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AN INTERPRETATION OF CERTAIN PERSONAL-ECONOMIC PROBLEMS OF NINTH-GRADE PUPILS

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by

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CHAPTER I

THE PROBLEM AND ITS SETTING

The purpose of the study.-- The purpose of this study is to investigate certain personal-economic problems of ninth-grade pupils, and to indicate how this information can be used in the development of teaching materials. The study is limited to those problems concerned with the effective purchasing of goods. More specifically, this study attempts: (1) to discover what personal-economic problems ninth-grade pupils have, (2) to organize and classify the problems, (3) to determine the relative frequency with which certain types of problems are presented by pupils differing in socio-economic status, ability, and sex, and (4) to indicate by examples how the evidence on these problems can be used in the construction of teaching materials.

The Setting

Need for personal-economic competency.-- The need for personal-economic competency arises from two basic developments which have taken place in the American economy during the past eight or ten decades. First, mass production and specialization have moved the producer and the ultimate consumer farther and farther apart. Goods produced in a factory in one part of the country travel through a maze of marketing channels before they are ultimately used by the consumer in another part of the country. The consumer no longer knows how his goods were produced or the quality and kind of raw materials that went into their production. He is unable, therefore, to get first-hand information about the products he must buy. Second, the modern-day producer is a specialist, who, when he purchases, becomes a generalist. He literally buys his living. At one time he himself produced much of what he used. This is no longer true. He is dependent upon money income, and the effectiveness with which he spends that money income largely determines his standard of living.

The responsibility of the school.-- Numerous publications (37, 38, 45, 46, 57) have emphasized the present-day individual's need for personal-economic competency. Other publications (3, 24, 36) have stated that the school is a responsible agent for the development of this competency. In attempting to achieve this objective, educators are faced with many perplexing problems. For example, those factors which characterize the economically competent person have not been established. It is true that empirical knowledge provides some insight into those characteristics which mark the economically competent person, but complete establishment of those attitudes, appreciations, skills, and information possessed by the economically competent person has not, as yet, been accomplished. However, it is possible to observe that the economically competent individual has certain characteristics which seem to contribute to his proficiency in personal-economic matters. Some of these desirable characteristics could doubtless be most effectively developed by the school. The development of others, perhaps, should be delegated to some other educative agency. The problem is one of determining which of these attributes of personal-economic competency can be most effectively learned in the school. A parallel problem is that of determining which teaching methods can be used most effectively in this area. Likewise, evaluation in the area of education for personal-economic competency presents many unsolved problems. Reliable and valid pencil-and-paper tests have not been devised. It is quite possible that evaluation in this area can not be accomplished by any of the traditional methods.

Justification for the Study

Pupil statements of their problems as a basis for the establishment of curricular materials.-- It is evident from the brief listing of educational problems mentioned in the preceding section of this chapter that education for economic competency is practically an unexplored area. Many methods of attack upon the problems involved are possible. One of these methods is that of first determining the personal-economic problems with which pupils are now faced. It should not be inferred that the entire program of studies should consist of finding "answers" to pupils' "expressed needs." "On the contrary, it [the curriculum] also grows out of the teacher's best insight into the real problems with which the learner is trying to deal" (55: 78). That is, a pupil expression of need may provide the teacher with a clue to a more fundamental problem situation which the pupil himself may not recognize. Present problems must be ascertained, however, before a point of departure can be established. It is one of the purposes of this study to seek out and classify pupils' statements of their problems.

Seeking out, analyzing, and classifying pupil problems as a source of materials for instructional purposes was basically sound procedure in curriculum construction. Curriculum workers are in general agreement on the following principles, which are pertinent to the present study:

1. In the selection of curricular materials, attention should be focused upon the needs of the learners. It may be contended that pupil responses to inquiries concerning their problems will consist of transitory whims or spontaneous curiosities. It may be questioned, too, whether pupils see their problems in true perspective. Even if it is assumed that these objections are valid, pupil whims and curiosities do provide insight into their more fundamental problems. Furthermore, although some pupils may not see their problems in true perspective, they feel that they do. To them the problems are real and significant (55: 78).

2. Pupil interests provide an effective point of departure for the creating and developing of new interests (55: 83).

3. The selection of learning materials is fundamentally a problem of choosing materials in accord with the learner's potentiality for learning, his interests, and other closely related factors in his personality. The materials selected should possess the widest degree of meaning to the learner (12: 49).

4. Learning materials should be selected which provide maximum opportunities for application to real-life situations (12: 229).

Other factors in curriculum planning.-- It is recognized that pupil problems do not constitute the sole basis upon which curricular materials are established. Broad social needs must also be considered along with the needs of the individual. Although this study is directed toward the needs of the individual, it does not follow that social needs are neglected, since individual needs may be, to a great extent, a reflection of social needs. In the present study social needs are treated when pupil problems lead into that area.

Potential significance of the study.-- Although pupil problems are generally recognized by teachers as essential materials for effective classroom work, they are not considered to their fullest extent in the area of personal economics because teachers are busy with their day-to-day classroom teaching and other school work, with the result that they are often at a loss to know how to begin.

It is expected that this study will encourage teachers to do individual investigations into the personal-economic problems of their own pupils by pointing out the range of possibilities offered by such a procedure and the techniques which can be most effectively used under varying circumstances. In addition, the present study necessarily involves a number of teachers in the field. It is hoped that they will become interested in the outcomes and be stimulated to make further investigations into the problems of their own pupils, and to use their findings as one of the bases for the construction of their own teaching materials.

Finally, this study attempts to provide classroom teachers and curriculum workers with a comprehensive classification of actual pupil problems in the area of personal-economic competency.

Delimitations

Curricular delimitation.-- One of the purposes of education in American democracy, as formulated by the Educational Policies Commission (38: 90), is economic efficiency. The two aspects of economic efficiency are (1) producer efficiency and (2) consumer efficiency. It is with the second area, consumer efficiency, that this study is concerned. The particular consumer problems investigated are those challenging situations which cluster about the spending of money. They are concerned with skillful buying essential to rational consumption. This study is not concerned with the vocational aspects of earning money; it is concerned with the effective spending of money.

Grade level.-- The ninth grade was selected as the level for the study for two reasons. (1) Under the present-day subject-centered curriculum, most courses dealing with personal-economic competency are taught at the ninth-grade level, for example, junior business training, general business, consumer education, and other less frequently taught courses. In order for the materials in this study to be immediately useful, they have been developed from the problems of ninth-grade pupils. (2) The ninth grade is the final year of the typical junior high school, and marks the close of formal education for many pupils. At least one report (11) has indicated that the pupils most urgently in need of training in personal-economic competency are those who are most likely to withdraw from school before graduation from the senior high school.

Geographical limitation.-- This study is restricted to the geographical area of Cincinnati, Ohio.

Method

The methods of securing data used in this study were designed to obtain genuine free responses from pupils concerning their personal-economic problems without suggesting in any manner what those problems might be. Hence, pupils were not asked to respond to a prepared list of topics about which someone believed they should have problems. Rather, it was the purpose of this study to afford pupils an opportunity to give voluntarily any personal-economic problems which they might have. In order to accomplish this purpose, four procedures intended to secure free responses were followed. A check-list, in which pupil responses were more limited, provided additional data. Copies of forms used in securing data are available in the Appendix.

The four procedures for securing free responses.-- The four procedures intended to permit pupils to indicate freely their personal-economic problems were as follows: (1) A series of open-end questions were submitted to pupils, with a request for written answers. By open-end questions are meant inquiries so phrased as to permit considerable freedom in response. (2) Pupils were asked to keep a record of money spent during a certain period of time. (3) Pupils were asked to write an essay on buying problems. (4) Informal personal interviews were conducted, in which pupils were encouraged to reveal problems.

The check-list.-- Because of the nature of the free-response data-collecting procedures, they did not indicate the extent to which interest in the revealed problems might be common to all pupils. A check-list was prepared, therefore, from the data obtained by the free-response procedures. The purpose of the check-list was to ascertain the extent to which certain problems, frequently mentioned on the free-response instruments, were of common interest to all of the pupils who participated in the study.

Organization of the study.-- In the chapters to follow, the data are organized to present (1) a survey of the literature related to the present study, (2) the procedure followed in collecting the data, (3) a classification of the statements made by pupils concerning their personal-economic problems, (4) a comparison of the relative frequency with which pupils differing in socio-economic status, ability, and sex mentioned certain types of problems, (5) a presentation of typical pupil statements of their problems, (6) an analysis of the implications which these pupil statements have for teachers and curriculum workers, and (7) examples of how the evidence on these problems can be used in the construction of teaching materials.

CHAPTER II

RELATED LITERATURE

This chapter summarizes the results of a number of studies and reports made in the area of personal-economic education. These publications are organized under three main headings: (1) the need for personal-economic competency, (2) curriculum content for education in personal-economic competency, and (3) studies of pupil and adult activities, opinions, and interests in this area. A few of the studies reviewed in this chapter do not fall neatly into one of these three classifications. In some instances, the investigations are concerned with all three of the topics. However, each study is reviewed under the heading which seems most appropriate.

The Need for Personal-Economic Competency

In the following paragraphs of the present section, the reports and studies dealing with the need for personal-economic competency are organized as follows: (1) a consideration of some of the changes in the American economy which have increased the individual's need for personal-economic competency, (2) a characterization of the economically-competent person, (3) a discussion of the citizen's responsibility in a complex free-enterprise society, (4) a discussion of the school's responsibility for providing education in the area of economic competency, (5) a consideration of the advisability of using real-life problems in this educative process, and (6) an analysis of the particular needs of the slow learner in education for economic competency.

Changes in the American economy.-- The individual's need for education in the personal-economic phase of his life grows out of some fundamental changes which have affected his present-day living. These changes, which give rise to the increasing need for personal-economic education, Price (46: 2) listed as follows:

> 1. In a rapidly changing world, many traditional guides to a philosophy of life have been discarded, and no new pattern of values is wholly established as yet to take their place. Surrounded by a tremendous variety of "consumer opportunities," we hardly know which are most worth the expenditure of time, money, and evergy, and which are less worthy. The young consumer needs to start thinking his way through to a set of values he can live by.
>
> 2. The great increase in number of commodities and services available--and their ceaseless change--make it more difficult to be informed about them all, so as to choose the best.
>
> 3. The increasing complexity of individual types of goods calls for greater expertness, not only in buying them, but also in using and caring for them.
>
> 4. The increasing use of money instead of direct production for oneself--"buying a living" rather than "making" it--calls for increased skill in the management of financial matters.
>
> 5. The growing complexity of our economy as a whole and the increasing participation of government in economic matters demand a heightened alertness, understanding, and participation on the part of the citizen-managers of our society.

Commenting upon the social and economic changes which have given rise to the need for consumer education, Briggs wrote:

> From the point of view of the man on the street, consumer education is also a perfectly natural response to the felt needs

> of the consumer in today's tantalizing world--a world unprecedentedly rich in resources for good living, yet at the same time, somehow, a world where rich, integrated living is hard to achieve. The yearnings and frustration of the ordinary American, as he surveys the disparity between his actual standard of living and the standard which our technology has supposedly made available to him, may be vague and undefined. But they are a result of deeply significant changes in our way of life; and they are an expression of continuing human needs for help under the strains of modern industrial civilization (3: vii).

<u>Characteristics of the educated consumer</u>.-- The Educational Policies Commission of the National Education Association has repeatedly emphasized the need for education in economic competency. The third of the four purposes of education, as formulated by the Commission, is the objective of economic efficiency. In discussing the individual's need for care and discrimination in planning and conducting the economic phases of his life, the Commission wrote:

> Not all economic insecurity is due to unemployment and illness. Foolish spending which yields no enduring satisfactions or advantages, general gullibility and thriftlessness, gambling against odds which can be stated only in astronomical terms--these undermine economic security and efficiency at all income levels and among all sorts of people. The educated consumer budgets his expenditures in the light of good principles as adjusted to his own particular circumstances and financial ability. He has learned that small expenditures, constantly repeated, mount to large totals. He knows that all borrowing costs the borrower money, and sometimes exorbintantly so. He knows that instalment buying is a form of borrowing. He can balance a checkbook. He buys no gold-bricks. He uses good sense in his savings and understands the relative advantages of banks, insurance, credit unions, and the various types of business investments as a means of developing and utilizing his reserves. Through such means, the educated consumer has learned to exercise the highest possible degree of economic self-responsibility (38: 101).

Under the same general topic, economic efficiency, the Commission points out that the educated person develops standards for guiding his expenditures:

> The consumer's education should seek to improve his scale of preferences by leading him to evaluate his own standards. ... A simplification of living or deviation from the approved pattern based on ignorance is not the same as simplicity or deviation based on deliberate preference. ... Attention should be given to the psychology of choice; current consumption standards should be analyzed and an attempt made to understand and evaluate the forces that have shaped and are now shaping them (38: 103).

According to the Commission, the educated consumer should be an informed and skillful buyer:

> An important role of the consumer in our society, or of an unpaid family member to whom the responsibility is delegated, is that of buyer. We are here concerned not with directing wants but with their economical satisfaction through market selection. Concretely, the consumer attains this end--gets the maximum amount of what he wants for his money--only when he selects the best goods available at a particular price or when he gets an article of specified quality at the lowest price available. Thus, although there is some relationship, education of the consumer for buying is obviously a different matter from education to form values, to elevate tastes or stimulate new interests and desires.
>
> ... Consumer-buying is now a haphazard process characterized by mistakes and losses that can be corrected only by market changes and by education of the buyer. Here are involved questions of prices and price changes, quality, quantity, adulteration, substitution of one commodity for another, fashion and style, instalment buying, and "sales resistance."
>
> An education program, designed to increase the buyer's efficiency, should begin with knowledge of what goods are available in the market. The buyer must learn what specific qualities to seek and what to avoid in these goods. He must discover, in other words, what makes an article good and what makes it bad <u>for his purposes</u>. ... He should understand the pricing process under various conditions; he should be familiar with selling methods; he should be able to evaluate sales talk, price policies, and market arrangements in general (38: 104).

The educated consumer also takes appropriate measures to safeguard his interests. He is under a constant barrage of high-pressure advertising. With respect to this condition, the Commission wrote:

In all of the aspects of consumer education, sales promotion is today the dominant educative (or mis-educative) force. This force, by the very circumstances of its existence, is in the hands of personally interested parties who must seek to create effective and continuing demand for their goods or services. Advertising should, of course, be truthful but, even if misleading or "false" advertising were completely eliminated, the need for consumer education would not be met. Information and skill in choosing and buying are as important as information and skill in producing and selling. Consumer education is a universal need; it should be provided for all through the schools and not left to accidental learning (38: 105).

Perhaps the best summary of the competencies needed by the present-day consumer is that given by Price (45: 14-17) at the March, 1947, convention of the National Association of Business Teacher-Training Institutions. The individual should be able to plan his spending, buy effectively those things which he has planned to buy, and recognize the effect of that buying on the economic system. According to Price, in order to be economically competent:

A. Every individual should recognize the importance of a planned and balanced spending pattern.

   1. A consumer's income is usually not sufficient to permit the purchase of everything he wants, therefore choices must be made.

   2. Greater satisfaction can usually be attained from purchases that are planned in advance.

   3. A sound basis for determining relative values is essential in deciding what to buy.

   4. Planning expenditures not only provides a means of enriched living for the consumer but also contributes to a more effective direction of business activity.

   5. Planning tends to minimize the undesirable effects of various forces that influence consumer choices.

   6. Planning contributes to better relationship between income and outgo.

7. A budget is an essential instrument in planned spending.

8. Planned spending promotes a proper balance in the spending pattern.

B. Every individual should understand the need for practical competencies in his day-to-day buying. These competencies include:

1. Ability to manage one's financial affairs including banking services, credit, money substitutes, savings, investments, and recording of expenditures.

2. Ability to judge the services of various retail stores.

3. A knowledge of the general techniques essential to improved buying, including where to buy, when to buy, protection and sources of information about products and services.

4. A knowledge of the specific techniques in buying such services as insurance, communication, travel, recreation, and government.

5. Ability to judge the significance of such buying aids as advertising, standards, informative, descriptive and grade labeling, and brands.

6. A knowledge of the legal relationships existing between buyer and sellers.

C. Every individual should recognize how his activities as a consumer affect the business system.

1. Certain buying habits and practices tend to increase marketing costs.

2. The manner in which a person spends his money constitutes economic votes that influence the kinds of goods and services available and the business practices used.

3. Consumer actions influence the welfare of producers, workers, distributors and merchants.

The consumer citizen.— Although consumer education emphasizes means by which the individual can improve his own welfare, its outcome does not need to be selfish shrewdness. On the contrary, education in personal-economic competency may be used as an excellent point of departure for the teaching of social responsibility. Thayer (57: 241) wrote:

> ... The need of the adolescent in the area of economic relationships might be phrased to parallel his needs in wider social relationships: an increasing awareness on his part of the social bearings and import of his economic activities and vocational interests; an even fuller comprehension of the complex economic community functioning through new forms of impersonal association; an always deeper appreciation of the way his own ecomomic welfare relates to that of the wider group; and an increased sense of economic responsibility.

Elaborating upon this point, Thayer continued:

> Likewise with the student's role as a consumer. The older adolescent can begin to see how his own consumption habits encourage that of others; and how intelligent selection and use of goods on his part may foster improvement in economic conditions in the world at large. In studying himself and his own group (whether at home or in school) as consumers, he can analyze the complicated relationships which hold between the producers and consumers of different kinds of goods, and can identify various factors affecting their distribution (freight rates, advertising methods, high-pressure salesmanship, "middlemen," and the like). But in all this he takes his own life as a consumer as a point of departure, and so becomes more confident of the importance of his role and gains a dawning sense of responsibility in relation to economic problems (57: 249).

Well-informed and conscientious consumers are essential to the effective operation of a free-enterprise economy. Price (46: 1) made this point when he wrote:

> America has a traditional preference for an economic system based upon, and largely regulated by, free and open competition. In such a system, it is believed, the prime motivating force of producers is the hope of profit, as that of consumers is getting the most for their money. Although there is some conflict between these two sets of desires, they blend to establish a wholesome economy. For the individual producer's or seller's hope of profit may be realized only when he successfully meets the needs and wishes of his customers. ...
>
> However, these hypothetical conditions become operational actualities only when consumers are in substantial measure able to discriminate, to select best quality at lowest price, and to distinguish honest dealing from trickery. Only then does competition serve to protect the consumer and the worthy producer.

The Educational Policies Commission emphasized that the "economically illiterate" person can not perform effectively his duties as a citizen in a democracy. Commenting on this point, the Commission wrote:

> The person who is economically literate has found out by direct or vicarious experience that wealth is produced by work; that goods and services usually vary greatly in quality; that some advertising is truthful, some false, and all of it interested first of all in selling goods, services, or ideas; that collective expenditures, in cooperatives or in public finance, for example, may be either good or bad depending on the attendant circumstances; that getting something for nothing, through gambling in any of its forms, always means that the other fellow gets nothing for something; that every dollar spent is an economic ballot voting for necessities or for trash; that war is uneconomic because it uses natural resources to destroy human resources; and that individual economic advancement through deceit or exploitation of others is unworthy of an honest man (38: 117).

In another publication (37) the Educational Policies Commission outlined the kind of general education needed for economic well-being. After indicating how the development of power-driven machinery has benefited mankind, the Commission pointed out some of the problems which have arisen because of this evolution from a handicraft to a machine economy. Because of the changing economic pattern, the Commission believed that the schools should give greater attention to the education of the consumer. Intelligent action on the part of the consumer is vital to the well-being of a democracy. Yet, modern conditions make intelligent consumption difficult. In connection with this situation, the Commission wrote:

> Even though the consumer possesses a scale of values which would justify the production of goods sound in character and quality, he may find it difficult to make his standards influential.

The producer's estimate as to what consumer standards are may be poor, or he may not give them adequate consideration. The producer none the less backs his decision with a tremendous investment in advertising which in effect may considerably modify the consumer's standards of quality and taste in order to shape them to the commodity produced. When such a pattern operates, consumers find it difficult to make their standards effective.

The rapid changes which have taken place in the production and marketing of goods and services have not been matched by similar changes in the education of the consumer and by the development of cooperative methods whereby he may make his will and wisdom effective. Herein lies an opportunity which, fully capitalized, will permit the schools to make a major contribution to economic well-being (37: 48).

Education for economic competency, a responsibility of the school.-- The primary responsibility of education in the area of economic competency is the development of sound standards of value. The Educational Policies Commission was of the opinion that:

Education designed to influence the character of wants and the level of tastes is particularly difficult. It is an outcome, not merely of consumer training, but of education in its broadest aspects. Value judgments derive from a wide range of factors. The ability to make them is the mark of a well-educated man. Development of this ability should be a pervasive objective of general education (37: 51).

In addition to emphasizing value judgment, the Commission stated that instruction should be given in rational spending within certain major areas such as housing, food, and clothing. Stressing this point, the Commission wrote:

Consumer education in the high schools and colleges is increasingly emphasizing planned spending involving such problems as rational distribution of individual and family incomes among various categories of expenditure, questions related to savings and investment, and procedures required to secure proper value for expenditures made. The swing from almost exclusive emphasis upon production in the home to problems such as the foregoing is wholesome. It seems probable that education of the consumer will be most effectively advanced to the extent that it focuses upon problems which he encounters in distributing his purchases among and within major categories composing the national budget. As people come to have an over-all view of their personal needs and decide on the relative importance of these, they plan their individual expenditures far more wisely (37: 52).

Briggs (3: vii) believes that the school's responsibility for teaching consumer education is in keeping with the evolving trends in educational philosophy. Elaborating upon this point Briggs wrote:

> From the point of view of the educator, consumer education is one perfectly natural outcome of the long trend toward functional general education rooted in the real concerns of all the people. It is simply one recognition that the academic curriculum is not entirely in tune with the needs of those who study it. Any movement to bring the curriculum into intimate relationship with the actualities of everyday life must inevitably concern itself with every man's struggle to get the greatest possible values from his expenditure of time, money, and energy (3: vii).

In a report by the American Youth Commission of the American Council of Education, What the High School Ought to Teach, the following topics were suggested as examples of the type of material that should replace some of the subjects now being taught in the high schools:

> Housing, conservation of natural and human resources, community planning, co-operatives, pressure groups and their methods of influencing legislation, the stock exchange, corporations, labor organizations, the industries of the nation, various forms of municipal government, governmental services such as those of the Department of Agriculture, Commerce, and Labor, the origin and nature of money and systems of exchange, international relations, consumer's needs, and investments (24: 23).

Real-life problems as a basis for personal-economic education.— Summarizing the needs for education in the area of economic competency, the Educational Policies Commission strongly recommended that education should be focused upon the interests and needs of the pupils:

As education is focused more directly upon areas of real life, of which the economic is an important one, it will make a stronger appeal to pupils. In practically all studies of why children leave school, lack of interest ranks next to economic reasons, which means that for large numbers the schools have failed in part. The approach to this problem is clearly one of adapting school programs to youths' interests and needs. As general education is focused on the common problems of our people, it should have the economic sector of life clearly in mind. A properly conceived general education will make many important contributions to the economic efficiency and welfare of the nation (37: 74).

In another report, Education for All American Youth, the Commission expressed the hope that the rural school of the future will emphasize consumer education:

Together, too, they study the economic side of family life—the planning of homes and home furnishings; budgeting the family income; how the family can produce for its own consumption; and consumer buying. Indeed, a large part of the school's program in consumer education accompanies the study of family life, and properly so. For the material welfare of most farm and village families is largely dependent on the wise and descriminating expenditure of their relatively small cash incomes—and never more so than in these days of rising prices and multiplied appeals to purchase the latest commercial products of the new age (36: 117).

Consumer education was to have a prominent place in the "Common Learnings" course visualized by the Commission. The pupils were given the following introduction to consumer education:

The fifth area we call "consumer economics." Those are big words, but don't let them frighten you. What we mean is this: Every day you are a consumer of goods and services—of food, clothing, recreation, education, and many others. Now, do you know what you are getting for your money, or for your father's money, or for the tax money that is being spent on you? Are you "getting your money's worth"? How do you know whether you are or not? And how can you know? How does one determine what is a fair price for a product or a fair charge for services? Does it make any difference in the long run whether you spend your money for product A or product B? These are some of the questions you encounter very quickly when you start studying consumers' problems--as you will study them somewhere in the "Common Learnings" course (36: 256).

