutions for applying expert knowledge and skill on brands which are the best buys, choices best for particular needs, and how to stretch the food and clothing dollar. In addition, professional help can be obtained when the people encounter difficulties with merchants. Before these services are used, people must recognize they have a problem, know that experts are available, and must feel secure in the company of the professional people who handle the problems. Many studies show the low-income people to be ill-prepared to cope with their consumer problems. So until society finds ways of raising the educational level, improving occupational opportunities, increasing their income and stopping discrimination, only limited solutions can be obtained for these low-income consumers (5).

Housing Survey of a Section of Bartlesville, Oklahoma

The writer of this study wanted to help the low-income women of her community cope with some of their consumer problems. This study was conducted in Bartlesville, Oklahoma, an affluent community with many active community agencies and many available learning opportunities for the affluent group of citizens. The Chamber of Commerce of Bartlesville, Oklahoma reveals a city of about 34,000 population with the median family income of slightly over \$9,000. A more careful look at the community shows a group of low-income citizens who reveal the bare facts of poverty. In 1968, the Bartlesville

Jaycees conducted a survey of the low-income area of Bartlesville to determine the housing needs of these people (39). The total population of the area surveyed represented 1,500 households on the west side of Bartlesville. A personal survey was conducted in 251 households, 206 of the households had white residents and 45 were non-white. This data can be projected to be 95 per cent confidence and not exceed a 6 per cent error. In their survey they found the median age of the wage-earner to be in the age group of 56-65, the median education to be the ninth grade, and the median income to be \$4,000 - \$4,499. They also found 30 per cent of the households not having a single wage earner. The west side wage earner is a semi-skilled worker who seems to be satisfied with his type of job. Almost two-thirds of the sample was married. However, the proportion of the white sample who are married was twice as high as the non-white sample (70 per cent to 35 per cent). The west side citizens have a preference for their neighborhood and the majority have a desire to remain in their present home or, at least, in close proximity. Their desire to improve their present home is high, but their willingness or ability to pay for improvements are limited. Over two-thirds of the sample indicated they would prefer to own rather than rent their next home, but when asked how they would finance the down-payment, about one-half of the sample did not know how this financing would be arranged.

Although some work is done with and for this group of people, there is still much need for education. The writer has made a study of low-income people, adult education, vocational education and consumer education. This review of literature has brought an

awareness of the many possibilities in working with the low-income families to provide them with educational experiences which might help them achieve a more satisfying life style. The following chapter will give the procedure for the development of the class in consumer education for the low-income women in Bartlesville, Oklahoma, as it was conducted by the writer.

CHAPTER III

PROCEDURE

Selecting of the Group

The vocational home economics education program in Oklahoma includes an adult education program. In achieving the major role of education, training is offered to homemakers for occupation using home economics knowledge and skills. The teacher is constantly surrounded by the needs and interests of the individuals and families in her community. As the teacher becomes involved she becomes aware of the attitudes of a particular community. The teacher takes a careful look at the community needs and resources. The needs of the low-income people of Bartlesville, Oklahoma, were of much concern to the writer when she attended the January, 1969 meeting of the Vocational Home Economics Education Teachers in Norman, Oklahoma. The challenge was for the teachers to study their local communities and become involved in the development of an adult education program that would reflect the needs of the community, a plan that would have the elements necessary for growth of a continued program of purpose and depth. After attending the meeting and taking a more careful look at the Bartlesville community, a plan of action for adult homemaking education was started by the writer. With the approval of the local school administration and the support of the necessary community leaders and agencies, a class in the use of commodity foods was taught in April and May of 1969.

Through the teaching of this class the writer became aware of the lack of skills and lack of education which were characteristic of this group of women. Although their income was limited, they exemplified lack of judgment in spending these limited funds. It became evident that the shift from home production to purchasing supplies had made a shift in their way of living and added many consumer choices which they were unprepared to handle successfully. The conversations of the women indicated problems of buying in all areas of home living. It is evident that money alone would not do away with these problems. Other elements, such as a broad program of education and a constant effort to achieve and maintain optimum use of resources and manpower, may be part of this solution.

The Presidential address to Congress in 1964, reflected the extent to which attention would be focused on alleviating some of the problems relating to the poor. The theme of the poverty program was to have more effective utilization of human resources and adult education. Thus, the problems of poverty are so important that they have become national goals. In 1968, the United States Congress passed the Vocational Education Amendments specifically related to consumer and homemaking education (8). Money was to be appropriated to aid in this program with one-third of the money to be used specifically in economically depressed areas. Few people would suggest that consumer education alone will solve all the problems of poverty, but many would agree that good consumer practices might help to alleviate some of the worst aspects.

In the summer of 1969, the writer began a study of the needs of low-income families. This study also included their incomes and expenditures, the community services they use, and their home management

practices. The writer also read information on how to motivate these families and what new areas of education were being used in teaching the low-income people. The types of consumer education were unexhaustable, so the writer had to select those which were of utmost concern to the local community.

The writer felt it was most important to tailor this consumer education program to meet the wants, needs, and values of the low-income area of Bartlesville. Consideration was given to the local resource people that would be available in teaching a class in consumer education. Reference was made to the Oklahoma Home Economics Adult Education Curriculum Guide which listed the contributions that home economics could make to the problems of the low-income. The three contributions are (2):

1. Helping them to improve and develop homemaking skills
2. Helping them to make the best use of available resources
3. Helping them to increase their available resources.

The standard procedure for the Vocational Home Economics Adult Education in Oklahoma is to conduct a series of classes which total twelve hours in length. The writer formulated temporary concepts for the class in consumer education. After having formulated concepts for the classes, a conference was held with the principal and a co-teacher of home economics. At this conference the needs of the community were identified and the concepts for the class in consumer education were presented. The principal's approval was given and suggestions were made concerning the time for the class to be scheduled. It was decided to schedule the class every Monday evening for six-weeks beginning October 6, 1969, and continuing through November 10, 1969.

These dates were placed on the school calendar. The classes were to be conducted in the home economics department. Money to finance such a class was discussed. An estimated amount of \$25.00 was needed. It was determined that no money was available in the school budget for adult classes; however, paper was available for mimeographing the many necessary letters and hand-out sheets.

A conference was scheduled with the Director of the State Department of Institutions, Social and Rehabilitation Services. The director, assistant director, and a social worker were present at the meeting. These women were selected to serve as the advisory committee for this class in consumer education for the low-income women in Bartlesville, Oklahoma. They were selected because they are familiar with the local low-income women; their needs, wants and values. The concepts, generalizations, behavioral objectives, and some of the general learning experiences and evaluations for the class were explained. The women offered their support and made suggestions concerning the class. As a result of the social worker's praise for the class, a local service club gave \$25.00 for the expenses. The local Office of Institutions, Social and Rehabilitation Services provided a list of one-hundred names and addresses of women receiving the services of their department. These were women whom, the social worker felt, would be interested and could use the information presented in a class in consumer economics. Most of the women lived within the city limits of Bartlesville, Oklahoma.

Contact was then made with the local Director of the Community Action Program to obtain his ideas about the spending and consumer problems of the people with whom he works. He had attended a workshop

in consumer education in Tulsa, Oklahoma, and had been urged to return to his local community and work with the local families in helping them with their money problems. He was very happy to work with the writer in planning the class in consumer education for the low-income women of Bartlesville. He agreed to be a panel member of the program on community resources. He also made home visits to explain the program to women he felt would be interested in attending the class.

The writer now had enough school and community support to complete the plans for the class. Having tentatively decided upon the concepts, generalizations, and behavioral objectives based upon the review of literature, the Oklahoma Consumer Education Guide, community needs, and the advice of the advisory committee as well as a questionnaire as shown in Appendix B. The purpose of the questionnaire was to find out from a selected group of low-income women in the community what they felt were their biggest consumer problems, together with their use of the available community resources which would provide financial benefits for their families.

