AN ANALYSIS OF THE CONTENT IN CONSUMER EDUCATTON IN SELECGED NINTH-GRADE TEXTBOOKS IN
GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

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GEIERAL BUSTNESS, SOCIAL STUDIES, HOME BCONOMICS, MATHEMATICS, AND SCIBMGE

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## CHAPTER I

## INTRODUCTION

The complexities of our economic problems have increased steadily with the industrialization of our modern society. Consumers have become progressively aware of their need for guidance in selecting, purchasing, and using the goods and services that are available. However, it was not until 1927 that an organized movement developed on the part of the consumers to protect themselves and get more and better information concerning their buying problems. With the onset of the depression of the 1930 's, the consumer movement grew rapidly, controlling, among others, the interests of manufacturers, advertisers, governmental agencies, professional organizations, and educators.

However, educators first became interested in the education of the consumer in 1924 when Henry Harap's study, Education of the Consumer, ${ }^{1}$ was published. Prior to this study, there was practically no recognition of consumer education as such. Since that time, schools have slowly but with determined effort, added units and separate courses to the curricula and have infused consumer values into the existing offerings.

Probably the greatest progress in consumer education has been made in the secondary schools, grades $9-12$ inclusive. For many years, much of the teaching of home economics has particularly stressed consumer education. The department of business education in many communities has assumed the principal responsibility of the teaching of consumer education. Other departments of the secondary school which have contributed to consumer education are: natural science, the social studies, the mathematics, and industrial arts.

1 Henry Harap, The Education of the Consumer.

With a steadily increasing emphasis being placed on consumer education by these and other departments of the secondary school, it was inevitable that duplication would be prevalent in a subject that was of interest to the teachers in many different fields. Thus, the question was raised among educators as to how this problem of the overlapping of consumer education among the departments and subjects might be solved.

Since educators believe that no one field should have a monopoly on consumer education, then the ideal plan would be one which makes it possible for every area to contribute to the best education for boys and girls. If this is true, the problem then arises as to how the responsibilities and contents of consumer education should be divided among the various subjects and departments.

In 1942, the Consumer Education Study was initiated. This study was sponsored by the National Association of Secondary-School Principals, a Department of the National Education Association, in cooperation with the Better Business Bureaus of America. Five committees of experts in the subject-matter fields of business education, social studies, home economics, mathematics, and science were appointed by the National Association of Secondary-School Principals to study the relation of consumer education to their respective Pields. Thus, comittees representing the National Council For Business Education, the National Council For Social Studies, the National Council For Home Economics, the National Council For Mathematics, and the National Council Por Science were formed.

In 1945, the Consumer Education Study of the National Association of Secondary-School Principals published the reports of these five comittees. The reports are called, The Relation of Business Education to Consumer Education, Consumer Education and the Social Studies, Consumer Education

## and Home Economics in the Secondary Schools, The Role of Mathemgtics in Consumer Education, and The Place of Science in the Education of the Consumer.

The "Forward" in the report of the committee of the National Council For Business Education, The Relation of Business Fducation to Consumer Education, expresses the purposes of the Consumer Education Study.

When the Consumer Education Study was initiated in 1942, it had two chief purposes: (1) To investigate what should be taught and how it could be organized and objectively presented. (2) To facilitate the work of the schools by providing instructional materials. From the beginning it recognized that while consumer education may require some subject matter indicating new courses, in the main it is an emphasis on a set of purposes which gives a "slant" to a large part of the curriculum. Consequently, though many schools have organized special courses for the achievement of these purposes, even in those schools much of what is truly consumer education must continue to grow out of other courses and activities. In building a well-rounded program of consumer education, therefore, the wise administrator will seek to see that its purposes are consciously and continuously sought in each department or subject that has anything to contribute. ${ }^{2}$

Thus, the chief purpose of each committee's report was to define the contributions their respective fields could most effectively make to the total program of consumer education. In preparing these reports, the committees continually stressed the point that if the program of consumer education was to serve the best interests of students, then there must be whole-hearted cooperation among the subject-matter fields contributing to this phase of education.

Although educators will probably never be in complete agreement as to what each field should contribute to consumer education, the work of these five committees represents a forward step on the part of educators toward the development of a more well-rounded and better integrated

[^0]program of consumer education fithin the wubject-mater fields of businees education, social geudies, home conomes, mathenatics, and science. Statomot of the Erch?

Whe purpose of this nroblem is to study the extent of overlapping of content in consumer education topics as between and anong selected textbooks in the subjects of general business, social studies, home economice, rathematics, and scisnce. the problem of this study involves the determingtion of the numer of pores devoted to the consumer oducation topics of finencial glaming, insurance, investnents, credit, texes, prices, bonsixg, wank and banking, buying, sources of consumer information and hovi to use these sources, marketing functions, commacation, fransportstion, trangeorting goods, legal relationships of byer and seller, and problems of production and labor, in selected ninth-grade Oklanome stato nopted textbooks in the subjects or general business, social studies, homs economics, mathematics, and science.

## Furnose

Whe purpose of this study is to deternine the relative emphesis given to commer educetion in the ninth erade of orlahoma secondery sehools by mesns af g quantitative analysis of the concont of selectec Oklohome statem adopted textbooks in the subjects of general business, social athaios, home economics, mothomates, and science,

Specificsily the ctudy seetrs to answe tho following quegtiong:

1. Are the topies in consumer oducetion ureatod in the selacted tertbooks, as evidenced by as axmination of the content of the textbooks?
2. What is the amount of emphasis given to the various conmumer education topics in each of the selected textbooks, besed
on the number and per cent of pages of specified length devoted to each topic in each of the selected textbooks in general business, social studies, home economics, mathematics, and science?
3. What is the relative emphasis given to the various consumer education topics, based upon a comparison of the number of pages of specified length devoted to each of the consumer education topics in the selected textbooks?
4. Upon the basis of the relative emphasis placed on the consumer education topics by the selected textbooks, to what extent is there an apparent overlapping of consumer education in the ninth-grade subjects of general business, social studies, home economics, mathematics, and science?

## Scope and Limitations

This study includes only those materials in the textbooks which are devoted to the various topics in consumer education, as determined by an examination of the content. This study does not assume that the treatment of a given consumer education topic in one textbook is identical with the treatment of the same topic in each of the other selected textbooks. The study merely attempts to show the extent to which each topic as a topic is treated in each of the textbooks, based on actual page counts. No attempt is made in this study to compare the contents devoted to the various consumer education topics on a qualitative basis. Likewise, no effort is made to determine the extent to which the teachers follow the textbooks in their teaching of consumer education. In this study, illustrations, charts, tables, graphs, exercises, problems, activities, and vocabulary building drills are counted as of the same value, quantitatively, as are pages of reading matter.

## AEmy dions

Tor the properes of this atuly its as samed that the list or bolected consumer efucation topics ${ }^{3}$ conctitates gen whthritntive Itrt

 Edophed tertboks chusen for ure tu this otug ace parallal in acope and nature of contert aith 部o other stetomedoped turtiooks in we for the


 booke in the sam anterer, seloched fou the gtate list op ruitiple Edortions, deted 1948-49, 1929-50.

Bow the purpone or the ondy, it is furber ancured thet the fextbooks ared by the pupils are thein prisary souree of information and thet the geletive azount of gaphesis pleced on the various topica by the tacher corresponde generally with the arount of erphasis glaced on the topice by the textbooss. For the purgoses of this study, it is also assumed thr illustrations, charts, tablen, graphs, geveicas, problems, activitiss, end vocabulery building drills are of the same value, cuantitatively, ad are pages of reading matter.

## Dofinition of Tems

the followine definitions are accepted for the purposes of this stuxy:
Congmer education is defined in tame of the main problem of con sumer education as follows: "to gouip boyg and girls with the ways gat raans of intellifontly attaining and effectively using the goods and services available for a richer and fuller livisg. ${ }^{2}$

3 HCIA. Pp. 20-15.
4 Ibid., p. 5.

Consumer education topics refers to the list of sixteon main consumer education topics selected for use in this study. (See Appendix A.)

Topic includes any one of the various main topics or subtopics included in the list of consuner education topics as defined previously.

Mscellaneoug, when used to designate a subtopic, includeg exercisen, problems, activities, projects, and vocabulary building drills, usually placed at the close of a gection or chapter in the textbook.

Average page is defined in terms of the average number of words on a full page of reading matter in each of the selected ninth-grade textbooks. The average pages for each of the textbooks is: general business, 385 words; social studies, 468 words; hone ecozomics, 375 words, mithem watics, 418 words; and science, 560 words.

The total number of average pages in each of the selected textbooks is: general business, 632; social studies, 676; hone oconowics, 702; matheretics, 372 ; and science, 70.

Standard page is defined in terts of the average number of words for the five average pagen of the five selected textbooks. The standard page for the five selected textbooks contains 444 uords.

The following definitions, as taken fron the Dictiongry of Education, are also accepted for the purposes of this study: 5

Grade-"A major division of the instructional program of an elementary or secondary school, representing the work of one school year."

Subiect-"A division or field of organized knowledge, such as English or rathematics."

State adontion of texthooks-"A practice in some states by which specific textbooks are either recomended or required by the state department of educstion for use in the public schools of the state."

5 Carter V. Good, Dictionary of Educstion, pp. 188, 395, and 387.

## Sources of Data

The consumer education topics used in this study are the topics included in the report of the comittee of the National Council For Business Education, The Relation of Business Education to Consumer Education. ${ }^{6}$ Other sources of data in this study are the following ninth-grade Oklahoma state-adopted textbooks in the subjects of general business, social studies, home economics, mathomatics, and science:

Genersl Business
Crabbe, Ernest H. and Salsgiver, Paul L. General Business, Fifth Edition, Cincinnati: South-Western Publishing Company, 1946, 660 pages.

Social Studies
$0^{1}$ Rourke, L. J. You And Your Community. Boston: D. C. Heath and Company, 1938, 691 pages.

Home Economics
Greer, Carlotta C. Your Home and You. New York: Allyn and Bacon, 1943, 750 pages.

## Mathematics

Hart, Walter W., Cottell, Gregory, and Schult, Veryle.
Mathematics In Daily Use. Boston: D. C. Heath and Company, 1945, 376 pages.

## Science

Smith, Victor C. and Vance, B. B. Science for Everyday Use. Chicago: J. B. Lippincott Company, 1946, 731 pages. Method and Procedures

A normative-survey method, known as a quantitative documentary frequency procedure, is used in this study.

6 The Consumer Education Study, op. cit., pp. 10-16.
 may be mentinned textbook analysec. Whose have become fayo
 of objective characterdntica wioh he think are siennincant in a bock swe note the rotont to wheh thoy aceur... कome of thase andyses are herhy mochanical, but they have proved to bo fat from unolosa. In fact, stuties of yocabulngy burden hawe revenved consinereble dhthbica in zecent years frou textbok
 wore conscious of the guntíntive apects of their product.?

Erocedure. The ingt step in the soluthon of thic problen was to select and obtain one ninthmerte atatemapted textbook in each of the subjects of general businesc, social studies, home ecosmics, methentics, ank science. Becanse the witer had sccens to the ninth-grade stateadopted textbooks in use for the school year 1946-49 at Gapital Hill Jusior High sebool in Gkiahom Gity, Uklahona, the five tortbooks used in this stuay were obtained from this source.

The next step was to select a list of comsumer education topies on which to base the anslysis and comparison of the metariale in the pre selacted textbooks. It was dectded that the consumer education togios
 The Belation of Buginess Education to Concumer Educationg eonatituted an
 vostments, crodit, batks and banhing, buying, trade, sourcos of consumer
 tion, transportation, legal seluhionships ot bsyer awd sellox, and probe Lens of moduction and lebor.

The dacarsion of obeh ot thene concuwar ondetach boples in the


7 Catow


8 The Consumer Whucetion Gtury, Loc. eft.
studied in order to obtain subtopics for each of the main topics. In fomuletine these subtopies, a slight modificetion was made in the original list of sixteen main topics. The main tonic of fraude was eliminated as a main topic and was listed instesd as subtopic under the nain topie of lagal relationships of buyer and seller. Also, a main topic of transporisation of goode was added gnd the subtopic of trancportation of goods, which had originally been included under the main topic of trensportation, was eliminated. A subtopic entitied "miscellaneous" uas added to the list of subtopics under each of the main topics. This niscellaneous subtopic inclutes all of the exercisen, activities, problems, projects, and vocabulary building drills umally placed at the close of a section or chapter in the textbook.

The fingl list of main topics and subtopics as used in this study was then formiated, (See Appendix A.)

The next step was to devise a method by which the anount of space devoted to each of the consumer education topics in the five selected toxtbooks could be weasured. The following procedure was used:

1. In the general business textbook, the number of letters and spaces was actually countad in linos chosen st random beginning at the front and going to the back of the book. The number of letters and spaces in these lines was found to be: $53,59,57,55,54,51,58,56,50,56,57,51$, $56,54,55,58,57,57,54,56,53,50,58,54$, and 57 . The total mamber of letters and spaces in those lines is 1376, which when divided by the 25 lines, gives an average of 55 lettors and spaces per line. When divided by 5, which is the accepted number of spaces per avorage word, 9 an average of 11 vords per line wes obtaned for the general business textm book. The same nrocedure was followed in detemining the grerage number
of nowd por line in each of the other selected textbookn. The findingg Wers as follows: social studies, 12 average mords por line; hone economes, 11 average words par line; mathenatict, 11 everage words per line; and acience, 14 average worda per line.
2. The number of lines on 15 full-printed pages in the general businets textoook was counted. the number of lines on these full-printed pages tas found to be: $35,35,35,37,35,35,35,36,36,35,35,35,36,35$, and 35. The suif of these lines is 531, which when divided by the 15 Iines, gives an average of 35 lines to a full-printed page in the general businegs textbook. Mhis same procedure was foliowed in determining the average number of lines to a full-printed page in each of the other selected textbooks. The findings were as follows: socjal stadies, 39: home economics, 345 mathematies, 38 ; and science, 40 .
3. The avergge number of words pas line in the genergl business toxtbook (11) was multipliad by the avergeg number of lines (35) in the general bustiness textbook, in order to deternine tho gverage nubber of words on a full-grinted page in the general business textbok. This avarage wes found to be 385. The same procedure we followed in determining the average number of words on a full-printed page in ach of the other selected textbooks. These averages were found to be: social studies, $468 ;$ home economics, 374 mathematics, 418 ; and science, 560 . Thus, a calculated average page in esch of the selected textbooks was found to be: general business, 35 lines of printed mater, averaging 11 words par line, or a total of 385 words; social studies, 39 lines of printed matter, averaging 12 words per line, or a total of 468 words; home economics, 34 lines of printed matter, averaging 11 words per line, or a tetal of 374 words:

[^1] a bote of 385 wordes and science, 40 linos of printed moter, averaging 4. twate per 31 no , or a total of 560 sorea.
4. A cartboard mine tes devised for measuring the number of average peres revoted to the conswer education topics in esch of the selected textboke. These ralers vere marked to indicate hali-fagea, quarterpages, and eighth-pages. The ratersal Gevoted to the consumer education topics in esch of the five selected tertbooke was meesured by these rulera and the totel muber of average pages devoted to ach togie vas racoried oz a eeparate data sheet. A total of 80 bieets, ons for oach rain topic in sech of the selected texthoos, wore used. In the fingl recording, fractionil parts were iesignated to the moarest aurter-pege.
5. The problex then arose gs to how the space devoted to illustrations, graphs, charts, tables, esereisas, ectivitios, projects, ami vocabulagy buildine drills wes to be mecrued. It raw dectat thet for the murpses of this study, grephs, chate, ete., would ba masured by applying the rulers nade tor weasuming storage pages of printed reading matter, as prom viously mentioned.
6. In order to prove the efficiency of the witer's methed of mesuring the rumber of average pages devoted to a given topic in ach of the five selected texthooks, $a$ data sheet on the topic of incurance was devised ant the content or these textbooks on this subject was checred. then duplicate deta sheets on the topic of insurance vere prepered. Dr. I. Andrew Holzey, Head of the Eusiness Bducetion Dopariment and pa Devid P. Delorme, Graduate Ascistant in the School of Intensive Businegs examined the five tertbooks independently and recorded the number of average pages dovoted to the topic of insurance on these sheets. Since the results of their

 thi: abudyr
7. Ta content of the sive sextbook was then anslyzed by the witer, and the nuber of average paron th anch bextbok dovoted to the consuner edneation topies was todermined azd recordad.

