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AN ANALYSIS OF HIGH SCHOOL SENIORS' CONSUMER COMPETENCIES IN SELECTED SCHOOLS IN THE ROCKY MOUNTAIN STATES

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AN ANALYSIS OF HIGH SCHOOL SENIORS' CONSUMER COMPETENCIES IN SELECTED SCHOOLS IN THE ROCKY MOUNTAIN STATES

A DISSERTATION

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In partial fulfillment of the requirements for the

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GERALD W. WILLIAMSON

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AN ANALYSIS OF HIGH SCHOOL SENIORS' CONSUMER

COMPETENCIES IN SELECTED SCHOOLS IN THE

ROCKY MOUNTAIN STATES

A DISSERTATION

APPROVED FOR THE DEPARTMENT OF BUSINESS EDUCATION

By

DISSERTATION COMMITTEE

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AN ANALYSIS OF HIGH SCHOOL SENIORS' CONSUMER COMPETENCIES IN SELECTED SCHOOLS IN THE ROCKY MOUNTAIN STATES

Abstract

It has long been recognized that varying degrees of consumer competency exist among the general population. This study represents an attempt to compare consumer competencies of high school seniors in selected Rocky Mountain states. Areas of primary concern dealt with the comparison by states as well as by the size of school. Also included in the study were comparisons based on gender, race, and family income. Schools were chosen from eight states, and the chosen schools were classified in three categories based on enrollment figures for the entire school system. A fifty question consumer economics examination was given to a total of 751 high school seniors. This survey exposed a low comprehension of consumer knowledge for high school seniors. Indications are that the greatest discrepencies appear along racial lines. School size has a minor bearing on the subject according to this study, while state by state impact is only marginal.

INTRODUCTION

The passage and enactment of the Vocational Education Amendments of 1968[1] provided a tangible manifestation of the growing national concern with the importance of consumer awareness and competency, and specifically at the federal level, a commitment to attempt to improve this problem through the encouragement and funding of consumer education in the secondary schools.

Initially given impetus by President Kennedy's message to Congress in 1962 defining the rights of the consumer to safety, information, choice, and representation,[2] the federal government had attempted to protect the consumer through regulatory measures such as the Fair Packaging and Labeling Act of 1966[3] and the Consumer Credit Protection Act (1968).[4] The need for

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[1] United States Congress, Vocational Education Amendments of 1968, Public Law 90-576, October 16, 1968 (Washington, DC: Government Printing Office, 1968).

[2] J. F. Kennedy, Public Papers of the Presidents of the United States, 1962, pp. 235-243.

3Fair Packaging and Labeling Act of 1966, cited by E. J. McCarthy, Basic Marketing, 8th ed. (Homewood, IL: Irwin Publishing Company, 1984), p. 320.

[4] Consumer Credit Protection Act (1968), cited by Hiram Carrom, Managing Consumer Dollars (Encino, CA: Glencoe Publishing Company, 1979), pp. 56-57.

more comprehensive and effective consumer education had not been ignored; however, and as a response to the recommendations of the President's Consumer Advisory Council,[5] the Vocational Education Amendments authorized to the states federal funds for consumer and homemaking education programs and specified that consumer education programs must be an integral part of the eligible educational program.[6]

In response to the growing need for effective consumer education and encouraged by the availability of federal funding, the various states have initiated mandatory or voluntary consumer education programs at the secondary level.[7] The importance of consumer education has been affirmed by both educators such as David Schoenfeld, who said that "consumer education must become an integral part of education in order to pre-

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[5]Executive Office of the President, First Report: Consumer Advisory Council (Washington: Government Printing Office, 1963), p. 5.

[6]United States Congress, Vocational Education Amendments of 1968, _Public Law 90-576_, October 16, 1968 (Washington: Government Printing Office, 1968).

[7]Thomas M. Brooks, "Consumer Education: Can We Improve Our Score?" _Journal of Home Economics_ 65 (September 1973):34.

pare young people and adults for competent and effective utilization of their income,"[8] and government representatives such as Virginia Knauer. "A vital part of the reform we all seek must be the inclusion of consumer education at every level of the education process."[9]

REVIEW OF RELATED LITERATURE

The Vocational Education Amendments of 1968 gave rise to much of the emphasis placed on consumer education in today's secondary schools.[10] Since the passage of this law, numerous studies have examined both the methods and effectiveness of consumer education. The Purdue Consumer Education Study (1971) concluded that the student's exposure to concepts of consumer education were not consistent or concentrated due to the diffusion of consumer education through

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[8] David Schoenfeld, "The How and Why of Consumer Education," The Bulletin of the National Association of Secondary School Principals 51 (October 1967):27.

[9] President's Committee on Consumer Interest, Suggested Guidelines for Consumer Education Grades K-12 (Washington: Government Printing Office, 1970), p. III.

[10] United States Congress, Vocational Education Amendments.

other areas of curriculum; primarily business, home economics, and distributive education.[11]

A study conducted by Meiselwitz (1967) determined that no significant difference in consumer competency was found between students who had taken courses in economics, consumer economics, or general business and those students who had not taken such courses. Studies by Bibb (1973), Curry (1970), and Lupher (1973) confirmed the same results.[12]

Other studies, however, indicate that both method and content of consumer education courses in the curriculum can affect consumer competency. A report by Nappi (1972) indicated that inquiry-oriented teaching materials were more effective than the traditional

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[11] J. Armstrong and J. N. Uhl, "Survey of Consumer Education Programs in the United States," Journal of Home Economics 63 (1971).

[12] Frances G. Bibb, "A Comparative Study of the Knowledge of Three Aspects of Consumer Information Possessed by Selected Indiana, Illinois, and Wisconsin University Freshmen," Journal of Business Education 48 (February 1973):217; Thrath Curry, "Contribution of Home Economics to Student Understanding of Consumer Education Concepts," (Ph.D. dissertation, University of Alabama, 1970); Dennis Alan Lupher, "The Refinement and Standardization of a Consumer Economics and Education Achievement Test for Seniors from Ohio Public Schools (Ph.D. dissertation, Ohio University, 1973).

treatment,[13] and Faidley (1974) concluded that business education students performed better on consumer competency tests than other students.[14]

Langrehr (1976) stated that consumer skills could be improved through consumer education training. Male students from lower social classes benefited most from such training.[15] Ferrero and Creek (1981) determined relationships existed between performance on verbal and math tests and consumer competency tests.[16] Maupin (1978) found that while socioeconomic background and the size of the school attended had an influence on

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[13] Andrew T. Nappi, "A Project to Create and Validate Curriculum in Consumer Education for High School Students" (National Center for Educational Research and Development, DHEW/OE, Washington, D.C., Regional Research Program, 1972).