The word "buying" rather than "consumer" was used in writing the questionnaire. The questionnaire was to be used in a personal interview with the women whose names were on the list given by the State Department of Institutions, Social and Rehabilitation Services. Before the questionnaire was used with these women, the writer used the questionnaire with a woman associated with the Community Action Program. She was a contact person for the Community Action Program and had taken community surveys in the homes of the local low-income community. She felt the questionnaire was satisfactory and that the

local women would welcome the writer into their homes and respond to the questionnaire.

The writer wanted to become more familiar with the consumer needs of the local low-income women so these needs could serve as guides in deciding upon the final concepts for the consumer education class. Home visits were scheduled in September, 1969. These home visits were difficult to schedule because of the writer's inability to contact the women. The writer arranged for visits with only fourteen of the one-hundred women who were to be invited to attend the class. If the women had listed telephone numbers, they were contacted by telephone to arrange for the visit. Only five of the one-hundred women had listed telephone numbers. The seven other visits were arranged through daughters who were enrolled in homemaking classes at the high school. Attempts were made to visit seven other homes but the women were not home, did not live at the mailing address, or the house was vacant. The writer found making the contacts with these women very difficult as they tend not to have listed telephone numbers, move often, remarry, and give a mailing address different from the living residence. The visits were very informal and pleasant. The writer briefly explained to the women that the class was to be taught at College High School, and the class would be conducted to help a person with her spending problems. The writer explained that she needed their help to decide what to teach so as to help them better with their buying problems. The writer had a copy of the questionnaire in her hand but asked the questions in a very informal way as part of a conversation. The women said lack of money was a big problem and that they would be interested in attending a class dealing with buying problems. They were interested

in making their money go farther. Eight of the women said clothing was the most important area of spending and caused the biggest problems. One mother said, "You may eat rice three meals a day and no one knows, but kids little, as well as teenagers have to dress as other kids, or they will take to the streets." Most of the information was very general and there was a simple answer of "yes" or "no." These visits were of great help to the writer in understanding the people and their living situation. The visits were of less help in giving information relating to the concepts for the class.

Developing Concepts and Generalizations

After having completed the interviews, the writer had no reason to change the concepts or generalizations for the class. However, one additional behavioral objective and learning experience was added. The addition was to include a demonstration on how to stitch in a zipper. Several of the women mentioned this need as a means of stretching the clothing dollar. Thus, based upon the review of literature, the Oklahoma Curriculum Guide, advice of the advisory committee and the interviews, the writer completed the planning of the concepts, behavioral objectives, learning experiences, and evaluations for the class. Thus, the six two-hour sessions were formulated using the following concepts:

1. Planning the Use of the Family Money
2. The Clothing Dollar
3. The Foods Dollar
4. The Durable Goods Dollar
5. The Use of Credit

6. The Use of Community Resources
7. Opportunities for Job-Training and Employment in Bartlesville.

Consumer and homemaking education as defined by the proposed regulations for the State Boards of Vocational Education was too broad to be included in one consumer education class so it became necessary for the writer to be selective to meet the needs of the local low-income women. As the goal for consumer education is not merely survival but a better way of life, the first concept of planning family spending was selected. Many studies show the low-income families do not budget their incomes or plan their spending (7, 27).

The second concept, the clothing dollar, was selected because in addition to clothing being a necessity in our way of living, the low-income women attending the previous adult education class had requested help in the area of clothing. Also, much evidence shows low-income families do not meet their needs through home production because of the lack of the necessary skill (7, 27).

The selection of the third concept, the foods dollar, was selected because the lower the income the higher the percentage of the income that goes to provide the food for the family. As previously stated, much evidence shows that the low-income consumer does not meet his needs through home production. Since much home production requires skill, perhaps the skill is lacking. Therefore, this consumer education class might offer help in improving and developing the homemaking skills of cooking, menu planning, and shopping which could help with family spending (7, 27).

The fourth concept, the durable goods dollar (major appliances and

furniture) was selected because although the low-income consumer does buy the necessities first, they tend to have weak spots in their overspending for durable goods (27). Also, the low-income consumers tend to be less informed and shop in fewer places so a consumer education class should try to broaden the shopping horizons for the low-income consumer (5).

The use of credit was selected for the fifth concept. Although the evidence is conflicting on whether the poor prefer to buy on credit, over one-half of the low-income consumers use some type of credit. As credit may be the only way for the low-income consumer to accumulate goods, the study of credit is especially important in a consumer education class (5, 27). As the low-income person is often poorly educated he is vulnerable to deceptive practices and should be given information about community or government agencies which administer protective services (38).

The sixth selected concept was the use of community resources. A realistic goal for an educational program would be to inform low-income families of community agencies which could help them with their consumer problems (5).

The seventh and final concept was the opportunities for training and employment in Bartlesville. A course in consumer education should include ways to increase one's income if the class is to have continuing and long-range benefit (38).

The selection of the seven concepts met the three contributions that are suggested by the Oklahoma Adult Education Curriculum Guide. The local community was able to provide the necessary resource personnel to present the classes based upon the seven concepts.

It was felt that a wide variety of teaching methods would be best for this group of women. Included in the classes were demonstrations, filmstrips, slides, speakers, panels, discussions, and a field trip. Each lesson was also evaluated and several different methods of evaluation were used. For example, informal discussion, buzz groups, transparencies and a matching game technique. The writer called upon community agencies and local individuals to present the various classes. The people were contacted by telephone or in a personal interview. The class was explained and the person asked to present a certain part of the program. The people were most cooperative in offering their talent and time. Each person was then mailed a follow-up letter as shown in Appendix A giving the following information: location, date, time, group to be served, number to be present, goal for the lesson, and his part of the program. Each person was asked to bring hand-out materials if this were possible. At this time the Oklahoma State University Extension Center was contacted for their cooperation in providing pamphlets pertaining to the various lessons, a sample which is shown in Appendix A. Additional hand-out pamphlets were provided by several companies.

One week before the classes were to begin the letters as shown in Appendix B were mailed to the one-hundred women. These letters were mailed only one week in advance of the class because studies show the low-income people to be concerned with the present rather than the future (28). The advisory committee had also made this suggestion. A return address was included to assure letters not delivered to be returned. Four letters were returned as a result. An unsuccessful attempt was made to relocate these women who apparently

who had perhaps remarried and moved. If the women had telephones they were called three days before the first class. This provided an opportunity to answer any questions they might have concerning the class and to arrange for their transportation.

The week preceeding the first class, the women called the writer if they were in need of transportation. The writer then called the coordinator for the drivers. Providing transportation was necessary for this group of women. A local church group was contacted to provide this service. One woman served as the coordinator. She had a complete list of the names and addresses of women invited to attend the class. Using a city map the coordinator outlined routes for her drivers. She rotated the drivers in order that no driver would drive more than two times. The drivers provided transportation to and from the class for the participants and their children. Some of the drivers remained for the class. They felt this would not only help them with current consumer information but, also, helped them to communicate more effectively with the women attending the class. These women also provided transportation for the one field trip.

When the women arrived at the class they were met by the writer and co-teacher. They were introduced to other class members who were present. They were asked to sign a roll sheet which had space for their name, address and telephone number. The women continued to sign the roll sheet each class session so the writer would have an accurate class attendance record. This record was helpful in making contacts with those who were absent each week and is helpful in long-range planning for these women. The women seemed to consider this a very important part of the class. If they were late arriving, the class

members would make sure they signed the roll before they started participating in the class. A number was always given to the women when they signed the roll. This number was used in the drawing for the doorprize.