In order to show the axphetis placed on the varioun tovice by aech textbock, the followine procedure was naed:

1. In the general oushooss textbol, the total audter ot averago peces excluding the preface, table of contonst, blank spaces at the enta of the chaptors, inder, ste., vas foum to be 632. By uang this ame procedure, the tobl mator of average papes in eath of the renating bextbooke wes toun to bes sociat stuhtes, 576 ; hono economies, 702 , mathom maties, 372 and seionce, 710.
2. The parcenteges of the total numbr of avarage pages devoted to

 pereangeges atere sarried out to the nearest mundredeth of a por ceat.

The stomdan page tas then celculated in the followng vay:

1. A suander Ins, dotermined by totaling the grerage words par line 0. an averase page in ach of the seloctad toxtboks and inviday by five, or the numbr of books, was Pouat to be 12 words. The stondard number of Lines on a page was then calculated by toteling the number of lines on an average page in each of tho solected toxtbook am dividuag by 5 , the number of boolo. The ntandard aumber of llas on a page was fount to bo 37. In orden, then, to tewertine the numor of vorts on a suadard pago, the sumos of words in a standard line (12) was mitiplied by 37, the number
of Hice on standra page. Thu it was fone that the standard poge contrined 44 words and this flume ras used for meamerne the contont of the five textbook devoted to the consmer aducation topics.
2. To detemine the numer of हianderd paces devoted to each of the topics in each of the five selseted textbooks, the aversge runber of pages devoted to a topic was multiplied by the muber of words on an average page ir thet particular book, and thet product was divided by 44, the numar of words on a standard page.
3. In xecording the mabor of stampurd pages dovoted to each topie, if the fractional part of a paeg wes one half or over, thas fractiot was recorded as an aditional stamard page. If the fractionel part of a page wes less than one half, it was aroppat.
4. The relative enmesis on each of the corcumer education torics in the selected textboos wes then deteranod by figurne the ratio of the sumber of stendard pages devoted to each of the topics th one textbok to the mamer of standard pages dovoted to these same topica in each of the other textbooks. In the actwal recording, the ratios were recorded to the neerest tenth of a for cent.
she date were than preanted in tabular form and finduge wore reported anc anclyzed.

As stoted in Ghapter I, the nurpose of this study is to determine the pelntive Gmphsis given to consumer echeation in the winth grade of orlahoses secondary schools by memng of an annlysis of tho contont in selected ninth-grade state-adopted textbooks in the subjects of geveral business, social studies, home economics, motheneties, and science. In Chapter I, the scope and 1 imitations of this study ace defined and the nothod and orocedures are outlined.

In this chapter, the findings conceming the amount of emphasis given to the varioun concumer edncation topics in exch of the selected textbools axe presented in tabular form end are anelysed gnd discussed.

## Textbook 1 General Businogs

Roble I shows the number of averege pages and the per cent of the total number of gwarage pages in the general business textbook devoted to the various consumex edncation topics.

In the general business textbook, according to Table i, ill of the sixteen nain congumer educstion topics are treated.

Table I indicates that the topie which the gexers business textbook devoter the most space to is commundeation. phis textbook dovotes 78 average pages, or 12.34 per cent of the total of 632 svorage pages in the taxtbook, to this topic. The number and proportion of averege pages demted to each of the remaining fittean consumer echeation topics, arrenged according to the muber of averate pages are: banke and banking-m0. 50 average peges, or 11.16 per cent of the total of 632 averege pages in the bextbook: insurance- -65 average pages, of 10.28 per cent; credit- 52 avergeg peges,


## Tabla I


 IH GRIDRAL BSSIHECS

| Topic |  | Space devoted to topic |  |
| :---: | :---: | :---: | :---: |
|  |  | No. of av. pages | Per cent of 632 av. pages |
|  | Total - All Topies | 478.75 | 75.68 |
|  | Financisl plaming | 42.75 | 6.76 |
|  | a. Budgeting <br> b. Miscellaneous (problems, exerciseg, activities, otc.) | 21.25 | 3.36 |
|  |  | 21.50 | 3.40 |
| 2. | Insurance | 65.00 | 10.28 |
|  | a. Sypes of insurance contracts <br> b. How to choose the kind and amount of insurance <br> c. Miscellanecas (problems, exercises, activities, etc.) | 25.00 | 3.96 |
|  |  | 14.00 | 2.21 |
|  |  | 26.00 | 4.11 |
| 3. | Investments | 26.00 | 4.11 |
|  | a. How and when to invest your saving <br> b. Miscellaneous <br> (problems, exercises, activities, etc.) | 15.75 | 2.49 |
|  |  | 10.25 | 1.62 |
| 4. | Credit | 52.00 | 8.22 |
|  | a. Kinds and sources of credit <br> b. How to calculata true interest rates on installment purchases or loans <br> c. Miscellaneous (problems, exercises, ectivities, etc.) | 22.25 | 3.52 |
|  |  |  |  |
|  |  | 9.50 | 1.50 |
|  |  | 20.25 | 3.20 |

This teble should be read as follows: In the general businesg textbook a total of 42.75 average pages, or 6.76 per cent of the total of 632 pages, are devoted to the consumer education topic finaneial plaming. The data concerning the remaining topics in this table are read is the same manner.

## Table I (continued)

GUBRER AILD PER CEAT OF THE TOTAL MUBBER OF AVERAGE PAGES DEVOTED TO
 IN GMERA BUSTMESS

| Topic |  | Space devoted to topic |  |
| :---: | :---: | :---: | :---: |
|  |  | \$o. of ay pegos | $\begin{aligned} & \text { Rav cent } \\ & \text { of } 632 \\ & \text { ov. pages } \end{aligned}$ |
|  | Taxes | 10.75 | 1.70 |
|  | a. Kinds of taxes <br> b. Evaluation of theories and principles of taxation | 4.50 | . 71 |
|  |  | 1.25 | . 20 |
|  | c. Government services provided by taxes | . 75 | .12 |
|  | d. Comparison of goods and corvices whon provided through public financing as compared with cost through private agencies |  |  |
|  |  | . 25 | . 04 |
|  | e. 㻌iscellaneouk <br> (problems, exercises, netivities, | 4.00 | .63 |
| 6. | Prices | 5.25 | . 84 |
|  | a. How prices are determiner <br> b. Influence of competition and monopoly on prices | .00 | .00 |
|  |  | . 75 | .12 |
|  | c. Violent fluctuations of some prices which characterize the business cycle | ch .00 | . 00 |
|  | d. Theories of causes ant cures of" the business cycles | i- . 00 | . 00 |
|  | Q. Government's offect on prices | 2.00 | . 32 |
|  | f. isiscellaneous <br> (roblens, oxercises, activities, atc.) | 2.50 | . 40 |
| 7. | Housiac | 13.75 | 2.10 |
|  | a. Hstue your home ac place in which to live well | . 00 | . 00 |
|  | b. Finaneial and lecal problems connected with buying, building, or renting a home | -6.00 | .95 |
|  | c. Adventages and disadvaztages of buying awd reating | 1.00 | . 16 |
|  | a. Comparative cocto of buyime and renting | . 75 | .12 |
|  | o. Available means for fingncing the buying or building of a home | \% 1.50 | . 24 |

Tabla I (combined)




| Topie |  | Space devotod to tople |  |
| :---: | :---: | :---: | :---: |
|  |  | Nio. of av. pages | $\begin{aligned} & \text { Por cent } \\ & \text { of } 638 \\ & \text { av. pages } \end{aligned}$ |
| 7. Kominis (Continued) |  |  |  |
|  | P. The cost of anch finarcing | . 00 | .00 |
|  | g. Legel rights and rocponsibilities of partien involved in renting or buying |  |  |
|  | a bore | .00 | .00 |
|  | h. Niscellemoong (problens, exaroisos, ote.) | L, 000 | . 63 |
|  | Baks and banting | 70.50 | 11.16 |
|  | a. Place of banks in our finencial systern | 2.00 | . 32 |
|  | b. Kinds of banks | 5.50 | . 87 |
|  | c. The function of bank in relation to the Federal Reserve System | .25 | . 04 |
|  | e. Bot to use these batitirg services | 25.75 | 4.00 |
|  | f. hiscellaneous <br> (problena, exercisos, ectivities, etc.) | 23.00 | 4.43 |
| 9. | Fuytug | 16.25 | 2.57 |
|  | a. Ceneral buying infomation <br> (when, where, and how to buy) <br> b. Specific technical buying informetion <br> c. Miscellaneous <br> (problems, exercises, ectivities, etc.) | 9.75 | 1.54 |
|  |  | .00 | . 00 |
|  |  | 6.50 | 1.03 |
| 10. Sources ot consumer information and how te use those sourees |  | 3.50 | .56 |
|  | s. Advextising | . 25 | . 04 |
|  | b. Inforaative Labole | 2.25 | . 20 |

Gable I (combinded)


 IM Gmaral Bithuess

| Topic |  | Space dereted to toptc |  |
| :---: | :---: | :---: | :---: |
|  |  | Bio. ot zv. pages | $\begin{aligned} & \text { Pex cest } \\ & \text { of ba2 } \\ & \text { av. pages } \\ & \hline \end{aligned}$ |
| 10. Sources of consumer information and how to nee thene sourees (Continued) |  |  |  |
|  | c. Grede lataling | . 00 | .00 |
|  | d. Covermment agencies | .00 | . 00 |
|  | e. Professional associations | .00 | . 00 |
|  | f. Comsumer subscription agoncies | . 00 | . 00 |
|  | g. Commercial and trade-associetion |  |  |
|  | h. lewspapers and nagazines | .89 | .00 .00 |
|  | 1. Comercisl Plras | 3.00 | .16 |
|  | j. Miscellaneous <br> (problems, erercises, getivities, ote.) | 2.00 | .16 |
| 11. | Marketing functions | . 75 | . 12 |
|  | a. The cost of transporting compodttog through various chanoels from prodneen to consumer | .00 | . 00 |
|  | b. Important functions of the toricus tyees of retail oxbleta | . 25 | . 04 |
|  | c. Co-opergtive offorta in marketnis <br> d. Riscellaneoue | . 50 | . 08 |
|  | ( ${ }^{\text {aroblems, exercisos, activitien, otc.) }}$ | .00 | .00 |
| 12. | Comrunicetion | 78.00 | 12.34 |
|  | a. How and mer to use the telephone to |  |  |
|  | b. How and when to ung the telegraph to the best advantage the least comparative |  |  |
|  | c. Hot and when to usc mail to the best ad- | - 19.75 | 3.13 |
|  | (problens, exarcises, notivities, etc.) | 25.25 | 4.47 |

rable I (Comtimed)






Sable I (comeluded)

 I G GREFAL DUSIMESS

| Topic |  | Suace derotad to topic |  |
| :---: | :---: | :---: | :---: |
|  |  | wo. os avo pares | Por cent of 632 av. pages |
|  | Legal relationshios of buyer anc seller (Continued) |  |  |
|  | c. Sgencles which are active in protecting the consumer againet freud and wissapresentation <br> d. Niscellaneous <br> (problems, exercises, activities, etc.) | .00 1.00 | .00 .16 |
| 16. | Problems of production and lavor | 22.78 | 3.60 |
|  | 2. Kow products are made | . 00 | . 00 |
|  | b. How business is organized | 8.00 | 1.27 |
|  | c. Control of business by the covorment | 9.25 | 1.4 .6 |
|  | A. Troblers of labor | . 00 | .00 |
|  | e. Hiscellanecus <br> (problaras, exercises, activitiea, ete.) | 5.50 | .87 |




 13.25 arevace paser, or 2.20 per ceras wrosw- 10.75 averace pages, op

 concuru informationme 3.50 avenace peges, or .56 per cent; and rasheting Enctions-. 75 of an averget gage, or 12 per ceat of tha 632 average pagen in the tartheot.

Thus, the three topice grvea the nost erphasia in the genaral business textbook, according to the nmomt of apace devotad to each topic, are comunieation, band and banting, and insurance. The three topies given the leastamunt of emphasis in tha geaeral business texthook are mices, sources of concwner informaion, and markoting functions. Approximately three fourthe of the grebopics, or 55 of the "74 subtogics in conumer education, kre treated in the general businesa toxim book. It is significant to note that the subtopic of specific techaical buying infometion is not trected in tho general businegs textbock; whereas, this suae festbook devotos 9.75 average pages to the subtopic general buying information.

An examination of abble I also reveals thet approxinately one third of the average gaces devotel to the topies in the gonerel buainess textbook are devoted to the miccellaneons topics. This indicates thet the general business textbook puts cuite a bit of emphasis on probleas, exercises, activitios, and rocabularly building drills.

The general business textbook devotes approximately 75 per cent of the total number of 632 averege pages in the textbook to the sixteen consuner
 sidered to be of major empasis in the tertbook in gencral businesa.

## Textook in Eocing Suates

Tabls II show the sumber of average pages and the per cent of the total momer of ayerace pages in the social studtes deroted to the rarions consurer odncebion tomies.
 consume edwetion topics are broated in the social stadies textbook. The one topic thith is not broated is commication.

The topie on which tha sochal stwales tortbook places the rest enphasis is problems of moduction and laber, with 32.75 average pagor, or 4 ofs par cont of the total of 67 average pagen in the textbook being Eeroted to thic topic.

Agreximately equal emphats is plowed on the topic taxes and on the towic prices by tha social atwdes bexbook, bith li. 25 avarage pages, or 2.11 per cont of the total of 676 arorage pagen in the warbbook being dedevoted to texes and 23.75 averace pages, or 2.03 per cent beine devoted to prices.
m equal mant of space in the socisl thades textbook is devoted to the bopio insuremo an is deroted to the topic houstate the textbook devotes 12.25 averare pages to ench of these topics. Also, 11.25 average pagos ere devoted to the topto transportation, amd the same maber of pogos In dawoted to the topic buying

The mocial stwaies textbor davotes 8 sverage pages, or 1.28 per cent of the total of 6 ? avorage pagas in the toxtbook, to the topic pinancial plamatre.

Teble II indicstes that the amomb at speo in the social studies textbook devoted to the follouing topics is as follows: investments-4.25

 IV SOETAD SETUTES

| Popic |  | Spee dovoted to topicPor centMo. of av. of 676ges av. pages |  |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
|  | Sotal - A12 5opice | 14.25 | 21.03 |
|  | Finametet planning | 8.00 | 1.18 |
|  | ```a. Sumgetine B. Miscellmeous (problens, excreisen, activitima, ete.)``` | 8.00 .00 | 1.38 .00 |
| 2. | Insuranco | 11.25 | 1.63 |
|  | a. sypon on insuranoe contracta <br> b. Fov to choose the tind and anoure of ingusuano <br> c. Tiscollaseove (problems, axercisas, activities, gtc.) | 9.00 1.00 1.25 | 1.33 .15 .18 |
|  | Trvestments | 4.25 | .63 |
|  | a. Wow and whon bo tuveg yow antinet <br> b. Miscellanoous <br> (pobleas, oreretach, atigitian, etc.) | 3.75 .80 | .56 .67 |
| 4. | Credit | 4.75 | .70 |
|  | a. Kinds and sources of credic <br> b. How to calculate true interast retes on installmont purchases or lown <br> c. Macellancous <br> (problems, exarcises, activities, ete.) | 3.25 .00 7.50 | .48 .00 .22 |

This table should be raad as rolhocs: Is the social studies tertbook, a botal of 8.00 average pages, of 1.18 par cont of the total of 675 pages, are devoted to the concunew educetion topic financigl planing. The dota concemhnt the remanhy tories in thig bable are regu in the sore manor.