[14] Ray A. Faidley, "Action Research--Implementation, Motivation, and Education," Journal of Business Education, 49 (January 1974):158.

[15] Frederick W. Langrehr, "A Comparison Between Alabama and Illinois Secondary School Students of Consumer Economic Competency and Consumer Attitudes Toward Business" (Ph.D. dissertation, University of Alabama, 1976), p. 100.

[16] Grace W. Ferrero and Roy J. Creek, "The Relationship of School-Related Variables to Functional Economic Competency" Journal of Educational Research 74 (January-February 1981):173.

consumer competency among twelfth-grade students in Georgia, the gender of the student was not significant.[17]

STATEMENT OF THE PROBLEM

The purposes of the study were to analyze consumer competencies of high school seniors in selected Colorado, Kansas, Montana, Nebraska, New Mexico, Oklahoma, Texas, and Wyoming schools and to determine the relationship of certain demographic variables on the development of these competencies. The specific objectives of the study were the following:

1) To determine high school seniors' consumer competencies.
2) To determine the relationship of individual state residency on the development of these consumer competencies.
3) To determine the relationship of gender of students on the development of these consumer competencies.
4) To determine the relationship of school size

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[17] Joan Lee Maupin, "An Analysis of Consumer Competencies of Twelfth-Grade Students in Selected Georgia Schools" (Ed.D. dissertation, University of Georgia, 1978), pp. 107-108.

on the development of these consumer competencies.

5) To determine the relationship of family income on the development of these consumer competencies.

6) To determine the relationship of racial background on the development of these consumer competencies.

METHODOLOGY

Population and Sample

The population for this study was high school seniors in the Rocky Mountain States. From each of the eight states, nine schools were selected. There were three large, three medium, and three small schools randomly selected by coordinators representing the National Coalition of Consumer Education.

The coordinators identified the schools, provided the researcher with the name of a contact person, administered the collection of data, and forwarded the completed surveys to the researcher.

The 72 schools representing the eight states were requested to test the first senior level English class scheduled in the day. When a conflict arose with the instructor of the first scheduled English class, the contact person continued though the daily schedule until a class was chosen. This method provided a sample of 751 subjects.

(Insert Table 1)

From the population, usable data was collected from 40 schools.

Data Collection Instruments

Two instruments were administered to the subjects. One of these was the Iowa State University Consumer Education Test designed by Harder and Fanslow. According to Johnston (1983), this fifty question test was an adequate measurement of the consumer competencies of the subjects.[18]

The second instrument designed by Minks (1983) was used to gather demographic data.[19] Income groupings, gender, race, size and location of high school were determined.

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[18]Interview with Bill Johnston, Oklahoma State University, Stillwater, Oklahoma, June 14, 1983.

[19]Interview with Lawrence C. Minks, Southeastern Oklahoma State University, Durant, Oklahoma, October 20, 1983.

Response to items on both exams were reported on General Purpose NCS Answer Sheets. The contact person collected the answer sheets and returned them to the researcher.

Data Analysis

The tests were scored at the University of Oklahoma computer center. The data was processed using the Statistical Analysis System (SAS). In addition to the descriptive statistics, the programs included a two-way analysis of variance. Tukey's studentized range (HSD) t-test for each variable was used, giving a higher Type II error rate but a tighter control on Type I errors than the regular statistic.

RESEARCH FINDINGS

Comparison of scores based on the sex of the student proved to be insignificant at the .05 level. The 412 females did have a mean score 1.1 questions higher than the 331 male students that were tested.

Schools were grouped in three categories based on enrollment. Criteria for these groupings were based on the Oklahoma Department of Education method of identification for large, medium, and small schools.

Breakdowns by size show 208 participants from small schools, 266 from the medium, and 275 students from the large schools. Results indicated no significant differences between small and medium or medium and large schools students' consumer comprehension. However, a significant difference did exist between small and large school responses. Test results of large schools were higher than test results of small schools.

Analyses were made to see if there were differences attributal to race. Groupings were established for American Indians, Blacks, Caucasians, Hispanics, and "others." When Caucasians were compared to Hispanics, there was no significant difference at the .05 level. Similar results were found for American Indians, Hispanics, and "others," and also for American Indians to Blacks. All other combinations proved to have significant differences. Caucasians had a mean score 8.9 higher than Blacks, and a comparison of Caucasians to all non-Caucasians also proved to be highly significant.

Oklahoma had the poorest scores by state while Nebraska enjoyed the highest. There was a differential of 5.2 between the means of these two states. Other states in order of means, ranking from high to low, were Wyoming, Montana, Kansas, Colorado, New Mexico, and Texas. When grouping of states was done the highest four finishers showed no significant differences. Likewise, the second through sixth ranked states showed no significant difference. Also states three to eight had similar results.

American Marketing Association breakdowns for family income were utilized in this study. Four distinct income ranges and a choice indicating the student could not estimate this amount were given. No significance was found among any of the groups. The lowest mean score for income groups was by those who were not able to estimate their family incomes.

SUMMARY

This study exposed a low comprehension of consumer knowledge for high school seniors. Indications are that the greatest discrepancies appear along racial lines. School size has a minor bearing on the subject according to this study, while state by state impact is only marginal. Additional investigation is in order to evaluate curriculums by state as well as by school.

Further studies should also focus on how the home environment influences consumer knowledge.

TABLE 1

RETURNED COMPLETED INSTRUMENTS BY STATE

Number of Schools	By State	Usable Questionnaires
	Colorado:	
2	Small	30
1	Medium	14
2	Large	31
5		75
	Kansas:	
1	Small	25
1	Medium	25
1	Large	18
3		68
	Montana:	
3	Small	44
1	Medium	20
0	Large	6
4		64
	Nebraska:	
1	Small	21
3	Medium	65
2	Large	45
6		131
	New Mexico:	
2	Small	19
3	Medium	63
2	Large	40
7		122
	Oklahoma:	
1	Small	24
0	Medium	0
2	Large	40
3		64
	Texas:	
1	Small	16
3	Medium	63
3	Large	70
7		149
35	Page 1 Total	673

TABLE 1 - Continued

RETURNED COMPLETED INSTRUMENTS BY STATE

Number of Schools	By State	Usuable Questionnaires
	Wyoming:	
2	Small	19
1	Medium	12
2	Large	47
5		78
35	Page 1 Totals	673
40	TOTAL INSTRUMENTS	751

Schools Responding (By School Size)	Number of Instruments (By School Size)
1 - 13	1 - 198
2 - 13	2 - 262
3 - 14	3 - 291
Total 40	Total 751