Twenty-two women attended the class, eleven were white and eleven were non-white. According to information obtained from the State Department of Institutions, Social and Rehabilitation Services. Two were nineteen, seven were in the 20-30 year age group, one was in the 31-40 year age group, five were in the 41-50 age group, two were in the 51-60 age group, one woman was 64 years old, and information was not available for four of the women. Five of the twenty-two women have part-time employment. Two of the women were employed full-time. Information was unavailable for four of the women. Five of the women had no income beyond the Aid for Families of Dependent Children. The other women were receiving income from child support, unidentified contributions, or employment of the husband. The monthly income ranged from \$10.00 to \$350.00. Information was not available for five of the women. Six of the women had completed their high school education, three had completed the eleventh grade, one had completed the tenth grade, two completed the sixth grade and information was unavailable for six of the women. Three women had no children living at home. Two women had one child each, six of the women had two children, two women had three children, two women had four children, one woman had five children, two women had six children and information was unavailable for four of the women.

Their children were left in a part of the homemaking department not in use for the consumer education class. The local Future

Homemakers of America Chapter provided babysitting for each class session. There were games, paper, pencils, colors, playdough, and books for the children. Cookies were served. A mother from the Future Homemakers of America Chapter provided the adult supervision for the group.

After each lesson, the refreshments prepared by one of the high school homemaking classes were served. Each time the food served featured at least one commodity ingredient. The commodity foods were provided by the State Department of Institutions, Social and Rehabilitation Services. It was necessary to make application for these foods. They were checked-out to the homemaking department in the same manner as the low-income women received their foods. The food arranged in a simple but attractive manner was served in the dining-living area of the homemaking department. The recipes were available for each food served. It was desirable to have several extra copies available as many took copies to other family members or friends.

After refreshments were served an inexpensive craft was demonstrated. The item was then given as a doorprize. The number given to the women when they signed the roll sheet was used for the drawing for the doorprize. The objects demonstrated were simple, inexpensive and would make attractive home furnishing items. The following items were demonstrated: waste baskets made from ice cream cartons, coffee cans decorated in various ways, decoupage, antiquing, and framing pictures. In addition to the craft demonstrations, on the evening of the clothing class, the making of a scarf and a press cloth were demonstrated.

Methods of Evaluation

A check sheet evaluation of the class was completed by the members at the last session as revealed in Appendix B. The writer interviewed each of the women as they checked the sheets. This was done as a means of helping the writer determine the effectiveness of the class. The writer felt the personal interview would help the women in answering the questions on the evaluation check sheet. While refreshments were being served, the writer also took an interest survey, a copy shown in Appendix B, and had each class member indicate her desire for additional classes. This was to be used to help the writer with long-range planning for this group of low-income women.

The lessons for the class were then completed. The writer was delighted to have the opportunity to write many letters of appreciation to the various people for providing their time, services, materials, money and encouragement which made the class possible.

The next chapter will give the analysis of data. It will also present the writer's guidelines for conducting a class in consumer economics for low-income women.

CHAPTER IV

ANALYSIS OF DATA AND DEVELOPMENT OF GUIDELINES

The main problem of this study was the development, organization and teaching of an educational program in consumer education for a selected group of low-income women in Bartlesville, Oklahoma, as a basis upon which to develop guidelines for conducting adult homemaking classes for low-income women. The evaluation was carried out through interviews, listening and observing. These methods of evaluation were subjective but to this writer this method seemed most appropriate.

Included in this chapter is an analysis of the interview schedule, a description of each class, and an analysis of the evaluation given on the night of the final class. Also included are the writer's guidelines for conducting future adult homemaking classes. Included is an analysis of the class members preferred methods of being taught and the results of a survey sheet which will be used to facilitate future class planning for this group of women.

Analysis of the Interviews

The writer made personal visits into the homes of fourteen women to interview them concerning their buying problems. The writer used a questionnaire to help guide each interview as shown in Appendix B. After the fourteen visits were completed a tabulation was made to determine their buying needs as revealed in Table I. Thirteen of the

TABLE I
 RESPONSE TO INTERVIEW SCHEDULE PROBLEMS
 RELATING TO CONSUMER EDUCATION

<u>INTERVIEW QUESTIONS</u>	<u>NUMBER OF RESPONSES</u>		
	<u>Yes</u>	<u>No</u>	<u>Some</u>
1. Do you feel you have enough money for all the food your family needs?	1	13	
2. Do you have all the money you need to buy clothes for your family?	2	12	
3. When you buy clothing do you look for such things as seam widths so the clothes will last longer?	1	1	12
4. In buying furniture or appliances do you know what to look for so they will last for a longer time?		4	10
5. Do you know why things cost more in some stores?	1		13
6. Do you know the cost of credit is figured and how much it cost to buy on credit?		3	11
7. Have you heard about the Oklahoma Consumer Interest Credit Code?		10	4
8. Do you know about all the places in our community where you can get financial help for you and your family?	2	5	7
9. Do you know the legal services available for you and your family here in Bartlesville?	3	5	6
10. Have you heard about the local agencies which can help you learn a job skill so that you could work and increase the amount of money you have?	3	2	9
11. Would you like to make your money buy more things that you want?	14		
12. Would you like to make your home more attractive?	13		1

women indicated they did not have enough money for all their food needs. Twelve women indicated they did not have enough money to buy clothes for their families. When buying these clothes, twelve said they looked for things to make the clothes last longer. When buying durable goods four did not know what to look for, whereas ten had some idea of what to consider in selecting their durable goods. Almost all had some idea of what caused stores to increase their prices. The use of carpet on the floor was mentioned most often as the cause for increased prices in stores. Most had some idea of the cost of credit; however three had no idea. Ten had not heard about the Oklahoma Consumer Credit Code, but four had heard of the code. One-half knew of the community agencies which could provide services to help them with financial problems. Five had no idea of the community resources available, but two said they knew all of the available agencies. Three women knew of the services available through the Bartlesville Legal Aid Society. Six indicated they knew some of the legal services which were available, but five had no idea of the available legal services. Three knew of the local agencies that taught job skills. Nine had some idea and two had no idea of the local agencies available to provide job skill training. All fourteen wanted to make their money buy more things which they wanted. Thirteen of the women wanted to make their homes more attractive. On a basis of these limited interviews, the review of literature and the advice of the advisory committee, the writer completed the plans for the class in consumer education.

Student Response to the Learning Experiences

The first part of the first class was used to introduce the series of classes to be presented in the following six weeks. The concept, planning the use of the family money, was selected as shown in Appendix A. Attention was focused on the bulletin board which pictured a tree with paper money (6). This led to a discussion of our need for more money to buy the many things we need and want. The women discussed the cost of having children in school and the wants of the children in regard to what other children have to eat and wear. Transparencies were used to show situations in life which create different needs and goals for individuals and families. There was class discussion with the women illustrating personal examples of some of their needs and wants. For example, one woman had saved her money for a trip to Nashville, Tennessee to visit the home of Elvis Presley. Then several transparencies were used to show how to set-up plans of spending so that a person could select a plan which could help her to more nearly achieve a desired style of life. On the final evaluation, seven of the women indicated they had gained much from the concept. Table II reveals this statistic as well as the fact that four indicated some gain and one woman did not respond to the question. In this evaluation one woman wrote that her most helpful learning from the entire class was that she was able to concentrate more on budgeting her money.