Particular needs of the slow learner.-- During the past fifty years, the ever-increasing percentage of children of secondary-school age who are attending school has resulted in numerous problems. One of the most pressing of these problems is that of adjusting the curriculum to the interests and needs of those boys and girls who cannot carry on the traditional high-school work.

After an examination of the general characteristics and needs of this group, Dodds (11) recommended that attention should be given to such matters as social behavior, problems of home-making, leisure time activities, and good citizenship. Since the slow learners are largely entering the less skilled jobs, actual vocational training should take comparatively little of the school time. This means that time is available for instruction in consumer education and other areas of instruction directly related to the pupils' own particular needs and problems.

Dodds pointed out that a program appropriate for the needs of these pupils should avoid a level remote from their experiences. The program should be built around observable, concrete happenings in everyday living, such as the handling and spending of money. Such education, Dodds believes, should "... develop some concept of ... the financial aspects of homemaking and homeowning ... and family consumer problems" (11: 101). Typically, slow learners lack the ability to recognize and appreciate distant goals. Therefore, ... "to set up an effective program of training for early adolescent years based upon adult needs a decade away in the life of the learner is impossible" (11: 101). An effective curriculum for these pupils must be centered around problems of the boys and girls themselves. The present study is designed, in part, to discover the particular concerns, interests, and needs of this slow-learning group.

Master's theses show need for personal-economic competency.—A number of Master's theses have been completed which indicate the individual's need for personal-economic competency. Furr (17) analyzed advertising and concluded that modern advertising tends to misinform rather than to inform, and makes purchasing enormously complex and difficult. Laxson (30) indicated that changed economic conditions have made imperative the inclusion within the high-school curriculum of a course in consumer education. Hall (26) studied fashion changes, and concluded that changes in fashion were extremely costly to the clothing buyer. Greene (25) analyzed the changing philosophy of business education, and concluded that the emerging (1939) emphasis upon education for economic competency resulted from changing economic conditions. Table 1 summarizes these studies.

TABLE 1

MASTER'S THESES SHOWING THE NEED FOR PERSONAL-ECONOMIC COMPETENCY

Author and Problem	Method of Research	Number of Cases and Location	Findings and Recommendations
Furr, Ray Albert To determine the effect that advertising has had on the consumer's buying problems, and the implication such findings have for consumer education in the schools	Analysis of all advertising appearing in an issue of three national magazines	Not given	Mass production of merchandise and mass distribution have made the buying problems of the consumer tremendously more complex and increasingly difficult. The secondary school appears to be in a strategic position to come to the aid of the consumer by training the high school pupil in the ways of the market place and preparing them to be more intelligent buyers of merchandise.
Laxon, Anna Lee To determine changing standards of living as a basis of curriculum revision	Survey of the literature	Not given	Changing economic conditions have made imperative the inclusion within the high school curriculum of a course in consumer education. Areas in which significant changes were found were: (1) income, (2) population, (3) advertising, (4) housing, (5) food, (6) dress style and quality of workmanship, (7) labeling and standardization of goods, and (8) medical care.

TABLE 1 (continued)

Author and Problem	Method of Research	Number of Cases and Location	Findings and Recommendations
Hall, Elizabeth To determine the influence of fashion on consumers and producers	Questionnaire	90 questionnaires to managers of retail clothing stores located in 78 cities in 30 states	Fashion is the most influential factor in determining the original price placed on garments to be sold, consisting of approximately 55 per cent of the total price. Retailers are more concerned with fashion than with quality and all other factors combined, when making purchases for their stores, for the reason that customers are more concerned with fashion than with any other factor when buying clothing. A thorough education of the consumer could materially reduce much wasteful spending caused by fashion changes.
Greene, Thomas M. To determine the new objectives claimed for business education and to determine the relationship between business education and general education	Survey of the leading business and general education books and magazines	Not given	Secondary business education should assume its full share of responsibility for the achievement of the objectives of general education. The individual interests of the consumer should be a focal objective in business education. There is a definite trend toward giving necessary business information

TABLE 1 (continued)

Author and Problem	Method of Research	Number of Cases and Location	Findings and Recommendations
Greene, Thomas M. (continued)			and skills to all pupils in so far as their interests, aptitudes, and abilities will permit. There is a decided tendency to identify the aims of business education with those of all secondary education and to recognize the fact that business education is an integral part of general secondary education.

Summary of the reports and studies concerned with need.-- In summary of the preceding studies and reports, the following points are outstanding:

1. The evolution from a handicraft to a machine economy has resulted in many material gains for the citizens of America (37, 38).

2. This evolution has not been an unmitigated blessing; it has given rise to problems in two general areas:

(a) It is increasingly difficult to determine values (37, 38, 46).

(b) Consumer buying has become a haphazard process, characterized by sales pressure, advertising, lack of quality standards, and a multiplicity of goods and services from which the consumer must choose (17, 26, 30, 37, 38, 45).

3. In order to become an effective consumer in the present-day economic system, the individual needs certain skills and understandings.

(a) He needs to be able to plan his spending (38, 45, 46).

(b) He needs to become an informed and skillful buyer (17, 36, 37, 38, 45).

4. Informed, skillful, and conscientious consumers are essential to the proper functioning of a free-enterprise business system (7, 37, 38, 45, 46, 57).

5. Instruction in the area of economic competency must be focused more directly upon concrete problems of real life, if it is to be effective with the large group of slow learners who are most urgently in need of such instruction (11, 37).

6. The approach to education for personal-economic competency must be adapted to the interests and needs of the pupils themselves. (11, 36, 37, 57).

7. The schools should give greater attention to education for effective consumption (11, 24, 37, 38).

Curricular Content for Education in Personal-Economic Competency

During the past five years three significant doctoral dissertations and the Consumer Education Study, a series of reports sponsored by the National Association of Secondary-School Principals, have been completed in the area of personal-economic education. In large part these four studies deal with curricular content.

Curricular practices in consumer education.-- Price (43) analyzed curricular materials in the field of consumer education to determine trends with respect to objectives, content, learning activities and teaching method, and evaluative procedures at the high school and college levels. Textbooks, courses of study, and earlier research were analyzed. The judgment of selected experts was also involved in certain phases of this study. With respect to newer curricular developments, Price (43: 199) wrote:

> Some of the newer curriculum developments reflect a trend toward the inclusion of materials more closely related to the problems of living. Pupil needs and interests are used as a basis for the scope of the curriculum. This trend in the direction of a more functional program is responsible for the incorporation in the curriculum of certain elements of consumer training.
>
> Many states and cities, in making use of major social functions or areas of living as a basis for determining the scope of the

curriculum, give recognition to consumption as one of the important areas.

As one phase of his study, Price (43: 201) analyzed 255 research studies completed during the years 1926 - 1944. The objectives of consumer education most frequently mentioned in these studies are listed below in rank order:

1. To improve the individual's intelligence as a buyer through wise buying procedures.

2. To acquaint the consumer with sources of information and agencies of protection.

3. To improve the consumer's ability to manage money.

4. To help the consumer make intelligent choices.

5. To understand the economic position of the consumer in society.

A jury of seventeen experts, however, ranked the objectives of consumer education in the following order:

1. To help the student understand and make more intelligent choices between kinds of goods and services.

2. To help the student understand the significance of his position and his responsibility as a consumer in society.

3. To help the student develop greater efficiency in buying those goods and services he chooses.

4. To provide an understanding and appreciation of how to use and care for consumer goods and services wisely.

In summary of the content of consumer education, Price (43:202) found that the following topics are the ones most frequently taught in high-school consumer education classes: (1) general buying procedures, (2) aids and protection, (3) insurance, (4) budgeting, (5) banking and savings, (6) credit, (7) food, (8) clothing, (9) shelter, (10) advertising, (11) standards, (12) brands and labels, and (13) wastes in consumption. Some of the more significant conclusions made by Price as a result of his study of curriculum content follow:

1. Consumer education cuts across many subject-matter areas.

2. A broad program of consumer education in the schools may be realized by means of increased integration of consumer materials with already existing courses; as for example, through more intensive training in the buying of specific commodities in home-economics classes, and through greater emphasis on the general aspects of choice-making and on economic status in business-education and social-studies classes.

3. The field of consumer education is too broad and comprehensive a field of study to be treated adequately in a single course. However, the single course has a definite place in the school where the core curriculum, including consumer problems, is not in operation.

4. There is a tendency to emphasize topics having questionable immediate value to high-school pupils. Such topics as buying investments, buying shelter, buying insurance, and others should be carefully evaluated in terms of the needs of pupils (43: 207).

<u>Content and grade placement in basic business education</u>.--The term basic business education is defined as "that area of business education which deals with understandings, knowledges, and skills needed by every individual in his contacts with the business world of which he is of necessity a part as a user of goods and services" (64: 8). Two problems of curriculum in basic business education include: (1) what shall be taught, and (2) the level at which it shall be taught. The most comprehensive study of these two problems was completed by Muse (35) in 1946. He compiled an extensive check-list of business activities and topics of business information. Reactions to the check-list were obtained from 952 secondary-school

pupils, 552 parents of these pupils, 47 committees of businessmen, and 40 experts in the field of education.

The investigation indicated that there is a place for at least two full-year offerings in basic business education at the secondary-school level, one in the junior high school and one in the senior high school. The units of subject matter that this investigation justified at the junior high school level were: (1) How to earn money, and how to use money intelligently. (2) How to use the services of our banks. (3) How to secure credit, and how to use credit wisely. (4) How to use our system of communication. (5) How to use our system of travel and transportation. (6) How to choose from among the many things to buy. (7) How to choose an occupation. The units of subject matter that this investigation justified at the senior high school level were: (1) Business: its governmental and social relationships. (2) Providing for economic risks through insurance and social security. (3) Taxes: their functions and the methods for collecting them. (4) The mathematics of business. (5) Managing our finances and making investments. (6) Personal and social record-keeping and filing. (7) The business law under which we live. (8) Types of business organization and our relationships to them (35: 187).

<u>Wells' synthesis of recent research.</u>-- As one phase of her dissertation, Wells (64) analyzed fifteen recent studies made for the purpose of determining what content should be included in basic business education. Her listing of the topics which these studies indicated should be included is given below:

1. Financial planning (or budgeting) for earnings, saving, and spending money; money management; money as a medium of exchange

2. Personal and social records to aid in wise money management

3. Insurance

   a. purposes
   b. kinds
   c. advantages and disadvantages
   d. sources of information
   e. social security

4. Investments

   a. types of investments; advantages and disadvantages of each
   b. differences between investing and gambling
   c. investing in oneself
   d. where to secure expert advice

5. Consumer credit (borrowing)

   a. types of credit institutions
   b. credit costs
   c. regulations and laws governing
   d. how to use wisely
   e. as a medium of exchange

6. Banking

   a. kinds of banks and facilities offered
   b. services provided and how to use
   c. place of banks in our financial system

7. Taxes

   a. purposes of taxes
   b. how collected
   c. services rendered by governments
   d. appraising tax systems

8. Housing

   a. financial and legal aspects connected with buying, building, or renting a home
   b. comparative advantages and costs of owning and renting

9. Consumer buying problems

   a. choice making; whether and what to buy

b. interpreting advertising
    (1) media used
    (2) how to use in planning
    (3) informative vs. emotional appeal
c. where to buy advantageously
d. types of retail stores; functions
e. buying services
f. detecting frauds and swindles
g. consumer information
h. consumer protection
i. consumer responsibility for consequences of his buying habits

10. Price and the consumer

    a. price as principal organizing factor; how determined; how competition operates
    b. price and quality
    c. how price affects purchasing power
    d. wages and price; real wage or income
    e. the business cycle
    f. how political action affects price

11. Marketing functions

    a. costs, direct and indirect; evaluation
    b. types of retail organizations and their functions
    c. middlemen (wholesalers, jobbers, retailers, financial agencies) and their functions
    d. channels of distribution
    e. services and privileges provided

12. Legal aspects of everyday living

    a. contracts
        (1) general
        (2) sales, such as warranties, conditional sales, installment sales
        (3) agency
        (4) public carriers
    b. negotiable instruments

13. Communication

    a. mail, telephone, telegraph, writing letters
    b. types of services; choosing
    c. how to use services
    d. acquiring and interpreting information concerning
    e. understanding social and economic significance

14. Travel and transportation

    a. bus, railroad, automobile, truck, air, water
    b. types of service; choosing
    c. how to use
    d. acquiring and interpreting information concerning
    e. understanding social and economic significance

15. Structure and operation of economic system

    a. relationship of government to the economic system
    b. business organization and management
    c. private enterprise and monopoly
    d. social responsibility (64: 65-67).

The Consumer Education Study.-- The Consumer Education Study, sponsored by the National Association of Secondary-School Principals, is the most comprehensive investigation made in the area of personal-economic competency. The staff of the study analyzed textbooks and courses of study; conducted survey tests; mailed various types of questionnaries to pupils, adults, and experts in the field; and conducted numerous discussions by panels of experts and teachers.

Sixteen areas set forth by the Consumer Education Study as those essential for personal-economic competency are: (1) financial planning, (2) insurance, (3) credit, (4) investment, (5) taxes, (6) the price system, (7) banking, (8) frauds and swindles, (9) marketing system, (10) buying problems, (11) using sources of information, (12) housing, (13) communication, (14) transportation, (15) legal relationships of buyers and sellers, (16) consumer, producer, and labor relationships.

Extent of agreement among the four studies.-- An examination of Table 2 will reveal the extent of agreement among the four studies with respect to the topics recommended for pupil study within the

TABLE 2

THE EXTENT OF AGREEMENT AMONG STUDIES BY PRICE, MUSE, WELLS, AND BRIGGS CONCERNING CURRICULAR CONTENT IN EDUCATION FOR PERSONAL-ECONOMIC COMPETENCY

Topic	Price	Muse	Wells	Briggs
Financial Planning	x	x	x	x
Insurance	x	x	x	x
Credit	x	x	x	x
Investments	x	x	x	x
Taxes	x	x	x	x
Price System	x	x	x	x
Buying Problems (procedures)	x	x	x	x
Housing	x		x	x
Communication		x	x	x
Transportation		x	x	x
Legal relationships		x	x	x
Consumer, Producer, Labor, Governmental relationships		x	x	x
Frauds and Swindles	x		x	x
Sources of Information	x		x	x
Marketing System			x	x
How to Earn Money		x		
Mathematics of Business		x		
Types of Business Organization		x		
Choosing an Occupation		x		

area of personal-economic competency. Seven of the topics were recommended by all four studies, while four were recommended by only one. Actually, the extent of agreement is even greater than the table would seem to indicate. The topic "Mathematics of Business" included in the Muse study only could well be integrated throughout the other topics; in fact, it would be almost impossible to teach such topics as "Insurance," or "Taxes," without mathematical computations. Likewise, "Frauds and Swindles," which was not included in the Muse study as a separate topic, could very well be considered within his other topics. The only material difference among the four studies is that Muse takes a somewhat broader view of education for personal-economic competency, including certain basic vocational information within that area.

Opinions, Interests, and Activities of Pupils and Adults

Numerous studies of the opinions, interests, and activities of pupils and adults have been made for the purpose of determining content in the area of personal-economic education. The methods of investigation used have been largely of the normative-survey type, namely: surveys of opinions of businessmen, pupils, teachers, professional men, and others; error analyses; survey tests, administered to teachers, pupils, and others; tabulations of laymen's business experiences; analyses of magazine and newspaper articles; and check-lists of pupils' business activities. Although many of these studies of necessity have been limited in scope, the cumulative findings are significant in that they all indicated a need for a more effective program of personal-economic education in the secondary schools.

Opinions of educators, parents, and pupils.— A technique frequently used to determine curricular content is that of asking pupils and adults, usually grouped according to occupation, to rank topics in the order of their importance.

Wuerdeman (68) and Van Til (61) found that pupils were most interested in those topics which were concerned with their own personal well-being. Likewise, pupil interest decreased as subject matter moved farther away from the things pupils do in everyday life and from the things with which they were personally concerned. Commenting on his findings, Van Til wrote:

> Two major conclusions may be drawn from this survey of what students conceive their needs and problems to be in the area of consumer education.
>
> 1. An emphasis upon the practical and immediate characterizes the responses. Primarily the students have selected the day-by-day problems they meet in their adolescent lives as those which they would like to study. They ask the schools for aid on the down-to-earth homely problems that vex them now. They want the school to help them to choose, buy, and use wisely their education, which they appreciate is most important to them. They want school aid on consumer education about clothing. They want to learn to make their house a home and to make the most of the health they have. They want to know how to obtain economic safety. They want to be able to plan their spending and their disposition of leisure time. And they want understanding of our economic system which, though not immediately practical, a discriminating number appreciate is fundamental to intelligent citizenship.
>
> It is clear that they want school courses which recognize the serious consumer problems they encounter in the here and now as they live each day. If consumer education will offer them practical help with their immediate human problems, they will respond favorably. Educators know how important to the educative process is interest and receptivity of the learner.

2. Rejection of studying social-economic organizations unless they are shown to be intimately related to their lives characterizes the student responses.

The fact that instruction regarding school purchases and regarding transportation and communication is not desired is probably the result of a feeling that about these matters they already know all that they need to know. Surprisingly, these students do not feel the importance of information from organizations that might enable them to become better buyers, perhaps because they have had little or no experience in getting such help (61: 82).

Snyder (54) set out to discover what types and phases of business training were needed by citizens in a rural community. He interviewed thirty businessmen, thirty farmers, and thirty professional men. On the basis of the responses received from these ninety citizens, Snyder concluded that the needs of the farmer, businessman, and professional man are similar. There is, Snyder believes, a common core of consumer knowledge which the average citizen needs regardless of his occupation.

In a carefully-prepared follow-up study conducted at the University of Minnesota, Pace (39) found that graduates of General College were of the opinion that their education should have included a rather comprehensive treatment of consumer education, including such topics as installment credit, the selection of clothing, and buying a home.

In preparation for a seminar on "Education for Economic Literacy," at Teachers College, Columbia University, Hunt, Clark, Briggs, Thorndike, and others administered a series of survey tests designed to show areas in which adults were "economically illiterate." The results of these tests disclosed primary weaknesses in the areas of banking practices, investment methods and practices, legal relationships, money and prices, credit, consumption, insurance, and marketing practices (13: 52).

Studies by Finch (15) and Beighey (2) show considerable agreement concerning the topics which should be included in a program of consumer education. In the opinions of business education experts, business leaders, pupils, and high-school principals actual day-to-day buying problems should receive the greatest amount of emphasis in education for consumer efficiency.

A summary of the problem, method of investigation, number of cases, and findings of each of the studies mentioned in the foregoing section of this chapter is given in Table 3.

Analysis of textbooks and courses of study.-- Gavian (20) found that courses of study used in the elementary school include a considerable number of topics related to the teaching of personal-economic competency. Gibson (21) examined selected textbooks and courses of study in order to determine what they include with respect to the nature, content, objectives, grade placement, and length of the general business course. There was considerable disparity between the topics found most frequently in textbooks and the topics in which pupils expressed the greatest interest. After analyzing the content of 632 courses of study, Bruner (5) and his committee contended that great shortages existed in the coverage of such current issues

TABLE 3

STUDIES OF PUPIL AND ADULT OPINION CONCERNING CURRICULAR CONTENT IN PERSONAL-ECONOMIC EDUCATION

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Wuerdeman, Walter J. To determine pupil interest in a list of topics usually found in basic business text-books. To determine teacher opinion of the importance of this list of topics	Check-list	Cincinnati, Ohio 100 high-school pupils 30 high-school teachers	Pupils were most interested in those topics which were concerned with their own personal well-being. The four topics which were of most interest to the greatest number of pupils were: (1) how to get the most for our money when we buy clothing; (2) how to get the most from the money we spend; (3) important points to consider in buying food; (4) making the most of our leisure time. Pupil interest decreased as subject matter content moved farther away from the things they do in everyday life and from the things with which they were personally concerned. The topics in which the least amount of pupil interest was expressed were: (1) produce exchanges and speculation; (2) the role of specialization in making goods; (3) marketing goods and services through coop-eratives; (4) brokers and other agents in the marketing process.
Van Til, Wm. To determine pupil inter-est in 28	Check-list	180 high-school pupils in nine varied American communities	Pupil interest was greatest in the following areas: (1) education - how to choose, buy, and use it; (2) clothing - how to choose, buy, and use it; (3) making your house a home - choosing, buying, and using housing; (4) how Americans can

TABLE 3 (continued)

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Van Til, Wm. (continued) selected fields of study in consumer education			be sure of jobs and a living--protection from unemployment and accidents, insurance, full employment as a goal for America; (5) making the most of the health you have. Pupil interest was least in the following areas; (1) school purchases; (2) how you can use advertising to help you buy; (3) transportation and communication--how to choose, buy, and use these services; (4) you are the center of the economic system--how banks, manufacturers, stores, and government serve you; (5) improvements that have been suggested for the economic system.
Snyder, Murrel K. To discover types of business training needed by citizens in a rural community	Interview	Rural Kansas 30 farmers 30 businessmen 30 professional men	There is a common core of consumer knowledge which all citizens need regardless of occupation followed. All citizens need: (1) habits of economy--how to buy economically and how to spend wisely; (2) home budgeting--how to budget for various household and personal expenses; (3) taxes; (4) how to hold a job; (5) accounting principles; and (6) business law--a knowledge of contracts, mortgages, and legal paper in general.
Pace, C. Robert To obtain recent	Check-list survey	951 graduates of General College, University of Minnesota	Graduates of General College would like to have learned: (1) what goods to buy in quantity, (2) what seasonal variations there are in food costs, (3) how to judge meat cuts, (4) how to

TABLE 3 (continued)

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Pace, C. Robert (continued) graduates' evaluation of the General College, Univ. of Minnesota, curriculum			select clothing, (5) what the best methods are of heating a house, (6) whether to buy on installments or pay cash, (7) what proportion of income should be spent on housing, and (8) what factors should be considered in renting or buying a home.
Hunt, Erling, and Others To determine areas in which adults were "economically illiterate"	Survey Test	New York City 90 adults	Primary weaknesses were found in the areas of banking practices, investment methods and practices, legal relationships, money and prices, credit, consumption, insurance, and marketing practices.
Finch, Rob't To rank a series of topics on the basis of their	Survey Questionnaire	Euclid, Ohio 115 parents of high school pupils, 89 high-school pupils, 20	Topics were ranked in the following order of importance: (1) our relation to business, (2) credit and installments, (3) personal finance, (4) why people buy, (5) rules of buying, (6) protection of the consumer, (7) financial systems, (8) banking, (9) insurance, (10)

TABLE 3 (continued)

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Finch, Rob't (continued) usefulness to the consumer		business education experts, 40 national business leaders	investments, (11) real estate, (12) taxes, (13) marketing, (14) effect of prices on the consumer, (15) travel and transportation.
Beighey, Clyde To determine the topics which should be emphasized in the general education of the consumer	Survey Check-list	Illinois 155 high-school principals outside Chicago	Principals ranked the topics in the following order: (1) consumer buying, (2) advertising, (3) housing problems of consumers, (4) food problems of consumers, (5) guidance in thrift and budgeting, (6) sources of consumer information, (7) buying problems, (8) consumer credit and small loans, (9) buying life insurance, (10) clothing problems, (11) borrowing and lending money, (12) incomes and expenditures, (13) buying fire and property insurance, (14) health problems, (15) standards of living, (16) taxes, (17) banks and their services, (18) investing.

as advertising, housing, insurance installment buying, and other vital problems of the present time. Table 4 summarizes the studies mentioned in this paragraph.

Surveys of economic and consumer competencies.-- Several studies have been made for the purpose of determining deficiencies in economic competency on the part of pupils and adults.