TABLE 2

TEST RESULTS BY STATE

State	Number	Mean	Standard Deviation
Colorado	72	29.694	8.354
Kansas	68	31.103	7.345
Montana	64	32.078	6.430
Nebraska	130	33.915	5.658
New Mexico	123	29.065	7.310
Oklahoma	64	28.719	8.662
Texas	149	28.792	8.856
Wyoming	79	32.430	7.629

TABLE 3

TEST RESULTS BY GENDER

Gender	Number	Mean	Standard Deviation	Minimum Value	Maximum Value
Male	331	30.079	8.153	6	49
Female	412	31.180	7.456	7	47

TABLE 4

TEST RESULTS BY SCHOOL SIZE

School Size	Number	Mean	Standard Deviation	Minimum Value	Maximum Value
Small	208	29.418	8.191	6	48
Medium	266	30.345	8.075	6	44
Large	275	31.895	7.101	7	49

TABLE 5

TEST RESULTS BY FAMILY INCOME

Income*	Number	Mean	Standard Deviation	Minimum Value	Maximum Value
1	102	30.186	30.186	7	44
2	120	31.325	7.643	7	45
3	103	31.573	7.844	10	49
4	129	31.023	8.062	12	43
5	297	29.993	7.477	6	47

*Student Reported Family Income:
Income 1 = Under $15,000
Income 2 = $15,000 to $25,000
Income 3 = $25,001 to $35,000
Income 4 = Over $35,000
Income 5 = I cannot estimate this figure.

TABLE 6

TEST RESULTS BY RACE

Race	Number	Mean	Standard Deviation	Minimum Value	Maximum Value
American Indian	52	26.231	7.795	13	41
Black	35	23.314	9.061	7	40
Caucasian	519	32.252	7.396	6	49
Hispanic	76	28.895	6.586	13	45
Other	68	27.691	6.937	13	42

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Bibb, Frances G. "A Comparative Study of the Knowledge of Three Aspects of Consumer Information Possessed by Selected Indiana, Illinois, and Wisconsin University Freshmen." Journal of Business Education 48 (February 1973):217.

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APPENDIX A

PROSPECTUS

Introduction

The passage and enactment of the Vocational Education Amendments of 1968[1] provided a tangible manifestation of the growing national concern with the importance of consumer awareness and competency, and specifically at the federal level, a commitment to attempt to improve this problem through the encouragement and funding of consumer education in the secondary schools.

Initially given impetus by President Kennedy's message to Congress in 1962 defining the rights of the consumer to safety, information, choice, and representation,[2] the federal government had attempted to protect the consumer through regulatory measures such as the Fair Packaging and Labeling Act of 1966[3] and the Consumer Credit Protection Act (1968).[4] The need for

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[4] Consumer Credit Protection Act (1968), cited in Hiram Carrom, Managing Consumer Dollars (Encino, CA: Glencoe Publishing Company, 1979), pp. 56-57.

more comprehensive and effective consumer education had not been ignored; however, and as a response to the recommendations of the President's Consumer Advisory Council,[5] the Vocational Education Amendments authorized to the states federal funds for consumer and homemaking education programs and specified that consumer education programs must be an integral part of the eligible educational program.[6]

In response to the growing need for effective consumer education and encouraged by the availability of federal funding, the various states have initiated mandatory or voluntary consumer education programs at the secondary level.[7] The importance of consumer education has been affirmed by both educators such as David Schoenfeld, who said that "consumer education must become an integral part of education in order to pre-

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pare young people and adults for competent and effective utilization of their income,"[8] and government representatives such as Virginia Knauer. "A vital part of the reform we all seek must be the inclusion of consumer education at every level of the education process."[9]

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[9] President's Committee on Consumer Interest, Suggested Guidelines for Consumer Education Grades K-12 (Washington: Government Printing Office, 1970), p. III

3) To determine the relationship of gender of students on the development of these consumer competencies.

4) To determine the relationship of school size on the development of these consumer competencies.

5) To determine the relationship of family income on the development of these consumer competencies.

6) To determine the relationship of racial background on the development of these consumer competencies.

Need for the Study

In the seventeen years since the passage of the Vocational Education Amendments of 1968, consumer education programs have been faced with an increasingly complex set of challenges in the marketplace. The average supermarket, for example, stocks in excess of 22,000 different items,[10] there are nearly 300 long-distance telephone companies in the United States

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[10]"Befuddled Consumers Wade Through Choices," *Wichita* (Kansas) *Eagle-Beacon*, August 25, 1985, p. 3E.

today,[11] and 23 flavors of Nine Lives cat food.[12] Lang and Gillespie report that "a checklist consisting of 22 items should be analyzed in comparing product warranties."[13]

Among the questions facing those involved with consumer education today are these: 1) How well equipped is today's consumer to make sound buying judgements in the marketplace; and, 2) How effective are today's consumer education programs in increasing these basic consumer skills?

Various studies bear evidence that the consumer of today is still lacking in some skills. As pointed out by Miller (1981) in discussing a study by the Education Commission of the United States:

1) Eight out ten Americans between the ages of 25 and 36 could not balance a checkbook; only one percent of the 17-year-olds tested could do it.

2) Fifty percent of those between the ages of 25 and 36 were unable to fill out a simple

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[11]Ibid. [12]Ibid.

[13]Larry Lang and Thomas Gillespie, Strategy for Personal Finance (New York, NY: McGraw Hill Publishing Co., 1981), p. 80.

income tax form without making a mistake.

3) Given the dimensions of a carpet in feet and its price per square yard, only two out of five young adults could compute the carpet's cost.

4) Only half the adults and 17-year-olds tested could correctly pick out the most economical box of a particular product based on its unit price.

5) Only 10 percent of the 17-year-olds and 20 percent of the adults questioned could calculate a taxi fare correctly.[14]

Of the more than two million telephone customers in New York state who were asked to choose among two dozen long distance companies, 67.5 percent have not chosen, leaving it to New York Telephone to make the decision for them.[15]

Twenty-seven million adult Americans are functionally illiterate; unable to read a newspaper ad or

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[14] Roger LeRoy Miller, Economic Issues for Consumer, 3rd ed. (St. Paul, MN: West Publishing Co., 1981), p. 11.

[15] "Befuddled Consumers," Wichita Eagle-Beacon, August 25, 1985, p. 3E.

a product label.[16]

In order to meet these challenges, educators must continually be given new data reflecting current knowledge levels of consumers. Target studies have been completed for selected groups. Langrehr (1976) compared consumer competency of secondary school students in Alabama and Illinois,[17] and Maupin (1978) completed an analysis of consumer competencies in Georgia twelfth-grade students.[18] The need for additional data from other states certainly is urgent and welcome.