Appendix A shows that the second part of the first class was based on the concept, the clothing dollar. First, a demonstration was given using a basic dress. The demonstration was used to gain the attention of the class together with emphasizing the importance of a plan for the

TABLE II
EVALUATION BY CLASS PARTICIPANTS OF
LEARNING ABOUT EACH CONCEPT

<u>CONCEPT</u>	<u>RESPONSES</u>				
	Much	Some	None	Absent	No Answer
1. Planning how to spend my family income.	7	4			1
2. Getting more clothes for my money.	7	4		1	
3. Making my home more attractive.	7	2	1		
4. Making wiser decisions and choices in selecting appliances and furniture.	7	1	1		2
5. Getting more for my money when buying food.	10	2			1
6. Making wiser decisions when shopping for credit.	9	2		1	
7. Learning more about the resources provided by my community.	8	1		2	1
8. Learning more about the job opportunities in my community.	8	2			2
9. Learning about the job-training opportunities in my community.	9				3

selection of clothing. The basic dress was of rust wool and was used to demonstrate the wearing of many types of accessories: beads, scarfs, collars, short jackets, and a sleeveless coat. This demonstration was followed by the filmstrip, "Your Wardrobe and You." The illustrated filmstrip discussed the selection of clothes considering color, line and design. Next, a spending plan for clothing was outlined. This was followed with a shopping plan which emphasized the importance of looking at labels, proper fit, workmanship, quality and price. Allowing room for growth in children's clothes was also discussed. The last part of the filmstrip was about the care of clothes, illustrating that care can improve the life of the clothes. Following the filmstrip there were four short demonstrations: (1) How to construct a simple press cloth, (2) How to press, (3) How to stitch in a zipper, and (4) How to construct a scarf made from one-fourth yard of fabric. The press cloth and the scarf were given as doorprizes. As one means of evaluation questions relating to the clothing dollar were asked and discussed. One woman remarked that clothes were too expensive to buy and the care of the clothes made no difference. Immediately three women disagreed with her comment. According to the final evaluation as shown in Table II, seven of the women gained much and four of the women gained some from the lesson on the clothing dollar. In answer to the question on the evaluation which asked, what one most helpful idea for the spending of money did you receive from the class, four of the comments were related to clothing. The comments as given by the women on the most helpful learning from the class were care of clothes, the reading of the tags on clothes, how to save money when buying clothes, and "just" clothes. At a later class meeting one woman reported that

she had made a press cloth to press the clothes of her teenage daughter; two women reported trying to stitch in zippers, and two women wore the scarfs which they had made. Table III reveals that in the final evaluation three of the women checked having made a scarf. Two of the women checked having made the press cloth.

TABLE III
RESPONSE BY PARTICIPANTS OF HAND-OUT
MATERIALS AND IDEAS

Ideas Tried	<u>RESPONSES</u>				
	Yes	No	Will Try Later	Absent	No Answer
1. Scarf	3	1	3	2	3
2. Pressing cloth	2		5	2	3
3. Waste baskets	2		6	1	3
4. Coffee cans	1		6		5
5. Decoupage			7	1	4
6. Antiquing			5	1	6
7. Framing pictures	1		4		7
8. Recipes	9			1	2
9. Pamphlets	5		1	1	5

The foods dollar was selected as the concept for the second class as shown in Appendix A. The vocational home economics teacher prepared

demonstrations using foods from the basic four food groups and commodity foods. The recipes used in preparing the commodity foods were taken from standard recipe books. As the food cooked, the filmstrip "Spending Your Food Dollars," was shown. The filmstrip included budgeting, planning, shopping, storing, preparing and serving foods. After the filmstrip the women shared some of their ideas on the ways which they try to save money and their ways of preparing commodity foods. Many of the women said they did not plan for their meals, but would be willing to try planning to see if this would cut food cost. After the discussion the prepared food was served. The women appeared eager to eat the food, most of them returning for the second serving. They received recipes for all the foods which were prepared. The writer observed two of the women marking the recipes with the following ratings: excellent, good, or forget. Seven of the women asked for additional copies of the recipes to take to their family or friends. In the final evaluation, nine of the women checked that they had already tried some of the recipes as shown in Table III. The demonstration used for the doorprize was coffee cans decorated in several ways. It was suggested that the cans be used for the storage of food. Only one woman had tried decorating coffee cans according to the final evaluation, however six of the women indicated they would try later as revealed in Table III. Ten of the women indicated that they had learned much, two indicated some learning, one woman had been absent for that session according to data shown in Table II. In answer to the question, asking for the most helpful idea gained from the class, four of the women mentioned some area of foods as their most helpful idea. For example, one listed buying foods, one how to buy

meat wisely, one how to buy meat and the fourth woman mentioned buying food as her most helpful idea. One woman did say to the writer that by planning her menus for the month, she was able to make her commodity foods last. Another woman reported using her rolled oats for the first time.

The durable goods dollar (major appliances and furniture) was selected as the concept for the third class as revealed in Appendix B. The women met at College High School and the class went in four cars to the local department store. The class was greeted by the store manager who introduced them to the furniture and major appliance department managers. The manager of the furniture department showed the furniture and discussed the principles to consider in selecting living room, dining room and bedroom furniture. He emphasized that furniture selection is a complex project and a person must take into consideration style, materials, construction, finish, upholstery and cost. Also, he stressed the importance of considering how the furniture could be used now and in the future. He pointed out the features which indicated the various price ranges. He answered the questions asked by the women. The manager of the major appliances then showed and discussed principles to consider in the selection of the major equipment. He emphasized that with proper planning and wise selection, one could furnish her kitchen with equipment and would serve her well for years to come. Refrigerators and ranges came in a wide range of sizes, models, colors, and styles, and he encouraged selecting these appliances to suit ones' own personal needs. The store then provided a doorprize, a twelve piece pyrex cooking set. The evaluation used for this class was a buzz session conducted in each car on the return trip. The driver of the cars had been given a guide sheet to help her

in leading the discussion. The purpose of the discussion was to discover the class members' understanding and reaction to the field trip. The women were able to recall some of the principles of the selection of the major durable goods. One of the women said, "The furniture was beautiful, but will not do me any good as I will never be able to afford such things." The home decorating craft was ice cream cartons covered to serve as wastebaskets. The data shown in Table III also reveals according to the final evaluation, two of the women had covered their own cartons, six were going to try later. The data shows that according to the final written evaluation, seven of the women indicated much learning in the selection of furniture and major appliances. One woman indicated some learning, one indicated no learning, one was absent and two did not answer the question as shown in Table II. In answer to the question concerning the most helpful spending idea only one indicated spending for furniture as the most helpful idea.

There were two guest speakers for the fourth lesson based on the concept, the use of credit as shown in Appendix A. The first speaker was the Director of Economics for the Bartlesville Public Schools. He discussed the various credit plans, the value of maintaining a good credit rating, how to use credit wisely and the protection offered the consumer by the Oklahoma Credit Code. His presentation was followed by a lawyer representing the Legal Aid Society who explained their services. The purpose of the society is to provide help to people who are financially unable to help themselves. Many of the problems are related to the misuse of credit. The class was evaluated by having the women list guidelines for responsible consumer credit. Their ideas

were listed on the board. The class members were also given a sheet listing the guidelines for responsible consumer credit that was taken from the Oklahoma Consumer Education Curriculum Guide (6). The home decorating idea for this class was a demonstration using one method of antiquing. The doorprize was an antiqued candle stick. According to information gathered in the final evaluation as shown in Table III, none of the women had tried this, but five were going to try later, six did not answer. Also, on the final written evaluation as revealed in Table II, nine of the women checked that they learned much regarding wiser decisions when shopping for credit, two women checked that they gained some learning, one woman checked that she had been absent. One woman wrote that the lesson credit was the most helpful idea she gained from the entire series of lessons. She wrote that if you can pay cash for anything, do so. If not, know the company with whom you are dealing - know the amount of your loan and payments. The writer did observe that six of the women left the hand-outs on credit on the tables, two of the women asked the speaker to figure the credit cost for a particular item. The writer also observed three women wrote on paper the name and address of the lawyer representing the Legal Aid Society.