Campbell (6), McCoy (32), McCready(33), Romey (49), Whitmer (65), and Worley (67), working together at the Colorado State College of Education, constructed a test of consumer knowledge. The test covered such topics as: budgeting, economic concepts, buying, insurance, home ownership, personal savings, investments, banking, credit, transportation, communication, and co-operative enterprises. Each of these persons then administered the test to high school pupils and their parents in his own home community. In all, 984 high school pupils and 372 parents took the test. The results showed that both groups had only a meager knowledge of insurance, co-operatives, buying, credit, transportation, and communication.

Weikel (63) analyzed the errors made by rural citizens in banking, insurance, purchasing, law, and miscellaneous business transactions. He found that eighty-six per cent of the errors occurring in the performing of these activities were related directly or indirectly to the lack of knowledge of the facts taught in the consumer education course. From his analysis of errors, Wiekel concluded that business information of a consumer type was needed by all rural persons, regardless of occupation or

TABLE 4

STUDIES COMPRISING ANALYSIS OF TEXTBOOKS AND COURSES OF STUDY

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Gavian, Ruth To determine what is being done in grades one to six to educate for economic competency	Analysis of courses of study for grades one to six	National in scope; 672 state, city and county courses of study	Topics found by Gavian which contribute to economic competency are listed here: (1) Industries and occupations in the modern world (found in 38 per cent of the courses); (2) Home life in our community (found in 30 per cent of the courses); (3) Conservation (found in 28 per cent of the courses); (4) Local community services and their support (found in 20 per cent of the courses); (5) Characteristics of a machine civilization (found in 15 per cent of the courses); (6) Money management (found in 7 per cent of the courses); (7) Business organization; banking (found in 4 per cent of the courses).
Gibson, E. Dana To determine objectives, content, grade placement, and length of the general business course.	Analysis of textbooks and courses of study	7 textbooks 3 city courses of study 8 state courses of study	The objectives of general business education as found by Gibson are listed here in the order of frequency of mention: (1) To acquaint students with fundamental business practices; (2) To provide a basic background for future business study; (3) To acquaint the student with those business knowledges and skills necessary for successful personal and consumer use; (4) To acquaint the student with the relations that exist between business and society. Content found by Gibson includes the following topics listed in the order of

TABLE 4 (continued)

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Gibson, E. Dana (continued)			frequency of mention: (1) communication, (2) transportation, (3) money and banking, (4) guidance, (5) business organizations, (6) distribution, (7) business and consumer information, (8) filing, (9) reference books, (10) government and business, (11) ethics, (12) production, and (13) industry.
Bruner, H. B., and others To determine subject matter as revealed by courses of study	Analyzed courses of study	National in scope 632 courses of study	Bruner found that courses of study were incomplete in their coverage of such topics as (1) housing, (2) advertising, (3) insurance, (4) installment buying, (5) consumer education, (6) social security, (7) co-operatives, and many other vital problems of the present time.

profession. Snyder (54), using another technique of investigation, came to the same conclusion. A summary of the studies discussed in the foregoing section of this chapter is given in Table 5.

Studies of buying activities.-- Several studies of the buying activities of elementary and high-school pupils have shown that boys and girls spend considerable amounts of money. Fulton (16) reported that 1,400 high-school pupils spent $17,000 a month in 1939. Commenting upon the results of a survey of elementary school children's buying experiences, Gavian (19) wrote that buying is undoubtedly a daily experience of a great many children. In a study made in 1932 of the buying experiences of fifth- and sixth-grade girls of low-income families, Payne (40) found that in sixty-six per cent of these low-income families, the pupils did practically all of the food buying. In many instances the father was not living in the home, and the mother was supporting the family. In several cases both parents were working. The children, therefore, were largely responsible for buying the family's food.

Using homogeneous groups of parents and children from the upper socio-economic level, Prevey (42) set out to discover the methods which parents follow in teaching children the use of money, and the relationship between childhood experiences with money and later money habits. With respect to the results of her study, Prevey wrote: "The relationship demonstrated between childhood experiences in the use of money and later ability in money management emphasizes the importance of parents' planning as valuable experiences as possible for children" (42: 426).

TABLE 5

SURVEYS OF ECONOMIC AND CONSUMER COMPETENCIES

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Campbell, Alice McCoy, Russell McCready, C. W. Romey, K. A. Witmer, Paul Worley, Dorothy To determine deficiencies in economic competency on the part of pupils and parents	Survey test	Seneca, Kansas Lincoln Co., Kansas Humbolt, Kansas Franklin Co., Kansas Central Kansas Alliance, Nebraska 984 high-school pupils 372 parents of high-school pupils	Both pupils and their parents were found to be inadequately prepared to handle their day-to-day business activities effectively. Both groups had only a meager knowledge of insurance, credit, buying techniques, transportation, communication, co-operative organizations, legel relationships, installment buying, and marketing practices.
Weikel, Earl To determine needs for general business education in a rural community	Error analysis survey by personal interview	41 adults living in Braceville Township, Trumbill Co., Ohio	There is a common core of business information needed by all rural persons regardless of their occupations. Eighty-six per cent of the errors made by the persons interviewed occurred because of lack of information regarding facts commonly taught in the consumer education course.

Gillette (22) surveyed the buying experiences of approximately six thousand parochial school pupils by questionnaire, and found that elementary school children were interested in advertising, installment buying, taxation, credit, budgeting, and price fluctuations. Secondary-school pupils were particularly interested in the problems involved in buying food and clothing.

For the purpose of determining consumer buying problems, Phillips (41) conducted personal interviews and group discussions, observed consumer buying activities in a department store, and analyzed consumer questions received through the mail by magazines cooperating with her study. Phillips found that consumer buying techniques were woefully poor.

Shaffer (51) investigated the buying activities of high-school girls in order to determine content for a course in home management. She reported that these girls shared the responsibility for buying a wide range of commodities, but that their purchasing was poorly planned and that the guides used for their buying were unreliable. In a similar study Von Berge (62) substantiated Shaffer's findings. Because of their undesirable buying habits, Von Berge emphasized the need for a unit on buying techniques to be included in the home economics course.

Amburgey and Coles (1) conducted a questionnaire study of 460 Missouri homemakers for the purpose of discovering how familiar these women were with the brands, advertising, and labels of food products. The study indicated that the homemakers were poorly prepared to buy the family food effectively. Table 6 summarizes the studies mentioned in the foregoing sections of this chapter.

Analysis of studies of opinions, interests, and activities of pupils and adults.-- With the exception of buying clothing (22, 61, 68) and food (22, 68), the several studies of pupil interests discussed in this section of Chapter II do not show any considerable extent of agreement. It must be remembered, however, that the method of collecting data used in these studies was in all cases some form of a check-list or questionnaire. Pupils could respond, therefore, only within the limits allowed by the instruments used. It is well known that the choice of words, or implications of the phraseology used, may have a considerable effect upon the results obtained. This is a serious weakness of the check-list or questionnaire methods of collecting data. In the present study, the attempt is made to draw statements of their personal-economic problems from the pupils without the use of data-collecting instruments which limit the scope of the pupils' responses.

Studies of adult interest in this area show that older people are most concerned with how to buy economically (39, 54), how to budget (39, 54), how to hold a job (54), taxes (54), and housing (54). These topics are similar to those in which pupils expressed an interest. However, adults were somewhat more concerned with more remote goals than were pupils.

TABLE 6

STUDIES OF BUYING ACTIVITIES OF PUPILS AND ADULTS

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Fulton, Reed To determine whether training in buying would become immediately useful to high-school pupils	Questionnaire survey of buying and earning activities of high-school pupils	West Seattle, Washington 1400 high-school pupils	1400 pupils spent $17,000 monthly (in 1939). Of this amount $11,000 was spent for themselves and $6,000 was spent for goods for family consumption. Pupils did not spend their money effectively. There was need for specific courses in wise buying of homes, insurance, food, and clothing. Pupils were in need of education for consumption in the areas of art, music, and literature.
Gavian, Ruth To determine common activities in handling money experienced by children in the intermediate and upper grades	Questionnaire	Demonstration School, Columbia University 41 boys, 54 girls in grades four through eight	(1) Training in the handling of money was woefully inadequate. (2) Large gaps were left in the training of children for wise spending of money. (3) The children had definite economic problems that the school could help meet. (4) Education in effective spending of money can be made immediately serviceable to children in the upper elementary and junior high school grades.
Payne, Reseda To investigate buying habits of fifth and	Interview Daily record of spending kept by	Tenement district of Cincinnati, Ohio 81 girls	Sixty-six per cent of the fifth- and sixth-grade girls do practically all the marketing for the home. There was a marked similarity in the purchasing habits of these pupils. The amount of money spent for the various classes

TABLE 6 (continued)

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Payne, Reseda (continued) sixth-grade girls of low economic status	Questionnaire		of food was not adequately apportioned. In some homes there were superstitions against canned foods.
Prevey, Esther To discover the relationship between childhood experiences with money and later money habits	Interview with parents and children Genetic study	Kansas City, Missouri 50 girls 50 boys	A definite relationship was shown between good adjustment during high school and the ability to manage money in early adulthood. High school children should become acquainted with family finances as a whole. Parents should plan earning experiences for their children.
Gillette, Sister Mary dePaul To determine elementary and high school pupils' interests in buying problems	Questionnaire	National in scope 6000 parochial school pupils	Elementary-school pupils were interested in advertising, installment buying, taxation, credit, budgeting, and price fluctuations. Secondary-school pupils were particularly interested in the problems involved in buying food and clothing. Education in effective buying should be included in the parochial school curriculum at both the elementary and secondary level.

TABLE 6 (continued)

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Phillips, Velma To determine consumer buying problems	Questionnaire group discussion Observation of consumer buying activities Analysis of consumer questions received by magazines	New York City 227 high-school pupils 123 adult women 100 observations of shoppers 5 leading magazines	Customers apparently do not know their own minds and make little effort to arrive at a final and definite decision. Unreasonable demands of consumers often concern them more than real needs and important values. Snobbery and foolish considerations of social prestige are causes of waste in buying. Consumers need to increase their informational background, if they want to get satisfaction out of their buying.
Shaffer, Velma To determine home management problems faced by high school girls	Questionnaire	Arkansas 239 high-school girls in 20 selected schools	High-school girls share in the buying of a wide range of commodities. High-school girls should be taught to keep accounts of the money they spend. Record keeping encourages an interest in business-like money management and an appreciation of money values. The ability to plan and spend wisely would enable the student to make a contribution toward raising the level of living of her family. Girls need training in quality guides for selecting clothing and cosmetics.

TABLE 6 (continued)

Author and Problem	Method of Research	Location and Number of Cases	Findings and Recommendations
Von Berge, Edna To determine buying habits of high-school girls	Questionnaire	Dayton, Ohio 194 high-school girls	Pupils feel that because they buy certain commodities often, that their experience is a sufficient guide for further buying of these items. Although all pupils are aware of varied problems in buying, the larger number seem to be concerned about the cost, quality, suitability as to style, color, fit, and whether members of the family will like the purchase made. Pupils need instruction in how to buy effectively.
Amburgey, J. and Coles, J. To discover how effectively homemakers use brands, labels, and advertising in selecting their food purchases	Questionnaire	Missouri 460 adult women	Homemakers were poorly prepared to buy the family food effectively. They were found to be unfamiliar with the available information which would help them in making wise selections of food items.

There is little doubt that spending money is a daily experience for a great number of pupils, and that they are poorly equipped to do this spending efficiently (1, 14, 16, 40, 51, 62). Children from low-income homes often do a major part of the family shopping (40).

What is being taught in the schools, as revealed by studies in which textbooks and courses of study were analyzed, is at variance with pupil interests and needs. Such topics as transportation, communication, money and banking, and business organization (21) were found to be commonly included in textbooks and courses of study, while studies of pupil interest (22, 61, 68) showed that such topics were of very little interest to pupils. Analysis of textbooks and courses of study also revealed a need for increased emphasis upon such topics as advertising, housing, insurance, and installment buying (5). Apparently factors other than pupil interests and needs have unduly influenced authors of textbooks and writers of courses of study. The conscientious teacher, therefore, must go beyond the confines of his textbook or course of study in order to make his work interesting and meaningful.

Relation to the Present Study

The need for education in personal-economic competency is well established. Numerous studies and reports emphasize that education for living in a complex, industrialized society, characterized by specialization and mass production, is not only desirable but essential. The individual must learn to protect his own economic interests. In addition, education in economic competency is essential if the individual is to perform effectively his duties as a citizen in a complex free-enterprise society.

Several studies have been made of the interests, opinions, and activities of pupils and adults. The methods of investigation used were varied, including interviews, observations of buying practices, check-lists, questionnaires, records of money spent, error analyses, and tests. Without exception, each of these studies emphasized the need for education in the area of personal-economic competency.

The literature surveyed in the present chapter reveals that the following areas were unexplored prior to the undertaking of the present study. First, no attempt had been made to secure genuine free responses from pupils concerning their personal-economic problems. Second, no attempt had been made to determine any differences which might exist in the nature of the personal-economic problems of concern to pupils of high socio-economic status and those of concern to pupils of low socio-economic status. Third, no attempt had been made to determine any differences which might exist in the nature of the personal-economic problems of concern to pupils of high, average, and low academic ability. Fourth, no attempt had been made to determine the relative frequency with which certain types of problems are of concern to various groups of pupils differing in socio-economic status, academic ability, and sex. The present study attempts to make a contribution in these unexplored areas, and, in addition, to illustrate how pupil statements of their problems may be used in the construction of teaching materials.

CHAPTER III

THE PROCEDURE

A description of the instruments used in collecting the data for the present study, of the criteria used in the selection of the schools in which the instruments were administered, and of the procedure used in the administration of the data-gathering instruments is presented in Chapter III.

Characteristics of the Free-Response Instruments

One of the purposes of this study was to ascertain pupil problems of a personal-economic nature without suggesting what those problems might be. Five techniques of investigation were proposed in the attempt to accomplish this purpose: (1) Pupils wrote answers to a series of "open-end" questions, so termed because the questions were worded in such a manner that the pupil's reply could take any direction depending upon the situation he associated with the question. (2) Pupils kept a record of the money they spent, and analyzed the effectiveness of that spending. (3) Pupils wrote essays on their buying problems. (4) Pupils were interviewed concerning their personal-economic problems. (5) Group discussions on their buying problems were held with pupils.

Each procedure had certain advantages which were unique to itself. In addition, it was assumed that by using a variety of methods, a more comprehensive coverage of pupil problems would be obtained than by using any one of them alone.

It was necessary that questioning be done indirectly, since a direct question about any phase of personal-economic life would tend to group pupil responses about the item under question. Thus, the question, "What would you like to know about insurance?" would elicit pupil problems in the area of insurance. However, the question, "How do you believe people can protect themselves against being gypped?" could bring forth a wide variety of responses, depending upon the pupil's experiences with frauds, swindles, questionable business practices, and the like. In other words, one problem of this study was to discover what personal-economic problems pupils might have without intimating what those problems might be.

A series of written open-end questions.-- Pupils were asked to write the answers to twenty leading questions designed to encourage them to reveal their problems. Six of these questions could be answered by checking "yes" or "no," while the remaining fourteen questions could be answered only by writing one or more sentences. The strategy employed was that of making it easy for the pupil to take a position by merely checking the "yes" or "no." After he had done so, he was obliged to defend that position by writing out his reasons for so doing. For example, question number one asked: "Have you, any members of your family, or any of your friends ever been gypped or cheated? Yes___ No___." The next question, number two, asked: "If you answered 'yes' to the first question, please explain what happened." Question number three was: Who should prevent people from being cheated?" In answering the first nineteen questions, pupils were obliged to recount experiences involving money which they, their families, or their friends had had. The final, twentieth, question was: "Suppose someone said to you, 'I will answer any question you would like to ask about money?' What would you ask this person?" Thus, the pupil was asked to state any problems which he might have while the experiences with money which he had recorded in reply to the first nineteen questions were still fresh in his mind.

The questions permitted pupils to include problems about which their parents or adult friends were concerned. The supposition was made that, since pupils indicated these problems, they, too, were concerned about them. There is reason to believe that adolescents are far from indifferent to the personal-economic problems which their parents are facing, and which they are likely to face as adults. A copy of the open-end questions is found in the Appendix.

<u>A record of money spent</u>.-- Pupils were asked to record the money they spent for one week. They were also asked to record the source of this money. At the end of each day, and at the end of the week, they analyzed their own spending. This procedure had two advantages. First, it minimized the necessity of recall;

the buying experiences which the pupil had had during the day were fresh in his mind when he recorded them. Second, knowing that he would be recording the reasons for his spending that evening, the pupil tended to analyze those reasons at the time he was making his purchase. To some extent, this procedure forced on-the-spot self-analysis, which brought buying problems, particularly the problem of values, into the focal point of the pupil's consciousness, and permitted him to see his problems in clearer perspective. After the pupil had kept a record of his spending for the week, he was asked to list, "The things I would like to know about buying so that I could spend my money more wisely." In this manner, the pupil was encouraged to record his buying problems. A copy of the record-keeping instrument is found in the Appendix.

An essay on buying problems.-- It was recognized that the record-keeping technique discussed in the preceding paragraphs had a marked disadvantage. Pupil spending is concentrated at different times during the year, Christmas, Easter, vacation time, and so on. A record of spending for one week, obviously, would not cover all of these periods. To compensate somewhat for this disadvantage of the record-keeping procedure, and because of certain inherent characteristics in the method itself, an essay on buying problems was used. The essay had another special advantage. It permitted pupils to express themselves freely, since the essay could be developed along any line of thought. For example, one essay might be concerned with the problem of determining values, another might discuss how to find the desired goods, while yet another might emphasize the making of choices.

Pupils were provided with a list of eight topics from which they could select one of their own choice. The suggested topics for the pupil essays were as follows: (1) My Buying Problems, (2) The Buying Problems I had Last Christmas, (3) The Problems of Buying for My Camping Trip, (4) My Problems of Buying When Getting Ready for School in the Fall, (5) The Problems of Buying My Easter Outfit, (6) Buying the Things I Needed for My Vacation, (7) Buying My Clothing, and (8) Buying the Family's Food. Pupils were asked to write a few paragraphs on any one of these proposed topics. At the end of their compositions, pupils were asked to list any problems of buying which they would like to have help in solving. A copy of the instructions for writing the essay which were given to the pupils is found in the Appendix.

Personal interviews.-- Pupils were interviewed individually, with pertinent parts of their responses recorded verbatim in shorthand by the interviewer. At the beginning of each interview the investigator exchanged the usual pleasantries with the pupil. After the pupil was at ease and seemed willing to talk, the investigator explained the purpose of the interview. The interviewer then asked leading questions, designed to encourage the pupil to talk about his personal-economic problems. Ten such questions were asked during the course of the interview. The following are examples of these questions: (1) How do you believe a person can tell whether or not he is getting his money's worth when he buys something? (2) Why do people get into money troubles? (3) How can a person protect himself against being gypped? A complete list of the interview questions is found in the Appendix.

The personal interview revealed problems about which the pupil was unwilling or unable to write. In addition, the personal interview allowed the investigator to follow any chance remark, inflection of voice, or other indication that the pupil might have a problem. It is recognized that the success of this method of investigation depends largely upon the degree of rapport which can be established between the pupil and the investigator.

Group discussion.-- It was proposed that groups of about thirty to forty pupils would discuss certain questions introduced into the group by the investigator. It was expected that the interplay of ideas would stimulate pupil responses which otherwise might not be obtained. Pupil responses and remarks were to be recorded verbatim by a competent shorthand writer.

Testing the Free-Response Instruments

It was recognized that the five proposed free-response data-gathering techniques might be weak in various respects. Each procedure or device was therefore given a trial before being used as a method of securing pupil responses for the study itself.

The free-response instruments were administered to 208 ninth-grade pupils in two schools chosen for the preliminary trial. This trial revealed certain weaknesses in some of the instruments. Minor changes were made in the interview questions, and some changes in wording were made in the written open-end questions. The budget and essay techniques for securing data were found to be satisfactory in their original forms.

The group discussion technique was found to be unsatisfactory for two reasons. (1) Pupils were reluctant to discuss problems of a personal nature before their classmates. The discussion leader found it almost impossible to draw out problems of a really fundamental nature. Pupils responded with accepted banalities, such as: a person should save his money, a person should keep a budget, a person should not spend his money foolishly, and a person should know how to stretch his money. (2) A second difficulty was that the more timid members of the group were reluctant to voice opinions before their more loquacious classmates.

It was thought that perhaps the teacher's presence in the room might be a restraining influence. However, this was found not to be true, since pupil response was about the same when the teacher was in the room as it was when the teacher was not present.

It was then thought that the size of the group might be an important deterrent to pupil responses. Hence, group size was varied. Trials were made of groups comprising thirty-nine pupils, twenty-eight pupils, twelve pupils, and three pupils. In all cases the responses received were unsatisfactory. For these reasons, the group discussion technique was not used as a data-gathering precedure in the present study.

The written devices were administered by both the regular classroom teacher and by the investigator. It was found that there was no appreciable difference in pupil responses. Thus, it made no difference whether the written instruments were administered by the investigator or by the classroom teacher.

Techniques of administering the written devices were worked out during this preliminary trial. The commonly accepted procedure for administering standardized tests was found to be most effective. The teacher passed out copies of the device to the pupils. He then read the directions aloud while the pupils read silently from their copies. The teacher then asked if there were any questions. If there were questions, he answered them. If there were none, he instructed the pupils to begin. Pupils were not permitted to ask questions once the writing had begun. It was found that regardless of how carefully the teacher might answer a question, there was always the possibility that he might inadvertently suggest a response.

Selecting the Schools

In order to secure the most comprehensive coverage of pupil problems, care was taken to obtain responses from pupils of high and low socio-economic status. The purpose of so doing was to secure the greatest number of different kinds of pupil problems. No claim is made that a sample was taken which was representative of all ninth-grade pupils. Schools were selected for the express purpose of securing responses from pupils of high socio-economic status and from pupils of low socio-economic status.

Comparative economic status of the two areas.-- The schools selected for this study were as follows: a comprehensive high school located in the hilltop area and three junior high schools located in the basin area of Cincinnati, Ohio. In order to indicate the comparative economic status of the two areas, certain census tract data were secured. These data are tabulated in Tables 7, 8, 9, and 10. It was necessary to use 1940 figures, since they were the last obtainable.

Some idea of the economic status of the people living within an area may be obtained by examining the occupational pursuits of the people living in that area. Table 7 shows the occupations of the people residing in the two areas used in this study.

In the hilltop area, seven per cent of the employed persons were engaged in professional pursuits, while only two per cent of the workers in the basin area were of professional status. On the other hand, eighteen per cent of the workers in the basin area were classified as laborers, while only three per cent of the employed persons in the hilltop area were engaged in manual labor.

A mere listing of occupations, however, does not indicate the income ranges within each occupational group. Other measures, therefore, were used. Home ownership can be used as one indication of socio-economic status. Table 8 shows that, while fifty-four per cent of the dwellings in the hilltop area were owner occupied,

TABLE 7

OCCUPATIONAL GROUPS OF EMPLOYED PERSONS LIVING IN A SELECTED HILLTOP AREA COMPARED WITH OCCUPATIONAL GROUPS OF EMPLOYED PERSONS LIVING IN A SELECTED BASIN AREA OF CINCINNATI, OHIO*

Occupational Grouping	Hilltop Area		Basin Area	
	Number of Workers	Percentage of Workers	Number of Workers	Percentage of Workers
Professional	1171	7	431	2
Semi-professional	258	2	87	--
Proprietors Managers Officials	2043	11	905	4
Clerical Sales Kindred Workers .	5579	31	2303	10
Craftsmen Foremen Kindred Workers .	2889	16	2724	12
Operatives Kindred Workers .	3655	20	5995	26
Domestic	350	2	2319	10
Service (Except Domestic)	1456	8	4246	18
Laborers	505	3	4090	18

*Leon E. Truesdell, Chief Statistician for Population. Population and Housing, Statistics for Census Tracts, Cincinnati, Ohio, and Adjacent Area. Washington, D. C.: United States Government Printing Office, 1942.