Gabio II (Combinued)

 IL SOCIAL SETHITS

| Topic |  | Spece devetied to tople |  |
| :---: | :---: | :---: | :---: |
|  |  | Ho. or ato paces | $\begin{aligned} & \text { Per cent } \\ & \text { of } 676 \\ & \text { av. pages } \end{aligned}$ |
| 5. | saxes | 14.25 | 2.11 |
|  | a. Rimde of saxes <br> b. Evaluation of theories axd yrinciplas of taxation | 10.00 | 1.48 |
|  |  | .75 | . 11 |
|  | c. Coverrment services provided by tazen <br> d. Comparison of goods and services then movided throug publit innencine | .00 | . 00 |
|  |  |  |  |
|  | as compared with cost through private agencies | . 00 | . 00 |
|  | e. Miscellanecus ${ }_{\text {(problems, exercises, netivitics, ete.) }}$ | 3.50 | . 52 |
| 6. | Prices | 13.75 | 2.03 |
|  | a. How prices are determined <br> b. InPluence of competition and movepoly on prices | 1.45 | . 26 |
|  |  | 2.25 | .33 |
|  | c. Violent fluctuatione of ane priceo which characterize the business cycle | .00 | .00 |
|  | d. Theories of causea and cures on the | 50.25 | . 78 |
|  | 日. Government's offect on prices | 2.25 | . 33 |
|  | £. Miscellaneous <br> (rroblems, exercises, activities, ctes) | 2.25 | . 33 |
|  | Housing | 11.25 | 1.65 |
|  | a. Uetng your hotio as a place in thich to live well | 4.00 | .59 |
|  | b. Financial and legal problems connected with buying, building, oz renting a home <br> c. Advantages end dicedrantages of baying and renting | e 3.75 | . 55 |
|  |  | 2.00 | . 30 |
|  | d. Comparetive costs of buying and renting <br> 0. Available means for financing the buying or building of a homo | . 00 | .00 |
|  |  | g . 50 | . 07 |

## Table II (Continued)


 IT SOCIAL SEmDES


## Teble IT Comarnea)


 2. GOLRL BETDHS

| Sowic |  | Space devoted so torie |  |
| :---: | :---: | :---: | :---: |
|  |  | For of ev. paces | $\begin{aligned} & \text { Fer cent } \\ & \text { of } 676 \\ & \text { av. pages } \end{aligned}$ |
| 1. Soneek of concurer information and how to use these sources (Contimued) |  |  |  |
|  | c. Grade Tabeling | 1.00 | . 1.5 |
|  | d. Govermment agencies | 1.00 | . 2.5 |
|  | Q. Prefessional assoctationa | . 25 | . 0 |
|  | P. Conmume subscrintion agancios | . 50 | . 07 |
|  | g. Commercial azd trode-vemoctetion |  |  |
|  | leboratorion | . 00 | . 00 |
|  | h. Heucpapers and magazines | . . 00 | . 00 |
|  | 1. Conmerctal itums | .00 | .00 |
|  | f. Miscellaneous <br> (probleras, erercises, getivities, etc.) | 3.00 | . 15 |
| 11. | Harketing functions | 2.50 | . 37 |
|  | s. The cost of treneporting commedtiea through various channels from producer to consurer | . 00 | .00 |
|  | b. Inportant functions of the varione pypes of ratial outlets | . 50 | . 07 |
|  | c. Go-operative efforts in merketing <br> d. Miscellaneons | 1.75 | . 26 |
|  | (problams, exarcisea, activities, etc.) | . 25 | . 04 |
| 12. | Conmmatation | . 00 | .00 |
|  | d. Pov ghe when to use the telephoxe to the best advantage at the leact comparttive cost | - . 00 | .00 |
|  | b. Flow and when to uso the telegranh to the bast advantage at the loast comeratuve |  |  |
|  | c. Hoy the when to uba mail to the best adventage at the least comparative cost <br> a. Macellaneous <br> (problens, excrcises, activities, etc.) | .00 | .00 |
|  |  | .00 | .00 |

## Table II (contmed)


 12 BOCLAK WMDTES


Fone IT (conciadea)




| Tepic |  | Srace doroted to topic |  |
| :---: | :---: | :---: | :---: |
|  |  | 200. of av. pages | $\begin{aligned} & \text { rei cent } \\ & \text { or } 676 \\ & \text { st. preges } \end{aligned}$ |
|  | Lagal relationships of buyer and seller (Continued) |  |  |
|  | ©. Agchele which are active 1 n protecting the conswar ageinst fraud and misroprem sontation <br> a. itiscollangous <br> (problems, exercised, activitien, etc.) | 1.25 <br> .00 | .18 .00 |
|  | Problenas or production and labor | 32.85 | 4.85 |
|  | a. How productis are meade | 5.60 | . 74 |
|  | b. How business is organized | 2.73 | . 26 |
|  | c. Control of business by the government | 9.25 | 1.37 |
|  | d. Froblown of labor | 12.00 | 1.78 |
|  | - . Hiscelleneous <br> (mothens, oxeretsens tetthata, etc.) | 4.95 | . 70 |

averuge pages; credit-4.75 average pages; boniks and baning-5. 25 average pages, and sources of consumer information-6 average pages. Thus; the emonsis niaced on eroh of theae four topies in the social studies fextbook is aporoximately egual.

The three tonics to which very little swace is fiven in the sociul atudien textbook aro transporting goods, legal relationchins of buyer und seller, and marketing functions. only 3.53 average nagee are devotad to the tonic iecrl relctionshiws of buyer and sellex; 5.50 avorsge pages ara devoted to the toric marieting functions, and only 1.25 average pagee are devoted to the tovic of trensporting goods.

The data in Table II further tradeade that only a smil axowat ar snace in the social studies texthork is devoted to axercisos, fotivities, probleas, ete.

The firteen contwer aducktion tomter erostad ir the sockal stains textbow comorise a total of aproxinetely 142 average pages, or slightis in excess on one ifth of the total of 676 average pages in the textbook.

## Texthook in Hox Solvenice

Thele III shows the number of averuge anges and the per cent of the total numer of 702 average pages in the bome economics textbook devoted to the various consumer education torics.

The anta in Trble In reveal that only five of the axteen mex consumer education tomics are trested in the home economics textbook. Wene five tonics are credit, housing, bwing, Pinancial plaming, and gources of consurer information and how to use these sources. These five tonics comprise total of 122 pages of average lencth or about 17 per cent of the total of 702 average rages in the textbook.

The eleven main torics which are given no onnhsis in the home economics toxtbook, insofar as contont are concerned, axe: insurance, investaente,

#   IT MOM E EOMOTTOS 

| Togic |  | Spacs devotad to topic |  |
| :---: | :---: | :---: | :---: |
|  |  | Wo. of ev. peges | $\begin{gathered} \text { Fer cots } \\ \text { of } 702 \\ \text { ov. page } \end{gathered}$ |
|  | Total - All ropics | 121.75 | 17.32 |
|  | Financial glaming | 14.00 | 1.99 |
|  | a. Budgeting | 13.00 | 1.85 |
|  | b. Miscellaneous <br> (roblems, exercises, activities, etc.) | 1.00 | . 14 |
| 2. | Insurence | .00 | .00 |
|  | a. Types of insurance contracts | . 00 | .00 |
|  | insurance | .00 | . 0 |
|  | c. Hiscellaneous (problens, exercises, activities, etc.) | . ${ }^{3}$ | .00 |
| 3. | Investuents | .00 | . 00 |
|  | 2. How and when to invest your geving <br> b. Miscelluneous | . 00 | . 00 |
|  | (problems, erorcissh, toblvitien, etc.) | .00 | $.00^{\circ}$ |
| 4. | Credit | 4.25 | .60 |
|  | a. Kinds and sourees oiv credit | 2.00 | . 28 |
|  | b. How to calculate true interest wates on instrilment purchases or loans | 2.00 | . 28 |
|  | c. Miscellaneous | 2.00 | . 28 |
|  | (problens, exercises, activities, etc.) | . 25 | . 04 |

This table chould be reed as follows: In the home economes textbook, a total of 14.00 average pages, or 1.99 per cent of the total of 702 pages, are devoted to the consumer education topic finencisl planning. The date concerning the reraining topics in this table are read in the seve memer.

## Teble III (Gentinusd)


 IF ROM FOOMOTICS


 In HOM ROWOMTOS


## Toble IIT (Contimod)


 Tw Hom Rommace

| Topie |  | Space devoter to toric |  |
| :---: | :---: | :---: | :---: |
|  |  | To. of $e v$ pager | Par cent of 702 ave pages |
| 10. Sources of consumer information and how to use these sources (Cortimed) |  |  |  |
|  | c. frade laboling | . 75 | . 11 |
|  | d. Government agencies | . 00 | . 00 |
|  | e. Frofesstional associations | .00 | . 00 |
|  | 5. Consmar mbscription geancies | .00 | . 00 |
|  | E. Commercial and treco-essocistion |  |  |
|  | Ieboratories | . 00 | . 00 |
|  | h. Meurpepers and megemines | . 00 | . 00 |
|  | 1. Commercisl firms | .00 | . 00 |
|  | f. Miscellaneove (roblenc, erercisen, activitien, po.) | . 50 | . 07 |
| 11. | Marketing functions | .00 | . 00 |
|  | a. The cost of transporting conmodities through verious chamele from producer censumer | to .00 | . 00 |
|  | b. Incortant functiona of the various rotail outloto | . 00 | .00 |
|  | c. Co-perntive efforta in rarkoting | .09 | .00 |
|  | - (problems, exercises, metivities, ete.) | . 00 | . 00 |

## 12. Communicetion

a. Hew and when to use the telephone to the bosa advantage at the least comparative cost
.00
.00
b. How and who to use the telagrak to the beat advantage at the least comparative以ow and when to whe mail to the best adramage at the lonst compartive cosk .00 .00
d. Miscellanaous (problens, exercisas, activities, etc.) .00 .00

## Whble III (contimued)


 T1 mat Ronomics


## Rabla In (Conoluded)


 I: HOLE ECOMOHCS

taxes, prices, bants and barking, arketing fuctions, comanication, trancortation, tranportine goods, legal relationahime of byer and alles, nat problens of groduction and labos.

A furthes gramination of toble In reveals that of the five topies given amphsis in this textook, the tople so bulng is given the most
 ege nges In the home aconontes texthooi, being devotad to this tonic. It nay bo notad that 73.75 af the 32 average grges are devoted to the tove
 In view of the fact thet home econcules bas always stressed developuent of buging infomation and sifila for merticular goods.

Only one fifth as nuch spece, or 16.75 sverage pages, is given to the towic housing, as is given to the most emhasized tomic of buying. Of the 16.75 average nages devoted to the tonic housing, 11.25 everage pages pertain to the subtopic using yocr howe as alace in which to live mell.

In the hone exomomics textbook, 14 sverage pages, or 1.99 per cent, of the total 702 average press in this textbook, sre devoted to the topic Pinancial plandinge

The space in the bome acononics textbock devoted to the topic cradit is almost the sane amouat of spece as is given to sources of eonsumer information. A tatal of 4.75 average pages pertain to sources of concuaters information and 4.25 average pages are devoted to the topic credit.

Very ittie space in the hone sconomes textbook is given to probieas, oxercises, activities, ate. rupil activities in consumer problens ars probably offered in comeetion with laboratory and individual projeet work in zewing, cooking, ote.

## Texthovir is Methenkdes

Tedis IV showe tise number and per cent of the total number of avorage pages In the rathematics taxtbook devoted to the vextows consumer aducation topics.

An exarination of rable IV reveals that seven of the sixteon matin tonics are given no emphasis in the as thematics textbook. These tonics sre: buying, sources of consumer information ead bow to use these sources, Warceting functions, comunication, transportine goods, legai reletionships ar buyer and seller, and problems of production and labor.

The tonic aiven the mort arohasic in the mathenatice textbcok in tasea,
 prees $9 r^{2} 5.58$ per cent, of the total of 372 nerage seges in the textbook. O2 the 20.75 average nagen devoted to taxes, 17 average pages contain exercises and problens.

The moner of averege peges in the sathonetice textbook given to the tonte af insurance $i s 16.25$, which is 4.37 ner cent of the totel numez a average vages in the dextbook.

The mount of spece devoted to ench of the following four tonice ${ }^{\text {sin }}$ tha mathoutics is aproxinetely the some, with 3.75 average pace beine esvoted to the tovic finmolal pinning, 5.25 average pages beine dovoted to the toric of invertments, 3.75 average vages being devcted to the torde houstrat, and \& averege pagea being devoted to banks and baninge.

08 the nine main topica treated in the mathomatics textbooit, the leapt gnount of spece is devoted to the tonies creat, prices, and tranmortation. Ony 2 sverage pages are devoted to each or these topies.

An exmination of the date in Table IV reveale thet more space is devoted to the nacellanacus classificstion, which fneludes exerciacs,

| Fovic |  | Space devoted to touic |  |
| :---: | :---: | :---: | :---: |
|  |  | Wo. or $\mathrm{m}^{2}$ pages | $\begin{aligned} & \text { Per cent } \\ & \text { of } 372 \\ & \text { gy. pages } \end{aligned}$ |
|  | Total - All Topics | 39.75 | 16.07 |
|  | Financial Planning | 3.75 | 2.00 |
|  | a. Budgeting <br> b. Piscellsingous (problens, exercises, activities, etc.) | 1.50 | . 40 |
|  |  | 2.25 | . 60 |
| 2. | Insurance | 16.25 | 4.37 |
|  | a. igpes of insurane contracts <br> b. How to choose the kind and amount of insurence <br> c. Hiscellaneous (problems, exercises, activities, etc.) | 6.75 | 1.82 |
|  |  | 5.00 | 1.34 |
|  |  | 4.50 | 1.21 |
| 3. | Inversments | 5.25 | 1.41 |
|  | a. How and when to invest your savings <br> b. Miscellaneous <br> (problems, exercises, activitiea, etc.) | 2.00 | . 54 |
|  |  | 3.95 | . 87 |
| 4. | Credit | 2.00 | . 54 |
|  | a. Kinds and sources of credit <br> b. How to calculate true interest retes on inctallment purchases or logas <br> c. Hiscellaneous (problons, exercises, activities, obc.) | . 25 | .07 |
|  |  |  |  |
|  |  | .00 | . 00 |
|  |  |  |  |
|  |  | 1.75 | . 47 |

This table should be road as follous In the nehensties textbook, sh total of 3.75 everage pages, or 1.00 per cent of the total of 372 pages, are devoted to the consumer education topic financial planning. The data concorning the remaning topice in this table are read in the same namper.

Teble y (contimad)





Table a (contirtaod)

 IN MATHDARTCS

9. Buyine

| a. General buying information | .00 | .00 |  |
| :--- | :--- | :--- | :--- |
| b. Specific technical buyirg infommtion | .00 | .00 |  |
| c. Miscellaneous |  |  |  |
|  | (problems, exercises, activities, etc.) | .00 | .00 |

10. Sources of consumer information and how to use these sources
©. Anvertising
.00
.00
b. Iniormative labels . . 00

## Table IT (Comthued)


 IV Mathe ityes


## Table IV (Combinnod)






> Tablat IV (Comoluded)



1. MRTHEMATLG

| Popie |  | Spece devoted to topie |  |
| :---: | :---: | :---: | :---: |
|  |  | 110. of a pages | ```Fer cent of 372 av. pages``` |
| 15. Legal relationshipa of buyer and sellor (Continued) |  |  |  |
| c. Agencles whicin are active in protecting |  |  |  |
|  | sentation | .00 | .00 |
|  | d. Miscellaneous (problems, exercises, activities, etc.) | .00 | .00 |
| 16. Problems of production and labor |  | .00 | .00 |
| a. how products are made .00 .00 |  |  |  |
|  | b. How buginess is organized | .00 | .00 |
|  | c. Control of business by the govermment | . 00 | .00 |
|  | d. Problems of labor | . 06 | .00 |
|  | e. Hifscellaneous |  |  |
|  | (problems, exercises, ectivities, etc.) | .00 | .00 |


 of omphasis custounhiy efven in mathematice textbock to problema unt crerefocs survine the ceveloment of computations skizle.

He nine conamer eduction tonios tragted is the mathematies textboof comprise a tutal of tproximetey 60 averege puges, or chont ane fifth of the 3ha averuge paces in the ferkbot.

## Textbook in plenes

Tabla vhoug tho nunber and par cent ar the total number of average paes in the science textbok devoted to the various conruapr eaturation toples.

The data in rabla reveal thet only two of tho sixteen mata consumer oducation torics are tiven aphasis in the science textbook. These toates are transportation (travel) and transnorting goods. The science textbook devoter 12.25 average pages, or 1.72 por cent of the total of 710 cyerage pages in the textboot, to the tepie tranacertation. Of thepe 12.25 crarare
 portation. Galy. 50 of an zverage page in the science textbook 18 given to the toric transyorting poods.

The two tonics trested in the sclence textbook conmplse total or about 13 peces, or lese than 2 por cont of the total 710 avernge pages in the textbocis.