A panel of local community resource people presented the program on the fifth concept, the uses of the community resources as shown in Appendix A. The men and women representing the various agencies presented information about the services of their agency. The members of the panel were the Director of the State Department of Institutions, Social and Rehabilitation Services, a representative of Concern, a church organization which sponsors the local child day care center, the

Director of the local Community Action Program, a representative of the Vocational Rehabilitation Office, and the Assistant Director of the Neighborhood Youth Corp. The women were given time to ask questions after each panel member spoke. The evaluation was a matching game; the services offered by the agencies represented on the panel were listed on one side of the sheet and the name and address of the agency were listed on the opposite side of the sheet and the women were to match the service with the correct agency. After time was given to answer, the correct answers were shown on the overhead projector. The women then had on a sheet of paper the name of the agency, their addresses and their services. The framing of pictures was the home decorating idea. In the final evaluation, one woman indicated she had done this craft. She brought her framed magazine picture to show the class at the last session as shown by the data in Table III.

Table II indicates that eight of the women checked on the final evaluation that they gained much from the concept of community resources. One checked some gain, two were absent and one did not answer. One woman not previously receiving benefit from the State Department of Institutions, Social and Rehabilitation Services did discover that she could receive their help. Two of the women signed with the Director of the Community Action Program to participate in a local meat buying club. This club allows the members to buy their meats at wholesale prices. Three of the women made appointments to discuss their health and employment problems with the representative of the Vocational Rehabilitation office. The mother of a teenage daughter hearing about the work program of the Neighborhood Youth Corp requested an application. The daughter was eligible and is currently working with the program.

The sixth class was based upon the concept, opportunities for job-training and employment in Bartlesville as shown in Appendix A. The lesson was presented by three local people representing the Oklahoma Employment Office, the Graduate Equivalent Diploma Program, and the Tri-County Vocational-Technical School. Representatives of these groups presented information about their programs and the services which they offered. First, the woman representing the Oklahoma Employment Office explained their services and the need for training to fill certain jobs which are available in Bartlesville. Secondly, the woman representing the Graduate Equivalent Diploma Program explained the testing program to obtain a high school diploma. She then explained the educational opportunities provided by a local church in Bartlesville which helps on a one-to-one basis to prepare a person to take this examination. Her presentation was followed by the assistant superintendent of the local Vocational-Technical School who used slides to explain the courses offered at the school. The matching game technique was used for the evaluation. The services of the agencies were listed on one side and the name of the agency was listed on the other side. After giving them time for matching the game, the answers were shown on the overhead projector. The demonstration for the class was a simple way to decoupage and was used for the doorprize. Seven of the women checked on the final evaluation that they would try this craft as shown in Table III. Nine checked on the final evaluation that they had learned much from this class on job opportunities and employment in Bartlesville. Three did not answer the question. The writer provided transportation home for three of the women. All three said they were going to call the admission office of the local

Vocational-Technical School. One woman who had previously attended the class at the local church to prepare her for the Graduate Equivalent Diploma made arrangements to return to the class. Since completion of the class four of the women have enrolled in local business schools.

Several different types of teaching methods were used to add variety and make it possible to meet the learning needs of more women. In the final evaluation the women were asked to check the methods they preferred. As shown in Table IV demonstrations were the teaching method which was marked most often, with eight of the women marking this method. Six of the women checked visiting speakers, three checked filmstrips, three also checked discussion and field trips.

TABLE IV
PREFERENCE OF TEACHING METHODS BY PARTICIPANTS

<u>Teaching Method</u>	<u>Number Responding</u>
Demonstration	8
Discussion	3
Field trips	3
Filmstrips	4
Visiting speakers	6

The women also checked a survey sheet which was designed to help the writer determine long-range plans. Twelve of the women checked sewing as their first choice. Christmas spending (crafts) was checked by six as their second choice. Five checked classes in gainful employment and cooking as one of their choices. One person checked each of the following: caring for children, family health and safety, as well as home improvement. Understanding teens was not checked. This data is revealed in Table V.

TABLE V
PARTICIPANTS PREFERENCE FOR FUTURE CLASSES

<u>Type of Class</u>	<u>Number Responding</u>
Caring for children	1
Classes to provide training for gainful employment	5
Cooking	5
Decision Making	3
Family health and safety	1
Getting along with people	0
Home improvements	1
Planning for Christmas spendings (crafts)	6
Sewing	12
Understanding teens	0

The women also checked a preference for Monday evening as the time for the class to be held. They also preferred for the class to be conducted in the fall. As a result of this survey, the long-range plans are for a sewing class to be held on Monday evening in the Fall of 1970.

Guidelines for Teaching Low-Income Women

On a basis of the women's evaluations and reactions the writer feels that the class did provide some learning in consumer education for the women attending. The class also provided some of the needed information to prepare guidelines for conducting an adult homemaking class for low-income women. The writer would like to suggest the following guidelines which seemed to have been successful in developing and conducting the class in consumer education for the low-income women in Bartlesville, Oklahoma.

The administration of the school should be informed of the adult education program. They need to be familiar with the adult education responsibility of the vocational home economics teacher. As the teacher plans for her interview with the administrators, she needs to be prepared to identify the community needs and the objectives for the program. The teacher should be willing to accept the advice and counsel of the administrators and to incorporate these suggestions into the adult education plans. The first important step in the adult education program will have been accomplished when the administrators have given their support and suggestions (2).

The administrators will also need to be consulted for securing the classroom as well as the scheduling of the class on the school calendar.

In this meeting the writer could also suggest a discussion of the financing of the class. If the school does not include money in its budget for the adult education program, it will be necessary to obtain other means of financing the class. The writer would suggest allowing money for the following items:

1. Postage for the mailing of letters to the intended class members. Also postage should be allowed for mailing an information sheet to the guest resource personnel and for the writing of letters of appreciation to all of the people and organizations who helped make the class possible.

2. Money should be allowed for providing the refreshment for each class meeting. If a foods class is to be included in the series of classes, then additional money would be required. By contacting the local Director of the State Department of Institutions, Social and Rehabilitation Services it is possible to obtain commodity foods. This not only helps to control the cost but can also be used to provide a meaningful learning experience. This can be done by preparing a different commodity food for each class session. The class members would taste the food and be provided a recipe for its preparation.

3. The writer would also suggest money to be allowed for doorprizes. After having conducted two classes for low-income women, the writer would suggest that the doorprize be a product of a simple craft. The demonstration of the craft would be first, followed by the drawing for the doorprize. This method was used for this consumer education program. Eight out of the twelve women answering the final checksheet marked demonstrations as their favorite teaching method.

4. It may also be necessary to allow money for transportation. Many of the women would not have transportation. However, the writer would suggest working with a local organized group to provide this service. One woman could serve as the coordinator and use a city map to outline the routes to be used by her drivers. She would use different women each class session. As the women would be new to the route they could do a practice run on the preceding afternoon, or the same woman would drive the same route for all the class sessions.

5. Money may need to be allowed to obtain guest resource personnel. However, the writer found the local resource personnel most cooperative in the sharing of their time and talents without charging for these services.

The number attending the class, the length of the class, the community and the resourcefulness of the teacher will determine the cost of the class. A local service club provided twenty-five dollars toward the financing of the consumer education class in the study. The school provided the paper needed for letters and recipes, and the writer provided ten dollars for the craft demonstration supplies.

Another recommendation would be the organization of an advisory committee. The people of the advisory committee would need to be familiar with the low-income families. Communication seems to be easier as there is increased understanding among the people involved (32). The advisory committee may be representatives of such groups as the State Department of Institutions, Social, and Rehabilitation Services, the Community Action Program, churches, and local civic and service clubs. They may provide money, transportation, resource materials, or resource personnel for conducting the classes.