Definition of Terms

For clarification purposes in this study certain terms will be operationally defined:

Consumers - Individuals who purchase (or are

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[16]"What's Killing the English Language?" U.S. News & World Report (Copyright 1985), included in Eastern Review May 1985, p. 24.

[17]Frederick W. Langrehr, "A Comparison Between Alabama and Illinois Secondary School Students of Consumer Economics Competency and Consumer Attitudes Toward Business" (Ph.D. dissertation, University of Alabama, 1976), pp. 1-105.

[18]Joan Lee Maupin, "An Analysis of Consumer Competencies of Twelfth-Grade Students in Selected Georgia Schools" (Ed.D. dissertation, University of Georiga, 1978), pp. 1-112.

given), use, maintain, and dispose of products or services in their final form (Miller, 1981).

Consumer Competencies - Cognitive understandings measured by subject's performance on the Iowa State Consumer Education Exam. This instrument contains 50 items.

Rocky Mountain States - Colorado, Kansas, Montana, Nebraska, New Mexico, Oklahoma, Texas, Wyoming.

School Size

a)	Small school	600 students	K-12
b)	Medium school	601 - 2000 students	K-12
c)	Large school	over 2000 students	K-12

Limitations and Assumptions

Certain limitations must be recognized before the start of this study:

1. The sample used in this study limits generalizations to this population or populations with similar characteristics.
2. The contact person in each school is responsible to see that the guidelines for acquiring the sample and completing the instrument are followed.

3. The subjects will use a self-reporting method for demographic data.

Review of Related Literature

The awareness of the need for consumer competencies and the roles and responsibilities of government and education in promoting, developing, and measuring the various component areas comprising consumer competencies can be traced through numerous studies, surveys, and reports. A brief summary of the most significant trends and attitudinal changes toward consumer awareness and education indicates the growing concern and involvement of both governmental and educational bodies.

Perhaps the earliest notable consumerist sentiments were expressed in 1776 by the eminent economist Adam Smith in The Wealth of Nations:

> "Consumption is the sole end and purpose of production; and the intent of the producer ought to be attended to, only so far as it may be necessary for promoting that of the consumer. This maxim is so perfectly self evident it would be absurd to prove it."[19]

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[19] Adam Smith, The Wealth of Nations (New York: Modern Library, 1937), p. 625.

This statement uttered in the early years of the Industrial Revolution, proved to be largely ignored as organized manufacturing and distribution organizations greatly altered the buying patterns of most people. The first organized attempt by consumers in the United States to better equip themselves to deal with the changing role of the consumer occured during the Lake Placid Conferences held annually from 1900 to 1909. Papers were presented dealing with educating the people in proper health practices and sanitation and calling for the development of standards for and the labeling of consumer goods.[20] These Conferences, ultimately resulting in the founding of the American Home Economics Association in 1909, were primarily concerned with the quality of life of the individual, improvement of the home, and the general betterment of society.

"The conditions that aroused the group and brought them together for nine summers were the social and industrial changes that at the turn of the century were affecting values and living standards in the American

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[20]Edna Van Horne, "Forty Years of Consumer Education," Journal of Home Economics 33 (June 1941): 377.

home. This group was convinced that better homes began with better management. They felt that education was deficient in that it failed to promote the use in the home of methods and devices supplied by science and industry, and that consumers made poor choices among the goods they bought and were generally not skilled in the use of money."[21]

Partially motivated by the recognition of consumer awareness exemplified by the Lake Placid Conferences, and perhaps more strongly moved by the graphic depiction of unsanitary practices in Chicago meat-packing houses by the muckraker Upton Sinclair,[22] the U.S. Congress passed the Pure Food and Drug Act of 1906, requiring the grading and labeling of products.[23]

By the 1920's, consumer awareness turned in the direction of a method of better education to protect the consumer from the pressures of advertising and

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[21] Ibid.

[22] Walter Lord, The Good Years (New York: Bantam Books, 1963), p. 83.

[23] United States Congress, Acts of the 59th Congress of the United States, United States Statutes at Large, June 30, 1906 (Washington: Government Printing Office, 1907).

salesmanship.[24] The problems of the consumer were reported in a 1927 study by Harap, who concluded that adequate housing was unavailable to most of the population, enormous wastes were occuring in energy resources, and that people were overconsuming meat, coffee, and tea. Over one third of the national income was being wasted on luxuries, partially promoted by advertising and fashion.[25] Kyrk expressed concern that economists were more interested in the consumer as a "chooser" than as a "user" of manufactured products.[26]

Various calls for better consumer education were expressed. Harap suggested that schools concentrate on consumption education rather than production education. He believed this would better prepare the consumer in choosing food, clothing, shelter, and fuels. Without proper training, people were poorly equipped to make intelligent choices.[27] Harap believed that consumer

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[24]Van Horne, "Consumer Education," p. 377.

[25]Henry Harap, Economic Life and the Curriculum (New York: Macmillan and Company, 1927), p. 3.

[26]Hazel Kyrk, A Theory of Consumption (Boston: Houghton Mifflin Company, 1923), p. 5.

[27]Harap, "Economic Life," pp. 9, 53.

education could train the individual away from bad buying habits and produce a lifestyle qualitatively reflected by effective consumption of economic goods.[28]

Inadequate training of the consumer also was a concern of Hoyt. "We wish we knew what was best (to buy) but experience is frequently our only means of finding out."[29] She recommended the development of a technology of buying.

The Depression created extreme pressures on most segments of the consumer population. Thus, the need for the highest possible standard of living on whatever income was available made consumer knowledge imperative. This need for consumer education and its objectives was outlined by Reid in 1938. Such education should stress: 1) the determination of consumer needs; 2) the ability to satisfy consumer wants; and 3) consumer awareness of public policies and state regulations that affect the market system.[30]

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[28]Harap, The Education of the Consumers (New York: Macmillan and Company, 1924), pp. 4, 286.

[29]Elizabeth Ellis Hoyt, The Consumption of Wealth (New York: Macmillan and Company, 1928), p. 157.

[30]Margaret Reid, Consumers and the Market (New York: F. S. Crofts and Company, 1938), p. 3.

An early consumer education textbook expressed similar concerns:

> "Since every individual must be a producer, a consumer, a worker, an investor, or perhaps all of these, he is bound to effect, and be affected by the constant changes which are taking place in the economic conditions of our country. It is evident then that his education should help him in all four capacities."[31]

As the nature and objectives of consumer education were developing through the 1940's, several dominant themes began to emerge. Kyrk advocated the teaching of consumption theory and fundamental economic concepts of pricing, supply and demand, and obstructions to free market practices, although she placed major emphasis on buymanship.[32]

The National Association of Secondary School Principals attempted to define consumer education in 1945: "The purpose . . . is to help people become more intelligent, more effective and more conscientious consumers," thereby helping the student develop proper

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[31]A. B. ZuTavern and A. E. Bullock, Business Principals Everyone Should Know (Chicago: H. M. Rowe Company, 1936), p. vii.