TABLE 8

OWNER OCCUPANCY COMPARED WITH TENANT OCCUPANCY FOUND IN A SELECTED HILLTOP AND BASIN AREA OF CINCINNATI, OHIO*

Characteristic of Dwellings	Hilltop Area		Basin Area	
	Number of Dwellings	Percentage of Total	Number of Dwellings	Percentage of Total
Owner Occupied	7,284	54	1,548	5
Tenant Occupied	5,856	43	24,715	87
Vacant	431	3	2,192	8

TABLE 9

THE AGE OF DWELLINGS LOCATED IN A SELECTED HILLTOP AREA COMPARED WITH THE AGE OF DWELLINGS LOCATED IN A SELECTED BASIN AREA OF CINCINNATI, OHIO*

Characteristic of Dwellings	Hilltop Area		Basin Area	
	Number of Dwellings	Percentage of Total	Number of Dwellings	Percentage of Total
Built 1900 or Later	11,191	86	4,043	15
Built Before 1900	1,847	14	23,102	85

*Leon E. Truesdell. Housing, Supplement to the First Series Housing Bulletin for Ohio. Cincinnati, Block Statistics. Washington, D. C.: United States Government Printing Office, 1942.

TABLE 10

A COMPARISON OF DWELLING UNITS IN A SELECTED HILLTOP AREA WITH DWELLING UNITS IN A SELECTED BASIN AREA OF CINCINNATI, OHIO, ON THE BASIS OF BATHROOM FACILITIES*

Characteristic of Dwellings	Hilltop Area		Basin Area	
	Number of Dwellings	Percentage of Total	Number of Dwellings	Percentage of Total
Private Bath	11,023	89	5,711	22
No Private Bath	1,303	11	20,461	78

*Leon E. Truesdell. Housing, Supplement to the First Series Housing Bulletin for Ohio. Cincinnati, Block Statistics. Washington, D. C.: United States Government Printing Office, 1942.

only five per cent of the dwellings in the basin area were owner occupied.

Table 9 indicates the comparative ages of the dwellings in the two areas. The dwellings in the basin area were found to be markedly older than those in the hilltop area.

Bathroom facilities can be used as an indication of the socio-economic status of the family occupying the dwelling. Table 10 shows that only twenty-two per cent of the families living in the basin area had access to a private bath, while eighty-nine per cent of the families living in the hilltop area had this convenience.

Housing conditions in the basin area were doubtless relatively worse than they were in the hilltop area during the years 1948-49, when this study was made, than these 1940 census figures show. An inspection of the two areas revealed considerable post World War II dwelling construction in the hilltop area, while practically none was completed in the basin area.

By securing pupil responses from the one comprehensive high school located in the hilltop area, and the three junior high schools located in the basin area, problems characteristic of pupils on the extremes of socio-economic status were obtained.

Determining the socio-economic status of the pupils.-- In determining the pupil's socio-economic status, two criteria were used: the residence of the pupil, and his parent's or guardian's occupation. It was fairly certain that not many families of the upper economic level would make their homes in the slum area of Cincinnati. However, place of residence alone was not used to establish the pupil's socio-economic status. The occupation of the parent or guardian was considered as a second check upon socio-economic status. If a pupil lived in the basin, slum, area, and listed his parent's occupation as "cleaning lady," or laborer, or "mother works out," there was little doubt that his socio-economic status was low. Likewise, there was little doubt that a pupil's status was high if he lived in the rather exclusive hilltop area used in this study and listed his parent's occupation as office manager, doctor, or mechanical engineer.

In some instances the listed occupation was not indicative of the earnings which might be received from that employment. For example, if only the word "salesman" was given by the pupil, the parent might be either an itinerant peddler or a steel salesman. In such cases, if the teacher involved did not know of the family's economic status, the pupil's personnel records were examined. It was necessary to examine the school personnel records in only a very few instances, since the teacher or counselor was usually familiar with the socio-economic background of doubtful cases. Occasionally it was impossible to determine the pupil's economic status. Statements of problems made by these pupils were not included in those tables which show a comparison of replies received from pupils of high and low socio-economic status.

Number of pupils involved in the study.-- There were 925 pupils from the four schools who could be classified on the basis of socio-economic status, 432 boys and 493 girls. The number of classified pupils and their sex are shown in Table 11.

Academic Ability of the Pupils

The academic rank assigned to the pupils by their respective principals was used in the present study. On the basis of the principal's recommendation, the pupils in each school were classified into three groups, high academic, average academic, and low academic. The principal's recommendation was based upon the pupils' achievement in elementary school and upon various intelligence tests administered to the pupils by school authorities. It should be noted that the boys and girls in each of the four schools who were classified as pupils of high ability were the superior pupils in that school. No I.Q. could be arbitrarily decided upon as the dividing line between pupils of superior ability and pupils of average ability, because the I.Q. was only one of the factors used in classifying pupils into ability groups. The academic ability which the pupil had demonstrated while he was in the elementary school was also considered in classifying pupils into the three ability groups. Pupils were classified according to academic ability in order that comparisons could be made on the problems expressed by pupils of high, average, and low ability. Table 12 shows the number of pupils participating in the study classified according to academic ability and sex.

TABLE 11

PUPILS PARTICIPATING IN THE STUDY CLASSIFIED BY SOCIO-ECONOMIC STATUS AND SEX

Socio-Economic Status	Sex		Totals
	Boy	Girl	
High	202	245	447
Low	230	248	478
Totals	432	493	925

TABLE 12

PUPILS PARTICIPATING IN THE STUDY CLASSIFIED BY ACADEMIC ABILITY AND SEX

Academic Ability	Boy	Girl	Totals
High	87	123	210
Average	210	229	439
Low	135	141	276
Totals	432	493	925

Administering the Free-Response Instruments

Preliminary steps.-- Before undertaking the present study, the writer discussed the desirability of conducting such an investigation with the Supervisor of Business Education in the Cincinnati Public Schools. During this conference the writer was assured that permission would be granted to make the study in the Cincinnati Public Schools.

As the first step in securing formal permission to conduct this study, a letter was mailed to the Assistant Superintendent in Charge of Instruction in the Cincinnati Public Schools, outlining the proposed study in some detail and asking permission to request the cooperation of the principals in the four schools. After this permission was obtained, the investigator arranged for an interview with each of the principals and explained in detail the purposes and procedures of the study. In all instances the principals not only granted the investigator's request to use their schools but also offered valuable suggestions regarding the mechanics of collecting data within their schools.

The procedure used in administering the written data-gathering instruments varied from school to school, depending upon the principal's suggestion regarding how the instruments might best be used in his school. All personal interviews were conducted in a private office or an unused classroom, so that complete privacy could be obtained. The way in which pupils were selected for each of the four methods of investigation is described in the following paragraphs.

Open-end questions.-- All of the available pupils in the four schools answered the written open-end questions. Nine hundred three responses were received, 438 from the hilltop school and 465 from the basin schools. The difference of twenty-two pupils between 925, the total number of pupils participating, and 903, the number of responses received to this instrument, is accounted for by extended pupil absences and by transfers. Pupils wrote their replies to the open-end questions during the first two weeks in October, 1948. Since the data-gathering process extended over a period of five months, October, 1948, through February, 1949, some pupil transfers, both in and out, were to be expected.

The open-end questions were the first data-gathering technique used. Since it was given to all pupils, it served not only to elicit pupil problems but also to familiarize pupils with the purposes of the study and thereby to prepare them for the other data-collecting techniques which were to follow.

Record of money spent.-- Pupils of high ability in the four schools kept records of their spending. Since this procedure required the pupil to analyze his own motives for spending, it necessitated reflective thinking of a rather high order. It was assumed, therefore, that this procedure would be most revealing of pupil problems if it were used with pupils of high ability. Accordingly, the record of money spent was kept by the pupils classified as being of high academic ability. A total of 191 pupils kept this record, 97 from the high socio-economic group and 94 from the low socio-economic group.

Essays.-- Those pupils who did not keep a record of their spending wrote essays on their buying problems. Essays were received from 688 pupils, 328 from the high socio-economic group and 360 from the low socio-economic group. Pupils classified as average and low in academic ability wrote the essays.

Interviews.-- In each of the cooperating schools pupils were sectioned into classes according to academic ability. Five pupils from each ninth-grade section of the four schools were interviewed. Since pupils were sectioned according to ability, to select five pupils from each section minimized the error which might have occurred had pupils of only high or low ability been selected. An equal number of boys and girls were chosen. A table of random numbers was used to select pupils from each section. One hundred forty-five pupils were interviewed. The average time required for each interview was about fifteen minutes, although some interviews lasted much longer.

To summarize, responses were secured from the 925 pupils as follows: All available pupils replied to the open-end written instrument. In addition, each pupil either kept a record of money spent or wrote an essay. Those pupils who were selected for the interview had already completed the two written instruments at the time of the interview.

Procedure Used in Classifying Statements of Problems

After all of the free-response data-gathering techniques had been used, the data gathered were examined carefully for evidences of spending problems. As the investigator read through the pupil replies, he wrote any statement of a pupil problem on a three by five card, keyed to indicate the pupil's socio-economic status, ability group, and sex. The card was also keyed to indicate the data-gathering instrument from which the problem was copied.

Expressions of problems which were not pertinent to this study were not recorded. For example, one girl of low ability was concerned because shorthand was not offered at the ninth-grade level. Although particular care was taken to word the questions in such a way that they could not be construed to be requesting problems of a vocational, money-earning type, a rough tabulation showed that more than fifty such problems were indicated. These were not recorded.

In all, 1166 statements of problems were secured from the 925 ninth-grade pupils. These statements were copied on the three by five cards exactly as the pupils had expressed them. It was felt that corrections in spelling, grammar, or punctuation might change the intended meaning of the pupil stating the problem.

The investigator analyzed the problems carefully, attempting to find the various categories into which the problems might be placed. It was finally decided that the following classification of pupil problems was best for instructional purposes:

I. Problems of selecting goods and services
II. Problems of planning the spending of money
III. Problems of the price system
IV. Problems relating to the American business system
V. Problems of determining values.

Under the first heading, problems of selection, were placed all pupil problems with respect to the act of buying. Techniques of buying, where to buy, when to buy, sources of information, judging quality and price, and similar problems were grouped together under this first heading. Also within this group were placed pupil problems with respect to the purchase of certain classes of items such as food, clothing, furniture, housing, automobiles, and the like.

The second category included problems of planning. Such items as record keeping as a planning device, borrowing and credit, savings, and investments were grouped under this second heading.

Under the third heading, problems of the price system, were placed problems with respect to the characteristics of money, the general price level, the varying value of the dollar, variations of prices among retail stores, and similar problems.

Pupil statements of problems with respect to business cycles, taxes, the profit motive, and the like were classified under the fourth heading, problems relating to the American business system.

The fifth category, problems of values, contained problems which, in general, asked the question: For what should I spend my money? Within this last category were included pupil statements which indicated that they were concerned with relative values, that is, how money could be spent in such a way that the greatest satisfaction would result.

The Check-List Instrument

Characteristics of the check-list.-- The four free-response techniques used in this study were designed for the purpose of eliciting a large variety of statements of pupil problems. They did not, however, indicate the extent to which a problem might be common to all pupils. If a particular problem were mentioned by only ten pupils, it did not follow that this problem was of no concern to some or all of the other 915 pupils. Likewise, a problem indicated by two hundred pupils could, conceivably, be of no concern to the other 725 pupils. Thus, although the frequency with which the pupils mentioned a particular problem did give some indication of its universality, a more accurate check was necessary. A check-list was constructed in order to ascertain the extent to which certain kinds of problems, elicited by the free-response techniques, were common to all pupils.

The check-list consisted of thirty statements prefixed by the words: "I would like to know more about." If the pupil would like to "know more about" an item, he had merely to encircle a "Y" for yes. If the pupil would not like to know more about the item, he could encircle the "N" for no. The thirty items on the check-list consisted of five statements of pupil problems taken from each of the five major problem areas into which pupil statements of their problems had been classified, that is, five statements from the area of selecting goods, five statements from the area of planning the spending of money, and so on. In addition to these twenty-five items, there were five statements regarding the purchase of food, housing, clothing, furniture, and automobiles. The last five items were included, because pupils frequently mentioned problems with respect to the purchase of these classes of items.

Insofar as possible, the pupils' own wording was used on this instrument. That is, certain characteristic phrases recurred frequently in the pupils' statements of their problems. These phrases were used on the check-list. For example, when pupils were concerned with the real value of money or with the purchasing power of the dollar, they commonly asked about the "true value" of the dollar. Item nine of the check-list, therefore, was phrased: "I would like to know more about the true value of the dollar." A copy of the check-list is found in the Appendix.

Administering the check-list.-- The collecting, tabulating, and analyzing of the free-response data extended over a period of five months. Of the 925 pupils originally involved in this study, only 877 were available during the second week in February, 1949, when the check-list was administered. Most of the withdrawals had occurred in the group of low socio-economic status. The number of pupils in each of the two economic groups was almost identical, 429 in the high socio-economic group and 428 in the low socio-economic group, or 857 in all. Table 13 shows the number of pupils who responded to the check-list, classified by socio-economic status, academic ability, and sex.

Summary

Four techniques of data collecting were followed in the attempt to secure data relative to pupils' personal-economic

TABLE 13

CLASSIFICATION OF PUPILS PARTICIPATING IN THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST, GROUPED ACCORDING TO SOCIO-ECONOMIC STATUS, ACADEMIC ABILITY, AND SEX

Economic Status	High Academic		Middle Academic		Low Academic		Totals	
	Boy	Girl	Boy	Girl	Boy	Girl	Boy	Girl
High	30	69	109	119	55	47	194	235
Low	55	46	89	99	56	83	200	228
Totals	85	115	198	218	111	130	394	463

problems without suggesting what those problems might be. The methods used were as follows: (1) Pupils wrote answers to twenty open-end questions concerning their personal-economic problems. (2) Pupils kept a record of the money they spent, and analyzed the effectiveness of that spending. (3) Pupils wrote essays on their buying problems. (4) Pupils were interviewed concerning their personal-economic problems.

A preliminary trial was made in order to discover and correct any weaknesses which might be found in the data-gathering instruments. Some adjustments were made as a result of this pilot study.

The revised instruments were used to collect data on their personal-economic problems from the ninth-grade pupils in four Cincinnati schools. One of the schools was a comprehensive high school situated in a rather exclusive residential area. The other three were junior high schools located in the basin, or slum, area of Cincinnati. The two contrasting geographical locations were selected in order to secure responses from pupils of high and low socio-economic status. By obtaining responses from pupils representing the extremes of socio-economic status, a more comprehensive variety of problems was obtained than would have been secured if pupils of only one economic level had been used. No attempt was made to secure a sample representative of all ninth-grade pupils.

For the purpose of comparing the types of problems expressed by pupils of varying status, pupils were classified on the basis of socio-economic status, academic ability, and sex. Place of residence and parental occupation were used to establish socio-economic status. The principal's recommendation, based upon the pupil's elementary school record and his score on an intelligence test, was used to classify the pupil on the basis of academic ability. Three categories were established: high academic, average academic, and low academic.

All pupils who were available at the time they were given wrote answers to the open-end questions. In addition, each pupil either wrote an essay on his buying problems or analyzed a record of the money he had spent during a one-week period. Pupils of high ability analyzed their spending, while pupils of average and low ability wrote the essays. An equal number of boys and girls from each ability group and from each socio-economic group were selected for the interview. In all, 925 pupils participated in the study. These pupils were classified as follows: boys, 432, girls, 493; high socio-economic level, 447, low socio-economic level, 478; high ability, 210, average ability, 439, low ability, 276.

Each pupil statement of a problem, elicited by the free-response techniques, was copied on a three by five card keyed to indicate the socio-economic status, academic level, and sex of the pupil raising the problem. The statements were copied verbatim, since any corrections in spelling, grammar, or punctuation might have changed the pupil's intended meaning.

A number of various classifications of pupil statements of problems were attempted. It was finally decided that the following categories would be most satisfactory for instructional purposes: (1) problems of selecting goods and services, (2) problems of planning the spending of money, (3) problems of the price system, (4) problems relating to the American business system, and (5) problems of determining values.

The free-response techniques elicited a variety of statements of pupil problems. They did not, however, indicate the extent to which any of the problems might be common to all pupils. The check-list was constructed to ascertain this information. It was administered to all of the ninth-grade pupils in the four schools who were available at the time it was given.

CHAPTER IV

GENERAL ANALYSIS OF PUPIL PROBLEMS

Introduction

Purpose of the chapter.-- The present chapter has two main purposes. The first purpose is to reveal the extent to which the pupils surveyed were interested in certain areas of personal-economic problems. The second purpose is to compare certain pupil groups as to their interest in problems in each of these problem areas.

Organization of the chapter.-- The chapter is divided into two main sections. The first section contains an analysis of the data obtained by the free-response devices. Comparisons are made showing the relative frequency with which certain types of problems were raised by pupils differing in socio-economic status, academic ability, and sex. The second section contains a similar analysis of the data obtained by the check-list device. Pupils are grouped according to socio-economic status, ability, and sex; and comparisons are made of the proportionate number of pupils within each group who indicated an interest in each of the various types of problems.

The Free-Response Data

Purpose of the free-response instruments.-- The reasons for using data-collecting instruments of a free-response type are given in Chapter III. In brief, free-response devices were used in order to ascertain pupil problems of a personal-economic nature without suggesting in any manner what those problems might be. The four free-response devices used to collect data are as follows: (1) personal interviews, (2) a series of written open-end questions, (3) a record of money spent, and (4) an essay on buying problems. Data obtained from the use of these four devices are organized and presented in the following paragraphs of this section.

Organization of the free-response data.-- In Chapter III data are presented on socio-economic differences between groups of pupils, on differences of ability as shown by school records, and on the distribution of pupils as to sex. In the subsequent paragraphs of this section, the data are analyzed to show differences in interest in problems of a personal-economic nature between these various groups of pupils. For example, it is possible to compare the percentage of pupils of high socio-economic status who mentioned problems on selecting goods with the percentage of pupils of low socio-economic status who mentioned problems in this area. As another example, it is possible to compare the percentage of pupils of low ability who mentioned problems on the business system with the percentage of pupils of high ability who mentioned similar problems.

As it was pointed out in Chapter III, the responses of the pupils provide an extensive list of problems of a personal-economic nature. It has been noted that it proved possible to classify the problems in this list under five headings as follows: (1) problems of selecting goods, (2) problems of planning the spending of money, (3) problems of the price system, (4) problems of the business system, and (5) problems of values.

In the following paragraphs of the present section, the free-response data are analyzed in four ways. First, a comparison is made of the number and percent of all the pupils, without regard to socio-economic status, ability, or sex, who raised problems classified as falling within each of the five major problem areas. Second, pupils of high socio-economic status are compared with pupils of low socio-economic status as to the percentage of pupils within each of these socio-economic groups who raised problems. Third, pupils of high, average, and low ability are compared on the basis of the percentage of pupils within each ability group who mentioned problems. Fourth, the percentage of boys who raised problems is compared with the percentage of girls who raised problems.

Classification of pupil problems.-- The free-response devices were administered to 925 ninth-grade pupils. The number and per cent of pupils who stated problems classified as falling within each of the five major areas are given in Table 14. Some pupils stated no problems at all; others mentioned problems in more than one area.

TABLE 14

CLASSIFICATION OF PROBLEMS RAISED BY 925 NINTH-GRADE PUPILS IN REPLY TO THE FREE-RESPONSE TECHNIQUE

Areas of Pupil Problems	Number of Pupils Stating Problems in Each Area	Per Cent of Pupils Stating Problems in Each Area
Selecting Goods	308	33
Planning	222	24
The Price System	201	22
The Business System	91	10
Values	58	6
No Problem	176	19

It is apparent from an examination of Table 14 that the greatest number of pupils stated problems involving the selection of goods, followed, in order, by problems of planning, the price system, the business system, and values.

The number of pupils stating problems within an area can be used as an indication of the interest which pupils had in problems of that type. It is recognized that other factors, also, may have affected the nature of pupil replies to the free-response instruments. Recency of experience, perhaps, or the pupil's inability to express a more fundamental problem may have been the deciding factor in determining the nature of his reply. On the other hand, when he was asked to reply to a free-response instrument, it is likely that the pupil responded with the problem of greatest interest to him.

The relative extent of interest shown in the various areas is in keeping with the findings of Van Til (61) and Wuerdeman (68). Investigations by these two men indicated that pupils are most interested in things which they do in everyday life, things which are directly associated with their own personal well-being. Interest decreases as problem areas move farther away from the practical and the immediate. Thus, in the present study, thirty-three per cent of the pupils wanted to know such things as how to select a pair of shoes, while only six per cent were interested in the more abstract problem of determining values.

Comparison by socio-economic status.-- One of the purposes of this study is to compare the extent of interest in various problems expressed by pupils of high socio-economic status with that expressed by pupils of low socio-economic status. Table 15 was constructed

TABLE 15

THE NUMBER AND PERCENT OF PUPILS OF HIGH SOCIO-ECONOMIC STATUS COMPARED WITH THE NUMBER AND PERCENT OF PUPILS OF LOW SOCIO-ECONOMIC STATUS WHO RAISED PROBLEMS IN REPLY TO THE FREE-RESPONSE TECHNIQUE

Areas of Pupil Problems	High Socio-Eco. Status (N=447)		Low Socio-Eco. Status (N=478)	
	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems
Selecting Goods	134	30	178	37
Planning	84	19	138	29
The Price System	35	8	166	35
The Business System ...	19	4	72	15
Values	13	3	45	9

in order to facilitate this comparison. It is apparent from Table 15 that a greater percentage of pupils of the low socio-economic group stated problems within each of the five problem areas. On the basis of the number of pupils who raised problems, pupils of the low socio-economic group were more interested than pupils of the high socio-economic group in problems of a personal-economic nature.

In certain of the five problem areas, differences between the socio-economic groups were quite pronounced; in other areas this was not the case. The following numbered paragraphs refer in sequence to the five problem areas listed in Table 15.

1. Pupils of low socio-economic status, apparently, were more interested in making wise selections of goods than were the pupils of the upper socio-economic group. The difference between the percentages of pupils stating problems in this area, however, was slight. This result can be interpreted to mean that pupils of both socio-economic groups were aware of the need for making wise choices in selecting the goods they buy. Problems of selection were not distinctively those of either socio-economic group.

2. The percentage of pupils in the low socio-economic group who mentioned problems in the area of planning was somewhat greater than the percentage of pupils from the hilltop area who stated such problems; the ratio is approximately three to two. A considerable number of pupils within both socio-economic groups were mindful of problems which center about effective planning.

3. A marked difference between the two socio-economic groups is apparent in the area of the price system. The percentage of

pupils from the low socio-economic group who stated problems concerned with price is over four times as great as the percentage of pupils from the privileged group who stated such problems. On the basis of the number of pupils who stated problems within this area, it appears that problems of the price system were of particular concern to pupils of low socio-economic status. This marked difference may be accounted for, partially at least, by the fact that pupils from the basin area, by the very nature of their economic status, must try to make each dollar purchase its maximum of goods. These pupils have become sharply conscious of price and the price structure.

4. It is hazardous to make generalizations based upon the small number of pupils within each socio-economic group who stated problems relative to the operation of the business system. It is noteworthy, however, that the percentage of pupils of low socio-economic status who stated problems concerning the business system was almost four times as great as the percentage of pupils from the high-income group who stated such problems.

5. Problems of values were raised by a larger percentage of low socio-economic pupils. However, the number of pupils within each socio-economic classification who mentioned problems of this nature was so small that very little confidence can be placed in any generalization that might be made.

Comparison by academic ability.-- Another of the purposes of this study is to compare the interest expressed by pupils of high, average, and low academic ability. Table 16 contains the data necessary for these comparisons.