In selecting the resource personnel for the class, the writer would suggest contacting the people several weeks in advance of the class as they are often very busy people and will need to schedule the date on their calendar. After the verbal contact with the resource personnel, the writer would recommend sending by mail an information sheet as shown in Appendix A. Also, in selecting the resource personnel it is desirable to select people who have had previous experience in working with the low-income people. These experiences seem to add to their ability to communicate (32).

In addition, when contacting the resource personnel schedule his arrival time thirty minutes later than the scheduled time for the class to begin. Often the class members do not place the same kind of importance on organization or time scheduling. Therefore, they are often late in arriving (28). This would allow time for introduction of new members and the signing of the roll sheet.

Many of the women will have children so the writer would suggest providing child care services. This could be done by high school girls under the supervision of one adult. Two hours may seem to be a long time for the children so varied activities may be needed to keep the children happy. It may be desirable to provide simple refreshments for the children.

The writer could suggest a visit into the homes of some of the low-income families. This will help the teacher in having an understanding of the living situations of the families. In addition, it may help the low-income women feel more at ease and more willing to participate in the adult class.

One last guideline would be the importance of providing ample hand-

out materials for each class session. Guest speakers could be asked to bring any materials they have relating to their assigned objective. The writer made use of the pamphlets from the local Oklahoma State University Extension Center.

In summary the writer has suggested the following ten guidelines for developing classes in consumer education for low-income families:

1. One of the first steps in planning the class should include a conference with the administrator of the school.
2. An advisory committee consisting of local community leaders and organizations should be formed to help with the planning and conducting of the class.
3. A spending plan for a class should be outlined to include all the necessary expenditures in conducting the class.
4. Refreshments for the class should be planned to include the use of commodity foods.
5. Transportation for the class members and their children will need to be arranged.
6. Early in the planning of the class contact should be made with local resource personnel to secure their services for the class.
7. Some type of arrangement should be made to provide child care facilities for the children of the class members.
8. Visits should be made into the homes of the low-income class members to provide the teacher with some insight into working with them.
9. It is advisable to arrange for an ample supply of hand-out materials for the class members.

10. It would be advisable to plan the time in order to allow for the differences of meaning and importance as seen by the individuals involved in the class.

In conclusion, the teaching of the consumer education class for the low-income women in Bartlesville, Oklahoma, did seem to provide some learning experiences for the women attending the class. It served to help in the formulation of the guidelines for the teaching of low-income women. The following chapter will summarize the study as well as make recommendations for additional studies.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The main emphasis in this study was the development, organization and teaching of an educational program in consumer education for a selected group of low-income women in Bartlesville, Oklahoma, as a basis upon which to develop guidelines for conducting adult homemaking classes for low-income women.

The concepts for the class were based upon readings from current literature in low-income life styles, adult education, vocational education, and consumer education, the Oklahoma Adult Education Curriculum Guide, community needs, and local people who were available to serve as resource personnel. The concepts selected for the series of six sessions were:

1. Planning the Use of Family Money
2. The Clothing Dollar
3. The Foods Dollar
4. The Durable Goods Dollar
5. The Use of Credit
6. The Use of Community Resources
7. Opportunities for Job Training and Employment in Bartlesville, Oklahoma.

After the selection of the concepts for the consumer education class the writer obtained the approval and suggestions of the school administration. With the approval of the administration the writer selected the advisory committee. Working with the advisory committee, generalizations and behavioral objectives were formulated to determine the necessary learning experiences and methods of evaluation. This advisory committee included the Director and Assistant Director of the Department of Institutions, Social and Rehabilitation Services, a social worker from that department, two personnel from the Community Action Program and the two vocational home economics teachers.

One-hundred women were sent letters inviting them to attend the consumer education class. These names were obtained from the Department of Institutions, Social and Rehabilitation Services.

A personal interview was conducted by the writer in the home of fourteen of these women. The writer was making an attempt to secure from these women their biggest buying problems. The writer needed this information to make the class in consumer education as relevant as possible. After the interviews only minor adjustments in the behavioral objectives were necessary. The women seemed to have need in all areas of buying. Clothing was the area in which they had the most problems so the clothing concept was selected for the first class.

The six lessons were then presented using many community resource personnel and various teaching methods. Each class was two hours in length, consisting of the lesson, a demonstration of the useful home decorating craft, and refreshments which were made from commodity foods. Transportation was provided for the women and their children by a local church and babysitting was provided by the local chapter of the Future

Homemakers of America.

On the night of the final class, the writer interviewed each class member having them complete an evaluation questionnaire. On the questionnaire they were asked to rate their learnings on each concept as well as their preferred method of teaching. The class members also completed a survey sheet to help the writer determine the area of interest of the women. This interest was to be used as guides for the long-range planning for additional classes.

Conclusions

It is concluded from the positive markings on the questionnaire evaluating this study and from the teaching of the class that the participants felt they gained much information from the six classes in consumer education. The evaluation by the class members indicated that demonstrations and guest speakers were their favorite type of meetings. The hand-out idea that was most used was the recipes using commodity foods which were given at each class meeting.

Several of the class members described the class as interesting and enjoyable. They also wrote of the importance of meeting different people and learning many things to improve themselves.

The local chapter of the Future Homemakers of America provided the child care service for each class session. From this involvement grew a concern for one family, a mother and four pre-school girls. As a result, the Future Homemakers of America Chapter provided the family with Thanksgiving dinner plus many cans of food, stuffed toys and coats. Also, each of the girls was made a new dress.

The women seemed concerned about their lack of income and often

stated personal desires to improve their situations. It is with great pleasure that the writer can report on a follow-up of four of the class members who have enrolled in local business colleges.

The review of literature was an essential part of this study. Many of the case studies and illustrations cited in the review of the literature which seemed so very impossible now have real meaning to the writer. The writer now believes these case studies are real situations, with real people who need the understanding and help of other real and understanding people. The writer feels that these readings and understandings are vital before working with low-income women as they can help to make a person more aware of the life style of the people.

Recommendations

First, a person working with the low-income people must become concerned and involved with the people. Therefore, before conducting a class, a personal visit into the homes of the low-income will be of great help in providing much of the needed insight into the way in which the people live. If the teacher were not familiar with the neighborhood it might be helpful to contact the Director of the Community Action Program to secure his help in arranging for the home visits.

Secondly, the undertaking of such a class is too large for one person and requires teamwork. This teamwork could come from within the local community: government agencies, civic groups, churches, and schools. An advisory committee could be formed from these groups to develop plans for the class.

Another recommendation would be that any guest speaker should be familiar with the low-income people so he will have better communication

with the people. The better the understanding and appreciation between the individuals involved in the teaching-learning process, the better the teaching and learning results (32).

Invite the guest speakers to arrive thirty minutes later than the class members are scheduled to arrive. This would allow time for all of the members to arrive, the introduction of new members and the signing of the roll sheet.

A field trip is a good teaching method and adds needed variety and dimension to a class, but the writer now feels that the field trip of this study might have been more profitable if it had been a trip to a second-hand furniture store rather than a department store selling new products. The same worthwhile information concerning selection of durable goods could have been presented but the women would not have been so discouraged.

Hand-out materials seem to be very important to the women. It is important therefore to provide a wide variety and an ample supply as the women take additional copies to their relatives or friends.

The evaluation used in this study was limited. The writer would recommend a follow-up visit into the homes of the participants. She would also recommend keeping in contact with the women to make critical observations of their actions and to help determine if learning did result from the class.

The concepts selected for the consumer education class were broad in scope, thereby resulting in little depth into each concept. Any of the concepts could have been developed into a six week series of classes. As this was the first consumer education adult class for this group of women, the writer would suggest this broad scope approach as the

introductory class of each of the concepts in long-range planning for these groups. This could be followed with classes of depth into each concept.