[32]Kyrk, "The Place of Economics and Business in Consumer Education," Journal of Home Economics 33 (May 1941):303.

values leading to overall lifestyle objective.[33]

Reich proposed that the use of goods, services, and sources of public enrichment was an important function of consumer education, rather than just buymanship.[34]

The shift in emphasis toward life adjustment education was temporarily stalled in the 1950's by the race-to-space emphasis on "hard" sciences and college preparation curriculums. Wilhelms noted the shift in emphasis:

> "The U. S. Office of Education's Life Adjustment Education program - and all other forms of life-problems-entered curriculum - were put down vigorously by the advocates of a more purely intellectual education, centered upon "the discipline." Consumer education was too practical and too earthy to avoid attack. The shift was to a more nearly "pure" economics taught as a science with major emphasis on generalizations and principles. Some consumer education programs survived, but the great advance that had been made mostly went by the board."[35]

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[33]"Consumer Education Study: A Definition of Consumer Education," Bulletin of the National Association of Secondary School Principals 29 (March 1945):91.

[34]Edward Reich, "The Role of Consumer Education," Bulletin of the National Association of Secondary School Principals, 138 (April 1946):32.

[35]T. Wilhelms, "Key to Many Doors," Bulletin of The National Association of Secondary School Principals 51 (1967).

The re-emergence of practical consumer education in the early 1960's was ironically given impetus by the most vigorous advocate of the race to space, President John Kennedy, in a "Special Message on Protecting the Consumer Interest," in which he outlined basic consumer rights:

1) The right to safety and protection against hazardous products.
2) The right to be informed and to be given the facts needed to make an informed choice.
3) The right to choose among a variety of products and services.
4) The right to be heard through representation in the formulation of government policy.[36]

Ultimately, President Gerald Ford added the fifth consumer right in 1975, the right to consumer education.[37] Governmental support has been steadily progressing since Kennedy's call. In 1964, President Johnson appointed the President's Committee on Consumer

[36]Kennedy, Public Papers, p. 236.

[37]"Need for Consumer Education," Newsletter Office of Consumer Protection, State of Alabama (December 1975), p. 2.

Interest.[38] The Fair Packaging and Labeling Act of 1966 improved labeling practices and standardized packaging practices, and the Consumer Credit Protection Act of 1968 afforded protection to users of credit.

The Vocational Education Amendments of 1968 gave rise to much of the emphasis placed on consumer education in today's secondary schools.[39] Since the passage of this law, numerous studies have examined both the methods and effectiveness of consumer education. The Purdue Consumer Education Study (1971) concluded that the student's exposure to concepts of consumer education were not consistent or concentrated due to the diffusion of consumer education through other areas of curriculum; primarily business, home economics, and distributive education.[40]

A study conducted by Meiselwitz (1967) determined that no significant difference in consumer competency was found between students who had taken courses in

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[38] Leland Gordon and Stewart M. Lee, Economics for Consumers, 6th ed. (New York: D. Van Nostrand Company, 1972), p. 697.

[39] United States Congress, Vocational Education Amendments.

[40] J. Armstrong and J. N. Uhl, "Survey of Consumer Education Programs in the United States," Journal of Home Economics 63 (1971).

economics, consumer economics, or general business and those students who had not taken such courses. Studies by Bibb (1973), Curry (1970), and Lupher (1973) confirm the same results.[41]

Other studies, however, indicate that both method and content of consumer education courses in the curriculum can affect consumer competency. A report by Nappi (1972) indicates that inquiry-oriented teaching materials were more effective than the traditional treatment,[42] and Faidley (1974) concluded that business education students performed better on consumer competency tests than other students.[43]

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[41]Frances G. Bibb, "A Comparative Study of the Knowledge of Three Aspects of Consumer Information Possessed by Selected Indiana, Illinois, and Wisconsin University Freshmen," Journal of Business Education 48 (February 1973):217; Thrath Curry, "Contribution of Home Economics to Student Understanding of Consumer Education Concepts," (Ph.D. dissertation, University of Alabama, 1970); Dennis Alan Lupher, "The Refinement and Standardization of a Consumer Economics and Education Achievement Test for Seniors from Ohio Public Schools (Ph.D. dissertation, Ohio University, 1973).

[42]Andrew T. Nappi, "A Project to Create and Validate Curriculum in Consumer Education for High School Students" (National Center for Educational Research and Development, DHEW/OE, Washington, D.C., Regional Research Program, 1972).

[43]Ray A. Faidley, "Action Research--Implementation, Motivation, and Education," Journal of Business Education, 49 (January 1974):158.

Langrehr (1976) stated that consumer skills could be improved through consumer education training. Male students from lower social classes benefited most from such training.[44] Ferrero and Creek (1981) determined relationships existed between performance on verbal and math tests and consumer competency tests.[45] Maupin (1978) found that socioeconomic background and the size of the school attended had an influence on consumer competency among twelfth-grade students in Georgia; the gender of the student had no significance.[46]

Population and Sample

The population for this study will be high school seniors in the Rocky Mountain States. From each of the eight states, nine schools will be selected. There

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[44]Frederick W. Langrehr, "A Comparison Between Alabama and Illinois Secondary School Students of Consumer Economic Competency and Consumer Attitudes Toward Business" (Ph.D. dissertation, University of Alabama, 1976), p. 100.

[45]Grace W. Ferrero and Roy J. Creek, "The Relationship of School-Related Variables to Functional Economic Competency," Journal of Educational Research, 74 (January-February 1981):173.

[46]Joan Lee Maupin, "An Analysis of Consumer Competencies of Twelfth-Grade Students in Selected Georgia Schools" (Ed.D. dissertation, University of Georgia, 1978), pp. 107-108.

will be three large, three medium, and three small schools randomly selected. These selections will be done by coordinators representing the National Coalition of Consumer Education.

The previously mentioned coordinators will identify the schools and provide the researcher with the name of a contact person in each selected educational institution. This contact person will administer the collection of data and forward the completed surveys to the researcher.

The 72 schools representing the eight states will each test twenty seniors. A selection process utilizing the first senior level English class scheduled in the day will be chosen. Should a conflict arise with the instructor of the first scheduled English class, the contact person will continue through the daily schedule until a class is chosen. This method will provide a sample of 1440 subjects.