TABLE 16

NUMBER AND PER CENT OF HIGH-, AVERAGE-, AND LOW-ABILITY PUPILS WHO RAISED PROBLEMS IN REPLY TO THE FREE-RESPONSE TECHNIQUE

Areas of Pupil Problems	High Ability (N=210)		Average Ability (N=439)		Low Ability (N=276)	
	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems
Selecting Goods	114	54	88	20	106	38
Planning	60	29	78	18	84	30
The Price System	73	35	64	15	64	23
The Business System	29	14	24	5	38	14
Values	22	10	17	4	19	7

The most striking revelation of Table 16 is the consistency with which a smaller percentage of the pupils of average ability stated problems. Pupils of both high and low ability raised proportionally more problems. This seemingly paradoxical situation may possibly be accounted for in the following manner. Pupils of high ability were likely to state more problems because of two factors. First, one characteristic of the superior pupil is his keener insight into problem situations. These pupils stated more problems because they recognized more problems. Second, another characteristic of the better pupil is his superior facility in self-expression. Pupils of high ability stated more problems because they were better able to do so. Pupils of low ability, on the other hand, stated problems about which average or superior pupils had little or no concern. That is, many of the problems presented by pupils of low ability were of such an elementary nature that pupils of average or better ability were not concerned with them. Pupils of average ability, not concerned with the elementary problems of the below-average group, and not possessing the keen insight or verbal proficiency of the superior group, stated the smallest proportional number of problems.

An examination of the types of problems presented by pupils of the three ability groups substantiates the explanation given in the preceding paragraph of the seeming inconsistency in the number of pupils within each ability group who stated problems. The following pupil statements regarding the price system presented by pupils of high, average, and low ability illustrate the point. A pupil of high ability asked: "Why is it that prices of all different kinds of things go up and down together?" One of average ability said: "I don't see why Krogers sells stuff so much cheaper than our [neighborhood] store. Why is that?" A pupil of low ability interpreted the problem of prices in simple terms: "Prices are too high. Why don't the President do something?"

In certain of the five problem areas, marked differences among the three ability groups were found; in other areas this was not the case. The following numbered paragraphs refer in sequence to the five problem areas listed in Table 16.

1. Problems in the area of selecting goods were mentioned by over one-half of the pupils of high ability. On the other hand, a considerably smaller proportion of the pupils of low ability (thirty-eight per cent) and of the pupils of average ability (twenty per cent) mentioned problems in this area.

2. Thirty per cent of the pupils of low ability mentioned problems in the area of planning the spending of money. A similar proportion, twenty-nine per cent, of the superior pupils stated problems in this area, yet only eighteen per cent of the pupils of average ability raised such problems.

3. As compared with the percentage of pupils in the other two ability groups who raised problems involving the determination of prices, pupils of high ability seem to have an especial concern for problems in this area.

4. Pupils of high ability and pupils of low ability both mentioned a proportionally greater number of problems in the area

of the business system than did the pupils of average ability.

5. The pattern found in the other four areas was also found in the area of problems of values. The greatest percentage of pupils mentioning problems was found in the superior group, followed by the pupils of low ability. Pupils of average ability raised the smallest proportional number of problems.

Comparison by sex.-- Table 17 was prepared for the purpose of comparing the number and percentage of boys who stated problems in each of the five areas with the number and percentage of girls who stated such problems.

On the basis of the number of pupils who presented problems, it appears that girls were slightly more interested than boys in problems of a personal-economic nature. In the areas of selection and planning, girls stated proportionally more problems. In the area of the business system, thirteen per cent of the boys presented problems, while only seven per cent of the girls mentioned problems. The number of pupils within each sex group who stated such problems, however, was small.

The Check-List Data

Construction of the check-list.-- A brief review of the construction of the check-list device is given here in order that the reader may understand fully the interpretation of the results obtained from the administration of that data-collecting device.

It will be recalled that the free-response devices were used to elicit statements of their personal-economic problems from the

TABLE 17

NUMBER AND PER CENT OF BOYS AND GIRLS WHO STATED PROBLEMS IN REPLY TO THE FREE-RESPONSE TECHNIQUE

Areas of Pupil Problems	Boys (N=432)		Girls (N=493)	
	Number of Boys Stating Problems	Per Cent of Boys Stating Problems	Number of Girls Stating Problems	Per Cent of Girls Stating Problems
Selecting Goods .	128	30	180	36
Planning	89	21	133	27
The Price System	96	22	105	21
The Business System	56	13	35	7
Values	24	6	34	7

pupils. These pupil statements were then classified into five major problem areas. From each of these problem areas, five typical pupil statements were selected. That is, five pupil statements were chosen on selecting goods, five statements were chosen on planning the spending of money, and so on. Each of the twenty-five statements, five from each of the problem areas, was prefixed with the words: "I would like to know more about." The pupil had merely to encircle "Y" (for yes) if he would like to know more about the topic, or "N" (for no) if he would not like to know more about the topic. Thus, it was possible to obtain twenty-five responses, affirmative or negative, from each pupil. A copy of the check-list is found in the Appendix.

Purpose of the check-list.-- The data collected by the check-list supplemented and augmented the information gathered by the free-response devices. By the use of a check-list it was possible to ascertain the extent to which each of the five problem areas was of interest to all of the pupils responding to the instrument, and, of course, to all of the pupils within any one of the several pupil classifications.

There was yet another reason for using a check-list. This instrument compensated for some of the weaknesses inherent in the free-response technique. In the foregoing section of this chapter it was pointed out that a pupil's reaction to a free-response device may be affected by his most recent experience and by his ability to express himself. In addition, it is hazardous to make comparisons between pupil groups when only a small number of pupils within each group have made statements. The check-list minimized these weaknesses as follows: (1) Recency of experience was not an all-important factor, because recall was not stressed. Within each problem area, the pupil was presented with five items which he had only to recognize. (2) Ability in verbal expression was given little weight, because the pupil had only to draw a circle around the "Y" or the "N." (3) All pupils responded to each item. That is, each pupil responded five times to statements within each of the problem areas. With this number of pupil responses, it was possible to make comparisons of a statistical nature between pupil groups.

Organization of the check-list data.-- The various comparisons shown in this section follow the pattern established in the foregoing section of the present chapter. The extent of pupil interest shown in each of the five problem areas is presented first. Comparisons of the extent of pupil interest are then made on the basis of the pupils' socio-economic status, ability, and sex.

Classification of pupil problems.-- Table 18 was prepared in order to show the extent of pupil interest in each of the five areas into which statements of pupil problems were grouped. This table should be interpreted as follows: Each of the 857 pupils, who responded to the check-list, encircled either "Y" or "N" to each of the five statements regarding the selection of goods. If all of the pupils had encircled "Y" to all of the five statements, there would have been 4285 "Y", or affirmative, responses (857 x 5). The possible "yes" response, therefore, was 4285. When the check-

TABLE 18

NUMBER AND PER CENT OF AFFIRMATIVE RESPONSES MADE BY 857 NINTH-GRADE PUPILS TO THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST

Area of Pupil Problems	Number of "Yes" Responses*	Per Cent of "Yes" Responses
Selecting Goods	3,543	83
Planning	3,036	71
Price System	3,042	71
Business System	2,998	70
Values	2,643	62
"Yes" Response to All Areas	15,262	71

*Number of possible "yes" responses to each area was 4,285 (857 x 5); number of possible "yes" responses to all five areas was 21,425 (4,285 x 5).

list was tabulated, it was found that there were 3543 "yes" responses to the five statements regarding the selection of goods. The percentage of affirmative response, therefore, was eighty-three. The percentage of affirmative response was figured in the same manner for each of the remaining four areas.

Without regard for socio-economic status, ability, or sex, pupils expressed the greatest interest in the selection of goods, followed, in order, by planning and the price system, the business system, and values. In general, the relative extent of interest in each of the five areas corresponds to that revealed by the free-response instruments, shown in Table 14. Pupils were most frequently interested in the area of the selection of goods, and were least frequently interested in the area of values. When pupil response is considered as a whole, there are no significant differences in the extent of interest among the three remaining areas, namely, planning, the price system, and the business system. Table 18 does not, of course, show differences in interest which exist among the various pupil groups. Such differences are reported in the following paragraphs of this section.

Comparison by socio-economic status.-- Table 19 shows the percentages of affirmative responses given by pupils of both high and low socio-economic status. It is evident from an examination of the summary item in Table 19 that a greater percentage of the pupils of low socio-economic status was interested in knowing more about how to solve their personal-economic problems. The six per cent difference in the extent of interest expressed

TABLE 19

PERCENTAGE OF AFFIRMATIVE RESPONSE MADE BY 857 NINTH-GRADE PUPILS TO THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST COMPARED ON THE BASIS OF THE PUPILS' SOCIO-ECONOMIC STATUS

Areas of Pupil Problems	High S-Eco. % "Yes" Resp. (N=429)	Low S-Eco. % "Yes" Resp. (N=428)	$\sigma_D\%$	t*
Selecting Goods .	81	85	2.56	1.56
Planning	69	72	3.11	.82
The Price System	67	75	3.09	2.59
The Business System	65	76	3.09	3.56
Values	61	62	3.32	.30
Affirmative Response—All Areas	68	74	3.09	1.94

*A t of 2.59 is significant at the .01 level; a t of 1.96 is significant at the .05 level.

by the two socio-economic groups, however, is not statistically significant at even the .05 level.* Yet, while there was no significant difference between the total affirmative responses made by the two socio-economic groups, significant differences did occur within certain problem areas.

The pupils of both socio-economic groups were most commonly interested in the area of selecting goods. Although a somewhat larger percentage of the pupils from the slum section of the city was interested in this area, the four per cent difference between the affirmative response given by the pupils of low socio-economic status (eighty-five per cent) and the affirmative response given by the pupils of high socio-economic status (eighty-one per cent) was not found to be statistically significant.

In the area of planning, the percentage of affirmative response made by the pupils of low socio-economic status was not found to be significantly different from that made by the pupils of high socio-economic status.

On the basis of the percentage of affirmative responses made to the check-list, problems with respect to the price system were of slightly more general interest to pupils of low socio-economic status. The difference in affirmative responses made by the two groups was found to be statistically significant at the .01 level. That is, pupils of low socio-economic status were significantly more interested than pupils of high socio-economic status in problems of the price system.

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*The formula for figuring the $\sigma_{D\%}$ is: $\sigma_{D\%} = 100\sqrt{\frac{p_1 q_1}{N_1} + \frac{p_2 q_2}{N_2}}$

As measured by the check-list device, pupils of low socio-economic status were significantly more interested in problems of the business system. The eleven per cent difference between the percentage of affirmative responses made by the two pupil groups is significant at the .01 level.

It is evident that approximately the same percentage of pupils in both groups was interested in problems involving the determination of values.

Comparison by academic ability.-- Table 20 shows a slightly greater interest in the problems included in the check-list for the pupils of low ability than for those of average or high ability. It should also be noted that proportionally more pupils of low ability indicated an interest in each of the five problem areas. It would seem that the pupils of low ability were more commonly interested than either the pupils of average or high ability in finding solutions to their personal-economic problems.

Table 20 also shows that a consistency of interest pattern is maintained within the group composed of pupils of high ability and the group composed of pupils of low ability. That is, pupils of high ability and pupils of low ability were most commonly interested in the area of selection, followed by planning, the price system, the business system, and values. Responses made by the pupils of average ability, however, did not follow this pattern. From a casual inspection, very little importance might be attached to this variation of interest in the five problem areas shown by the pupils of average ability. Attention is invited to this

TABLE 20

PERCENTAGE OF AFFIRMATIVE RESPONSE MADE BY PUPILS OF HIGH, AVERAGE, AND LOW ABILITY TO THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST

Areas of Pupil Problems	High Ability % "Yes" Response (N=200)	Average Ability % "Yes" Response (N=416)	Low Ability %"Yes Response (N=241)
Selecting Goods .	82	82	85
Planning	72	64	78
The Price System	69	69	77
The Business System	68	67	76
Values	58	59	70
Mean "Yes" Response to all Areas	70	69	77

deviation from the usual pattern, because it accounts for a significant difference in interest among the ability groups in the area of planning. This point will be discussed later in the chapter.

It has been pointed out that when the total affirmative response, irrespective of the five problem areas, is examined, it is found that the pupils of low ability were more commonly interested than either the pupils of high or average ability. Further significant differences in interest appear among the three ability groups when comparisons are made within each of the five problem areas. Tables 21, 22, and 23 were constructed to show the significance of these differences.

Table 21 shows that planning was the only problem area in which a significant difference occurred between the percentage of affirmative response given by pupils of high ability and that given by pupils of average ability. Apparently pupils of average ability were relatively less interested in learning how to plan the spending of their money. While the area of planning ranked second in interest to pupils of high ability, the pupils of average ability, by the extent of their affirmative responses, relegated this area to fourth place. Only negligible differences in interest between the two ability groups are found within the other four problem areas.

Differences in interest between the pupils of high ability and the pupils of low ability are shown in Table 22. A significant difference in the percentage of "yes" response given by

TABLE 21

PERCENTAGE OF AFFIRMATIVE RESPONSE MADE BY PUPILS OF HIGH ABILITY COMPARED WITH THAT MADE BY PUPILS OF AVERAGE ABILITY TO THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST

Areas of Pupil Problems	High Ability % "Yes" Resp. (N-200)	Average Ability % "Yes" Resp. (N-416)	$\sigma_D\%$	t*
Selecting Goods .	82	82	---	---
Planning	72	64	3.95	2.03
The Price System	69	69	---	---
The Business System	68	67	3.81	.26
Values	58	59	4.24	.24
Mean "Yes" Response to all Areas	70	69	3.96	.25

*A t of 2.59 is significant at the .01 level; a t of 1.96 is significant at the .05 level.

TABLE 22

PERCENTAGE OF AFFIRMATIVE RESPONSE MADE BY PUPILS OF HIGH ABILITY COMPARED WITH THAT MADE BY PUPILS OF LOW ABILITY TO THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST

Areas of Pupil Problems	High Ability % "Yes" Resp. (N=200)	Low Ability % "Yes" Resp. (N=241)	$\sigma_{D\%}$	t*
Selecting Goods .	82	85	3.56	.84
Planning	72	78	4.15	1.45
The Price System	69	77	4.25	1.88
The Business System	68	76	4.30	1.86
Values	58	70	4.57	2.63
Mean "Yes" Response to all Areas	70	77	4.23	1.65

*A t of 2.59 is significant at the .01 level; a t of 1.96 is significant at the .05 level.

TABLE 23

PERCENTAGE OF AFFIRMATIVE RESPONSE MADE BY PUPILS OF AVERAGE ABILITY COMPARED WITH THAT MADE BY PUPILS OF LOW ABILITY TO THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST

Areas of Pupil Problems	Average Ability % "Yes" Resp. (N=416)	Low Ability % "Yes" Resp. (N=241)	$\sigma_{D\%}$	t*
Selecting Goods .	82	85	2.97	1.01
Planning	64	78	3.56	3.93
The Price System	69	77	3.54	2.26
The Business System	67	76	3.36	2.68
Values	59	70	3.81	2.89
Mean "Yes" Response to all Areas	69	77	3.54	2.26

*A t of 2.59 is significant at the .01 level; a t of 1.96 is significant at the .05 level.

pupils of high ability and that given by pupils of low ability appears only in the area of values. In the other four areas, the percentage of affirmative response given by pupils of low ability was greater than that given by pupils of high ability, but the differences in interest shown by the two pupil groups are not significant at even the .05 level. Any generalization concerning the greater incidence of affirmative responses made by the pupils of low ability over those made by pupils of high ability would have to be made with considerable reservation. These differences could have resulted from chance alone.

Table 23 shows a comparison of the percentage of affirmative response made by pupils of average ability with that made by pupils of low ability. Within all problem areas except that of selecting goods, pupils of low ability expressed significantly greater percentages of affirmative response than those expressed by pupils of average ability. Within three of the problem areas, planning, the business system, and values, differences between the two ability groups were statistically significant at the .01 level. Within another area, the price system, the difference was significant at the .05 level. Only in the area of selecting goods did the two groups express approximately the same extent of interest. It is highly unlikely that chance could have accounted for such significant differences between the two ability groups. As shown by the check-list data, pupils of low ability were more commonly interested than pupils of average ability in the areas of personal-economic problems included in this study.

The data shown in Tables 21, 22, and 23 are summarized in the following numbered paragraphs.

1. In the area of selection, there was no significant difference between the percentages of affirmative response given by any two of the three ability groups. Academic ability, therefore, does not seem to be a factor which determined whether pupils were interested in this problem area. In addition, pupils of all three ability groups gave a higher percentage of affirmative response to this area than that given to any of the other problem areas. Pupils of all three ability groups were most commonly interested in how to select goods wisely.

2. Pupils of average ability were less commonly interested than the pupils of either of the other ability groups in knowing more about how to plan the spending of their money.

3. Problems involving the price system were of particular interest to the pupils of low ability.

4. Problems of the business system were also of particular interest to the pupils of low ability.

5. Pupils of low ability were more commonly interested in finding solutions to problems involving the determination of values than were the pupils of the other two ability groups.

Comparison by sex.— Table 24 permits a comparison of the interest shown by boys with that shown by girls. The last item on the table shows that the percentage of affirmative response given by girls was somewhat greater than that given by boys, although not significantly so. Within certain of the problem

TABLE 24

PERCENTAGE OF AFFIRMATIVE RESPONSE MADE BY BOYS COMPARED WITH THAT MADE BY GIRLS IN REPLY TO THE "THINGS I WOULD LIKE TO KNOW ABOUT" CHECK-LIST

Areas of Pupil Problems	Boys % "Yes" Resp. (N=394)	Girls % "Yes" Resp. (N=463)	$\sigma_{D\%}$	t*
Selecting Goods .	80	85	2.61	1.92
Planning	70	71	3.13	.32
The Price System	66	75	3.12	2.89
The Business System	70	70	—	—
Values	58	65	3.33	2.10
Mean "Yes" Response to all Areas	69	73	3.11	1.29

*A t of 2.59 is significant at the .01 level; a t of 1.96 is significant at the .05 level.

areas, however, significant differences do appear. A comparison of the proportionate number of affirmative responses by boys with those by girls in each of the five problem areas is given in the following numbered paragraphs.

1. Proportionally more girls than boys expressed an interest in the area of selecting goods, although the difference between the sexes is not significant. It is noteworthy that, of the five areas, the one most interesting to boys as well as girls was that of selecting goods. Apparently, the desire to "know more about" how to shop wisely is not a characteristic of girls alone. Boys also want to know more about how to choose effectively from among the many kinds of goods offered for sale.

2. In the area of planning, the affirmative response given by girls was approximately the same as that given by boys.

3. Problems of the price system were of particular interest to girls. The difference in affirmative responses between the two groups was found to be significant at the .01 level.

4. Sex was not a factor in determining whether pupils were interested in problems relating to the business system. The percentage of affirmative response given by girls was the same as that given by boys.

5. Proportionally more girls than boys indicated a desire to know more about how to determine what their values should be.

<u>Comparison of the total responses made by various pupil groups</u>.--Tables 19 through 24 have shown the results obtained from the administration of the check-list. The data shown on these tables

were analyzed as each table was presented, and the results were summarized in the preceding paragraphs. Certain tendencies were noted throughout the presentation of these data: (1) Pupils of low socio-economic status were more commonly interested than pupils of high socio-economic status in the problem areas considered. (2) Pupils of low ability were more frequently interested in these problems than were pupils of high or average ability. (3) Girls were somewhat more commonly interested than boys in these problem areas. Certain pertinent questions concerning the total response made by these various pupil groups remain to be answered, however. These questions are raised and answered in the following paragraphs. The data used in answering the questions are found in Table 25.

Did the more extensive interest shown by pupils of low socio-economic status over that shown by pupils of high socio-economic status obtain within all ability groups? A seventy per cent affirmative response to the check-list items was given by superior pupils of both socio-economic groups. Apparently, with pupils of superior ability, socio-economic status was not a determining factor in the extent to which pupils of the two socio-economic groups were interested in the problems considered in this study. When the affirmative responses made by the pupils of average and low ability are examined, however, it is apparent that pupils of low socio-economic status were more frequently interested than pupils of high socio-economic status in these personal-economic problems. The greater interest shown by pupils of low socio-economic status, therefore, obtains only within the group of

TABLE 25

PERCENTAGE OF AFFIRMATIVE RESPONSE MADE BY 857 NINTH-GRADE PUPILS TO THE "THINGS I WOULD LIKE TO KNOW MORE ABOUT" CHECK-LIST CLASSIFIED ACCORDING TO SOCIO-ECONOMIC STATUS, ABILITY, AND SEX

Ability Group	High Socio-Economic (N=429)			Low Socio-Economic (N=428)		
	Boys	Girls	Boys and Girls	Boys	Girls	Boys and Girls
High Ability	65	71	70	71	69	70
Average Ability .	65	68	66	70	73	71
Low Ability	70	75	72	73	86	80
All Pupils	66	70	68	71	77	74

average-ability pupils and the group of low-ability pupils.

Did the greater interest shown by the pupils of low socio-economic status obtain only because of the greater interest manifested by the girls in this group? The greater extent of interest shown by all pupils of low socio-economic status did not result merely from the heavy affirmative response made by the girls of this group. Within all of the ability groups, boys of low socio-economic status expressed greater interest than that expressed by boys of high socio-economic status. Irrespective of sex, pupils of low socio-economic status expressed a greater extent of interest than that expressed by pupils of high socio-economic status.

Did the more extensive interest shown by pupils of low ability obtain within both socio-economic groups? Within both socio-economic groups, the pupils of low ability expressed greater interest than that expressed by the pupils of average or high ability. Irrespective of socio-economic status, pupils of low ability were more frequently interested in the personal-economic problems considered in this study than were the pupils of average or superior ability.

Did the greater interest shown by pupils of low ability obtain only because of the greater interest shown by girls of low ability? The greater interest shown by pupils of low ability did not result merely from the greater interest shown by the girls of this ability group. Boys of low ability, within both socio-economic groups, expressed a greater interest than that expressed by the boys of average or superior ability. Low ability, irrespective of sex, seems to be a determining factor in the extent of interest shown by pupils in the personal-economic problems considered in this study.

Affirmative responses given by low-ability girls of low socio-economic status.-- Table 25 shows that the girls of low ability in the low socio-economic group gave the highest percentage of affirmative response to the check-list items. These girls, more than any of the other groups, were most commonly interested in knowing more about how to solve the personal-economic problems included on the check-list. This situation would be expected in view of the tendencies already noted in this chapter. That is, pupils of low socio-economic status were more commonly interested in these problems than pupils of high socio-economic status; pupils of low ability were more commonly interested than pupils of average or high ability; and girls were more frequently interested than boys. Probable further explanations for the eighty-six per cent affirmative response given by this group of girls are given in the following paragraphs.

Maturation may be a partial explanation for the exceptionally high percentage of "yes" responses made by the low-ability girls of low socio-economic status. Table 26 was prepared to show the mean ages, in years, of the various pupil groups. In chronological age, these girls were somewhat older than the girls of any other group. In addition, it is known that girls mature earlier than boys by about a year and a half, on the average.

TABLE 26

MEAN CHRONOLOGICAL AGES OF THE PUPILS WHO PARTICIPATED IN THE STUDY CLASSIFIED ACCORDING TO THE PUPILS' SOCIO-ECONOMIC STATUS, ABILITY GROUP, AND SEX

Ability Group	High Socio-Economic		Low Socio-Economic	
	Boys' Ages	Girls' Ages	Boys' Ages	Girls' Ages
High Ability	13.9	14.0	14.3	14.1
Average Ability .	14.2	14.0	14.6	14.6
Low Ability	14.3	14.2	15.3	15.2

The girls of low ability were undoubtedly more mature than the boys of low ability, although the average ages of these two groups were approximately the same. These girls may have been more interested in problems ordinarily faced by adults because they were more nearly of adult age.

Girls of low ability and of low socio-economic status typically marry at an earlier age than girls from the more privileged group. It may be that these low-ability girls of the low socio-economic group were more interested in problems of a personal-economic nature because, to them, the prospect of marriage made the problems seem more real, significant, and immediate than they did for any other pupil group.

The two points mentioned above, maturation and the prospect of early marriage, could not account for the strength of the interest in personal-economic problems shown by girls of low ability within the high socio-economic group. It should be noted that, within both socio-economic groups, girls of low ability gave the greatest percentage of "yes" responses. This suggests another possible reason for the greater interest shown by pupils of low ability, and particularly by the girls in this ability group. It may be that the present-day curriculum is so far removed from the genuine needs of these pupils that they were of the opinion that any change would be for the better. Thus, their high percentage of affirmative response may have been a protest against their present curriculum rather than an expression of genuine interest in the items enumerated on the check-list.