As a result of the survey which the class members completed on the last night of the class, the writer would like to make the recommendation for the need of long-range planning for this group of women. Twelve checked sewing as their preference for the next class. They also checked Monday evening as the preferred evening and fall as the preferred time of the year. Therefore, the writer would recommend the teaching of a sewing class on Monday evening in the Fall of 1970 for the low-income women of Bartlesville, Oklahoma.

Before the teaching of this sewing class, the writer would recommend a study of teaching methods effective in teaching clothing construction to the low-income women. This study could also include ways of helping the low-income woman stretch her clothing dollar in areas of other than construction. After the completion of the study the concepts for the clothing class would be formulated.

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APPENDIX A

LESSON PLANS
INFORMATION SHEET

Lesson 1

Concept: Planning the Clothing Dollar

Generalizations:

Clothing purchases are more satisfactory when selected in relation to an over-all plan.

Caring for property has a similar affect as an increased income.

Behavioral Objective

To become aware of spending plans for clothing purchases

To become informed about the proper care for selected clothing.

To become informed of shopping practices which give more quality for the clothing dollar.

To observe a proper method of stitching in a zipper

To observe the construction of a scarf

Learning Experiences

Filmstrip:
"Your Wardrobe and You"

Demonstrations:
Basic dress and accessories
Construction of a pressing cloth
Simple pressing principles
Stitching in of a zipper
Construction of a scarf

Evaluation

Group discussion regarding clothing purchases and care

Teacher observation

Resources

Visuals:
Filmstrip
"Your Wardrobe and You"
- Money Management Series
Prudential Plaza
Chicago, Illinois 60601

Pamphlets:
Managing the Clothing Dollar.
Buying Clothes for Tots
Clues to Clothing Care
Shopping Clues to Fabric Care.
Your Money and Clothing Labels.
Buying a Secondhand Sewing Machine.
- Oklahoma State University
Extension Office
Stillwater, Oklahoma 74074

Personnel:
Vocational Home Economics Teachers

Lesson 1

Concept: Planning Family Money

Generalizations:

Values and goals are different for each individual and family.

A family's spending plan can affect the extent to which its needs can be realized.

When resources are limited, management practices make it possible to meet the greatest number of needs and wants.

Behavioral Objective

To become aware of the differences in the needs and goals of individuals.

To become aware of the need for spending plans.

Learning Experiences

Show transparencies on family needs, goals, and spending plans.

Evaluation

Class discussion on needs, goals and spending plans.

Teacher observation.

Resources

Visuals:

Transparencies
Budgeting - Scholastic Magazine, Inc.
904 Sylvan Avenue
Englewood Cliffs, N.H.
07632

Pamphlets:

Be A Good Shopper
Managing Your Money
- Oklahoma State University
Extension Office
Stillwater, Oklahoma 74074

Personnel:

Vocational Home Economics Teachers.

Lesson 2

Concept: Planning the Food's Dollar

Generalizations:

Careful planning stretches the food dollar.

A well-planned menu uses the supplies on hand.

Season, transportation and keeping qualities influences the cost of food.

Food should be stored properly to preserve the food value.

Substitutes are necessary on a limited income.

One should learn to compare the prices of different forms of food to estimate which is the best buy.

Behavioral Objectives

To be informed that planning meals in advance will cut food cost.

To be informed of how to prepare a shopping list to help cut food cost.

To be informed of the care of food to help cut food cost.

To become familiar with other factors which affect food cost.

Learning Experiences

Demonstrations of the cooking of foods using the basic four food groups and using commodity foods.

Filmstrip:
"Spending Your Foods Dollars"

Evaluation

Group discussion of learnings concerning the best food value for the lowest cost.

Teacher observation.

Resources

Visuals:

Filmstrip:

"Spending Your Foods Dollar"
- Money Management Series
Prudential Plaza
Chicago, Illinois 60601

Pamphlets:

Food for Fitness
Food for Families with School Children
Food Guide for Older Folks
Food for the Young Couple
Look at the Food Label
How to Buy Fresh Vegetables
How to Buy Fresh Fruits
How to Buy Poultry
How to Buy Beef
Food and Nutrition
- Oklahoma State University
Extension Office
Stillwater, Oklahoma 74074

Personnel:

Vocational Home Economics Teachers.

Lesson 3

Concept: The Durable Goods Dollar

Generalizations:

A well-informed consumer saves time, money and energy when shopping.

Comparison shopping is helpful in educating the consumer for wise decision-making.

Consumer interests are protected by dealing with reputable merchants.

Visual inspection is a helpful activity in judging quality of consumer goods.

Behavioral Objective

To be able to see the need for selecting a reputable merchant

To be informed of the importance of constructively inspecting durable goods before buying

To broaden the shopping horizons

Learning Experiences

Field trip:
To a department store to be informed about the factors to consider in buying durable goods

Evaluation

Buzz sessions concerning the information presented about the selection of durable goods

Teacher observation.

Resources

Pamphlets:
How to Select Furniture
- Sears Roebuck & Company
Chicago, Illinois
How to Have a Prettier Room
Three Easy Recipes for
Finishing Furniture
- Johnson Wax Consumer Education
Department
Racine, Wisconsin
Accent Decorating
Rit Home Service Department
1437 W. Morris Street
Indianapolis, Indiana 46206

Personnel:
Montgomery Ward Department Store

Lesson 4

Concept: The Use of Credit

Generalizations:

Installment credit wisely used can improve family standards of living.

The family who establishes a good credit rating is able to enjoy the advantages of credit when needed.

Consumer credit is the use of future income to satisfy present needs and wants.

Credit is used more prudently for durable goods that do not become worn-out or useless before the end of the payment period.

Behavioral Objective

To be informed of the dollar cost of various credit plans.

To be informed of the value of maintaining a good credit rating

To become informed of various types of credit available

To be informed of the services of the Legal Aid Society

To be informed of the protection provided by the Oklahoma legislature

Learning Experiences

Guest speakers to present information on the use of credit and the Legal Aid Society

Evaluation

Write on the board a listing of guidelines for the responsible use of consumer credit

Teacher observation

Resource

Pamphlets:

When You Use Credit.
- Oklahoma State University
Extension Office
Stillwater, Oklahoma 74074

Guidelines on Responsible
Credit.
- Oklahoma Home Economics Education.
Consumer Education Curriculum
Guide.
Vocational and Technical Education.
1515 West Sixth Avenue
Stillwater, Oklahoma 74074

Personnel:

Director of Economics
Bartlesville Public Schools

Lawyer representing the
Legal Aid Society

Lesson 5

Concept: Community Resources

Generalizations:

Effective organization is related to optimal use resources.

Individual and family values and goals are affected by community and national values and goals.

Family incomes vary in source, in amounts and in frequency.

The availability and/or scarcity of resources affects the range of choices.

Behavioral Objectives

To be able to recognize that community resources can affect the choices of action

To be able to recognize the opportunities for increasing financial assets through the use of existing resources

Learning Experiences

A panel of community resource personnel who presented the services available through the agency they represented

Evaluation

Matching technique
game
Teacher
observation.

Resources

Personnel:
Director of the local
State Department of Insititutions,
Social and Rehabilitation Services
Representative of Concern
(church organization working
with low-income)
Director of the Community
Action Program.
Representative from the Vocational
Rehabilitation Office.
Assistant Director of the
Neighborhood Youth Corp.

Lesson 6

Concept: Opportunities for Job-Training and Employment

Generalizations:

Education and vocational information and guidance may influence an individual's work opportunities.

Opportunities for increased earnings in the world are influenced by attitudes, education, training, health, human relationships, and other personal and environmental factors.