## gymax

Thus, the general buainess textbook mahesizes all sixteen consursw
 banks and banking, and insurance; the social studies textbook devotes space to fifteen of the gixteen tonies, with the most emonasized tonic being
fiable y
WOMSU ARD PER CEWP OF THE TOTAL MUMEER OF AVERAGE PAGES DEVOTKD TO CONSOMEP FDUCATOR TOPICS IN THE SELECTED MIMH-GADE TEXTBOOK II SCIENCE*

| Topic |
| :---: | :---: | :---: | :---: |

*The fourteen consumer education topics which are not treated in the textbook in science are omitted from this table.

This table should be read as follows: In the science textbook, a total of 12.25 average pages, or 1.72 per cent of the total of 710 pagec, are devoted to the consumer education topic Transportation (travel). The data concerning the remaining topics in this table are read in the same mamer.
prowleas or production and 1 coor: the textwot in menemntice emphesizes gevsn of the sixteen consurer cincation topics, with the most emphasised topic in this textbook belm taxes; the hone econconics textbock fovotes space to five of the sixteen topics, with the most space being given to the tonic buying; and the science textbock ompharizes only two of the axteen consumer educstion tovies, with the nost omphavis in whe sctence textbok being rlaced on the tomic transportatien. Conoiderable arpasis Is given to problems, exercises, and activities in the general business and mathematics textbooks, while very litile emphasis is given to this classification in the social stuites, home economics, and science fextbooks.

## HELATIVE WPHASIS OK COMSOHEH EDUGATIOR IN THE SELECTED TEXTBOOKS

In Chapter II, the tebulated data ad the findings relating to these data, ahow the nount of omphasis given to the various consumer education topies in each of the selected textbooks.

The purpose of this chapter is to show the relative emphasis given to the various consuner education topics in the selected textbooks in general buainess, social studies, home economics, mathematics, and science.

As outlined under Method and Procedures" in Chapter I, a standerd page was calculated for the fige textbooks in order to deteraine the number of standard pages devoted to each of the tonica in each of the five selected teatbooks. The standard page wes devised as a common measure of space in orcier thet comprisons might be made between and among the different textbooks, to detemine the reletive emphais devoted to the different consumer educstion topice. Data concerning the number of standard pages devoted to the varions topics are found in Table VI. Then, the relative enphasis on each of the consumer education tomics in the selected textbooks wes determined by figuring the ratio of the number of standard pages devoted to each of the topica in one textbook to the number of standard pages devoted to these same topies in each of the other textbooks. These data are found in Tables VII, VIII, IX, $X$, and KI. ${ }^{1}$

The finding in this chapter are listed according to the sixteen nain consmer education topica, ased in this study.

## Financial Planaing

The inportance of finencial planning in consumer education is seen in the fact that each textbook, except the one in science, devotes some

[^2]space to this topic. Fable VI indicates that the range in standand pages is from 3 in mathemetics to 37 in generel business.

The textbook in general business emphasizes financial planning to a grester extant than cither of the textbook in social studies, hone economics, or nathontics, am revealed za Table VIr. Aceording to the retios in Table WII, thich were calculated from the mumer of standerd pages indicated in Table VI, the general businoss textbook devotes more than 12 times as much paphais to finencial panming as does the textbock in aathematics. The social studies textbook rank next in relative caphasis placed upon financial planning, with 8 standard pagea, as compared with 37 standard pages in gencral business, thich indicates that more then 4 times as much space in general business as in social studies is drooted to this topic.

Financial planine receives approximately 3 times the stress in the general business textbook which this topie receives in the hone economica textbook. According to the ratios in iable VIII, which were calculated from the number of standerd pages in isole VI, financial planing in stressed approxinately 3 timeg as much in social studies as in mothematics, but the space devoted to this topic in howe economics is 1.50 times as inuch as in social studies. The hoae econonice textbook devotes 22 standard pagen to the topic of financial planing, which is 4 times greeter than the emphesis in mathematics, according to the ratios in Table IX, which were calculated from the number of standard pages shom in Tablo VI.

Budgeting comprises an important subtopic under financial planning. Fable VI reveals that in the general business textbook, out of 37 standard pages given over to the broad coneuner education topic of financial planning, le are alowed for budgeting. From Table VI, it is noted that the general business bextbook gites more space to reading metter on this subtoolc than either of the other textbooks; however, the relative omphasis
is lose than the mphasis placed upon the miscellaneous classification of
 devoted to financial planning in the genamal business textbook is given to reading matter in budgeting, while 8 of the standard pages in the textbook in socisl studies and 11 out of the 12 pages in the textbook in howe economics, are used in developing the subtopic oi budgeting.

Wo space in devoted to financial planing in the textbook in science. The general business textbook devotes 18 standard pages to budgeting, which is 18 time ag moch cpace as the space given to budgeting in the nathengties Eextbook; approxinately 1.5 times the space in the textbook in home economics: and slightly wore than twice the space found in the textbook in social stadea. It is noted from the ration in Table VII that the soctal studies tentbook devotes 8 times the space to budgeting that the mathenatics texbook devotes to this tonic, thile the omphasis on budeting in the home econozics textbook, as shown in Table IX, is about 1.5 times thet found in social studies. As shown in Table IX, 11 gtondard pages are given to budgeting in hone economics, which is 11 times the space devoted to this topic in the matherstics textbook.

It in recognized that problems and experiments in comection with meal planning, clothing selection, etc., in a course in hone economics may bo interpreted as developing information and skills in budgeting. In this study, hovever, account was taken only of the material listed specifically under the headings of financial planning and the subtopics of buageting and aiscellaneous, including problens and exercises related to the general tonic. Wth this limitstion in mind, the date in Teble VII reveal that sore relative emphasis is placed upon problems, exercisea, activitien, etc., on the topic of financial planning in the textbook in general businese
then is devoted to this topic in aither of the textbooks in home econorice or mothonetics. According to Thble TLI, 39 times as mok spece is given to exercises and problems in the general business textbook as is found in the hone economics textbook. The mathemstics teatbook ranks next in relative emphasis on this topic, with 2 standard pages, as compared with the 19 stancerd pages in generel buciness, which is 9.5 times es much emphesis in general busiages as in methernatics. fxereises, problens, activities, etc., pertaning to finanial planing are given no onphasis In the social studies or science textbooks. Accorqing to Table Iz, the spece devoted to the miscellaneous topic in the mathematies textbod is 2 standerd pages, or twice the arphasig given the subtopic in the home economics textbook.

## Toole of Insurance

The tomic insurance is treated in three of the five selected textbooke. As shown in Table VI, the range in standard pages devoted to this toptc is from 12 in social studies to 56 in general business. The methem matics textbook devoten 15 pages to the broed topic of insurance. Aecording to table VI, no space in either the home economics or science textbook is given to insurance.

As revealed from the date in Trble VII, the generai business textbook devotes more space to insurance than either of the textbooks in social studies or methematios. The retiog in Table VII show that the 56 standard pages devoted to insurance in the general business textbook is about 5 times as moh as the spece devoted to this topic in social studies, axd about 4 times as much as the space used in the mathenatics textbook. Frow Trable VIII, it is seen that the emphasis on insurance is only 1.3 times as auch in social studies as in mathenatics. The brood topic of insurance is not emphesized as such in the home economics or science textbooks.
 nort place in the genoral buginers, nociel stumes, and mothometca fertbook, as a subtoric wace the brow concuar education tonte of insurance. The deta in Pable IT Rericste thet of 56 standard pages devoted to insure ance in the gereral bucinesa toxtbok, 19 standexd pagem are milocated to types of insurance contracts, whilo 30 ort of 12 pages in social studies and 6 ont of 15 pages in nathomaticg are uged is develonine the subtonie of types of insurance contracts. The gencral businegs textboot devotes 19 gtandurd pagee to bypes of insurwnce contracts, which is 3.5 times ns much spece as the space devoted to typea of insuranco contracta th the motheratica textbook, and 2 tines the space in the social studies texthook. The bepic typer of insurance contracts is given no emphasis in the hose aconomics or science textbook, Table VIII whow thet the 6 standard zeges desped to typer of insuranco contracts in the mathemotins textbook is 1. 7 tines the space in the socis ebudies tortbook which is sevoted to this topic.

The deta in Sable 717 indieate that more space is given to the subtopic hom to choose the kind and anount of insurance in the genersl business toxtbook then is given to this topic in either or tho other textbooks. the general businets textbook devotod 12 standerd pagos to hou to choose the kind and emount of insuranco, which is 2e times the space dowoted to this same topic in secial studios und about 2.5 sines the space rivon in mathonatics. According to data prosented in Table VIII, the whthenatice textbook devotes 5 standard pages to how co choosa tho khad and anount of insurance, which is 5 thos the spee given to this topic in the social studies textbook. Wether the home economes nor the saience textbook cllow any space for the subtopic hou to choose the hind and mount of snsurance.

Roble vil show that the grotert amount of xaletive omphesie on mubtonice unfer the broed tomic of inournce is found on the miscelisneons कuthontc, wheh inchuos problem, erercisen activties, otce The generat Davinebs twabol dovotes 22 standard pages to the miscelleneous aubtowic, which is 22 tinos the spoo allowed fox this clamofication in social stuaies and 5.5 thes the mace fom in mathonatios. Fons tandard pages aro elver to tho macelianeoue insurance subtopic in the mathematics textbok, which is 4 tinea the spaec given in sockal stadtes, as Show in mabe WII, pros, the raztive cmpasin on the lusuranee aism cellanous chasfication ge grecter in the geneml busineze tarbook than in eitnar of the textbooks in social studee or methonstion, with the methenaties teathok ranking seend in rolative emphats on this subtopic.

## Topis of Investinentr

The broad consuner adveation topic of investments is emhegised to a greater atent in the general businese textbook then in esther of tho textbooks in social studies or mathematics, as revealed in wable Wh. Table VI indicates that the rage in standard pages is from 5 an social studies to 23 in general businoss. The mathonetics rextbook anotes 5 standard pages to investments, while the home economics and sexence textbooks do not devote any space to the topic of investments.

According to the ration in Teble VII, which were calculeted from the number of standerd pages in Table VI, the general business textbook devotes 4.6 times as much omphasis to investments as does the textbook in social studies, and 4.6 times as much enphasis to this topic as does the textbook in mathematics. Thus, the emphasis placed on investraents in the social studies textbook is about the same as the emphasis placed on this topic in the mathematies textbook, as indicated in the data presented in Table VIII.

How and when to invest your savings is considered an important subtopic under the broad topic investments, particularly in the general business and social studies textbooks. Table VI shows that over half of the space devoted to investments in the general business textbook is given to reading matter in how and when to invest your savings, while 4 of the 5 standard pages in the social studies textbook, and 2 out of the 5 standard pages in mathematics are used in developing the subtopic how and when to invest your savings. According to the data in Table VII, the general business textbook devotes 14 standard pages to how and when to invest your savings. As indicated in Table VIII, the 4 standard pages in the social studies textbook, which are devoted to how and when to invest your savings, is twice that of the space devoted to.this same topic in mathematics. Thus, the general business textbook ranks first in relative emphasis on this topic, with social studies ranking second, and mathematics fifth.

The miscellaneous classification, which includes problems, exercises, activities, etc., is relatively important as a subtopic under the broad topic of investments in the general business and mathematics textbooks. Table VI shows that 9 standard pages in the general business textbook are given to investment problems, exercises, etc., which is 3 times the emphasis given to this classification in mathematics and 9 times the emphasis found in the social studies textbook. The ratios in Table VII show that the emphasis on the 3 standard pages devoted to the miscellaneous subtopic under investments in mathematics is 3 times the space given to this subtopic in the social studies textbook.

## Tonic of Credit

The importance of credit in consumer education is indicated by the fact that each textbook, except the one in science, devotes some space to
this topic. The date in Toble II whow that the standard pages range from 2 in mathematics to 45 in generni business.

The textbook in general business, as revesled in dable VII, emphasizes the topic eredit gore then either of the textbooks in social studies, howe sconomics, or mathematics. According to the ratios in Table VII, the general business textbook devoten alnost 23 times as much spsee to credit as does the toxtbook in mathomatics. The home economies textbook ranks next in relative emphasis placed on credit, with 4 atandard pages as conpared with 45 in generel business, which indicates that more than 11 tiaes as much emphasis is placed on this topic in the general business textbook as in the home economics textbook.

Credit receives 9 times the emphasis in the general business textbook which this tooic receives in social studies. According to the ratios in Teble VIII, the 5 standard pages allocated to the topic crodit in the social studies textbook is approximetely equal to the space given over to this topic in the home economics textbook. However, the maphasis placed on credit in the social studies textbook is 2.5 times the emphasia placed on this topic in methematies. Teble IX indicates that 4 standard pagea are given to credit in home economics, which is 2 times the space given to this tonic in the mathematics textbook. Phus, the relative eim phasis placed on the topic credit in the general business taxtbook outrank the relative emphasis placed on this topic in the social studies, hone economics, and mathematics textbooks.

An analysis of the consumer education content in the textbooks in general business, social studies, and home econowies revenle that kinds and sources of credit is an important subtopic in the developaent of the consumer education topic credit. For example, Table VI reveals that of 45 standard pages in the general business textbook givon to credit, 19
are allowed for the subtopic kinds and sources of credit. From Table HII, it is noted that the general business textbook gives more space to this subtopic than either of the other textbooks. Fable WII shows thet tho 19 standard pages given to kinds and sources of credit in the general business textbook is 9.5 times the space alloted to this topic in the textbook in hone economics, and about 6 times the space found is the social studies textbook.

The social studiec textbook devotes 3 atandard pages to kinds and sourcen of credit, which according to Table VIII, is 1.5 times the space found in the home economics textbook. Although the methemtics taxtbook enphasizes the tovic eredit, no space is given to kinds and sources of credit in the development of credit in the mathematics textbook.

How to calculate true interest rates on installment purchases or loans is evidently considered as a reletively unimportant reading subtopic in developing the main topic of creait, since only two of the five textbooks devote any reading matter to this subtopic. The relative enphasis on this topic in the textbooks, however, is greater on the giscelleneous classification, which includes problems, exercises, etc., than on reading matter of how to calculate true interest rates. According to data in Teble VII, the general business textbook devotes of standard paces to reading matter on the subtopic of how to calculate true interest rates on installment purchases or loans, which is 4 times the emphasis given this topic in the textbook in home economics. Deta in Table VII siso indicate that no emphasis is placed on how to calculate true interest rates on installment purchases or loans in the social studies, mathematics, or science textbook.

Table VI indicates that of the 45 standard pages devoted to credit in the general business textbook, 18 standard pages are allocated to the
miscellanoous subtopic, while of the 5 standurd pages in the social studies textbook devoted to credit, 2 are allowed for problens, exereises, etc., and of the 2 stanard pagem in the mathomatics toxtbook devotod to credit, both pages pertain to problens, exercises, etc. The omphasis on the wiscellaneous subtopic in geacral business is 9 times as great an the emphasic on this topic in sociel stuadtes, and also 9 times as grest as the emphasis in mathenatics, as show in Table VII. The relative orphasis on problems and exercises, based on space allocation, is the same in social stwaies as in mathematics, according to lable VIII.

The relative emphasis in the general business textbook on each of the subtopics under the main towic of eredit is about 8 times as great as the emphasis on these same kopics in the social studies textbok, which ranks next after the general businens textbook in relutive aphasit placed on these subtopics.

## Popic of Texes

Table vi indicates that the mathematics textbook devotes more guazm dar pages to the adin topic taxes than either of the texbooks in sucial shudien or genexal business. The range in stondard pages, as revcoled by fable w, is from in qeacral business to 19 in mathonatice. The hone economics and science textbooks devote no space to this topic, while the social studies textbook devotes 16 standard pagea to the topac terow. Tabie $7 T I$ indicates that the emphasis placed on taxes in the aathomatics sextbok is 2 tires the maphasis on this sane tomic in gencral business. Taxes receives approximately 2 tines the emphasis in social stadies as in general business, as indicate in Teble VII.

Kinds of taxes, as a subtopic included under the main topic taxes, is gtressed more in the social studies textbook then in the general bueiness or mathenatics textbook, an shom in Table TI. The social atudies
bertbook devotes 11 standard mages to kinds of taros, which is about 3 tiacs tho gpace of 4 dtamdex peges uloved for this topic in the textbook in gencrel businese, and 1.3 tares os meh aransis as in mathenties, as show by the retios in Toble VIT, According to Roble FIT, kinde of teres as a aubtopic is given on arowoximately equal omphate in the sociel studios and nothenoties textbooks.