It is quite likely that the large number of affirmative responses made by girls of low ability and of low socio-economic status did not result from any single factor. In all probability it resulted from a combination of all the factors mentioned. Since all of the factors could pertain to the girls of low ability and of low socio-economic status, it is not surprising that this group of pupils gave a percentage of affirmative response higher than that expressed by any other of the pupil groups.

Summary

The data presented in Chapter IV may be summarized as follows:

1. The frequency with which pupils indicated an interest in the five problem areas ranged, from greatest to least, as follows: (1) problems of selecting goods, (2) problems of planning the spending of money, (3) problems of the price system, (4) problems of the business system, and (5) problems of values. Irrespective of socio-economic status, ability, or sex, pupils were most commonly interested in finding solutions to those problems which they face in their present-day living, such as how to select wisely from among the many varieties of goods offered for sale, how to plan the spending of their money so that they can obtain the things they want, and how to tell if the quality of a particular item offered for sale is worth the price being asked for it. Pupils were least commonly interested in the more abstract areas of problems of the business system and of determining values.

2. In all five problem areas, pupils of low socio-economic status were more commonly interested than were the pupils of high socio-economic status. In two of the problem areas, the price system and the business system, pupils of low socio-economic status were significantly more interested than pupils of high socio-economic status. It is likely that pupils of low socio-economic status were particularly interested in price because of the very nature of their economic position. Having fewer dollars to spend, they were faced with the necessity of making each dollar buy its maximum of goods and services. It is possible that these pupils were especially interested in the operation of the business system because of the feeling, perhaps nebulous and undefined, that the business system does not provide them with the material things which they should have. In the remaining three problem areas, namely, the selection of goods, planning the spending of money, and values, pupils of low socio-economic status expressed greater interest than that expressed by pupils of high socio-economic status, although the differences between the two pupil groups were not marked. The data presented in this study indicate that socio-economic status was a relatively unimportant factor in determining the extent to which the pupils were interested in these three areas.

3. Pupils of low ability were particularly interested in problems classified as falling within four of the five areas considered in this study. Approximately the same proportionate number of pupils within each group expressed an interest in the

one remaining area, that of selecting goods. Pupils of low ability may have been especially interested in these personal-economic problems because of their inability to find satisfactory solutions to them. That is, because of their limited insight and their inability to see relationships of a personal-economic nature, these pupils were perplexed by situations which their more able classmates did not consider as problems.

4. Boys and girls were about equally interested in problems of the business system. A somewhat larger proportion of the group of girls expressed an interest in the other four problem areas. It would be expected that the girls, who typically become the purchasing agent for the family, would be more commonly interested than boys in the problem areas considered in this study. It is noteworthy, however, that almost as large a percentage of boys expressed such an interest as that expressed by girls. Boys as well as girls were interested in personal-economic problems.

5. The determination of values was the area in which pupils were least commonly interested. Irrespective of socio-economic status, ability, or sex, pupils were least interested in this area. It should be noted, however, that when the free-response data alone were examined, it was found that only six per cent of the pupils voluntarily stated a problem concerned with values. However, when pupils were afforded an opportunity to check "yes" if they would like to know more about such problems, sixty-two per cent of the pupils indicated such an interest. It must be emphasized

that pupils were interested in finding solutions to their problems of determining values. Even though this problem area was of least common interest to the pupils surveyed, well over one half of them did indicate a desire to know more about how to determine values.

6. One of the pupil groups, low-ability girls of low socio-economic status, showed a marked interest in all of the problem areas considered in this study. Maturation is probably a partial explanation for the exceptionally large proportion of these girls who expressed an interest in the five problem areas. The mean chronological age of this group was somewhat higher than that of any other group of girls. In addition, it is known that girls mature earlier than boys by about a year and a half. Thus, these girls may have been more interested in problems ordinarily faced by adults because they were more nearly of adult age. Secondly, girls of this group typically marry at an earlier age than girls from the higher economic group. It is probable that these low-ability girls of the low socio-economic group were more frequently interested in problems of a personal-economic nature because, to them, the problems were more real, immediate, and significant than they were for any other group of pupils.

7. As measured by the data-gathering devices used, it can be said that socio-economic status and academic ability were important factors in determining the extent to which the pupils involved in this study expressed interest in the five problem areas considered.

CHAPTER V

PUPIL STATEMENTS REGARDING THEIR BUYING PROBLEMS

Introduction

Purpose of the chapter.-- The purpose of Chapter V is to present pupil statements of their buying problems in the pupils' own words.

The free-response technique used to elicit pupil statements was explained in Chapter III. Pupil statements given in reply to the three written free-response instruments are recorded here exactly as they were made by the pupils themselves. It is possible that corrections in spelling, grammar, or punctuation could modify or, perhaps, completely change the pupil's intended meaning. Therefore, no such corrections were made. Replies given to the interview questions are recorded here exactly as they were spoken by the pupils.

Selection of pupil statements.-- The statements given in this chapter are typical of the problems presented by ninth-grade pupils in reply to the free-response technique. That is, problems presented by the greatest number of pupils are included in this chapter. In addition, those pupil statements were selected which most clearly illustrate the nature of the problems.

Organization of the chapter.-- As it was explained in Chapter III, pupil statements of their problems were classified into five major problem areas: problems of selecting goods, problems of planning the spending of money, problems of the price system, problems of the business system, and problems of values. Each of those problem areas is included as a separate section in this chapter.

At the end of each pupil statement there is a capital letter enclosed in parentheses. This capital letter is a key to the data-collecting instrument used to elicit that pupil statement. The key is as follows: the interview, (I); the open-end questions, (O); the record-keeping device, (R); and the essay, (E).

The Selection of Goods

Pupil statements regarding the selection of goods were classified into five categories as shown in Table 27. Apparently pupils were most commonly interested in problems concerning the relationship between the quality and the price of the goods they buy, and were least commonly interested in the techniques which salespeople use in influencing them to buy. Typical pupil statements and the sources of those statements, indicated by the key letter, are given in the following paragraphs.

The relationship between quality and price.-- Pupil statements classified as falling within the category of quality and price are given below.

> How can you be sure of whatever you are buying and if it is worth the price? (O)

TABLE 27

CLASSIFICATION OF PROBLEMS RELATING TO THE SELECTION OF GOODS RAISED BY 308 NINTH-GRADE PUPILS

Category of Pupil Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems*
Relationship between quality and price	133	43
Selection of specific classes of merchandise	113	37
Sources of information	87	28
Where and when to buy	52	17
Selling techniques	33	11

*The percentages in this column do not add up to 100 because some pupils mentioned two or more problems which, in some cases, were classified as falling within two or more categories.

If you buy something damaged for a bargain is it best, or is it best to buy new? (O)

When the price is low is the material good, or is the material good when the price is high? (R)

I will have to know how much to pay for something. Not too much or not too little and get a good value for the money I pay. But I don't. (E)

...how to get better values for the money I spend. I mean for the things I really have to have. (O)

I would like to know how to tell the good from the cheap. (E)

I would like to know more about what I can expect to get for the money I can afford to pay. (O)

I need to know how to tell from looking at it and examining the thing if it is worth the price they are asking for it. (I)

How can you tell how much it is really worth? (I)

How can I get good quality things without paying huge sums? (E)

I don't know the best quality of things from the cheaper. I can guess but my guess is often wrong. (O)

How do you compare the value of money with the value of articles? (I)

What are the characteristics of a good bargain? (O)

I would like to know about how much different things cost according to their value because then I could make wise choices. (E)

...how to tell if you are getting the most for your money before you spend it. (E)

I can't tell how much a good price is. I just have to pay whatever they ask me, if I have it. (I)

Would you think it would be more wiser to spend money for expensive things or just buy good things that did not cost so much? (O)

Trying to find a dress to fit how much money I have to spend all the time. Last Easter I could have bought two cheaper dresses which were adorable, but no I had to buy the more expensive one and now I hardly ever wear it. It seems like problems like this turn up all the time. (E)

They [clothes] cost so much and they don't last so long. I wonder if I should buy the high priced clothes because they look so nice or should I buy the low priced clothes, they look nice too, some of them. (E)

Is it wise to buy expensive clothing depending on them being more worth your money and last longer? (E)

Selection of specific classes of merchandise.-- Pupil statements of problems regarding the selection of specific classes of items are listed under this paragraph heading. The following illustrations concern clothing, housing, food, furniture, and automobiles, since these classes of items were most frequently mentioned.

Pupil statements regarding the purchase of clothing:

I would like to know what to look for when buying clothing. (O)

I would like to know how to buy my own clothes. (O)

How can I tell if clothes will wear? (O)

I see a suit in the window for $14, but after I buy it and step out in the rain it draws up like a straight jacket. I guess I just don't know the kind of material to look for. (R)

I don't know all the good types of materials. (O)

I want to know the right kind of goods for different kinds of things. (O)

How can you tell if a suit is any good. Well, I wanted to get a suit but my father said I would have to earn the money. I get $3 a week and I thought I would never get enough but I did and went down town and bought a suit. Well, I had it a couple of months when it started to fall apart. I thought I was getting a good suit but it looks like I didn't. (E)

I worked hard and had a hard time getting the money for my clothes. I tried to get better looking clothes and clothes made of better material but sometimes I don't buy the right things. When I buy clothes for myself I would like to know what are the best kinds of clothes I can get for my money. (E)

My biggest problem is how to find clothes that won't go out of style so easily. (E)

I don't know enough about different kinds of materials. (O)

I would like to know what things will wash, fade, ravel, or snag. (O)

Everyday things - what you get every day like food, clothes - that's what I would like to know more about buying. (I)

Pupil statements regarding the purchase of housing:

What is a morgage [sic] ? (O)

I would like to know about deeds and things like that about houses. (I)

How would I go and get a value and no [sic] it worth the price if I get me a house? (O)

Some people are interested in getting a two-room apartment. They pay twenty dollars a week for their rooms. They can't afford that much. Now I want to buy a home, but I don't know how it is done, so I would like to learn about that. (I)

I want to buy me a home, a place where I will always be welcome. (O)

I would like to know about real estate; I plan to buy a house some day. (I)

Pupil statements regarding the purchase of food:

I have many problems in buying the family food. I do not know when I am getting the most for my money or how to make the money last till next pay day. (R)

...to be a good cook so that I can prepare anything I want to so that it will be attractive and taste just the way it is supposed to as if it were a higher grade of food. (O)

Sometimes I don't know what food to buy. Some prices are so different and I don't know which one to buy. (R)

In grocery store, sometimes, I don't know how many of that certain food comes in a pound. For instance, if apples were 20 cents a pound I would like to know how many were in a pound so I could buy just a few and know the cost. (O)

Prices of food is high and I have to buy a lot to feed a big family. I just don't want to have the same thing every day just because it is cheap. (I)

If you have a large family and don't make much money how do you buy your groceries. (I)

They let me use my own judgment of what we need. There are always so many things we need and so little money to buy them with. I have to figure out what we need most. Most of the time I have to think a long time before making up my mind. Sometimes my grandmother gives me 5 to 7 dollars to buy food with and sometimes she gives me 2 to 3 dollars. Whatever she gives me I have to buy whatever I can get the most of. With food prices up anyone who buys food from the store should know that you can not get much food for a little money. (E)

My mother sends me to the store to get food for supper and she says for me to get whatever I want and I don't know what kind to get. My mother thinks by sending me to get meat I will learn how to buy the right kind but I don't know what to get. (E)

Pupil statements regarding the purchase of furniture:

I would like to know how to buy furniture. I don't know what furniture would go good with the paper or anything. When I buy furniture I would take someone with me. (O)

How do you tell about the cost of furniture? (O)

...how to judge the value of home furnishings. (O)

I would like to know more about stoves, washing machines, and other household things. (O)

Pupil statements regarding the purchase of an automobile:

...the loan on a car. How much does it cost to buy a car? (I)

How much should the payments be on a car? How can you tell if you are paying too much on a car? (I)

I would like to know something about the insides of a car... how to tell if a car is worth the money. (O)

How much interest do you have to pay when you buy an auto? (I)

Sources of information.-- Pupil statements regarding sources of information about the articles they intend to purchase are given below. General questions such as the following were asked.

Where can a person go to get information about the things he buys? (O)

...what to do when you don't know how to buy a certain thing and you don't know anyone who does. (I)

I don't know the things I need to know about getting information about things to buy. (O)

What do they mean when they say that they will give you so much discount? (I)

Pupil statements regarding brands and trademarks:

Does the brand tell the quality of the article I buy? (E)

What do brands really tell you? (I)

What are the best firms that manufacture things? (O)

...how to pick out a better brand. (O)

Pupil statements regarding grade labeling:

Why isn't it on the label? (O)

Why don't labels tell us anything? (I)

We should be able to read the contents on the outside of a can so we can tell what is on the inside. Why can't we? (I)

I find it hard to get a piece of good material because the saleslady will always tell you a new material is simply wonderful and there is no wear-out to it, but the tag doesn't tell you anything. (E)

Pupil statements regarding advertising:

How can you tell what advertising is truthful? (O)

How much of what you see in adds [sic] can you believe? (E)

Is advertising dependable? (O)

Pupil statements regarding the guarantee:

Just what good is a guarantee anyway? (I)

My father bought a car for $500 and they guaranteed it to run for 5 years without any work to be done on it but it did not last but about five or six months before he had to put it in the shop and he wouldn't make good on the guarantee. (E)

My mother bought a guaranteed vacuum cleaner, but the first time we used it it broke and we had to pay to get it fixed. (O)

Pupil statements regarding the opinions of other persons:

When I buy clothes I can't decide what I want, I want so much. So I like to have someone go with me to decide and when they decide I buy it and then I don't like it when I get home. (O)

They [people who buy] take someone along and ask them. When I buy a new pair of pants I don't know whether they are worth the money so that is why I always take my mother with me when I buy anything, but I guess I ought to know how too. (I)

Where and when to buy.-- Pupil statements regarding where and when to buy are given below:

My buying problems are not very large in number, but I do have a few which bother me. They are lack of enough money and in knowing where to go to get the best for my money. (O)

A lot of times I know what I want and I know how much I want to pay for it, but I don't know where to go to buy it. (I)

One of my main problems is finding the right place to go for what I want. I wander all over town trying to find the right place and when I do find it I am too tired to do much shopping. (I)

Where are the best places to buy things to get my money's worth? (O)

Last Christmas I ordered my suit from the Broadway Professional. In the magazine the suit looked fine. The ad said it had been reduced from $10.98 to $7.45. When the suit came it should have been reduced to $3.98. With the money I sent I could have gone down town and bought the same suit for $5.45, but I didn't know that until too late. (E)

Why is it that when you order clothes from newspaper or magazine ads when you get the clothes they don't look nothing like the ads in the paper? (I)

When is the best time to buy different things? (O)

Is it wise to buy clothes in the summer and store them away for winter, or buying in the winter and storing for summer? (O)

How can you tell when it is a wise time to spend your money? (I)

Selling techniques.-- Pupil statements regarding certain techniques used by some salespeople to induce the customer to buy are given below:

Embarrassing the customer:

The saleslady gets irritated with me when I can't make up my mind and then I get all mixed up and buy something I don't like. (E)

I went to buy a pair of shoes and tried on four different pairs of shoes. By then the salesman was getting a bit tired so I decided to take the next pair whether I liked them or not. (E)

How can I get the things I want and the things that look good on me without hurting the saleslady's feelings? (O)

I try it on and it looks awful. Then I buy something I don't want because I feel sorry for her saleslady and don't want to turn her down. (E)

Suggesting higher-priced merchandise:

They [salespeople] always show me something high priced when I haven't that much money. And I love to have it only I ask them if they have got something cheaper and they get mad at me. (O)

When school started I walked into a store for school supplies. I asked for a transparent plastic ruler. They said that they did not carry them and were sorry, but they had a nice ruler-protractor combination for twice as much. I bought it, and I still haven't used the protractor. I didn't lose much on this deal, but this happens to me all the time. (R)

Suggesting a decision between two articles:

Well, the saleslady then will say I have something you will just love. Then by the time I get through trying on the things I am supposed to love, she will ask me which I am going to buy. Well, I don't want to tell her that I don't like any of them so I will wind up buying something that I don't like. (E)

...and when they [salespeople] ask me which one I want maybe I don't want either of them but I feel that I must buy one because they expect me to. (E)

Substituting items:

I bought two pairs of shoes. My real size is 6 1/2 but I bought size 6 because the salesman said that they would stretch, but they never have to this very day. (O)

I am taken in by smooth talk. If they don't have what I want, I usually buy something else. (I)

The busy salesperson:

...at other times the salesman will rush you and you will buy something you don't want.

It seems when you go into a store they hurry me so much I don't have time to pick the article I wish to buy. They shove this and that in front of you and act like their life depends on you buying it. (I)

Planning the Spending of Money

Pupil statements regarding planning were classified into four categories, as shown in Table 28. On the basis of the number of pupils who mentioned problems in these categories, pupils were most commonly interested in finding a method by which they could plan their spending.

Pupil statements indicating the need for a method of planning.--The following statements indicate the need for planning.

It just seems like I am never happy until I get it spent whether I get what I want or not. (R)

TABLE 28

CLASSIFICATION OF PROBLEMS RELATING TO PLANNING THE SPENDING OF MONEY RAISED BY 222 NINTH-GRADE PUPILS

Category of Pupil Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems
Problems indicating the need for a method of planning	109	49
Saving, banking, and investing .	55	25
Borrowing and credit	37	17
Budgeting and record-keeping ...	37	17

My buying problems are when I want to buy something I never have enough money to buy it, and when I don't want to buy anything I always have money, and when I do have money I don't know what to buy, so I don't get what I want. (E)

I can't hardly get the kind of clothes I want. When I haven't any money I see things I want but as soon as I get some money I go down town and theres [sic] nothing I want. (O)

I can't exactly manage my money right. I try to buy right, but I don't have the money when I need it. (E)

I try not to buy but when I got the money I just get it. (O)

Our people [Negro race] need help. When we get money we spend it for anything, and when we get out of work we don't have anything. Do you think the school could teach us things like that? (I)

I see something and I think, "Oh, I need that," but when I buy it and get it home I don't need it at all. (R)

When I have money to spend I see more things that I need only I don't really need them, but I don't find that out until I am home with what I have bought. (O)

What is the best way to make your money last? (R)

How can I learn to manage my money? (O)

People always go into debt as soon as they get out. They pay their bills at one place and they don't have money to pay at other places. My own parents are like that. (I)

Saving, banking, and investing.-- Pupil problems with respect to saving fell into four classes: (1) Should I save? (2) How can I save? (3) How much should I save? (4) Where shall I put the money after I have saved it? Typical pupil statements follow:

Do you believe in saving a lot of money and doing without the things you need? (I)

Who is wiser the man who spends his money or the man who saves it? (O)

Do you think people ought to save money or should they let every day take care of itself? (I)

How can I buy the things I want and still save money? (O)

How can I start out to save money in case of an emergency? (O)

How much money should I save if I had a job? (O)

My father gives me five dollars a week for expenses. How much do you think I should save? (I)

...how to take care of it after I get it. (O)

What is the best thing to do with the money you have saved? (R)

Problems of banking:

It it just as good to keep your money in your own bank at home as it is in the bank? (R)

How do banks keep account of all the money that they loan out? (O)

What happens when checks are lost? (O)

I would like to know about banking propositions, such as putting it in and drawing it out. (O)

I would like to find out how a checking account works--I found out that the more checks you write the more it costs you. Why is that? (I)

...how to go about paying bills. What is this about checks for paying bills? (O)

Problems of investing:

My grandmother was a widow with ten children and a man convinced her that he had a plan in which he would take her money and in a certain number of years it would be doubled in amount. Of course, this money was never returned to my grandmother. This man died before anything could be done about it. (E)

If you had $1000, what would you do with it? (O)

What would you do with a dollar in order to gain more? (I)

If you had a large amount of money, one hundred dollars for instance, what would you do with it in order for it to make you more money? (O)

Like a man has some money to invest--what is a good investment and what is a bad one? (I)

Is buying bonds as good as putting money in the bank? (O)

How do you tell the par value of a stock? (O)

Borrowing and credit.-- Typical pupil statements regarding borrowing and credit follow:

I would like to know the finance companies and how they work. My parents borrowed something from a finance company at 3 per cent per month. They thought it was 3 per cent per year. They paid back about double what they borrowed. (E)

I would like to know about loans, borrowing, and other such things. (O)

Do you think a loan is ever a good thing? (I)

What is the difference between the interest you would pay the installment man and the interest you would pay the bank? (O)

What difference does the down payment make on the interest you pay? (O)

What I would like to know is if I should get a loan and pay cash for anything costing a lot of money or if I should buy it on installments. (O)

Is it wise to borrow from these loan companies? (I)

They [the pupil's parents] puts it down [on charge] but it keeps coming up. (I)

I don't understand interest on money, for instance, banks or if you borrow from a loan company. (O)

Why is it that when you buy something on credit it costs you more than it is supposed to? (O)

Do you think people who loan money should charge as much as they do? They say they help people out but they charge them a lot of interest. (I)

My father went to the (Blank) Clothing Store on Fifth Street and got a suit for my brother and a dress and a coat for me and was supposed to pay three or four dollars a week or whenever he had it he could send it in, and after it was paid they were still sending notes [notices] so he could pay more until he found out it was paid true enough. (I)

Budgeting and record-keeping.-- Typical pupil statements regarding budgeting and recording expenditures follow:

I would like to know how to run my money on a budget basis. (O)

I want to know how to budget a really small budget because we have a small amount of money and ten in our family. (R)

...how to make an outline of the money you earn and spend. (O)

...how to handle a budget of $2 or $3. (O)

How do you keep up with all the money you spend. (O)

I would like to know how to plan my money to last a whole week, so I can get along without asking my parents for more money. (R)

My problem is not the buying of the articles but more of getting my mother to allow me to buy. I would like to have a clothing allowance, and about a year ago I did--in a way. I was allowed $5 a week. I stayed within the allowance and had a wardrobe which I feel was better than it had ever been. My mother even let down her hair enough to admit I had done the best possible with the money--even as well as she could have done. This went on for about six weeks until she suddenly out of a clear sky said she wanted to shop for me again. She said she would feel much more secure if it were the old way. Now when it comes to picking a dress when there are two of them of about the same quality and price, one of which I much preferr [sic], the other of which she favors, she always wins of course because look who has the money. I feel I can be trusted because I did do well on my trial, and besides, isn't the best way to learn by experience? (E)

How can I live on a budget and still have happiness in the home? (O)

How can you budget a family of ten on an income of $105 a month? (O)

The Price System

Statements made by pupils relative to the price system were classified into three categories, as shown in Table 29.

The real value of money.-- Typical statements regarding variations in the value of the dollar are given here.

What is the value of money today as compared with twenty years ago? (O)

TABLE 29

CLASSIFICATION OF PUPIL PROBLEMS RELATING TO THE PRICE SYSTEM RAISED BY 201 NINTH-GRADE PUPILS

Category of Pupil Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems
Real value of money	103	51
Variations in price among stores	59	24
Characteristics of money	56	23

What is the value of money today as compared with twenty years ago? (O)

What is the real value of the dollar as compared with pre-war prices? (O)

How can you tell how much the dollar is worth today? (O)

How can you tell when it has reached its peak value? (O)

Do money have a stationary value? (I)

I know that money is not worth as much as it used to be, but how can you tell how much it is worth? (I)

Why do we have inflation? (O)

Why is money not worth the value stamped on it? (O)

If inflation is in the country today, what can be done to stop it? (O)

A dollar today is not a dollar. Well, its value is not right. Why is this? What should the people do about it? (I)

Will the dollar ever return to the stage where it had its real value? (O)

Will prices continue to go up during the next ten years? (I)

If prices are going up during the next two months, I should knowthis and pay down on an item. (O)

Will there ever be a time when everyone in the United States will have a decent standard of living? (O)

Do you think prices are too high for the money people earn? (I)

What should we be able to get out of a dollar? (R)

Variations in prices among stores.-- Pupil interest in price variations among retail stores is shown in the following statements.