Individuals and families have the responsibility to provide for their own welfare beyond the basic expectations of the protection provided by society.

Earning money may help one to develop a positive attitude toward the value of money.

Technological advances may influence job opportunity.

Behavioral Objectives

To be able to recognize that earned money helps to develop a positive self-image.

To be able to recognize the implications of change in the world of work

To know the work opportunities in Bartlesville, Oklahoma.

To know the local means of acquiring new job skills.

To be able to recognize the need for continuing education or learning as a prerequisite for job attainment and advancement.

Learning Experiences

A panel of representatives presenting information on the opportunities for job-training and employment in Bartlesville, Oklahoma.

Evaluation

Matching technique
game

Teacher
observation

Resources

Visuals:
Slides of the Tri-County
Vocational-Technical School.

Personnel:
Representative of
Oklahoma Employment Office.

Assistant Superintendent
Tri-County Vocational-Technical
School

Representative of the local
Graduate Equivalent Diploma
Program

INFORMATION SHEET FOR RESOURCE PERSONTO: John DowFROM: Frances Stamper - Vocational Home Economics TeacherREGARDING Consumer Education Class for Low-Income WomenDATE AND TIME October 6, 1969

INFORMATION ABOUT THE CLASS:

1. Place the class will be held: Homemaking Department College
High School - Bartlesville, Oklahoma

2. Class meets from: 7:30 - 9:00

3. Number in the class: 12-20

4. Some information about the group: all ages - various
educational levels

5. Area of content now being taught: Use of Credit

6. Goals for the lesson you are to participate in: Use of
Installment Credit, Credit Rating, Cost of Credit

THINGS WE WOULD LIKE TO HAVE YOU DO: Present information relating to the
goals. Bring any "hand-out" materials suitable for your lesson

s/Frances Stamper
Homemaking Teacher

Adapted from A Handbook for Homemaking Teachers of Out of School Groups, Division of Home Economic Education, State Department of Education, Frankfurt, Kentucky, 1966.

APPENDIX B

CORRESPONDENCE

INTERVIEW SCHEDULE

FINAL EVALUATION INTERVIEW SCHEDULE

SURVEY SHEET FOR FUTURE CLASSES

College High School
September 29, 1969

Dear Mrs. John Dow,

Again this fall we are having a class we would like to invite you to attend. This year the class will be on buying problems and how to get more with your money. We will meet on Monday nights at 7:00 for the next six weeks in the homemaking rooms at College High School.

In addition to our lesson at each meeting we plan to have some refreshments, a new recipe, and a doorprize. We will also demonstrate some useful home craft which will be given as a doorprize.

This year we will have a car to bring you to the class and we will provide baby sitting. We will call you this week to see if you would like a ride. If you do not have a telephone but would like a ride please call us at 335-3311.

We would be glad for you to bring a relative or a friend. We are looking forward to seeing you on Monday night.

Sincerely,

s/ Frances Stamper

s/ Virginia Jackson

FS,VJ:hh

INTERVIEW SCHEDULE

Name _____

Date _____

1. What kind of problems do you have when shopping or buying things for your family?

2. What are some of the problems you have in buying food?

3. Do you feel you have enough money for all the food your family needs? Yes _____ No _____ Some _____
4. What are some of the problems you have in buying clothes?

5. Do you have all the money to buy clothes for your family? Yes _____ No _____ Some _____
6. When you buy clothing do you look for such things as seam widths so that clothes will last longer? Yes _____ No _____ Some _____
7. What are some of the problems you have in buying furniture or appliances?

8. In buying furniture or appliances do you know what to look for so they will last? Yes _____ No _____ Some _____
9. Do you know why things cost more in some stores? Yes _____ No _____ Some _____
10. Do you know how the cost of credit is figured and how much it cost to buy on credit? Yes _____ No _____ Some _____
11. Have you heard about the Oklahoma Consumer Interest Credit Code? Yes _____ No _____ Some _____
12. Do you know about all of the places in our community where you can get help for you and your family? Yes _____ No _____
Some _____

13. Do you know the legal services available for you and your family here in Bartlesville? Yes _____ No _____ Some _____
14. Have you heard about the local agencies which can help you learn a job skill so that you could work and increase the amount of money you have? Yes _____ No _____ Some _____
15. Would you like to make your money buy more things that you want? Yes _____ No _____ Some _____
16. Would you like to make your home more attractive? Yes _____ No _____ Some _____

FINAL EVALUATION INTERVIEW SCHEDULE

Goal: To see what we have done, and to decide what we would like to do next.

Directions: Place an X under the word which tells how much help you have gotten from this year's meetings on each of the following topics.

TOPIC	much	some	none	absent
Planning how to spend my family income				
Getting more clothes for my money				
Making my home more attractive				
Making wiser decisions and choices in selecting appliances and furniture				
Getting more for my money when buying food				
Making wiser decisions when shopping for credit				
Learning more about the resources provided by my community				
Learning more about the job opportunities in my community				
Learning about the job training opportunities in my community				
Each class you were given hand-out materials and home decorating ideas. Have you used any of these materials or home decorating ideas? Place an X under the word which most nearly answers the question.				
	Yes	No	Will Try Later	Absent
Scarf				
Pressing Cloth				
Waste Baskets				
Coffee Cans				
Decoupage				
Antiquing				

Yes No Will Try Later Absent

Framing Pictures

Recipes

Pamphlets

What types of meetings do you like best? Place an X in front of the kind you like.

Demonstration
 Discussion
 Field trips
 Filmstrips
 Visiting speakers

What did you like best about the meetings? _____

What one most helpful idea for spending money did you receive from this class? _____

 (you may or may not wish to sign)

SURVEY SHEET FOR FUTURE CLASSES

What type of meeting would you like to have for another year? Number your first, second and third choice.

- _____ Caring for children
 _____ Classes to provide training
 for gainful employment
 _____ Cooking
 _____ Decision making
 _____ Family health and safety
 _____ Getting along with people
 _____ Home improvements
 _____ Planning for Christmas
 spending (crafts)
 _____ Sewing
 _____ Understanding teens

Others _____

Please check the time of the year and the night of the week that you would prefer.

- | | |
|--------------|-----------------|
| _____ Fall | _____ Monday |
| | _____ Tuesday |
| _____ Spring | _____ Wednesday |
| | _____ Thursday |

 (name)

VITA

Shirley Frances Stamper

Candidate for the Degree of

Master of Science

Thesis: DEVELOPMENT OF GUIDELINES FOR WORKING WITH LOW-INCOME WOMEN THROUGH THE PLANNING AND TEACHING OF A CONSUMER EDUCATION CLASS

Major Field: Home Economics Education

Biographical:

Personal Data: Born in Shattuck, Oklahoma, July 31, 1938, the daughter of Clyde and Louise Stamper.

Education: Attended grade school in Strong City, Oklahoma and graduated from Hammon High School, Hammon, Oklahoma, in May, 1956. Attended Southwestern State College, Weatherford, Oklahoma, 1956-1958. Graduated with a Bachelor of Science degree from Oklahoma State University, Stillwater, Oklahoma in 1960. Graduate work at Iowa State University, Ames, Iowa in 1961, and Oklahoma University, Norman, Oklahoma in 1964. Completed requirements for the Master of Science degree at Oklahoma State University in July, 1970.

Professional Experience: Taught vocational home economics education at the secondary school level in Ellis, Kansas, 1960-1962. Taught vocational home economics education at the secondary school level in Bartlesville, Oklahoma, 1962-1970.

Professional Organizations: Bartlesville Education Association, Oklahoma Education Association, National Education Association. Oklahoma and American Home Economics Associations. Oklahoma and American Vocational Education Associations.