Data Collection Instruments

Two instruments will be administered to the subjects. One of these is the Iowa State University Consumer Education Test designed by Harder and Fanslow.

According to Johnston (1983), this fifty question test will measure the consumer competencies of the subjects.

The second instrument designed by Minks (1983) will be used to gather demographic data. Income groupings, gender, race, size and location of high school will be determined.

Response to items on both exams will be reported on General Purpose NCS Answer Sheets. The contact person will collect answer sheets and return them to the researcher.

Data Analysis

The tests will be scored at the University of Oklahoma computer center. The data will be processed using the Statistical Analysis System (SAS). In addition to the descriptive statistics, the programs will include a two-way analysis of variance. Tukey's studentized range (HSD) t-test for each variable will be used, giving a higher Type II error rate but a tighter control on Type I errors than the regular statistic.

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APPENDIX B

COALITION COORDINATORS

COALITION COORDINATORS

ROCKY MOUNTAIN STATES

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Wyoming
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Laramie, WY 82071
307/766-5279/4132

APPENDIX C

SAMPLING INFORMATION - SCHOOLS BY STATE

COLORADO

Harold Hern
Cripple Creek-Victor JSHS
P. O. Box 97
Cripple Creek, CO 80813

Colin Barnhorst
Swink JSHS
P. O. Box 487
Swink, CO 81077

Cecil Dunn
Dolores County HS
P. O. Box 457
Dove Creek, CO 81324

Jack L. Lindeman
Liberty JSHS
P. O. Box 112
Joes, CO, 80822

Roy Johnson
Nucla High School
P. O. Box 570
Nucla, CO 81424

Leonard Lively
Buena Vista HS
P. O. Box 0
Buena Vista, CO 81211

George McCulloch
Northglenn HS
601 West 100th Place
Northglenn, CO 80221

Gary Price
Englewood High School
3800 South Logan
Englewood, CO 80110

William Johnson
Fort Lupton HS
530 Reynolds Street
Fort Lupton, CO 80621

KANSAS

Dr. Ronald E. Brown
Wyandotte High School
12036 Leavenworth Road
Kansas City, KS 66109

Dr. Roger A. Baskerville
Washington High School
200 East 3rd
Washington, KS 66968

Larry Jess
Medicine Lodge High School
308 South Main
Medicine Lodge, KS 67104

Dean Parks
Mulvane High School
200 West Main
Mulvane, KS 67110

Bernard R. Allen
Hill City High School
Highway 24 East, Rt. 2
Hill City, KS 67642

Dr. Harvey L. Ludwick
Wellington High School
Box 648
Wellington, KS 67152

Gerald D. McClure
Silver Lake High School
Box 39
Silver Lake, KS 66539

Dr. Raj K. Chopra
Shawnee Mission HS
7235 Antioch Road
Shawnee Mission, KS 66204

MONTANA

David K. Messinger
Fort Benton High School
Box 399
Fort Benson, MT 59442

William Zepp
Bigfort High School
Bigfoot, MT 59911

E. J. Carosone
Anaconda High School
Anaconda, MT 59771

Glen Viker
Powder River Country
District HS
Broadus, MT 59317

Dr. Fred Anderson
Custer County District
High School
20 South Custer Avenue
Miles City, MT 59301

NEBRASKA

Mr. Stan Kravig
Palisade High School
P. O. Box O
Palisade, NE 69040
308/285-3129

Mr. Melvin W. Doeschot
High School at Tekamah
112 North 13th Street
Tekamah, NE 68061
402/374-2156

Mr. Marlin Nelson
Ralston Public Schools
8545 Park Drive
Ralston, NE 68127
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Mr. Harold McClure
Kearney High School
38th and 6th Avenue
Kearney, NE 68847

Mrs. Kathy Gifford
Wood River High School
Wood River, NE 68883
308/583-2249

Mr. Rod Billings
Sidney High School
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Sidney, NE 69162
308/254-5853

Mrs. Sharon Smith
Plattsmouth High School
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Plattsmouth, NE 68048
402/396-3322

Mrs. Elmer Murman
Hastings High School
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Hastings, NE 68901
402/463-1387

NEW MEXICO

Tatum Municipal Schools
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Tatum, NM 88267

Bill D. Flowers
San Jon High School
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San Jon, NM 88434

Toni Turk
Goddard High School
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Roswell, NM 88201

Robert Daugherty
Eldorado High School
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Albuquerque, NM

Larry Day
Rio Grande High School
2300 Arenal Road SW
Albuquerque, NM

Nelson Gonzales
Mesa Vista High School
P. O. Box 598
El Rito, NM 87530

Tom Turbyfill
Crownpoint High School
P. O. Box D
Crownpoint, NM 87313

Alfredo Vega
Silver City High School
32nd and Silver Streets
Silver City, NM 88061

Keith Weathersby
Highland High School
4700 Coal Avenue SE
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OKLAHOMA

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Arnett High School
Arnett, OK 73832

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Mounds High School
Mounds, OK 74047

Jimmy V. Scales
Millwood High School
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Oklahoma City, OK 73111

Ron James
Sapulpa High School
Sapulpa, OK 74066

Everett Putman
Jenks High School
Jenks, OK 74037

Edward Robinson
Carnegie High School
Carnegie, OK 73015

Paul Young
Skiatook High School
Skiatook, OK 74070

Jerry Burd
Sperry High School
Sperry, OK 74073

Carl Curtis
Midwest City High School
Midwest City, OK 73110

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Floyada High School
Floyada, TX 75901

Mrs. Florrie Wills
Brackett High School
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Bracketteville, TX 78832

Mrs. Susan Daniel
Shamrock High School
Shamrock, TX 79079

Mrs. Shelia Anderson
Klein High School
Spring, TX 77373

Mr. Jim Wright
Lukfin High School
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Lukfin, TX 75901

Mr. Joe Gassiat
Harlingen High School
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Harlingen, TX 78550

Ms. Kathy Moore
Sterling High School
Sterling City, TX 76951

WYOMING

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Douglas High School
Box 1028
Douglas, WY 82633

Jeffrey Jacobson
Midwest Schools
Midwest, WY 82643

Jack Iversen
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Wind River High School
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Pinedale High School
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Manderson Schools
Manderson, WY 82432

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Lovell High School
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John A. Maffoni
Rawlins High School
Brooks and Colorado
Rawlins, WY 82301

APPENDIX D

DIRECTIONS LETTER TO CONTACT PERSONS

January 28, 1984

George McCullock
Northglenn High School
601 West 100 Place
Northglenn, CO 80221

Dear Mr. McCulloch:

The National Coalition for Consumer Education has requested that a research study be conducted to measure the degree of consumer economics knowledge found among graduating high school seniors. In the Coalition meeting held in Washington D.C. eight states were chosen as evaluation sites for the national study. A coordinator for each of these eight states was requested to identify schools to participate in this important research. Your school was selected by the coordinator in cooperation with your State Department of Education.