How come you can go to one store and get things cheaper and at another store things are higher? (O)

Why is it that some stores sell things cheaper or higher than other stores? (O)

What makes it that you can go to one store and buy a dress for five dollars and you go to another store and see the same dress and it's priced at eight dollars? (E)

How is the price of a suit determined? (O)

I should like to know more about how a store is carried on. Who sets the prices? (O)

How does competition affect prices? (O)

I would like to know the price at which the farmers sell food, the prices at which the wholesale house sells food, and the price at which the store sells food. I would like to know the lowest prices of the before mentioned places and the highest. (O)

Characteristics of money.-- Pupil interest in money itself and in the minting, printing and distributing of money, fiat money, and counterfeit money is shown in the following statements.

Why do some people think money is so important? (O)

Where does it [money] come from? (O)

How much money do the money making machines in Washington, D. C. make in one full hour? (O)

How does money get out to all the American people, and where does it go when it is spent? (O)

Who made the first money in the United States? (O)

What kind of paper is a dollar bill made of? (O)

Why don't the government print more money so everyone can have more? (O)

Why don't the President get some article that is a little less in value than silver and people can get easily and make more money with it? (O)

Why can't the government make more money? (O)

How would you know counterfit [sic] money? (O)

How can we tell the difference between United States money and counterfeit money? (O)

What happens when you get caught with counterfeit money? (O)

The Business System

Pupil statements regarding the business system were classified into four categories as shown in Table 30.

Distribution of the national income.-- Pupil problems concerning the way in which the national income is shared among all of those who participate in producing it are listed here.

I don't see why they [workers] don't get as much as the man who owns the business--they do all the work and the other guys just sit at a desk. (I)

Why don't people get higher wages? (O)

Does the President think it is fair that he gets so much more than the workers of America? (O)

Why do some people get more than they earn while others do not get what is coming to them? (O)

Business cycles.-- Pupil statements regarding business cycles follow.

What causes depressions? (O)

What do they mean by good business conditions and what makes them bad? (O)

Why is business good sometimes and poor sometimes? (I)

The problem is steady work. It doesn't seem right that men get laid off when it is not their fault. Why do men have to get laid off at times? I don't mean just one man, I mean lots of men at the same time. (O)

Taxes.-- Typical pupil statements regarding taxes follow.

Say you draw $1.46 an hour, for a day you draw $11.68, at the end of the week, $52.48. They take out for income tax and lots of people don't understand that, or can't see where the money goes. Do you know? (I)

How much do income taxes take out of the average man's pay check? (O)

TABLE 30

CLASSIFICATION OF PUPIL PROBLEMS RELATING TO THE BUSINESS SYSTEM RAISED BY 91 NINTH-GRADE PUPILS

Category of Pupil Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems
Distribution of the national income	44	48
Business cycles	21	23
Taxes	18	20
The profit motive	10	11

How much is taken away from the people in income taxes? (O)

What part of the purchase price of an article is made up of taxes? (O)

How much taxes do we pay on clothes, shoes, cosmetics, rent, cars, food, and so on? (O)

I would like to know how to figure income taxes. (O)

How much income tax will I have to pay on different amounts of money? (O)

The profit motive.-- Typical pupil statements regarding the profit motive follow.

People never get their money's worth when they buy things because they [businessmen] sell goods to make a profit. I don't see why that is. (I)

I don't know nothing about the business world. They say businessmen have to make a profit, but I don't see why he has to make it on me. (O)

Do you think they [businessmen] ought to make a profit? (I)

Values

Statements of pupil problems regarding the determination of values were classified into two categories as shown in Table 31.

Determination of values.-- Typical pupil statements regarding the determination of values follow.

When a family spends its money for something maybe it should have spent it for something else. It is hard to tell what we need most. That is what I would like to know--what we need most. (I)

I don't know what I should want. Some of the things I buy that I think will give me pleasure don't. (I)

How can I learn to spend it for what will do me the most good? (R)

...how to make a choice of things which are the best and needed more so than others. (O)

TABLE 31

CLASSIFICATION OF PUPIL PROBLEMS RELATING TO VALUES RAISED BY 58 NINTH-GRADE PUPILS

Category of Pupil Problems	Number of Pupils Stating Problems	Per Cent of Pupils Stating Problems
Determining values	38	66
Using values as a guide to spending	22	38

My biggest buying problem is to figure out what I really need. (O)

I went down town. I saw a pair of pants that were real classie, and they cost $10.95. I went to another store and saw a pair that would probably last as long but were not quite as sharp as the others and they were $4.98. Now I can get two pairs of these pants to the one pair of the others. Which one should I buy? Another example of this sort is a cashmere sweater. They usually cost about $20 and you can buy others for about $10.95 apiece. Which should I buy? Just a week ago I bought a whole football outfit and paid $25.68 for it. I am still wondering about whether or not I got my money's worth. I bought it because I really like the sport and I want to have something to play in. But now I am not so sure. (E)

How do other people decide what they spend their money for? (O)

...and another thing is I just can't pass up shoes, and if I do I feel bad. It seems I just can't pass them up. How can I learn to get nice things for my money, and above all learn how to pass up shoes. (O)

...what activities in school should you get in? There are so many and they cost so much--how do you pick the ones you get the most out of? (I)

Using values as a guide to spending.-- Pupils wanted to know how much of their incomes should be devoted to various classes of expenditures. Pupil statements of this type were classified as problems of values, because the final decision which each person must make is dependent upon his own set of values. Categorical answers can not be given.

How much should we spend for ice crean and candy each week? (O)

How much should a family of four spend for food weekly? (O)

How many times a year you should buy a suit if you are making $50 a month. (O)

How much will I need to live on properly? (O)

How much should a 16 year old girl spend for lunches every week? (O)

I would like to know how much you should spend for amusement, food, clothing, and other necessities. (I)

Summary

The purpose of this chapter was to present pupil statements of their buying problems in the pupils' own words. These verbatim statements were elicited by the three written free-response instruments and by the interview. No corrections were made in spelling, grammar, or punctuation, because such corrections could modify the pupils' intended meaning. The manner in which pupil statements were classified within each of the five major problem areas is given in the following paragraphs.

Within the area of selecting goods, pupil statements were grouped as follows: (1) the relationship between quality and price, (2) the selection of specific classes of merchandise, (3) sources of information about buying, (4) where and when to buy, and (5) selling techniques.

Statements of problems within the area of planning the spending of money were classified as follows: (1) statements indicating the need for a method of planning, (2) saving, banking, and investing, (3) borrowing and credit, and (4) budgeting and record-keeping.

Problems relating to the price system were grouped as follows: (1) the real value of money, (2) variations in prices among stores, and (3) characteristics of money.

Pupil statements concerning the business system were classified in the following manner: (1) the distribution of the national income, (2) business cycles, (3) taxes, and (4) the profit motive.

Problems of values were grouped under two headings, as follows: (1) determining values and (2) using values as a guide to spending.

CHAPTER VI

IMPLICATIONS OF PUPIL STATEMENTS FOR TEACHERS AND CURRICULUM WORKERS

Chapter IV analyzed data on the extent of pupil interest in certain areas of personal-economic problems and presented a comparison of various groups of pupils as to their relative interest in problems in these areas. Typical pupil statements of their problems were listed in Chapter V. In the present chapter, an interpretation is made of the data presented in these two foregoing chapters.

Purposes of the chapter.-- The major purpose of Chapter VI is to point out the implications for teachers and curriculum workers of pupil statements of their problems. A secondary purpose is to illustrate how pupil statements of their problems may be used in the development of learning activities.

Organization of the chapter.-- The first section of the present chapter contains a discussion of the implications of pupil statements of their problems. The second section consists of findings which, because of their incidental nature, were not tabulated or presented in earlier chapters. The third section of the chapter consists of illustrations designed to show how pupil statements of their problems may be used in the development of learning activities.

Implications of Pupil Statements

Numerous publications (3, 11, 12, 24, 38, 45, 55) emphasize that in the selection of curricular materials, attention should be focused upon the interests and needs of the learner. These same publications also emphasize that the selected materials should be in accord with the learner's potentiality for learning, and that they should provide him with maximum opportunities for application to real-life situations. All educators, of course, are not in agreement with the philosophy of education implied in the foregoing statements. For the purpose of this study, however, the statements are accepted, and the following discussion is made in the light of the point of view expressed by them.

Fundamental nature of pupil problems.-- It is sometimes contended that expressions of interest made by ninth-grade pupils consist of capricious whims or passing fancies, and that any curriculum based, even in part, upon "expressed needs" would be shallow and unstable. In the present study it was found that pupil statements of their problems were not capricious or fanciful.

Pupil statements elicited by the techniques used in this study indicate beyond reasonable doubt that the ninth-grade pupils who participated in this investigation did have real and significant problems of a personal-economic nature. The purchase of a shoddy suit of clothes with money earned over a long period of time is cause for extraordinary distress in the life of a clothes-conscious adolescent boy. Likewise, the selection and preparation of the family food, frequently found to be the responsibility of a fourteen- or fifteen-year-old girl, presents a problem of considerable proportions. Pupils recognized their problems and were desirous of securing help in resolving them. Strong motivation for learning was present. The rather common problem of pupil motivation would become less conspicuous in the area of personal-economic education, if the teacher were to take advantage of the needs and interests of his own pupils in the selection of classroom materials.

Problems of persistent life situations.-- Statements of pupil problems elicited in the present study were not peculiar to adolescents; they were problems which pupils are likely to face repeatedly throughout life. While it is true that the individual, in all probability, will never meet exactly the same problem in exactly the same way two or more times in his life, there are certain "persistent life situations" (12: 85) which he will meet continually. The pupil's concern about how much money he should spend for his lunch has its counterpart ten years later when he figures the proportional part of the family income which he should spend for groceries. Of course, the teacher can not expect this transfer to come automatically. He must plan for it. He must point out the elements common to both situations. The point of departure is the wise buying of his lunch today. The important objective is attained only when the pupil has achieved a plan of attack, a method of operation, in the spending of his food dollar.

There is another consideration with respect to the present-day problems presented by these ninth-grade pupils. That pupils wanted help in solving their present-day problems should not be construed to mean that pupils were concerned only with their day-to-day buying problems. Pupils were found to be concerned with problems which they are likely to face at some time in the future. Thus, a present-day problem for a ninth-grade girl, a problem with which she is concerned today, might very well be how to select the furniture for her future home. Curricular content, therefore, need not be confined to the purchase of saddle oxfords, lunches, school supplies, or other purchases typically made by ninth-grade pupils. It may also be appropriate to consider future purchases, as of a home, furniture, a radio, or an automobile.

Greater interest and need of low socio-economic pupils.--The greater interest in consumer problems shown by pupils of low socio-economic status reaffirms the validity of the contention that learning activities should be selected which are in keeping with the needs and interests of the particular group of pupils being taught. Pupils of low socio-economic status have more obvious need for personal-economic education than pupils of high socio-economic status. Since they have fewer dollars to spend, they are under greater pressure to make each dollar buy its maximum amount of goods and services.

A school located in an area populated by people of low socio-economic status might very well have a program of personal-economic education quite different from that of a school located in an area populated by families of the high-income group. No prescribed textbook, state-wide course of study, or even city-wide course of study in the area of personal economics can be effective, since the length of time devoted to the study, the units of work undertaken, and the amount of time devoted to each unit must depend upon the interests and needs of the particular group of pupils being taught.

Sectioning by ability not justified.-- The consistency with which the pupils of all three ability groups expressed interest in the five problem areas was noted in Chapter IV. That is, pupils of all ability groups were most interested in problems of selection, and were least interested in problems of values. No one of the five categories into which pupil problems were grouped was markedly characterized as containing problems peculiar to the pupils of a particular ability level. There is no justification, therefore, for sectioning pupils into various ability groups on the assumption that pupils of high, average, low ability are not interested in the same types of problems. Pupils of all ability levels were interested in problems within all of the five categories.

Ample provisions for individual differences can be made within a heterogeneous group. Thus, during the unit on "Where to Buy" the pupils of low ability might consult the yellow sections of the telephone book, while the pupils of high ability might consider the problem of whether the services of credit and delivery were of sufficient worth to compensate for the higher prices charged by stores offering these services.

The pupil of low ability.-- Typically, the pupil of low ability is retarded, over-age, and generally disinterested in the school's offerings. Frequently he is marking time until he can secure a work permit and leave school. He may be a disturbing influence in the class, often creating a discipline problem for the teacher.

Teachers and school administrators are quite commonly concerned with the problem of providing worth-while educational experiences for these pupils. The present study shows that these pupils were particularly interested in problems of a personal-economic nature. A partial answer to the problem of providing worth-while educational experiences for pupils of low ability may lie in the area of personal-economic education. Here is an area in which these pupils are interested and from which they can derive considerable benefit.

Interest expressed by boys.-- Since the mother is typically the purchasing agent for the family, it might be assumed that areas of personal-economic problems, such as those included in the present study, would be of very little interest to boys. This was not found to be true. Boys expressed a degree of interest almost as great as that shown by girls. Education in personal-economic competency, therefore, should not be provided for girls alone; boys should also have the opportunity to participate in educational activities of a personal-economic nature. In some schools, personal-economic education is delegated to only one department, such as home economics or business education, which may enroll few if any boys. When such is the case, boys are not provided with an opportunity to profit from educational experiences of the personal-economic variety. Both boys and girls should be provided with this opportunity, either through a school-wide program with each department and each course making its best contribution to personal-economic education, or through a special course, or series of courses, designed to appeal to both boys and girls.

Psychological organization.-- The extent of interest which the pupils manifested in the five major problem areas presents a definite implication with respect to the organization of learning materials in the area of personal-economic education. Psychological organization is to be preferred to the more commonly-found logical organization (12: 61). The teacher who organizes his materials in accordance with the psychological approach uses the learner's state of maturity and experience as the point of departure. The method of approach is inductive; that is, the learner builds upon his own background of experience, and the learning which takes place is accomplished in the light of that background.

These statements can be applied directly to the results obtained in the present study. For the purpose of illustration it is assumed that pupil understanding of the marketing structure is a desirable educational outcome. The pupils who took part in the present study were most commonly interested in selecting goods; all of them had made purchases at one time or another, and many of them had experienced difficulties in making these purchases. Concomitant with this interest in the selection of goods was a desire to know the reasons for price variations among retail stores. Pupils also expressed an interest in the marketing structure itself, although to a considerably lesser extent. In a psychological organization of his subject matter, the teacher could take advantage of this common interest and experience in the selection of goods as his point of departure. From this beginning, he could develop the understanding that prices vary among stores because of the nature of the marketing structure, that the channels of distribution are not the same for all retail outlets, that services performed by various stores differ, and that other factors such as brand policy, store location, style cycle, competitive prices, quality of merchandise, overhead costs, volume of sales, and replacement costs all enter into the determination of retail prices. In order to comprehend how prices are determined, and why they vary among stores, the pupil must see the marketing structure in its entirety. He must see the goods moving through the channels of distribution from the producer, through the various middlemen, and finally to the consumer. At the same time he must see the money flowing back from the consumer through the middlemen to the producer. In the light of the findings of the present study, it would seem that any unit of work which has as its objective pupil understanding of the marketing structure should begin with the retail store and work back through the channels of distribution to the producer. It should not begin, as it most frequently does, with the producer and work up through the channels of distribution to the retail outlet. Other illustrations could be given; pupil interest in the general price level could be used as an approach to the study of fiat money or business cycles, or pupil interest in the purchase of an automobile could be used as a point of departure for the study of interest rates and the costs of borrowing money.

The problem of values.-- The position is taken here that it is not the purpose of education to provide a ready-made set of values for each pupil. Rather, it is the purpose of education to encourage each pupil to examine critically his own values, to judge their worthiness, and to improve upon them in the light of his total educational experience. The present study reveals a means whereby the teacher can assist the pupil in analyzing his own values.

Pupils were interested in spending their money wisely. They wanted to know if they were spending their money in the proper manner. Any comprehensive analysis of his spending must, of necessity, focus the pupil's attention directly upon his own values. That is, he can not spend his money for those things which he really wants until he knows what those things are. Thus, pupil interest in planning the spending of his money can be used as a point of departure for the consideration of the more fundamental problem of determining values.

Implications for teachers in localities other than the Cincinnati area.-- An examination of the statements of problems elicited from the pupils who participated in the present study reveals that these pupils did not state their problems in local terms. In addition, sociologists have shown the similarities of large cities in general pattern and social organization (34, 47, 50, 52). It is possible, therefore, that pupils living in Pittsburgh, or Chicago, or Los Angeles would also be most interested in selecting goods and least interested in problems of determining values. Likewise, it is possible that pupils of low socio-economic status would be more commonly concerned with problems of a personal-economic nature than would the pupils of higher socio-economic status. The extent to which these assumptions are true, of course, can be determined only after further research has been completed in other localities.

It would be extremely hazardous to conjecture upon the extent to which pupil problems revealed by this study would obtain for pupils living in rural areas. Differences between the social and economic setting within which the two pupil groups live are so pronounced that any attempt to draw parallels between the problems stated by the pupils used in this study and the problems which rural pupils might have would be little more than mere surmise.

Incidental Findings

During the process of the present study certain incidental findings were made which, although they are not within the scope of this investigation, are recorded here for whatever assistance they may be to classroom teachers and curriculum workers in the area of personal-economic education.

Extreme range of personal-economic information.-- Some pupils were remarkably well versed in good buying methods, while others were almost unbelievably uninformed. For example, during the personal interview the investigator learned that some pupils had been keeping budgets for some time, that these pupils analyzed their expenditures periodically, and revised their budgets in the light of this analysis. The investigator also talked with pupils who were thoroughly convinced that advertisements heard over the radio were literally true. Low-ability pupils were more likely to be uninformed than were the pupils of high or average ability.

Some pupils, particularly those within the low-income, high-ability group, had developed a remarkable shrewdness in buying. One lad always held a lesser amount of money in his hand than the marked price of the article he was attempting to buy. "When they see I only got that much money they usually come down." Some of these pupils were dependent upon their own earnings for their clothing, amusement, and incidental expenses. It should be noted, however, that shrewdness in buying alone does not assure a satisfactory personal-economic adjustment. The teacher of personal-economic education must anticipate the wide range of experiences and abilities which he will find among his pupils when they first enter his classroom, and provide various learning activities in keeping with the abilities, interests, and experiences of his pupils.

Pupils oversimplify their problems.-- Many pupils tended to oversimplify their problems. "They should put a standard price on everything." "They should pass a law." "They should be honest." When "they" have accomplished the pupil's suggestion, he apparently believes that all his money problems will be solved.

Pupils do not realize their problems.-- In keeping with the purpose of the present study, only pupil statements of their problems were tabulated. Before a pupil could state a problem, of course, he had to recognize it as such. There was considerable evidence, however, which indicated that pupils did not recognize their personal-economic problems. Some of the pupils who stated that they had no problems with respect to the spending of their money were frequently those who were most urgently in need of education in that area. For example, one girl wrote: "I don't have no buying problems because I always make sure it is sanforized." Another pupil stated that she had no buying problems because, "My sister says I have good taste."

<u>Saving money</u>.— Pupils of both income groups and of all ability levels seemed to feel that the only way to save money was to deny themselves of their small luxuries. "Don't buy a coke after school and save the money," was a typical recipe for saving. There is reason to doubt that any savings program predicated upon denying oneself his small luxuries will ever be successfully carried out. Pupils did not seem to understand that savings can result from a more effective spending of their money, that the purchase of a three-dollar shirt which is just as good as a four-dollar shirt results in a saving of twenty "cokes." In a like manner, many pupils looked upon a budget as a means of self-discipline rather than as a device which would enable them to secure the things they wanted most. Such a pupil attitude is hardly conducive to an enthusiastic acceptance of the study of budgeting. The classroom teacher must be prepared to cope with a pupil attitude of rejection when he begins the study of saving or budgeting.

<u>Other people blamed for pupils' problems</u>.— Pupils frequently volunteered their conceptions of the causes for their problems.

Pupils of low ability from both socio-economic groups often accounted for their problems by condemning some other person or group of persons. "They don't give you the right change." "The store man charges you too much." "They workers always go on a strike." Many pupils did not recognize that their own inabilities may have been the cause for their problems.

Insufficient income.-- While education for effective spending is doubtless desirable, in many cases it was found that the fundamental problem was a lack of sufficient income. Pupils attributed their personal-economic difficulties to such things as their inability to make wise choices in the selection of goods or to their inability to "run according to a budget." In actuality, however, the basic problem was insufficient income. A satisfactory personal-economic adjustment for these people is impossible until their income level can be raised.

Learning Activities

Earlier in this chapter the statement was made that pupil interest could be used as a point of departure for the development of other worth-while interests. The following suggested pupil projects illustrate how this can be done.

Project of analysis of spending.-- Pupils were desirous of knowing how they should spend their money. They also showed considerable interest in record-keeping as a planning device. That pupil interest is utilized in the following projects.

The primary objective of the pupil activity explained herein is to assist the pupil in establishing his own values to the end that he can spend his money in such a way that he is most likely to derive the greatest amount of satisfaction from that spending. In order to accomplish this purpose the pupil's attention is focused upon the manner in which he is now spending his money. After the pupil knows how he is spending his money, he can ask himself if he is spending it for those things which he really wants.

In order for the pupils to derive the greatest amount of benefit from this proposed activity, the entire procedure should involve teacher-pupil planning at every step. The suggested project, therefore, may include activities different from those described in the following paragraphs. The procedure outlined below is illustrative of one direction which the project might take.

1. Discuss with the class some of the techniques of record-keeping used by individuals and families. From the discussion of record-keeping, draw up a list of categories into which various types of pupil expenditures might be classified. The following, or similar categories, would probably be forthcoming: amusement, lunches, transportation, after-school snacks, clothing, personal development, gifts, and savings. This is merely a suggested list of categories; each teacher would probably want to make a choice of categories in keeping with the spending pattern of his own group of pupils. It is quite important, however, that all pupils understand thoroughly which expenditures are to be included under each category. The project will not

work out satisfactorily if pupil "A" classifies the purchase of a phonograph record as "personal development" while pupil "B" classifies such a purchase as "amusement." On the other hand, one series of categories will work out as well as another provided all pupils know exactly how they should classify each of their expenditures.

2. Let the class decide upon some simple form of record-keeping. Journal paper of the multi-columnar variety serves the purpose quite well. Each column can be headed with a category of expenditure, and the dates and days of the week can be listed down the left margin of the sheet. Thus, if a pupil were to spend twenty-five cents for a soda after school and five cents for his bus fare home on Monday, April 15, he would record the twenty-five cent item under "After-School Snacks" and the five cents under "Transportation" on the Monday, April 15, line.

3. Each pupil should then keep a record of his expenditures for one month. The record-keeping should be done at home. All recording of money spent should be an out-of-school activity. The teacher might wish to provide each pupil with a columnar-journal sheet, or permit the pupils to rule such a sheet during class time.

4. At the end of the month, each pupil should add the columns on his record-keeping device and find the total amount of money he has spent during the month. The total amount spent, of course, will be found by adding the totals of the several columns.

5. Explain to the pupils how to express the amounts of money they have spent within each category in terms of percentages. The total amount spent will be 100 per cent. Thus, pupil "A" may find that he spent $15 in the following manner: clothing, $7.50; amusement, $5.00; transportation, $2.00; and development, $.50. The $15.00 would be 100 per cent of his expenditures. The $7.50 spent for clothing would be 50 per cent; the $5.00 for amusement, 33 1/3 per cent; the $2.00 for transportation, 13 1/3 per cent; and the $.50 for development, 3 1/3 per cent.

6. The pupils should then bring to class the percentages which they have spent for each classification of expenditures. With a compass and protractor each pupil can then construct a pie chart of his expenditures. He would merely multiply each percentage by 360° to find the number of degrees on his chart to be allotted to each category of expenditure. Thus, pupil "A" would compute as follows: $.50 \times 360^{\circ} = 180^{\circ}$ for clothing; $.33\ 1/3 \times 360^{\circ} = 120^{\circ}$ for amusement; $.13\ 1/3 \times 360^{\circ} = 48^{\circ}$ for transportation; and $.03\ 1/3 \times 360^{\circ} = 12^{\circ}$ for development.