Evaluetion of theories and principles of taxation is not considered an frportant subtoric under the main topic taxes, as judged by the spece used in the textbook for this subtopic. Wable VI indicates that ondy the textbooks in general business and social studies give any soce to this topic, and that only 1 standard page in each of these textbooks is allowed for eveluation of theories and principles of texation.

The enencal business textbock, according to Table UI, is the only textbook devoting any space to the subtopic government services provided by tares; ony I standard page is alloved for this topic in generel. business.

Likewfe, the subtonic comparison of goods and serrices when provided through nublic tinancing as compared with cost through privats agencios, is not presentod in any of the textbooks as a subtonic under taxes.

It my be noted from Fable $\mathrm{VI}_{\text {, }}$ that of the 19 standard pages in the rathematies textbook concerned with the topic taxes, 16 contain exercisen, problens, metivities, etc. Thus, as indicated in Table VIX, the emphasis on problens, exercises, activities, etc., is 5.5 times greeter in mathematics than the ermasis on this classification in general business. Fable III shows that the mphasis on problems, exercises, activitios, etc., is 4 fines graater in mathematics than the emphasis on this classifyeation in the sceial studies textbook.
 of baxe more that the other teabooss, the grabest sombe of whetre embasis in mathonitics is placed on moblem, exercises, activitue, ote.





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## sext ar cicen




 Mege bo this iomie.












wiolent fluctuations of sone nrices which charactexize the buedm meสs eycle is giyen no consideration in any of the textbooks as anbu topic in deyeloping the main topic of prices.

It is Boted from deble VI, that of the 14 standard pages in the soeial stulies textbook devoted to prices, 6 pertain to the subtonc theories of ceuses and cures of the business cycios. This subtopic is given no emphasis in eithex the general busiress, hone economes, mathematics, or science textbooke.

Goverment's effegt on prices as mubtovic undex prices is given equel emphesis in the general business and social studies textbooks, with 2 standard pages being devoted to this topic in each of the textbooks. Table VI further shows that no mphasis is given to Government's effact on prices in either of the textbook in home economics, mathematiss, or science.

Teble VII indicetes that the relative emphasis on problens, exercises, and netivities in the social studies and general business textbooks is the geme se the relative emphasis on goverment's effect on pricos in the textbooks in social studies and generel business.

It is noted from Table VI that the 1 gtandard page in mathematice wheh is devoted to prices, contains problems, exercises, and activities.

Fhus, the social studies textbook ranks first in relative emphasis on the main tople of pricos, with the general business taxtbook raning second in relative emphesis.

## Conic of Housing

The importance of housing in consumer education is seen in the fact that each textbook, except the one in science, devotes some spece to thin topic. The range in standard pages, as show in Table VI, is from 3 in methemetics to 14 in home economics.

The teatbook in home econowios embasizes bousing to a greater extent than docs aikier of the temtbooks in social studies, general businees, or rathematics, as revealed in rable VII. kecording to the ratios in Toble $x$, which were calculated from the standard pages in able VI, the home economics textbook devotes if standerd pages to housing, which is d Littie less than 5 bimes the emphasis given to housing in mathemetics. The spece devoted to housing is approximately the same in the textbook in sociel studies as in the textbook in general business, with 12 standard pages devoted to housing in social studies and Il standard pages devoted to housing ln general busineas. Thus, the relative emphais niaced on the bopic housing is approxingtely the saae in each of the textbooke in gencral business, social studiea, and howe economics.

Osing your home as a place in which to live well is used in only two textcooks, namely, hone economics and social studies, in develoving the main topic of housing. It is noted fron Tebla VI, thet of the 14 standare nees in the nome economics textbook devoted to housing, 9 stancard pages are allocated to the subtopic using your home as alace in whin to liee well. The social studies textbook devotes 4 standard pages to using your hone am place in which to live well, or a little more than twice the emphsis in home economics as in sociai stadies. The subtopic using your home as a place in which to live well is not ireated in either of the textbooss in general business, mathematies, or science.

Feble Er indleates that approximately aqual mphasis is placed on the subtopic financial and legal problows cennected with buying, building, or renting a home in the general business and social studies bextbooks, with 5 gtondara pages being devoted to this tonc in generai business and 4 in social stuates. Aecordng to loble Vhi, 5 tines as mach space is given finaxcial ad legal proleas connected with buying, building, or renting
in the ceneral business tertbook as tho space given this topic in hone ecoromics, and 4 times as much buece in social studies as in home economics. This subtopic is not troated in athor of the textbooks in mathematics or science.

The subtopic advantages and disedvantages of buying and rentine is given very little emphasis in the five textbooks. Table VI shows thet 2 standard pages in social studies, 1 standerd page in general business, and I standard page in home economics are devoted to advantages and disadvantages of buying and ronting. This topic is not trested in the mathematics or scionce textbooks used in this study. Thus, as seen rom the ratios in Table VII, the reletive emphasis on this topic in the textbooks is very alight.
hs shown in Table VI, comparative costs of bying and renting as a subtopic under the sain consuner education topic of heusing is treated only in the general business toxthoor, fith 1 standard yage being dovoted to this topic.

An examination of Table VI reveale that space is given to problens, exercises, activities, etc., dealing with the main topic of housing in the general business, social studies, home economics, and matheratics teytbooks. The general business textbook devotes 3 standard pages to the niscellaneous classification under the main topic housing, and this space In the generel business teatbook is equal to the spece given problems and exercises in the mathematics textbook, as indicated in Table VII. The social studies textbook devoten 1 stendard page to the miscellaneous classification, which is equal to the space given problems and exercises in the home economics textbook, as shown in Table VIII.

## Topis 2f Banks mon Banking

The data in Table $W$ show that each of the three textboogs in general buainess, socied studies, and matherntics devotes some space to the consumer education topic banks and bankiag. Table VI indicates that the range in tandard peses is from 3 in mathematics to 61 in genersi busnees. The social atudies textbook devotes 5 standard pages to barks and banking.

According to Table VII, the emphasif on banks and benking in the general business textbook is anore than 20 times the enohasis on this topic in mathemetics, and more than 12 times the 5 standerd oages used in social studies. Table VII also shows that no omphasis is placed on banks and banking in dither the howe aconomian or social studies textbook. According to the ratiog in Teble VIIT, the 5 standerd pages in social studies devoced to banks and banking is 4 times greater than the emhasis on banks and banking in methemettes. Thus, the genersl business textbook ranks pirst In relative caphasis on bank and baning, while the social studies textbook ranks second in relative emphasis on this topic.

The plece of banks in our financial system, as a abtopic uncer banks and banking, is given emphais only in the general business textbook, according to Table VI. The general business textbook devotes only 2 standard pages to this topic, which is relatively small in comparison with the 61 pages in this textbook devoted to the main tomic bonks and banking.

Teble VI shows that two textbooks, general business and socisi studies, devote space to the subtopic kinds of banks, with 5 standard pages in general business and 2 standard pages in social studies being devoted to this copic. The ratios in Table VII indicste that the omphasis on kinds of banks is 2.5 times greater in general business than in social studies.

The function of braks in relation to the Federal Eoserve Systean is not wonsidered as an important subtopic in the develoment of the main tonic Denks and benking, inwofer as space is concerned. Table VI shows that the social studies textbook devotes only 1 standard page to this topic, while the topic is not treated in either of the general business, hone economics, mathemeties, or acience tertbooks.

Table VI indicates that the subtopic services provided to individuels by banks is treated in the general businoss and social studies textbook, while no space is devoted to this topic in the home economios, mathemetics, or science texbooks. The general busineas textbook devotes z etandard pages to services provided to indwiduals by bank, which is of times more apace then the space devoted to thit topic in social studies, ss indicated by the retios in sable VLI.

How to uso these banking aerices, as a subtonic twder banka and banking, is given space in the genoral business and matheantics textbooke to the extent of 22 standard pagea in general business and 2 standard pages In nathematlea, as shom by data in Table VI. The retios in Table VIT indicate that the eaphasis in the general business textbook on how to use these banking services in 11 times greater than the emphasis placed on this sane topic by the nathematics textbook. It is aiso noted from fable WII that the relative aphasis in the general business textbook on how to use these banking services is greater than the relative eaphasis places on any other subtopie undex banks and banking in the general businese textbook, except the miscellaneous casenification.

Fablo VI shows that epace ie giver in three textbooks to the niso cellancous subtopic under banks and banking. The general busineas textbook devotes 24 standard pages to problems, exercises, etc., as compared
with 1 stancara page in each or tha taxtboots in socia studion and netheatios being dewoted to probleng exarasos, etc.

Thus, the greatent erphasis in the genoral business textbook is on services prowided to inditiduals by bonks, how to use these banking services, and the riccellmeons elessifleation, vhile the cmohosic in social studies ia on linds of banks, and the omphasis in mathenaties $i=$ on how to use these banking services.

## Tonic of Buying

Toble vi incicates that the numer of standard pages devoted to the broed tovic of buying rangen fron 12 in social studfes to 69 in home economies. The general business textbook devotes 15 standard pages to this topie.

The tertbook in home acononics amhesiaee buying to a greater extent than dither of the textboks in social studies or mathenatics, as revealed in Pable VI. Necordine to the ratios in Table IX, the emphasis on buying in the fome econows fextbook is a littlo less than 6 timos the emphasis on this same topic in social studies and nore than 405 times the aphasie in the Eeneral businegs toxtbook The ratios in Toble VII indieate thet the 15 stendard mages devoted to baying in sencral business is 1. 3 times the emphasis pleced on buying in the social studies textbook.

Generaz buying pinforwation, as a subtopic under buying, is given 2 prominent place in the develomont of the buying topic in the generel businoss and social studies textbooks. Table VI shows that, of the 12 standerd pages devoted to buying in socin studies, 10 standard pages are concered with general buying information, and of the 15 standard nages deveted to buying in general business, 9 of thase pages pertain to general buyine infornation. The bone economice textbook devotes only 4 out of 69 standard pages to general buving information. The ratios in Table VII
show that the omphasis on gencral buying information is appromately equal in the general business textbook to the space used in the social studies textbook, while the 9 standard pages used in general business on this topic is more than 2.5 times the omphesis placed in the hore economica toxtbook on general buying infomation. Again it should be recogniaed that this mtudy does not claim to shov the exclusive emphasis placed on any tonic in the various courges in ninth-grade hone economics, general business, methexatics, secial stradies, or science.

According to fable VI, the only toxtbook devoting any space to the subtonic speciric technical buying information, is the home economics textbook, which gives 62 standard pages to this subtopic.

Teble UII shows thet the relative caphasis on the miscellaneous subtopic under the main topic of buying is greater in the general business textbook than in the social studies or home economics textbooks. The general business textbook devotes 6 standard pages to problems, exercises, ste., which is 3 tines the emphesis given problems in social studies, and 2 tines the enphasis used in home economics. Teble VIII indicates that the 3 standard pages used in the home econonics textbook on problems, exercises, etc., is 1.5 tines the emphesis placed in the social studies textbook on problems, exercises, activities, etc.

Thus, the enphasis in the home economics textbook on the main tovic of buying for outranks the emphasis on this same topic in the general business and secial studies textbook. In the developnent of buying in the howe econcmics toxtbook, the omphasis is almost exclusively on the subtooic specific technical buying intormation, while the general businees and social studies textbook develop the main topic of buying to a great extent through the subtopic general buying infornation.

Tovic of Source pe Conumer Information and how to Use Those Sourcos
Sources of consumer infomation is treated in three textboks, goneral business, social studies, and hone economes. Table WI indicates thet the range in stendard peges devoted to this topic is from 3 in general buginess to 6 in social studien, with the hone ceonomics textbook devotine 4 standard pages to sources of eonsumer informetion. This tonde is given no spsee in the mathematics or science textbook.

The social studies textbook emphasizes souress of consuner information to a greater extent then does either oi the textbooks in genergi business or home economics. Becording to the ratios in Table VII, the exphesis on sources of consuner infomation in the social studies textbook is 2 times the emphasis on this same tooic in the general business textbock. Table VIII shou that the standard nagea devoted to sources of consmer information in the textbook in social studies is 1.5 times greater than the emphesis placed on this topic in the hone economics toxtbool.

Advartising, as a subtonic under sources of consumer infomation, is treated in the textbook in social studien and home econonies to the extent of 1 stancard page in social sturies and a stendard pages in some ecomomies, 2 shown in Trbie VI.

Informative labels, as a subtopic included under the main topic of sources of consumer informetion, is preaseded in the tertboote in genere
 each of thenc textbooks berng devoted to infomative frbole. shas, as indicated by the retios in Tables VII and vIII, the relative emphasis placed on this toplc is about the sane in eech of those bextbooks.
 of consumer information, 4, given exphesis in the social studies and home
econonice textbook, win 1 stanare mage in each of these textbooks boing devoted to grede laboling.
fnother zubtonic under sourees of conemmer informetion, government agencies, is included oniy th the social stwdes textbook, with 1 genderd page beine doroted to thio topic, as indicetod in Toble Vx.

Accomare to Teble VI, the subtopics of profereional assockations, comercial and rede-tasociation seboratortec, and newspapers and magazines are given no mace in any of tha textbooke.

The subtopic conswer subecription agencies is emphesiace only in the socin studies taxtbock, wh 1 standand page being dovoted to this topic, as mow in Table VI.

Another subtonic undor sources of consumer infomation, comerciel Girme, is included only in the geners businoss textbook, with 1 standerd page being dovoted to thin tonic.

As indtcated in grbie VI, 2 stanomed nege tre each of the textbooks in generd business and soctal studies is devoted to probems, axercises, otc., Whate this aiscellaneons classfication is not trester in nethenaties, home economes, or zeionce.

Theus, finere is reletively ittie emphasis in each of the tertbooks on each of the ten subtopies included under the main topic of scurcos of conguace information.

## tonto of ataretinc Eunctions

The relotive emphasis placod on marketing functions as a topic in concuacr educetion is peen in the f"ect that only the textbooks in general business and social studios treat this topic. Table UI indicates that 3 stamard pages in the faxtbook in social atudies are devoted to thit topic, while onig 2 standard page in general business is devoted to this same topic.


 natheneties, an getence.

 toric In any of the textbookg in the develontent of the ruin topze razheting functions.

As indected in iebie $V$, the suotonic of important functione of the varicus retail outhets is suressed oniy in the social surates tect book, with s standexd page weing devobed to thas togite



 pertain to co-operative sforts in maxebing while the 1 standere rage devoted to marketing fanctions in the ghnarg wusineas texthoot omatias

 ing tuace ss wuch sis coes the general business textbook.

## honic sf Cowmanation

the topic of commnicetion th treated ony by the gentral Dukinets






 Soges in fivo 2 an mathation to 30 in geatral busineas.

The tertboot in generil busineas stresses transportation to a fretter oxtent than doas dither of the taxtuove in science, social studses, or mathontics, sa revegied in Teble Tix. Aecordine to the ration in Tobla VII, the general business textbook sevotes 15 times as ach emphasis to transportation as does the textbook in mathematies. The social studies textbont rante noxt with 12 standard pages, as compared with 30 stanaard pages in general business. Thus, twice the mphasia is pleced on thit
 social studiea. Transpoztation rgeeves almost twice the stress in the general business textbozi mich thia topic receives in science; the science textbook devotes 16 stenderd pages to this toric, as sompared with 30 in general bustuesw. According to the rotion in $\{$ ablo VIIL, the ambests on trangnortation in secial studieg is 6 tines the empusis on this topic In anthomatiess snd the mphsis in science is 1.3 times the empsis in social studies. As shown in able $x$, the science textbook atrasans transportation 8 tines as much as the textbook in ratheratics.

Thus, the general business textbook renis first in relative omphess placed on the topic of tranomortation, while sclence ranks second, social studies third, and nathematies rank lest.

Wher the main topic of transportation, the subtonie differeat rethods Of transportation is trested in the textbooks in genercl business, social studies, and seiance. Table It shows that 12 standare pages in seiense, 10 pages in social studies, and 5 pages in general business ave devoted to this subtonic. The ration in Toble At, which were calculated from the number of standard pages in Table $V$, indseate that the science textbook




 emphasises different methous of trascoreation 2 tivas es mach os doco the foxtbook in general bughest.

The swotonto when exch of the ahrexen methods shovid be ued is
 devoted to thas lonie, ss revealec lis able UT.