The time frame for this study is extremely tight. Computer time has been procured for February 15, 1984. The completed response sheets should be in the return mail no later than the first of February. Your ability to collect and return the data by this date is vitally important to the completion and success of this study.

A random sample of 20 to 25 high school seniors is desired. Utilize the following criteria to obtain your sample:

1. **Test the first class of senior English students scheduled during the day in which the instructor will allow participation.**

2. **Should this not be feasible in your school, administer the exam to the first class of seniors in the daily schedule in any other discipline in which the instructor will allow participation.**

In proctoring the exam, have the students read each question carefully and respond by marking one answer per question on the General Purpose Answer Sheet. Each student should use a number 2 pencil and answer only the 56 exam questions.

Student's name and other identification information are not desired. Collect the answer sheets and place them in the pre-addressed envelope for mailing. The test instrument need not be returned.

Your cooperation for this research is imperative to the quality of the study. Use the prescribed sampling technique and have your students follow the instructions for marking their responses. Please remember to mail the complete answer sheets on or before **February 1st.**

Your assistance and prompt attention to this study of national prominence is truly appreciated.

Sincerely,

Gerald Williamson
East Central University

Dr. Gary Green
University of Oklahoma

mt

APPENDIX E

SURVEY INSTRUMENT

CONSUMER EDUCATION TEST

Iowa State University

Directions: Read each question carefully and decide which of the answers best complete the statement. On the answer sheet mark your answer to each question by darkening the letter corresponding to the answer you select. Mark only one response per item; use a number 2 pencil for responding.

1. An important factor for establishing priorities for basic needs is identifying one's

   A) standards.
   B) time.
   C) money.
   D) values.

2. Needs for consumer goods and services

   A) increase during adolescent years.
   B) decrease from adolescence to adulthood.
   C) remain the same after adulthood is reached.
   D) vary for each stage of the life cycle.

3. Personal resources should first be planned to meet

   A) desires.
   B) wants.
   C) needs.
   D) standards.

4. Preserving the environment in our country for us and for future generations involves

   A) returning to a more primitive existence.
   B) modifying lifestyles and goals.
   C) increasing the productive capacity.
   D) decreasing consumption by all segments of our economy.

5. If Pat wanted the satisfaction of using some of her human resources rather than all material ones, she would

   A) pay someone to make and install the shelves.
   B) make shelves herself and put them up.
   C) purchase the shelves at a store that will deliver them.
   D) delay the purchase of shelves so as to save the money.

6. When purchasing a house, a family <u>first</u> considers

   A) amount of repair the house needs.
   B) preferences of color scheme.
   C) family life style and needs.
   D) insurance rate of the house.

7. An example of materialistic life style is

   A) passing up a job promotion so you can spend more time with your family.
   B) quitting a job as a pro football player and taking a job in a sporting goods store to avoid injuries.
   C) leaving a good job and moving to a wilderness area in order to be close to nature.
   D) buying a new sports car instead of going to college.

8. The Carlson family values spending time together each Saturday evening. Jane, their daughter, has four choices for Saturday night. To be consistent with the family's life style, Jane will probably

   A) go to the youth group meeting at church.
   B) play a game with her younger sister.
   C) work on a school assignment at the library.
   D) talk to a friend on the telephone.

9. The Bennett family purchased a boat for summer recreation. The purchase will change the family's activities by

   A) spending more time away from home.
   B) participating in more community activities.
   C) increasing expenditures for formal clothing.
   D) having family members participate in diverse activities.

10. Life styles change during inflation because

A) salaries go up and each dollar buys more.
B) salaries remain the same while prices increase.
C) the value of the dollar increases.
D) it takes more dollars to buy the same amount of goods

11. Americans' basic values are least likely to change due to a change in the

A) person's life style.
B) stages of the family life cycle.
C) geographic location.
D) federal laws.

12. The decision-making process in making consumer choices involves the following steps:

1. seek alternatives or possible courses of action,
2. make a list of all possible choices,
3. choose an alternative,
4. identify the problem,
5. examine alternatives.

Select the more appropriate sequence from the list below.

A) 4 1 2 5 3
B) 4 2 1 5 3
C) 4 1 5 2 3
D) 4 2 5 1 3

13. The total cost of car ownership includes

A) repairs, insurance, and gasoline.
B) depreciation plus gasoline.
C) insurance, licenses, and fuel.
D) operating costs and depreciation.

14. Factors that determine credit rating include all the following except

A) capacity.
B) capital.
C) character.
D) convenience.

15. John is selecting peas for a casserole. The lower priced choice for John would be

    A) the store's private brand of canned peas.
    B) frozen fancy peas.
    C) fresh peas found in the produce section.
    D) a national manufacturers brand of canned peas.

16. Low cost community resources available to the public include all the following <u>except</u>

    A) cable television.
    B) county parks.
    C) local health department.
    D) libraries.

17. Mary has limited money to provide books for her three-year-old son John. The widest variety of books for John can be obtained by

    A) purchasing books at rummage sales.
    B) purchasing through a monthly book club at reduced prices.
    C) exchanging books with families in the neighborhood.
    D) borrowing from the local library.

18. The primary responsibility of consumers in using credit is

    A) borrowing on time only what one can afford.
    B) paying on debts what he/she can afford every month.
    C) knowing how to figure the true interest rate.
    D) limiting the use of credit to emergency needs.

19. Human resources are classified as

    A) money, attitudes, libraries.
    B) talents, interest, knowledge.
    C) clothing, skills, abilities.
    D) hospitals, police, homes.

20. The group of people hurt most by inflation is

    A) retirees on fixed income.
    B) business persons with long-term debts.
    C) union members on an annual contract.
    D) salesmen who receive a percentage of the gross receipts.

21. The Truth-in Lending Law states that the yearly percent rate of interest is printed

    A) many times on the contract.
    B) on the back of the contract.
    C) in large black type on the contract.
    D) in newspaper ads and on the contract.

22. A written statement attached to an article or a product describing its essential characteristics is the

    A) guarantee.
    B) label.
    C) warranty.
    D) price tag.

23. The best weapon to use against impulse buying in the grocery store is

    A) checking weights and measurements.
    B) shopping at supermarkets.
    C) shopping during week-end specials.
    D) using a shopping list.