Likemse, the subtonc qumarative costs of the arferent trawnorta-






 tovic unter transmortation, 20 givers space in the taxtbcows bremere?
 textbook devotes 3 standxad pages to this topic. ocordine to the ratios



 as soes the gociai zuaxer serthok.
 the wain topic transportation is sean If the ftact that all withe textbooks.
exept the me in hong meonomes, aevote moxe space to this miscellansous subcomic. Snble fr fudcates that the general busiress textbook devoves 10 standard pagea to phblems, exexcises, activities, ste. According to the ratios in Fably $\overline{\text { bit }}$, the genermi business texibook amphesizes the wiscellaneous bopic by giving 10 tines more swoe to it than the texthook

 that 2 standard ques are devoted to probloms, exercises, and activities In social gtuaies and i standara page in esch of the sextbook in mathematics and scionce.

Fhus, in the dovelonam of twamortation, the anbtopic most enphasized in the sorial atudion mal sefence textbok is dreaent wathods
 Bo where to sbeure information about travot.

## Mosic of truaroorting coods

 transporting goods is troa 2 in science to 20 in general businese. The social studes textbook devotes 2 standard peges to mis bonte, ank the conic as not treated In eithes of the textbooks in methmetics or home economies.
hccording to Teble VII, the stress in the general business textbook on transporting goods 25 thes as much as the stress on the topic in solence, anc 13 times the ormanis in the social stuajes cextbook. is
 goode 2 tiness us ruch as does the science textbevk.

The subtopic of advantages and disadrantages based on cost, earety, Gonverience, and the time glouent in transporting goods by mail, exgess, and freight is emphasized only in the generel business textbook, with 10
stancera pree betne dototed to this forle, accordine to trble
anothey subtovic wer transrortine goods saventages nad arsaivantages based on cost, zafety, convenience, and the time dintent in trone porting geots by truck, traing sirs and wast, is tratea in the genema
 tertbook devotec 5 stender wheg to the tomic, which decorane to the



 7x. The generat business bextbock cevotes il stamizu pages to mobleas, exerciems, cte., as contred with I standurd mere in seciel gtudies.

Tomic of wan belationshing of purer gad Seller
The toric of lear relationahos of buye and aclicr is trevted ony
 General buskesm dovotes 6 standeri rages to this togio, as comprex whth
 by the ratios in sble Wh, the toric legel relstonshen of byer and seller is given no gwce in cither of the textboka in hone meoncmics, methemsties, sp selence.

The subtopic general leral minciplew or contracta and negotiane Inctrumenta is Included in beth the ecerel business and social studes textbooks. It is noted from Whie y thet, of the 6 stenciard pages in eneral business devoted to lecel relatonships of buyer and aeller, 5 peges are used in develowne the subtopic general legel rincivies of
 thet, of the 4 standerd pegea devoter to the rain tomic, pages poricin to gemeral legil arincinles of contracts ned negotiable instrumento.
 2.5 thaes atare cmpheis on panaral lege principies of contructs and negoELable instmandig than doas the social studies textbook.

Thie vit shows thet whit constututes frava and mererresentation is not considered by my of the textbooks as st subtoric in seveloming the Gata topic legal retathonsh of of buyer ard setler.
 bock are given to the bubtomic agencles whot are active in protecting the consumer egainst fred and sigropreseavazion. This tovie is net areated Lh find other teatoriks.


 this tonic.

## fonif of angleas of sxouction and havor

Fie topic of probiens of production and iebor is efven grace only in the tertbock in genertil buciness and social stuates. Teble bl shows that 35 stadand rages in social studies are devoted to this tosie du eongarel with 20 standard pages in genergl buginess. Tabie WII showt Whet the social studies textbook stresses mroblens of production end labor almost twice ac moch as does the genemal business textbook.

Row products are nade, as a subtomie under problens on production
 derd nages beine devoted to this towic in socibl studies, gocordine to the dese in Table Tr

Snother subtonic, how business is orgeninet, is atrocsed in bath


being devoted to thin topie in social studies. This neans that 3.5 times as nuch space is devotod to this topic in genoral business as in the textbook in secial studies.

Control of business by the government is omphasized as a subtopic in both tho eneneral business and social studies textbooks. The socinl studies textbook devotes 10 standard pages to this tooic, which is approximately 1.5 times the emphesis placed on this tonic in generel business, aceordine to Table VII.

The subtopic problens of lebor, ss shown in Teble W, is stressed only in the social studies textbook, with 23 standard pages being devoted to this topic.

The miscellancous subtooic under problems of production and lebor is given equal space in each of the textbooks in general business and social studies, according to the data in Table VI. Bach of these textbooks devotes 5 stenderd pages to problems, axercises, activities, ete.

## Sumpry

The seneral business textbook devotes aporoxinetcly 3 tines as much space to the sixteen consumer education tonics as the textbook in social studies, which ranks next in the amount of socee given to the conswmer education topics. The sociel studies textbook devotes approximately 1.5 times as much space to the sixteen consumer education topics as does the nearest textbook in home economics. Over one half of the space devoted to the sixteen conswner education topics in the home economics textbook is concerned with the one topic, buying. The home economics textbook devotes approximately 2 times as much space to the sixteen conswer oducation topics as does the nearest textbook in mathematics. The mathematies textbook cevotes approximately 3 times as much space to the sixteen consumer education topics as does the nearent textbook, science.

Thus, there is fer wore emphasis plsced on consumer education in the general busineas textbook then in any of the other textbocks in social studies, home economics, mathemetics, or science.

## Teble VI

$$
\begin{aligned}
& \text { SELECTED MINTH-GRADF TETROOKS IN GHREAL BUSTWESS, SOCIAL } \\
& \text { STUDLES, MOME RCOMOLCS, MATHEMATICS, ANL SCIHCE }
\end{aligned}
$$

| Topie |  | No. of standard pages devoted to topie |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Gen. | Soc. Studies | H. E. | Math. | Science |
|  | Total - All Topics | 416 | 151 | 103 | 55 | 27 |
|  | Financial planning | 37 | 8 | 12 | 3 | 0 |
|  | a. Budgeting | 18 | 8 | 11 | 1 | 0 |
|  | (problems, exerciees, getivities, etc.) | 19 | 0 | 1 | 2 | 0 |
|  | Insurance | 56 | 12 | 0 | 25 | 0 |
|  | a. Types of insuranee contracts <br> b. How to choose the kind and amount of | 21 | 10 | 0 | 6 | 0 |
|  | insurance | 12 | 1 | 0 | 5 | 0 |
|  | c. Miscellaneous <br> (problens, exercisos, activities, etc.) | 22 | 1 | 0 | 4 | 0 |

This table shall be read as follows: The general business textbook devotes a total of 37 standard pages to the tonic financial planning: the social stucizs textbook, a total of 8 standard pages; the home economies textbook, a total of 3 standard pages; and the science textbook does not devote any standard pages to the topic financid planning, The data sencerning the remaining topies in this teble are read in the same manner.

## Table 7 II (Continued)


 BTHDIES, FWW EOOHOTGS, MRTWHEATCS, ND BCTEMCN


# Table VI (Continued) <br> MUMER OF STARDARD PAGES DEVOTED TO CONSUMER EDUCATTOM TOPICS IN SELECTED MTHY-GRADE TEETBCOKS IW GENERAL BUSINESE, SOCIAL STODIES, HOXE ECOMOICS, HATHMATICS, AND SCIENCE 



Table VI (Continued)

 STUDEE, HOME ECOHOICS, METHEARTGS, ADD SCIEMCE


## Teble VI (Gontinued)

NUEER OF STADDARD FAGES DEVOTD TO CONGTMER EDUGATON TOPICS TR



| Topic | Ho. Of etandsru psyee doroted to topie |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Gen. | Stu | H. | Wath. | Science |
| 8. Denks and banking (Continued) |  |  |  |  |  |
| b. Kinds of banks <br> c. The function of banks in relation the |  |  |  |  |  |
|  |  |  |  |  |  |
| d. Services provided to individuels by banks | 8 | 1 | 0 | 0 | 0 |
| e. How to use these banking servicee <br> f. Miscellaneous | 22 | 0 | 0 | 2 | 0 |
| - (problems, exercises, activithes, etco) | 28 | 1 | 0 | 3 | 0 |
| 9. Buyins | 15 | 12 | 69 | 0 | 0 |
| a. General buying infometion <br> (when, where, and how to buy) | 9 | 10 | 4 | 0 | 0 |
| b. Specific technical buying information | 0 | 0 | 62 | 0 | 0 |
| c. Miscellaneous <br> (problems, exercises, activitien, ote.) | 6 | 2 | 3 | 0 | 0 |
| 10. Sources of consumer information and how to use these sources | 3 | 6 | 4 | 0 | 0 |

## Table VI (Continued)

mugher of gmandad pacts divored wo concurb rducarion qopics hm SEUECMED MERTM-GRADE TEXTEOOKS IH CENHRAL BUSHAESS, SOCIAL STVDIES, HON ECONDMTCS, MATMEATTCS, AND SOTEICE


```
seble (# (Contwmed)
```





12. Narketing Fiunctions (Contimued)
3. Importent functions of the varlows types of retall outlets

| 0 | 2 | 0 | 0 | 0 |
| :--- | :--- | :--- | :--- | :--- |
| 2 | 2 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |

12. Gommuication 68

0
00
0
a. How and when to use the telephone to the best edvantage at the least comarative cost

23
0.0

0
b. How and when to use the bolegraph to the best edventage at the least eomarative cost

32
6. How and when to ne maid to the best ndvantage at the leat comparative cost 17
d. Mscellansous (problena, exerciecs, setivities, ete.) $2 f$

```
Table %I (continued)
```





| Tovis |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Qan. | sca. Sturica |  | Wath. | Bucace |
|  | Trasportedion (Travel) | 30 | 12 | 0 | 3 | 16 |
|  |  <br> b. When ash of the drferent methede should be used | 5 | 10 | 0 | $\bigcirc$ | 12 |
|  |  | 1 | 0 | 0 | 0 | 0 |
|  | Q. Conparative costo of the different transportation gervices (includes varyiug costs of enviee winha each tyce | 5 | 3 | 9 | 0 | 0 |
|  | d. Where to secure information about travel and how to intarpret the inforastion | 2 | 0 | 0 | 0 | * |
|  | Q. Acvantares and diaodventracon ef different means of travel | 2 | 0 | 0 | 1 | 3 |
|  |  <br> (arobien, exorciact, ackution, | 24 | 4 | 0 | 2 | 2 |
|  | Imansporting goeds | 2 | 3 | 0 | 0 | 2 |
|  | a. Bdvanteged and disphyortares bomed on cost, safety, convansonce, sad the the ciemert in transportine coods by: mail, exprese, and fromet |  |  |  |  |  |
|  |  | 10 | 3 | 0 | 0 | 0 |

```
Wabo WE (Gemwmed)
```


 STUDIES, HOME ECONOHICS, MATHEHATTOS, AMD SCIEMCE


## Teble UI (Coneludea)





| Topic | 10, of stathard mege derotot to tories |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Gen. S | Soc. Stuades | Fi. E. | Hath. | Sctence |
| 16. Problsma of production and labor | 20 | 35 | S | 0 | 0 |
| a. How procuets are made | 0 | 5 | 0 | 0 | 0 |
| b. How business is organiaed | 7 | 2 | 0 | , | 0 |
| c. Control of business by the government | 6 | 20 | 0 | 0 | 0 |
| C. Problens of labor | 0 | 23 | 0 | 0 | 0 |
| e. Wiscollaneous <br> (problens, oxercises, activities, etc.) | 5 | 5 | 0 | 0 | 0 |

5uble 85




|  |  | stio or nabor of atander peeos |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Topse |  | C.B. \%o 5. \% G.E. to E.E. |  |  |  | G.E. to dethe G.E. to Eci. |  |  |
|  | Whancia plomixe | 4.6 | 1 | 3.1 | 1 | 12.3 | 1 |  |
|  | 2. Buagetring | 2.3 | 1 | 1.6 | 2 | 23.0 | 2 |  |
|  | (probleas, exeroties, sctivitios, etc.) |  |  | 29.0 | 2 | 9.5 | 2 |  |
| 2. | Insurase | 4.7 | 2 |  |  | 3.7 | 2 |  |
|  | a. Tynes of insurames contraets | 2.0 | 1 |  |  | 3.5 | 2 |  |
|  | b. How to cooose the kind amd monnt of insurance | 12.0 | 1 |  |  | 2.4 | 1 |  |
|  |  | 22.0 | 1 |  |  | 3.5 | 2 |  |

 to the topic finsngial planaing as is devoted to this sone topic in the socin struteo textrook: 3.1 times as much space in the general buaness extboois is devoted to the topic financial planning as is devoted to this same topic in the home economics textbook; and 12.3 times as much space in the general business textbook is devoted to the tonic finarial pienning as is devoted to this sume topic in the mathematics textbook. When the ratios are omitted, it means that the topic ia not treated in one or both of the textbooks. The data concerning the remaining towics in this trible are reed in the same maner.

## Table VII (Contimucd)






## Table VIT (Continued)












## Tsbie TT (Contimued)






Table VII (Continued)

 IN GOCIAL STUDRS, HORE WOKOMCS, DATHEATICS, AMD SGIENCR


## Table VII (Continued)

RELATIVE EHPAASIS OR COHSWMEF EDUCATION TOPICS IN THE SELECTED MINTHGRADE
TEXTBOOK IN GRNERAL GUSINESS AND IM THE SELECTED NINTH-GRADE TEXTBOOKS
IN SOCIAL STUDIES, hove fComomes, MATHEAATICS, AND SCIENGE


Teble VI (Continuexi)




| Tonic |  | Nate or muaber of htondard maces |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Q.B. to S.E. |  | G. ${ }^{\text {c }}$. to Wath |  | 0.5. to. Bet. |  |
|  | Transportstion (Travel) | 2.5 | 1 | 15.0 | 1 | 2.9 | 1 |
|  | a. Diferent methods of transwortation <br> B. When each of the different thethods shouls be ured | 1. | 2.0 |  |  | 8 | 4.4 |
|  | 8. Comparative costs of the ${ }^{\text {a }}$ fferent transm portation services (includes varying coste of services within each type) |  |  |  |  |  |  |
|  | d. Where to secure informstion sbout twal and boy to interprot the informotion |  |  |  |  |  |  |
|  | e. Advantages and Aisacvantagen of difearent means of travel <br> 1. Miscelleneous |  |  | 2.8 | 1 | 2.3 | 2 |
|  | (rrohers, eqeweses, adtuthes, gte.) | 5.9 |  | 10.0 | 2 | 10.0 | 1 |
| 14. | Trenerorting goods | 13.0 | 1 |  |  | 26.0 | 1 |
|  | s. Aavantages and disacivantages basea on cost, safety, converiance, and the tha element in transnorine coocs by: |  |  |  |  |  |  |
|  | matl, express, wad freifitt |  |  |  |  | 10.0 | 1 |

## Tabia VI (Continued)




L4. Transporting goods (Continued)
B. Advantages and disadvantages based on
cost safety, convenience, and the
tine elenent in transporting goods by:
track, train, air, and boat

## Teble WII (Concluded)





| 16. Problens of production end Lebor |  |
| :--- | :--- |






This table should be read as follows: In the general businest textbook, 4.6 times as meh gexce tia devoted to the tomic finencial panning es is devoted to this same tonic in the social stucias textbook; , 5 tiwen gas mek space in the hom economics textbook is devoted to the tonfe financial olanine wo is devoted to thats sate topic in the sccial studies textbook; and 2.7 tines as much syace in the sociel stwden textbook is devoted to the toole financial rianming as is devotec to thig same topic in the methematien taxtobek.
 deta concerning the remening tomies in thic table are rend in the samemenner.

## Tuble VIn (Continued)






## Teble viI (Continued)






## Table Virt (Continued)





a. Piace of banks in our financial system

## Tabie Vitu (centimed)









Wetio of mwher of stenatere mages
Topic
S.S. to G.B. S.S. to R. D. S. S. to hathe S. . to Sci.
10. Sources of consumer information and how to use thece sources (Continued)

a. The cost of trenmporting comodithes
through varlous chennels from producer
to consumer

## Table VII (Continued)





Patio of number of standard pages
Topic
S.S. to G.E. S.S. to H.E. S.S. to Path. S.S. to Sol.
12. Marketing functions (Continued)
b. Important functions of the various
types of retail outlets
c. Co-operative efforts in marketing 2.02
d. Miscellaneous
(problems, exercises, activities, etc.)
12. Communication
a. How and when to use the telephone to the best advantage at the least comparative cost
b. How and when to uss the telegraph to the best advantage at the least comparative cost
c. How and when to use mail to the best advantage at the least comparative cost
d. Miscellaneous
(problems, exercises, activities, etc.)

## Table VIII (Continued)

RELATIVE RMPHASIS ON CONSUMER EDUCATION TOPICS IA THE SELECTED WHNHEGREDE TEKTBOOK IN SOCIAL STUDIES AND IN THE SELECTED MIMTH-GRADE THEXBOOKS

IN GENERAL BUSIAESS, HOME ECONOMICS, MATHENTICS, AND SCIENCE
$\left.\begin{array}{l}\text { 13. Transportation (travel) } \\ \begin{array}{l}\text { a. Different methods of transportation } \\ \text { b. When each of the different methods } \\ \text { should be used }\end{array} \\ \text { c. Comparative costs of the different trans- } \\ \text { portation services (includes varying costs } \\ \text { of services within each type }\end{array}\right]$

Thole VII (Continuen)





Tabla VIII (Concluãed)





Toble I*





This table whould be read as followe In the goneral bucinese toxthook, 30 times as much spece is devoted to the bopio rinencial planing as is devoted to this game topie in the hone conomide textbod; 2.5 times as much space in tho home economics toxtbook 13 devoted to the topic financial planing as is devoted to this same topic in the social studies textbook; and 4.0 times as auch space in the home economics textbook is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook. When the ratiog are onitted, it means that the topic is not treated in one or both of the textbooks. The data concerning the renaining topics in this table are read in the same menner.

Table IX (Gontinued)
RELATIVE RMPHASIS ON CONSUMIRR EDUCATION TOPICS IN THE SELECTED NLNTH-GRADE TEXTBOOK IN HOME ECONOMLCS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOGIAL STUDIES, MATHEMATICS, AND SCIENCE

5. Texes
a. Kinds of taxes
b. Evaluation of theories and principles of taxation
c. Government services provided by taxes

Trble is (Continued)




5. Wares (continued)
ai Gombrison of coeds and services when provided through nublio fenancin粦 as compared ulth cost through privade semencieg
. . Hacellaneous
(problens, exercises, setvities, ots.)
6. Procea
a. How prices are deteratned
b. Inlitunce of comptition and ronopoly on prices
c. Viclent fluctustions of some orices which characterite the businest cycle
Q. Theories of causan and cures of the business cyclos
9. Tovernment's affect on prices
f. Miscelleneout froblens, exereises, ativitios, ate.

Tabio Iz (Continued




| Tomes |  | Ratio of number of gtandari pagee |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | H.R. to G.R. |  | H.F. to 8.\%. |  | 17.T. *0 lath. |  |  |
|  | Houcting | 2.3 | 2 | 1.2 | 1 | 4.7 | 2 |  |
|  | - Usin your howe as a sexe 3 which to Live well |  |  | 2.3 | 1 |  |  |  |
|  | b. Pinancial and Legal mroblens conneted with buying, builaing, of rentivg s home <br> c. Advantages and disadventages of buying | 2 | 5.0 | 1 | 4.0 |  |  |  |
|  | and renting <br> d. Comnarative costs of buying and rexting <br> ©. Available neven for financing the buyine or building of a home | 2 | 1 | 2 | 2.0 |  |  |  |
|  | f. The cost of such financing <br> E. Legal rights and responsibilities of parties involved in renting or buyine a home |  |  |  |  |  |  |  |
|  | h. nitacellanecue <br> (probiems, exerciees, activities, etc.) | 2 | 3.0 | 2 | 2 | 1 | 3.0 |  |

8. Banits and banking
a. Place of benks in our financial systow

## Table IX (Continucd






Teble IL (Continued)





## Toble (Continued)





```
                                    Mutio of mwher of stenvitud peges
```



```
11. Marketing functions (Continued)
b. Inportant functions of the various types of retail outlets
c. Co-operative efrorts in marketing
d. Miscelinaecus
(problens, exercizes, activities, etc.)
```

12. Comunication
a. How and when to use the telephone to the best advantege at the leest comperative cose
b. How and when to use the telegraph to the best aciventage at the least comperative cost
c. How and when to use mail to the best adventage at the least comparative cast
d. Macelluneous
(probleme, exercises, activities, etc.)

## Tabie IX (Contimed)


 IN GROBLL BUSINES, SOCIAL STUDIES, HATIETATICS, ABD SCIEMCE


## Teble IX (Continued)






## Table IX (Concluded)





36. Probleas of production and labor
a. Foa products are mede
b. How business is organized
n. Control of business by the governoent
a. Erobleas of labor

- Iniscellaneous
(probleat, oxercises, aetivities, ste.)

Table X
RRLATIUE EAPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NLNTH-GRADE TEXTBOOK IT MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS IM GENERAL BUSIMESS, SOCIAL STUDTES, HOME ECONOMCS, AND SCIENCE

| Topic |  | Ratio of number of standard pages |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Matho to C.B. |  | Math. to S.S. |  | Kath. to H.E. |  | Math. to Sci. |
|  | Financial planning | 2 | 12.3 | 1 | 2.7 | 1 | 4.0 |  |
|  | a. Budgeting | 1 | 18.0 | 1 | 8.0 | 1 | 21.0 |  |
|  | (problems, exercises, activities, otc.) | 1 | 9.5 |  |  | 2.0 | 1 |  |
| 2. | Insurance | 1 | 3.7 | 1.3 | 1 |  |  |  |
|  | a. Types of insurancs contracts | 1 | 3.5 | 1.7 | 1 |  |  |  |
|  | insurance | 1 | 2.4 | 5.0 | 1 |  |  |  |
|  | (problems, excreines, activities, etc.) | 1 | 5.5 | 2.0 | 1 |  |  |  |

This table should be read as follows: In the general business textbook, 12.3 times as much space is deveted to the topic financial planning as is devoted to this same topic in the matbematics textbook; 3.0 times as much space in the social studies textbook is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook; and 4.0 times as much space in the home economics textbook is devoted to the topic financial planning as is devoted to this sams topic in the mathematics textbook. When the ratios are omitted, it means that the topic is not treated in one or both of the textbooks. The date concerning the remaining topics in this table are read in the same manner.

Table X (Continued)





## Table $X$ (Continued)





5. Taxes (Continued)
d. Comparison of goods and services when provided through public financing as compared with cost tinrough private agencies
B. Miscellaneous
(problene, exercises, activities, etc.) 5.3 2 4.0 i
6. Prieoc
$8 \quad 5.0 \quad 1 \quad 14.0$
a. How prices are debemined
b. Influence of compotitice and monopoly on pricea
c. Violent fluctuations of some prices which characterize the business cycle
a. Theories of causes and cures of the bueiness cycles
e. Goverment's affect on priens
f. 敬scellaneous
(problems, exercises, activities, etc.) $1 \quad 2.012 .0$

## Tabie (2 (continued)





8. Blace of benke in otr siranciza syatem

## Tabie $x$ (Comtinuod)






```
    8. Banks and banking (Continueü)
    b. Finds of banke
    C. The function of banim in rolation to
    the Fedorel Reserve System
    d. Seraicos mrovided to individuale by banke
    e. Hov to use these banking semvices I 21.0
f. Miscellanecus
    (probleas, exerciges, ectivitiss, etc.) 1 24.0 1 1
9. Buyine
a. General buying information
b. Specific technical buying informetion
c. Miscellaneous
(problems, exercises, activities, otc.)
10. Sources of consumer information and how to use these sources
```

Thate $X$ (Contimuad)




```
Hatio of munder of stanmed poge
Topic
```



```
10. Sourcas of consumbr inficrmation and how to use thase sources (Continued)
c. Livertising
b. Inforastive Iebela
c. Crede Labeling
d. Governmeat agencies
e. Ptofessional associations
f. Conewner subscription arencies
8. Commercial and trado-ssociation
laboratories
h. Fowspapsrs and magazinos
i. Comercial firme
f. ifiscellaneous
(pooblens, arercises, sctivitios, etc.)
```

11. Marketing functions
a. The cost of transportine commodities through various chennels froa producer to consumer

## Mable X (Continued)

RELATIVE EMPHASIS ON COMSUMER EDUCATION TORICS IM THE SELECTED NINTH-GRADE TEXTBOOK IN MATHEATICS AMD IM THE SELECTED MTMTH-GRADE TEKTBOOKS IN GENERAL BUSIRESS, SOCIAL STUDIES, HOME ECOHOLCS, AND SCIENCE

```
                    Katio of number of standard pagea
    Topic
Math. to G.B. Math. to S.S. Math. to H.E. Math. to Sci.
11. Marketing functions (Continued)
    b. Important functions of the various
        types of retail outiets
    c. Co-operative efforts in maricting
    d. Miscellaneous
        (problems, exercises, activities, etc.)
12. Commaication
a. How and when to use the telephone to the best advantage at the least comparative cost
b. How and when to use the telegraph to the best advantage at the least comparative cost
c. How and then to use mail to the bost advantage at the least comparative cost
d. Kiscellaneous (problems, exercises, activities, etc.)
```


## Table X (Continued)

HELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IM THE SELECTED WINTKGGRADE TEXTBOOK IN KATHMMTICS AMD IN THE SELECTED WINTH-GFADE TEXTBOOKS IA GENEEAL BUSTKESS, SOCIAL STUDIES, HOME ECOMOMCS, AMD SCIENCR

| Tonic |  | Rntio of number of standard pagec |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Math. to G.E. |  | inth. to S.S. |  | Math. to Sci. |  |
| 13. | Pransportation (travol) | 1 | 15.0 | 1 | 6.0 | 2 | 8.0 |
|  | c. Difierent methods of transportation |  |  |  |  |  |  |
|  | b. When each of the dinferent methods should be used |  |  |  |  |  |  |
|  | c. Comprative costs of the different transportation services (inciudes varying costs ufthin each type) |  |  |  |  |  |  |
|  | d. Where to secure infornation about travel and how to interpret the information |  |  |  |  |  |  |
|  | a. Advantages and disadventages of different weans of travel | 2 | 2.0 |  | , | 1 | 3.0 |
|  | r. Miscellaneous |  |  |  |  |  |  |
|  | (problems, exercises, activities, etc.) | 1 | 10.0 | 1 | 2.0 | 1 | 1 |

140 Transporting goods
a. Advantages and disadvantages kesed on cost, safety, convenience, and the time elament in transporting goods by: seil, express, and freight

## Table X (Gontinued)

RELATIVE EMPHASIS ON CONSUMGR EDUGRION TOFICS IN THD BRLECTED NINTH-GRADE
TEXTBOOK IN MATAEGATICS MD IT THE SELEGNO MNTH-GRADE TEXTBOOKS
II GENEFAL BUSINESS, SOCIAL STUDTES, HONE EGONOMCE, ARD SCIENGE


## Table X (ConcIuded)


 IM CRWRAL BUSINESE, SOCIAL STUDIES, HOME ECONOMCS, HED SCIERCE
Topic
16. Probleng of production and labor
8. how products are made
b. Kow business is orgenized
c. Gontrol of bustross by the geverniment
d. Problems of labor
e. Mifcellaneoug
(oroblems, exercises, activities, etc.)




| Topic |  | Ratio of muber of standerd pages |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Sectuone |  | Scro wa B. |  | ges. bo Math, |  |
| 13. | Iransportation (travel) | 2 | 2.9 | 1.3 | 2 | 8.0 | 8 |
|  | 2. Different methods of trensportation <br> b. When each of the differont methods should be used | 2.4 |  | 3.2 | 2 |  |  |
|  | c. Comparative costa of the different transportation services (includes varying cocts of services within each type) <br> d. Where to secure information buout eravel and how to intergret the faformation |  |  |  |  |  |  |

*The fourteen consumer education toplos which are not treated in the textbook in science are onitted from this teble.

This table should be read as follows Th the graoral business textboc, 1.9 thon as muck space is devoted to the topic transportation as is deveted to this same topic it the science bextbook; 1.3 tincs as much space in the science textbook is devoted to the topic tranaportation ad is deroted to this gene tonte in the social studies textbook; and 8.0 times as raveh space in the selence textbook is devoted to the topic eransportation as is devoted to this same vopic in the mathematies textboor. When the ratios are omitted, it means that the topic is not treated in onr or both of the toxtbooks. The dsta concerning the remaining topics in this table are read in the same manner.

Table XI (Concluded)





## CWAPTER IV

## SUMARY OF FINDTGS AMD COHCLUSTOMS

The purpose of this study, as set forth in Chapter I, is to determine the relative eqhasis given to consurer educetion in the ninth grade of Oklahone schools by neans of a quantitative anolysis of the content of selected 0klahoma ninth-grade state-adopted textbooks in the subjects of general business, social studies, home economics, mathenatics, and science.

The nurpose of Chapter II was to show the enphasis given to the various consumer education topics in each of the selected textbooks. The consumer education tonics used in this study are the consumer education topics included in the report of the Rational Comittee For Business Education, The Helation of Business Educetion to Conouper Education. ${ }^{2}$ The purpose of Ghapter III was to shou the relative emphesis given to the various consuner education topics in the selected textbooks.

Chapter IV includes a sumary of the findings and the conclusions roached through the study.

Emphasis on Gonsumer Education in the selocted Textbooks
Textbook in General Business. The following statements characterizo the emphasis on the selected consumer education topics in the teatbook in general business.

1. All sixteen of the major consuner education topics are treated in the textbook in generel business. The space devoted to these sixteen major topics conprises approxinately three fourths of the total number of 632 average pages in the textbook.

I The Consumer Education Study, Loc. cit.
2. The pive moct mobasized tomics, arranged in descending oxder os ingortanca based on the mount of grace devoted to exch topics, are us
 cial Dianning. Approximately one melf of the totel number of pages in the general business textbook are devoted to these five torics. Of the five tevies, comaniectien, banss and bantige and insurance receive aporoxmatuly empal wathasis, based on space sllotrent.
3. Whe Rive combune suration torkes when are given the least mount on mphanis in the general buatness toxtbook, arrazed in deceendfirg order besed on the anount of swace deveted to ench tonic, are as follows. taxes, legal relationships of buyer and solles, prices, sources of chntwer
 one twentioth of the total space in the textbooi in general businems.

Lextbog in social studies. From the Gate nresented in the study. the rollowne stetenents pay made concerning the emohisis or the various emanar edreation somics in the ainth-grado textbook in socini stuates.
2. Sittaen or the sixtean ponsumer education tonica sre treated in the texthook in social studies. Conmication is excluded as a sextate toric. Fhe fifteen tooles ineluded in this textbook comprise total of aghroximitely 22 pages of average length, or silghtly in excess of one Afth of the 676 average pages in the textbook.
2. The five tortes then recelve the greatest emohasis in the sociel studies texthook, sirraned in descending order of rank, are as follows: reoblens of production and labor, taxes, prices, insurance, and housing. The toted space devoted to these ive leading tovics araunts to approxinately 8 pares of average length, ar alaost one elghth of the total numbes of 676 avermge pagee in the textbook.
3. The five concumer echeation tonies which roceive the least nount of emhats, arranged in descendirig order, are me roLuwf: zredty,
investaents, lagel relationsimpe of buyer and seller, marketing functions, and trasisporting eovis. Cnily 16 pages of average length, of slightly more than yer cent of the totel numer of 676 werage peres in the textbocir. are devoted to these least mphasized toples.
fextboik in Hone conomes. The follewine stetevents characterize the amheris devoted to the sixteen major conbuner educetion topics in the textbook in home seonotics.
i. Galy five of the sutam major consuner ducntion tomics are breted in the tertbod in hone ecanonics. These torics comprise a totel of 122 gages of average length, or about 17 ger cent of the total of 992 average rages in the textbook.
2. The five asjor consuner education tonics which are bueted in the bome econonics textbook, lintea in descenaing order or spaed allocation, are: buying, housing, Sinancial plenning, sources of comamer information, and credit. Of these five tomics, by far the greatest arumt of omphais is given to buyige A total of g2 nages of the total of apo proxinately 122 pages of average length are devoted to the consumer educacion topic of buying. This spece comprises acre than a tenth or site total number of average pages in the textbock.