24. Two boxes of cereal are the same type and quality. The kind of information that would help you decide which one was the better buy is the

    A) size of the package.
    B) package marking "on sale."
    C) cost per ounce of net weight.
    D) label reading "10¢ off."

25. A consumer who is evaluating an advertisement should know that law forbids advertising which

    A) makes faulty claims of quality.
    B) is puffing rather than factual.
    C) compares products on television.
    D) promotes foreign products.

26. An example of an advertising statement that can be relied upon when making a purchase is

    A) "It can't be beat."
    B) "Better than any other."
    C) "Made of 100% virgin wool."
    D) "Contains special whitening agent X-80."

27. Name brand aspirin costs more than generic brand aspirin because it

    A) is packaged better than the nonname brand.
    B) works more effectively than the other brand.
    C) has more advertising to make it seem different.
    D) uses better labeling techniques than the other brand.

28. Bill saw an advertisement in which a famous pro football player recommended a cologne for men. An accurate statement about this advertisement is that it

    A) represents the feelings of most football players.
    B) illustrates the comparative qualities of the cologne.
    C) provides him with some type of payment.
    D) means that the cologne is the best on the market.

29. As the income of a family increases, they are likely to spend a smaller percentage of their income on

    A) insurance.
    B) travel.
    C) taxes.
    D) food.

30. The roles in a four member family are <u>least</u> likely to change when

    A) a baby is born into the family.
    B) the breadwinner becomes disabled.
    C) one of the children enters high school.
    D) the mother takes a part-time job outside the home.

31. The principle behind insurance is that it

A) enables individuals to share losses.
B) reduces the chances of accident and death.
C) lowers the total cost of accidents.
D) shifts the financial burden away from government.

32. Mary's mother and father are elderly. She worries about their illnesses and the possibility of their sudden death. The parents have made no will, and Mary thinks they only have a small estate. The best action for Mary to take involves

A) asking the parents to indicate on paper what they want done with the estate and have them sign it.
B) avoiding the topic because the estate is small and no will is necessary.
C) avoiding the subject of a will; it will upset her parents.
D) suggesting to the parents that they hire a lawyer to draw up a legal will.

33. The least expensive type of life insurance policy is

A) term.
B) straight life.
C) endowment.
D) annuity.

34. The most essential type of automobile insurance is

A) comprehensive.
B) collision.
C) bodily injury.
D) liability.

35. The economic principle of scarcity refers to

A) labor union demands of higher production.
B) unlimited wants and limited resources.
C) the overuse of consumer credit.
D) business loss of profit.

36. An inaccurate statement about most private American businesses is that they are

A) guaranteed a profit by the government.
B) expected to earn profits in return for risking their money capital.
C) established to produce goods and/or services for which people are willing to pay money.
D) made efficient because of competition.

37. The law of supply and demand suggests that when supplies are

A) low, prices are low.
B) high, prices are high.
C) low, prices are high.
D) high, prices stay the same.

38. As gasoline prices go up, bicycles become more popular. As a result, there is a sudden increase in the number of bicycles being purchased without an accompanying increase in production of bicycles. The price of bicycles would

A) go down because more bicycles were being sold.
B) stay constant because the manufacturer's costs were constant.
C) stay constant because production eventually would keep up with the increased demand.
D) go up because the demand increased and inventory decreased.

39. The four major factors of production are

A) oil, land, gas, electricity.
B) banking, investing, manufacturing, managing.
C) wages, rent, interest, capital.
D) land, labor, capital, management.

40. A local ice cream store owner decides to sell sundaes for 40 cents. Every sundae now costs the store owner 50 cents. The store owner

A) is currently making a profit by selling sundaes.
B) may be breaking the law by selling sundaes below cost.
C) needs to closely examine the cost of producing sundaes.
D) will sell more sundaes so the production cost decreases.

41. When only one company provides the consumer with the necessary goods and services, it is called a

A) corporation.
B) monopoly.
C) oligopoly.
D) proprietorship.

42. The Fair Credit Reporting Act states that a person may

A) take his credit report home for one day to study it.
B) see his credit report at the credit bureau.
C) pay a small fee to see a credit report that kept him from getting credit.
D) see his credit report at the credit bureau only if credit has been refused.

43. Four brands of frozen meat pies are the same price and weight but they list ingredients as follows. The best buy would be

A) brand A: meat, pototoes, water.
B) brand B: pototoes, meat, water.
C) brand C: water, meat, potatoes.
D) brand D: potatoes, water, meat.

44. Government agencies that provide consumer protection through regulations are

A) manufacturers, retailers, and wholesalers.
B) Better Business Bureau, Chamber of Commerce.
C) Food and Drug Administration, Federal Trade Commission.
D) local, state and national consumer organizations.

45. The consumer responsibility which does <u>not</u> necessarily accompany the right to safety is

A) doing comparative shopping.
B) studying safety ratings of products.
C) reporting unsafe products.
D) following use and care instruction.

46. The state agency responsible for prosecuting state consumer fraud cases is the

A) Department of Consumer Affairs.
B) Department of Labor.
C) Bureau of Weights and Measures.
D) Attorney General's Office.

47. Consumers can best improve products by

A) complaining about poor products to the seller and producer.
B) demanding faster service at the marketplace.
C) throwing away faulty products.
D) warning friends about poor products.

48. Exercising the proper judgment and restraint when transacting business is considered part of the consumers'

A) satisfaction.
B) responsibility.
C) shopping ability.
D) given rights.

49. Better products appear on the market when consumers do all of the following <u>except</u>

A) learn how to take action for personal complaints.
B) join with others for group pressure.
C) refuse to discern differences in quality.
D) learn more about products.

50. You buy four new tires from a local service station for $100 and later discover that they are recaps. The service station operator says you must have switched tires and refuses to refund your money. The agency that would finally settle this complaint is

A) Better Business Bureau.
B) Small Claims Court.
C) Chamber of Commerce.
D) Department of Transportation.

Directions: In questions #51 to #56, right answers are those that are true for you.

51. My school has __________ students in grades K-12.

A) less than 600
B) 601 to 2000
C) over 2000

52. I currently go to high school in the state of _______.

A) Colorado
B) Kansas
C) Montana
D) Nebraska
E) None of the above

53. I currently go to high school in the state of ________.

A) New Mexico
B) Oklahoma
C) Texas
D) Wyoming
E) None of the above.

54. I am a __________.

A) male
B) female

55. My race or ethnic background is __________.

   A) American Indian
   B) Black
   C) Caucasian
   D) Hispanic
   E) Other

56. My current residence has an annual income __________.

   A) under $15,000
   B) $15,000 to $25,000
   C) $25,000 to $35,000
   D) over $35,000
   E) I can't estimate this figure.