Textiook in hathomaticg. The findings in this study relative to the arount of space devoted to the aixteen consumer education torics in the home economics textbook mos be gumarized as follows:
2. Kne of the sixteen conmuner education tonica are treated in the wathematics bextbook. I total of approximately 60 pages of average length, or mowt one sixth of the 372 sverge pages in the textbock, are devoted to these nine tomics.
2. The nine consumer education topics which are treated in the nathenatics textbook, arranged in dencendine order of space emphasts, are ad
sollows tarss, inaurame, investront, bunks mad buking, financiei bimmine, housing, orodit, pricen, and wamportation (truvel). wi the space dovoted to these nine tonics, eonciderably move than half is dism vobed te tsazes and inaurance. A riner mount of emphesis is niaced on eredity poidees. and tramprotetion (trevel).
3. Of etots of emproximately 60 puge of space devoted to the mino onsumer educotion torics trenten in the textbook in mathenetice, 36 ages, or about three fithor of the snece, are used for student prob1ams and exercises.
gertpook in Belpnce. The following statements characterise the emphasis given to the sixteen conswmer education tomics in the textbook in sevenve.
2. Only tro of the sixteen rajow consumer ectucation tondes are brewed as senaret tonice by the textbok in ninth-crede acienee. of the total of 70 poge of average leneth in the science textbook, only nhent 13 nages, $a x$ teme than 2 per cent ar the total wages, axe devoted to tha consumer sduction bories.
2. Trancwortathon (travel) and transmortation of goods are the only two topics which are goparately trented in the science textbok. Gf the apponinnteiy 13 evorace mages alevoted to these twe tonies, 12.25 puges cre given to trinaportation (twavel), leaviag lesa than a page of reatInf sater fer vie tronthent of the bong trangortation of geots.

Relative Enoheris on Consumer Guyetion in the Selected Rextbods
In order to compare the ralstive umount of exhosis given to the eanmer oducotion tomes in exch of the five ninth-brade textboom, it wes necessary to deviee comon snce nescurg. such measure wes

to agch of the conaurar education tonter in steh of the ninth-grade textbooks wos rewalculated in tems of this tendard pege. On the besis of the aprlication of this common geasure, the relative eaphasis on the various consumar ceducation towics in the different textboks was deteraned.

 teen mejor conomer edueation tomies in the ninth-grede toxtbook in general business, social studies, howe economos, mathowntics, and setence.

1. A hith of the fiwe ninth-grade textbooks, arranged in deseadine order according to the number of standerd pagen aeveted te all of the six-
 standerd pages; social stuates, 151 standard pages; home oconomics, 103 standard pages: nathematios, 55 standard pages; and science, 17 standard pages.
2. The seneral busjness toxtbook devoten eproximately 3 times as mued spece to the consuaer education topics, in terng of standard pages, as does the textbook in social studies, thich ranks second in the emphasick given to the tories. It should be noted thet the ninth-grade textbook in general business devotes aporoxinately three fourths of the snace in that textbook to consumer ciucation, while the social studies textbook devotes only approximetely one fifth of its space to the coneuner educe Lion tonles.
3. The textbook in social studies includes only approxtately 1.5 tiace as any standard yoges devoted to these tomas as does the tombbook in hone economics. Thore is a consterable varistion, hovever, in the tonics treated as between the textbooks in social studies and hene economice.
4. The methontios terthook includen alightly leas than on thra as many standard pages as does the tortbook in social stwdy and approxiw mately hale as whoh gace as the boze conomicn texbook devotea to the copies.
5. Ghe science textbook gives the least crount of space of any of the ninth-grede textbooss to the tocies in conpuner educttion.

Relative Guhasis on Pach of the Sixtoon Tonicg. The relative omphasis pleced on each of the sixterer mejor conswer education topice in the minth-grade berkook in general bueirees, social ctwatios, hoae ecom nowies, mithematice, and science are indicated in the insuide paragraphs.

1. Topic of Fumelal pinutige The topic of fincacial plaming is breated in the textboks in gencral business, social ghodies, home economios, and nathemstics. the texthooit in genczal buinesa devoton 37 standard pages to this tople, or alighty woro than 5 timem tha anout of awhasis Eiven to the topic in the howe econorice testbob, which ranks second in the arount of space givon to this topic. The mathenatice textbook dovotes relaisvoly lictio gote to finmoid plaraiag.
2. Sonie of Ingramee A total ar 56 mandara pages is devoted to insurence in the generol business texbook, which is nearly 5 times the emphtess naced on this subjest in the social gtwaten textbook and almost 4 times the omphasiog given to insurmee in the nathematics textbook. de a senarate topis, inaranes is not trested in either of tho textboks in home economics of sciones.
3. Gone ef Investments. Tmyontments is treated as a separete topic in three of the textbocks stucies, The textbook in general bustm ness includes 23 standard pages, or approximately 5 times the space given
 the onohosis given in tho mathenater tarthook
 8 standard pages in the mathoatios bextbook to 45 standard pages in general bunivess. The topa of aredit is not treeted as a separate topic In science. In terms of manderd pages, the textboek in genercl butinoas devoter 9 times math pece to erodit we does the taxthook in sooin stwates and more than 10 tima the mont of enphase given to the topic in the home economies textbook.
4. Fonie of Taxes. The topic on taxes is giveri reletively moro emphasis in the mathomatics and sockel studies toxtbook than in the genoral business textbook. A trital of 19 standarc pages is devoted to tares In the methematios textbook, which conmares with 16 standard pages foum in the sociat studies textbook and s standac pages in the general busiriess textbok. The topic is not treated an a separeto topic in efther the science or hone economica textbook.
5. Topic of Pricos. The textbook in sceial studies inciudes a totsl of 14 standard nages on the tonse of prices, es compared with 5 standard pages revotad to this tonte in generat business and 2 standerd page in the nethometios textbook. Peices, as asparate topic, is not treated in home eccronies and science.
6. Ronic of Houkins. Fourteen standard pages ere doveted to tho hewajag tonic in home economis, as compared with 12 stendard pagee in the qextbook in social studies, 11 in general business, and 3 in mathematics. In terms of the total anount of spmee devoted to this topic, there in Iftie ditference anong the textbooks in home econemics, soctal studies, and genepal busineos. On the other hand, very little crahasis is given to the topic in sathemetice and no spoce is devoted to the tovic, as a comerse topic, in science.
 diven relatively pore amhesis ta the terthook in ceneral buyintas than in eithor of the textbooks in seciel studses mand manatios. By way of comprisen, al standerd pages are dovoted to this topic in generel business, which is aproximetely 12 then tive spoce devoter to the tome in socinl stuatee mand when 20 tines the smace aiven to the tomic in the mathematics texthook. Bonk sod bankivg sis a sonarate tome, is not treated in either of the toxtbooks in selenee or home concmics.
 the terthect in home aconomics as evidenter by the foet that this textbook dewoss 69 etenderd pages to brying, as eontrestec uth 15 stardord pares found in the texthock in anerel buinss and 12 standard noges found in the textbock in scciol studies. The topte sis wet trecter separately in the textboks in methematise and arienco.
7. Tonis af sources of Conamer Infometion anc
 geapees, ss defined by the subtemtes included under this headine, is given relatively 3 titie emphasis an elther of the textbooks in mome cacowatus, secial studies, and general bustness. The topic is net treated as a scourete tonic in the textbooks in methenotics and seienco.
8. Thaic of farketing mactions. The tonte on marketing furctions Is enother tople which is given no emphasts as a separate tople ta throe of the textbooks and only minor emphasis in social studios and genoral busineas.
9. Ionin of Cormuateatich. The major topio on ommuncertion is troated exclusively as a sspareto tonte tia the taxtbooic in genomal meiness. I totel of ase standind wages, er one atchth of the total number of standerd meges deyoted to all of the oncmer education toples fin the
general businesa watbook, is dotot to the topie of cemancetion and the abtopies under it.
10. Tric of Traguperghtof Whe topic or troncportation is givea relatyely aore emphasis in the peacrai businoss textbook than in cithex of the tortboks in socin studies, acionce, and athonatice A totai 0230 gtandard pagen is given to this tome in the goneral buanase toxbook, which ia aproxinately tuice the space alloted in the soience textbook and dbouk 2.5 dines the specs devoted to the topic in tho nocien Studes textbook. The topic is given minor empheme in the methenatice textbok and no emphovis ae a evparate topte in the kono conomios teatbok.
11. Lonic of Tranamorting Goods. the tople on iransporting goodo is Given considerably more xelative eaphato in tho texthoct in general businese than in either of the textbodty in secial stadiet or scionce. This Le evidenced by the fact thet $a$ toter of 26 stenderd pages is devoted to the topic in genomb buanesg, as couparea to 2 standad pages in the social stuales bextbook and a stancart page ir the scienco textbook. The tonic in not treated as a soparate topic the the tertbock in mothomaicen or sesenee.
 Hegel relationshive of buyer and sellow ie given ratitively ninor amands
 as ce separe topic in cither of the textboks in home econontos, wathematice, os sciance.
12. Ponic of robleng of production and Labor. The najor topic deal-

 A totel or 35 gtwadard pages is given to the topic in the social studies
texthook, an contiasted with 20 standard pagea in the general busineon textbook. The topic is given no erphasis as a separate topic in elther of the textbooks ita home economice, nathemetice, or science.

## Conclusions

On the basis of the findinge in thin study, the following conclusions appeax to bo sustified:
2. The major oryasis in the textbook in genaral buainesg is placed upon ecnsumer education. This conclusion nay be drawn from the fret thet approxitately throe fourthe of the pege space of the textbook in gercrad businces in devoted to the aixteen major consumer education topic selocted for the curpoges or thia stury.
2. Thore is rolutively little aporent overdaping of consumer education content an between general business and each of the textbooks in hone conchics, social atudios, mathematics, and science in the folloming consumer oducstion topics: commaication, insurance, investments, credit, banks zad bonking, and transportiny goods. This conclusion is based on the Eandinge of this study which indicate that the foregoing topics are givan rolativoly greater emphasis in the textbook in general business than In other of the otber textbooks included in the study.
3. There is no aposent overlapping of consumer education content betwoen the textbook in general business mad the textbook in seience.
4. There is little or no spparent overlepping of consumer education Gontcnt as betreen the textbook in eneneral business and the textbook in aetheatios. rais conclusion is dram in purt from the fert that the consumer education emphasis in the textbook in nathenatics is placed Largely on atudent problems and exercises, which involve mathomatical computetions, and not won wading mattor pertaining to the varione conmmen coucation tomice,
5. The greatest areunt of apparent overlapping of consuner education content exists between the textbook in generel business and the textbook in social studies. This is evidenced in part by the fact that prfeem of the sixten major consumer education topics which are treated in the textbook in general business are also treated in the textbook in social studies. In this connection, it should be noted that there is considerable variation in the emphasis given to the various topios in each of the textbook in general business and social studies.
6. There is an apparent overlapping of consumer aducation content as between the textbooks in general business and home economics. It should be noted, however, that this amparent overlapning is confined largely to the topies on housing and buying.
7. The topic on buyine is given major amonasis in the textbook in home economice and minor emphasis, relativaly speaking, in the textbooks in social gtudies and general business.
8. The following topics are given minor emphasis in each of the rive textbooks: prices, sources of consumer informetion and how to use these sources, markoting functions, and legal ralationships of buyer and seller.
9. Of the fifteen major tovies in consumer education treated in the textbock in social studies, relatively more emphasis is given to the topic of probiems of production and labor. Minor emphasis in this textbook is given to the tovies on transporting goods, sarketing functions, sourees of consumer information, and banks and banking.
10. The textbook in science gives relatively little emphasis to the consumer education topics, as defined in this study. This is evidenced by the fect thet only two of the consuner education topics included in this
atudy are treated as separato topies in the seience textbook. Furthexmore, only 17 standard pages are devoted to these consuaer education topics in the selence textbook.

## Tut

 Gonsuner Educetion. bushingtom, W. G Whtonel bucetion Asseciation of the United Stetes, 1945.

She Statua and guture of Conswaer Rducation, Honograwh Ro. 5l. Gincinnati: South-lestorn ublishine Go., ley, 19nt.

BOoks
 tica. Cincinati: Scuth-estern Gulishing Coxany, 194\%.
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APEAMDIX

1. Einancial planning
2. Budgeting
. Hiscellaneous (problems, exercises, activities, etc.)
3. Insurance
a. Types of insurance contracts
b. How to choose the kind and anount of insurance
c. Miscelleneous (nrobleas, exercises, activities, ete.)
4. Investnents
a. Fiow and when to invest your savings
b. isiscellaneous (problems, exercises, activities, etc.)
\%. Credit
a. Kinds and sources of credit
b. How to calculate true intorest raten on installment purchases or loans
c. Miscellaneous (probleas, exercises, activities, etc.)
5. Tares
a. Kinds of taxes
b. Evaluetion of theories and principles of taxation
e. Covernment services provided by texes
d. Comparison of certain goods and services when proviaed through public financing as compared with cost through private agencies
e. Liscellaneous (problems, exercises, netivities, etc.)
6. Prices
a. How ririces are determined
b. Influence of competition and monopoly on prices
e. ELolent fluctuations of gone prices which characterize the business cycle
d. Theories of causes and cures of the business cycle
e. Gevemment'g offect on prices
f. Aiscellaneous (problezs, exercises, activities, etc.)
7. llousing
a. Using your home as a place in which to live well
b. Finoncial and legal problers connected uith buying, building, or rentine a home
c. Advantages and disadivantages of buying and renting
a. Comparative costs of buying and ronting
e. Available mens for financing the buyng or buildage of a home
P. The eosit of guch firnanciag
g. Legal rights and zesponsibilities of parties involved in renting or buying a home
h. Miscellaneous (problons, oxercises, activities, etc.)
8. Banke and banking
a. Place of banke in our ifnancial systen
b. Kinds of banks
c. The function of banks in relation to the Federal feserve system
d. Miscellaneous (problems, oxercises, activities, etc.)
9. Duying
10. Ceneral busying inforastion (thore, when and how to buy)
b. Specific technical buying information
c. Miscellaneous (problens, exercises, activities, etc.)
11. Sources of consumer information and how to use these sourses
B. Anvarissing
b. Incmationo 2ebelo
c. Grade labelfae
d. Government agencies
e. Frodescional sasocietions
12. Gensmer subseription egancies
g. Commercial and tracemasociation laboratorios
h. Newspapers and magazines
i. Gominercial firms
j. Niscellaneous (problews, arorctans, activitios, etc.)
13. Marketing functions
a. The cost of transporting commoditios through rarious channels from producer to consures
b. Importent functions of the virious typee of reteil outlets
c. Co-operative efforts in rarketing
d. Macellaneow (pachlom, axercised, activition, etc.)
14. Comanication
a. How gnd when to use the tralophone to the best edvantage at the least comparative cost
b. Fow and when to use the telegraph to the best atyantage at the logst comparetive cost
c. Now and when to use mell to the best advantage at the least comparetive cost
c. Becellaneons (problens, earcises, activities, otc.)
15. Transoortation (iravel)
a. Dfferent methods of trensmortation
b. When each of the different methods chovid be used
e. Comparative costs of the difforent transportation aervices (includes varying costa of services within each type)
d. Where to secure information ebout travel and how to intempet the information
e. idventages and disadvantages of different means of travel
r. Hiscellaneous (problems, exercises, ectivities, stc.)
16. Trensportine goods
a. Advantages end disedvantages based on cost, sefety, convenience, and the time element in transporting coode by: nos3, express, and freight
b. Idventages and dicndventages beed on coet, safety, cenvenience, and the time element in transporting eoode by: track, trein, air, and boat
c. Miscellaneous (problens, exercises, activities, etc.)

## CONSUMER EDUCATION TOPICS

 (COMCLUDED)15. Legal relationships of buyer and seller
a. General legal principles of contracts and negotiable instruments
b. What constitutes fraud and misrepresentation
c. Agencies which are active in protecting the consumer against fraud and misrepresentation
d. Miscellaneous (problems, exercises, activities, etc.)
16. Problems of production and labor
a. How products are made
b. How business is organized
c. Control of business by government
d. Problems of labor
e. Miscellaneous (problems, exercises, activities, etc.)

[^0]:    2 The Consumer Education Study, The Relation of Business Education to Consumer Education, Bulletin 1945, Forward.

[^1]:    9 D. D. Lessenbery and S. J. Wanous, Coliege Tyouriting, p. 25.

[^2]:    1 Tables VI, VII, VIII, IX, X, and XI are placed at the close of the chapter, as they are referred to throughout the chapter.