7. After each pupil has constructed his own pie chart, he is ready to enter into a discussion with other members of the class concerning the real satisfaction derived from the manner in which he spent his own money. He is ready to analyze his own spending by asking himself why he spent his money as he did.

At the minimum, this project affords the pupil an opportunity to discover how he has spent his money during the past month. He may be surprised to find how much was spent on impulse buying for things he really did not want. Primarily, however, the pupil has objective evidence of the manner in which he has been spending his money. Such evidence is a prerequisite to an analysis of that spending. There are certain other advantages of this project: (a) Pupils enjoy making the chart. The procedure is sound psychologically; that is, pupils remember the experience because of the attendant satisfaction. (b) It is practical. There is no theoretical discussion of "allocation of expenditures." The chart represents the pupil's own spending. (c) No attempt is made to show how money should be spent. This decision is made by the pupil himself after he has analyzed his own spending. (d) No dollar values are involved. All class discussions are in terms of percentages.

Project on installment buying.— The primary purpose of this project is to provide the pupils with information regarding the actual costs of installment buying. A secondary purpose is to afford the pupils an opportunity to examine a number of methods by which they may purchase an item when ready cash is not available. A third purpose is to impress upon the pupils that the costs of the several methods of purchasing now and paying later are not the same, that a considerable variation in cost exists.

It is assumed that the pupils have considered the various problems of planning the spending of their money and have decided that they can not plan effectively unless they know how much their obligations are likely to be. During their discussion of financial obligations, they have discovered that a considerable disparity exists with respect to the costs of buying on the installment plan. It has been decided by the pupils that further information regarding the actual costs of such buying is necessary. They have determined, therefore, to find out just how much the privilege of buying an item now and paying for it later, over a period of time, actually costs. Briefly, the project consists of (1) selecting an item of merchandise, (2) discovering the costs of installment buying on this item at various stores, (3) discovering the costs of various other methods of financing the purchase, and (4) comparing the costs of the various methods of purchasing the item.

It was explained in the description of the foregoing project, that on the analysis of spending, that the activity should include a maximum of teacher-pupil planning. The project described in the following paragraphs should also be co-operatively planned. The following paragraphs describe one procedure which the project may take. It may be varied, of course, depending upon the interests, needs, and wishes of the pupils and the teacher.

1. Let the class decide upon an item which is commonly purchased on the installment plan. It is best to select an item priced at from three to five hundred dollars, since differences in costs are less apparent on items of lesser value. Used automobiles are usually unsatisfactory for this project, because financing charges on automobiles are fairly uniform. A radio, an automatic washing machine, a television set, or some such item is usually quite satisfactory. For the purpose of explanation

here, it is assumed that a $360 radio-phonograph has been selected as the item to be purchased.

2. The class can then select some five or six stores from which the radio-phonograph might be purchased. The names of these stores should be listed on the blackboard as they are proposed by the pupils.

3. Prepare a list of questions to be asked of the merchants selling the radio. Such questions should be proposed by the pupils and listed on the board by the teacher. After all proposed questions have been listed, the class may eliminate those which are repetitious. The teacher should be certain that the proposed questions will result in accurate data with respect to:

(1) Cash price of the radio. Some stores may allow a discount if payment is made in cash.

(2) Total costs, including any insurance, carrying charges, investigation charges, interest, or other charges.

(3) Amount and number of monthly payments.

4. Consider borrowing the money from various lending agencies. If the money is borrowed, the radio may be paid for with cash. The pupils might use the daily newspaper and the yellow section of the telephone book to secure a list of lenders.

5. Prepare a list of questions to be asked of the lending agencies. The same procedure may be used as suggested in step number three above.

6. Select a period of time over which payments are to be made; twelve monthly payments is most satisfactory for this purpose.

It is possible to compare costs, if various periods of time are used, but the primary purpose of the project may be lost in the resulting arithmetical computations.

7. Permit the class members to organize themselves into committees and proceed with the investigation. It is usually advisable to make certain that each pupil has a written list of questions to ask the interviewee; otherwise, pertinent data may not be secured. When answers to all the questions are not secured from all of the interviewees, the project loses its effectiveness.

8. Let each committee make its report. Figures should be placed on the blackboard by each committee. For example, committee number one might report as follows:

Cash price	$360.00
Actual cost when installment plan is used:	
Down payment	$ 45.00
12 payments at $28.66	343.92
Actual cost on the installment plan	$388.92
Less cash price	360.00
Cost of buying on installments	$ 28.92

The committees investigating the various lending agencies should also place on the blackboard the cost of borrowing $360 for one year. A considerable variation in cost will be found.

If it is wished to integrate the figuring of interest rates with the above project, that may be done by having the class figure the actual rate of interest charged by each of the various merchants and lending agencies. For example, the personal loan departments of commercial banks commonly advertise 6 per cent.

Actually, however, 12 per cent is charged, since the borrower has the entire amount borrowed for only one-half of the time for which he is charged. That is, if a person borrows $360 for one year to be repaid in twelve monthly installments (plus interest), he has the entire $360 for only one month. After the first installment is paid he has the use of only $330. After the second installment is paid, he has the use of only $300, and so on until at the end of eleven months he has the use of only $30. Yet, interest was figured on $360 for one year at 6 per cent. Actually, therefore, he has had the use of $360 for six months or the use of $180 for twelve months. This is 12 per cent interest. The same computations may be made for the interest charged by other lending agencies.

If it is deemed advisable, the class may also investigate the nature of the security required for loans from the various agencies. Likewise, the advantages and disadvantages other than costs may be investigated. For example, it may be worth while to discover what would happen if a payment were not made on time, or the nature of the installment contract which the buyer is required to sign.

The project just described should leave the pupils with an awareness that installment costs vary from store to store, that it may be wise to shop for credit just as one shops for merchandise. It serves as a meaningful device for the teaching of interest computations, if such is desired. Finally, it provides the pupils with an awareness of what a reasonable interest charge should be.

Summary

The implications for teachers and curriculum workers of the pupil statements elicited by the present study are summarized as follows:

1. The pupils surveyed in the present study stated personal-economic problems of a fundamental nature. These problems were sufficiently important to be used as one of the bases for the selection of curricular materials.

2. The problems presented by these pupils are not of concern to adolescents only. They can be characterized as persistent life situations, the counterpart of which the pupil is likely to face repeatedly throughout his life. Transfer from the present situation to a future situation, however, can not be expected to come automatically. The teacher must plan for such transfer by pointing out the elements common to both situations.

3. The statements made by the pupils were termed present-day problems, because they were personal-economic problems for which the pupil wanted help in resolving at the present time. Present-day personal-economic problems, however, should not be construed to mean only those perplexing situations faced by the pupil in his day-to-day purchasing. Pupils were found to be presently concerned with many problems which are commonly faced

by adults. That is, pupils were concerned with such problems as how to buy furniture effectively, how to select a used automobile, and how to purchase a home. The study of how to make wise choices when buying need not be confined to a consideration of items commonly purchased by adolescents.

4. Learning activities should be in keeping with the interests and needs of the pupils being taught. It is quite probable, therefore, that schools located in areas populated by families of low socio-economic status should offer a program of personal-economic education quite different from that offered by schools located in high-income areas.

5. No one of the five problem areas, into which statements of pupil problems were grouped, was markedly characterized as containing problems peculiar to pupils of a particular ability level. There is no justification for sectioning pupils into various ability groups on the assumption that pupils of different ability levels are not interested in the same types of problems.

6. Pupils of low ability manifested greater interest in personal-economic problems than that shown by either average- or high-ability pupils. Likewise their need was greater because of their lack of insight into economic relationships. It is quite probable that the persistent curricular problem of providing worth-while learning experiences for pupils of low ability may be partially solved by making available to these pupils a more comprehensive program of personal-economic education.

7. Boys indicated almost as much interest in personal-economic problems as that shown by girls. Education for personal-economic competency, therefore, should not be relegated to a program or course taken almost exclusively by girls.

8. The psychological organization of subject matter is to be preferred over the more commonly-found logical organization. Pupils expressed the greatest extent of interest in their every-day problems which grow out of their every-day experiences. These experiences, therefore, should be the point of departure for the creating and developing of other worth-while interests, understandings, appreciations, and attitudes.

9. The present study reveals a means of attack upon the curricular problem of assisting pupils in the determination of their own values. Pupils were interested in spending their money wisely. A comprehensive analysis by the pupil of his spending habits tends to direct his attention upon his values. That is, he can not determine those things for which he should spend his money until he has come to some tentative decision concerning those things which he cherishes most.

10. An examination of the pupil statements elicited in this study reveals that the problems were not stated in local terms. It is possible that pupils residing in other large cities have problems similar to those mentioned by the pupils surveyed in the present study. No opinion is expressed with respect to any parallel which may exist between the pupils surveyed and pupils living in rural areas.

11. Certain incidental findings were recorded in Chapter VI. These are as follows: (a) Some pupils were remarkably well informed on personal-economic matters, while other pupils were almost unbelievably naive. (b) Numerous pupils tend to oversimplify their personal-economic problems. (c) Many pupils do not recognize that they have personal-economic problems. (d) Numerous pupils were of the opinion that they could save money only by a rigid program of self-denial. In a like manner, they looked upon a budget as a device for self-discipline. (e) Some pupils attribute their personal-economic problems to the misdeeds of other persons. (f) A few pupils stated that they had problems of planning or selecting when in actuality the more fundamental problem was lack of sufficient family income.

CHAPTER VII

SUMMARY AND CONCLUSIONS

The Problem

The purpose of this study was to investigate certain personal-economic problems of ninth-grade pupils, and to indicate how this information can be used in the development of teaching materials. The study is limited to those problems concerned with the effective purchasing of goods. The four major steps in this study were: (1) to discover what personal-economic problems ninth-grade pupils have, (2) to organize and classify those problems, (3) to compare the relative frequency with which certain types of problems were presented by pupils differing in socio-economic status, academic ability, and sex, and (4) to indicate by examples how the evidence on these problems could be used in the organization of teaching materials.

The setting.— The need for personal-economic competency arises from basic developments which have taken place in the American economy during the past eight or ten decades. Mass production and specialization have moved the producer and the consumer farther and farther apart. The consumer does not know how his goods were produced or the quality of the materials and workmanship that went into their production. In addition, the present-day consumer produces very little of what he consumes. In his productive activities he is a specialist, but when he consumes he becomes a generalist. He literally buys his living. He is almost completely dependent upon a money income, and the effectiveness with which he uses that money income largely determines his standard of living.

Numerous educational publications have emphasized the present-day individual's need for personal-economic competency, and have stated that the school is a responsible agent for the development of this competency. The Educational Policies Commission of the National Education Association has listed economic efficiency as one of the four major purposes of education in American democracy.

Justification for the study.-- Seeking out, analyzing, and classifying pupil problems as a source of materials for instructional purposes are basically sound procedure in curriculum construction. Curriculum workers are in general agreement on the following points: (1) In the selection of curricular materials, attention should be focused upon the interests and needs of the learners. (2) Pupil interests provide an effective point of departure for the creating and developing of new interests. (3) The selection of learning materials is fundamentally a problem of choosing materials in accord with the learner's potentiality for learning. (4) Learning materials should provide maximum opportunities for application to real-life situations.

The present study was in keeping with the criteria for the selection of curricular materials listed in the above paragraph. It is recognized that pupil problems do not constitute the sole basis upon which curricular materials are selected. Broad social needs must also be considered along with the needs of the individual. The present study, however, has been delimited to the interests and needs of the individual.

Related Literature

An abundance of literature related to the present study was found. These studies and reports were largely concerned with three areas of personal-economic education: (1) the need for education in the area of personal-economic competency, (2) curricular content for education in personal-economic competency, and (3) studies of pupil and adult activities, opinions, and interests in this area.

The need for personal-economic competency.-- Numerous reports and studies (3, 34, 35, 43, 50) have established beyond doubt that the present-day individual needs to be economically competent. Some reports (35, 42, 43) have attempted to characterize the economically-competent person. Other reports (10, 22, 34, 35) have emphasized that the school is not only the logical agency for giving instruction in personal economics, but also that the school should give greater attention to this area of education.

Curricular content.-- Studies by Briggs (3), Muse (32), Price (40), and Wells (57) show considerable agreement concerning the curricular content essential for the development of economic competency. All four of these persons recommended that the following topics be included in any course of study which is designed to increase the economic competency of pupils: (1) financial planning, (2) insurance, (3) credit, (4) investments, (5) taxes, (6) the price system, (7) buying problems and buying procedures. At least three of the four investigators agreed that these topics should also be included: (1) housing, (2) communication, (3) transportation, (4) legal relationships, (5) consumer, producer, labor, and governmental relationships, (6) banking, (7) frauds and swindles, (8) sources of information.

Opinions, interests, and activities of pupils and adults.— Numerous studies in the area of personal-economic competency designed to investigate the opinions, interests, and activities of pupils and adults have been completed. In general, these studies are of the check-list or questionnaire survey type, and are quite limited in scope. Other than the general conclusions that there is a need for a more effective program of personal-economic education in the secondary schools, that spending money is a frequent experience for most pupils, and that they are poorly equipped to do this spending effectively, the findings of the several studies have little in common.

Delimitations

The particular personal-economic problems investigated in this study were those challenging situations which cluster about the spending of money. This study was not concerned with the vocational aspects of earning money. The ninth-grade was selected as the level to be used in this study, because courses dealing with personal-economic competency are most frequently taught at that level. Since many drop-outs occur at the end of the ninth year and during the tenth year, education in this area must be given early in the secondary-school program, if many high-school pupils are to have the opportunity to benefit from such instruction. The study was made within the geographical area of Cincinnati, Ohio.

Method and Procedure

A primary objective of the present study was to obtain genuine free responses from pupils concerning their personal-economic problems. In order to achieve this purpose, it was necessary to design instruments which could be used to secure the desired data, but which would in no way suggest to the pupils what their personal-economic problems might be.

The free-response techniques used.— Four techniques for securing these free response data were decided upon and appropriate data-gathering instruments were developed. The four free-response devices used were: (1) a series of written open-end questions, (2) a record of money spent, (3) an essay on buying problems, and (4) a personal interview. Each of these devices was tested by a pilot study, and modifications were made where weaknesses in the instruments were found.

The free-response technique discarded.-- A group discussion technique was also attempted. The investigator was to meet with groups of from twenty to thirty pupils and conduct a group discussion concerning the pupils' personal-economic problems. Several try-outs of this technique, however, proved it to be of questionable value for the purpose of this study. Pupils were reluctant to discuss unreservedly problems of such a personal nature before their classmates. Pupils were quite willing to talk about their buying problems, but the results obtained from the preliminary administration of the other four free-response devices showed conclusively that, during the group discussions, pupils had not been voicing fundamental problems. The group discussion technique, therefore, was discarded.

The check-list technique.-- The four free-response devices employed in this study were designed to elicit a large variety of statements of pupil problems without intimating what those problems might be. These free-response devices did not, however, indicate the extent to which a problem might be of interest to all pupils. That is, if a particular problem were mentioned by only a few pupils, it did not follow that this particular problem was of no concern to some or all of the other pupils. Accordingly, a check-list was constructed for the purpose of determining the extent to which some of the more frequently mentioned pupil problems were of interest to all of the pupils. Since the check-list was developed from the pupil statements elicited by the free-response devices, it could not be constructed until after the four free-response devices had been administered and the results tabulated. The check-list contained thirty of the most frequently-mentioned problems given by the pupils in reply to the four free-response devices. In so far as possible, the pupils' own wording of their problems was used.

The check-list was headed with the words "Things I Would Like to Know More About," followed by thirty typical pupil problems. Each of the items was preceded by "Y" (for yes) and "N" (for no), and the pupil had merely to encircle the "Y" if he would like to know more about the item, or encircle the "N" if he would not like to know more about the item.

Selection of the Schools.-- In order to secure the most comprehensive coverage of pupil problems, care was taken to obtain responses from pupils of high and low socio-economic status. No claim is made that a sample was taken which was resresentative of all ninth-grade pupils in Cincinnati. Schools were selected for the express purpose of securing responses from pupils of high socio-economic status and from pupils of low socio-economic status. The schools used in this study were a comprehensive high school located in the hilltop area and three junior high schools located in the basin, or slum, area of Cincinnati, Ohio.

Comparative socio-economic status of the families living in the two selected localities.— In order to indicate the comparative economic status of the people living in the two localities, certain census tract data were secured. These data included occupations followed by persons living in the two areas, owner versus tenant occupancy, age of the dwellings found in each of the two localities, and bathroom facilities available to families living in each of the two localities. These data show that there is a marked difference in the socio-economic status of the families residing in the two geographical areas. Families living in the rather exclusive hilltop area are quite likely to be of the upper socio-economic level, while families living in the basin area are likely to be of the lower socio-economic level.

Socio-economic status of the pupil.— Place of residence alone, however, was not the sole criterion upon which the pupil's socio-economic status was determined. The occupation of his parent or guardian was also used as a determining factor. In some instances the listed occupation was not indicative of the earnings which might be received from that employment. In such cases the pupil's teacher was consulted. If the teacher involved did not know of the family's economic status, the pupil's personnel records were examined. Occasionally it was impossible to determine the pupil's economic status. Statements of problems made by those pupils were not included in this study.

There were 925 pupils from the four schools who could be classified on the basis of socio-economic status, 447 of high socio-economic status and 478 of low socio-economic status. Of the 447 pupils of high socio-economic status, 202 were boys and 245 were girls. Of the 478 pupils of low socio-economic status, 230 were boys and 248 were girls.

The academic ability of the pupils.-- The academic rank assigned to the pupils by their respective principals was used in the present study. On the basis of the principal's recommendation, the pupils in each school were classified into three groups: high ability, average ability, and low ability. The principal's recommendation was determined by the pupil's achievement in elementary school and by the results of various intelligence tests administered to the pupils by the school authorities. On the basis of ability, the 925 pupils were classified as follows: 210 high-ability pupils, 87 boys and 123 girls; 439 average-ability pupils, 210 boys and 229 girls; and 276 low-ability pupils, 135 boys and 141 girls. Pupils were classified by academic ability in order that comparisons could be made of the frequency with which pupils of the three ability levels mentioned certain types of problems.

Administration of the free-response devices.-- The free-response devices were administered in exactly the same manner in all four of the selected schools. The three written devices were administered by the classroom teachers. Preliminary experimentation had shown that, regardless of whether the written devices were administered by the writer or by the classroom teacher, no measurable differences in the responses were obtained. Both oral and written instructions regarding the administration of the devices were given to the teachers who were responsible for their administration. The interview, the fourth free-response technique, was conducted by the writer. The manner in which the pupils were selected and the number of pupils who responded to each device are given in the following paragraphs.

The open-end written device was administered to all of the ninth-grade pupils in the four schools who were available during the time of its administration. In addition to eliciting pupil problems, the open-end instrument served to familiarize pupils with the purpose of the study and thereby to prepare them for the other devices which followed. In all, 903 pupils responded to this device, 438 from the pupils of low socio-economic status and 465 from the pupils of high socio-economic status. A questionnaire devoted to money spent during a one-week period was administered to the high-ability pupils in the four schools. Since this procedure required the pupil to analyze his own motives for spending, it necessitated reflective thinking of a rather high order. It was assumed, therefore, that this procedure would be most revealing of pupil problems, if it were used with pupils of high ability. A total of 191 pupils kept this record, 97 from the low socio-economic group.

Essays on their buying problems were written by those pupils who did not keep the record of money spent. Essays were received from 688 pupils, 328 from the pupils of high socio-economic status and 360 from the pupils of low socio-economic status.

There were twenty-nine class sections of ninth-grade pupils used in the present study, thirteen in the hilltop school and sixteen in the three basin schools. Five pupils from each class were selected, by a table of random numbers, from each class. These 145 pupils were interviewed, and their replies to the interview questions were recorded in shorthand by the interviewer.

To summarize, responses were secured from the 925 pupils as follows: All available pupils replied to the open-end written device. In addition, each pupil responded to either the record-keeping or essay device. All available pupils, therefore, replied to two of the three written devices. Those pupils who were selected for the interview had already completed the two written instruments prior to the time of the interview.

Procedure used in the classification of pupil statements.—After all of the free-response devices had been administered, the responses were examined carefully for statements of spending problems. As the investigator read through the pupil replies, he copied each statement of a problem verbatim on a three by five card, keyed to indicate the pupil's socio-economic status, ability group, and sex. The card was also keyed to indicate the data-gathering instrument from which the problem was copied.

Statements of problems not pertinent to the study were disregarded. Since only one pupil statement was recorded on each card, it was possible to attempt numerous classifications of pupil problems by rearranging the cards. In all, 1166 pupil statements of problems were obtained from the 925 pupils. These statements were classified into five general problem areas as follows: (1) Problems of selecting goods. (2) Problems of planning the spending of money. (3) Problems of the price system. (4) Problems relating to the business system. (5) Problems of determining values.

The administration of the check-list device.-- It will be recalled that the check-list device was constructed from the statements of problems given in reply to the free-response devices. Five typical statements of problems from each of the five problem areas were used on the check-list. An additional five statements relative to the selection of clothing, food, housing, furniture, and an automobile were also included, since pupil requests for information concerning the purchase of these items were most frequently mentioned on the free-response devices. The collecting, tabulating, and analyzing of the free-response data extended over a period of five months. During that period of time there were, of course, pupil transfers and drop-outs. Of the pupils who responded to the check-list device, 857 could be classified on the basis of socio-economic status, 429 in the high socio-economic group and 428 in the low socio-economic group.

Findings

<u>Classification of pupil statements of their problems</u>.-- Pupil statements of their problems were classified into five major problem areas. Within each of these major areas further sub-classifications were made. The following outline shows the classification of the pupil problems elicited by the free-response data-collecting devices. In the parentheses following each area on the outline are the percentages of the 925 pupils who mentioned those problems.

I. Problems of selecting goods (33 per cent), including items such as:

  A. The relationship between quality and price

  B. The selection of specific classes of merchandise, such as clothing, food, furniture, housing, automobiles

  C. Sources of information about goods being purchased

  D. Appropriate time and place of purchase for certain kinds of goods

  E. Techniques used by salespeople to influence the buyer.

II. Problems of planning the spending of money (24 per cent), including items such as:

  A. Problems indicating a need for planning

  B. Saving, banking, and investing

  C. Borrowing and credit

  D. Budgeting and record-keeping.

III. Problems of the price system (22 per cent), including items such as:

A. The real value of money

B. Variations in price among stores

C. Characteristics of money.

IV. Problems of the business system (10 per cent), including items such as:

A. Nature of the distribution of the national income among the people

B. Business cycles

C. Taxes

D. The profit motive.

V. Problems of determining values (6 per cent), including items such as:

A. Determining values

B. Using values as a guide to spending.

The results of the check-list are summarized below. The percentages of the 857 pupils who expressed the desire to know more about problems associated with each of the five major areas are:

I. Problems of selecting goods - 83 per cent

II. Problems of planning the spending of money - 71 per cent

III. Problems of the price system - 71 per cent

IV. Problems of the business system - 70 per cent

V. Problems of determining values - 62 per cent.

It would be expected that the percentage of pupils who indicated an interest in each of the five problem areas on the check-list would be much higher than the percentage of pupils who voluntarily stated such an interest in reply to the free-response devices. The extent of pupil interest in the five areas, as shown by the results of both the free-response and check-list devices, can be summarized in the following manner.

It is apparent from an examination of the foregoing data on pupil problems that the most frequently mentioned problem area was that of selecting goods. Thrity-three per cent of the 925 pupils volunteered problems within that area, and 83 per cent of the 857 pupils indicated a desire to know more about how to select goods. On the other hand, only 6 per cent of the 925 pupils volunteered problems classified under the fifth problem area, that of determining values, and only 62 per cent of the 857 pupils showed a desire to know more about how to determine values. It is evident that pupils were most commonly interested in things which they do in everyday life, things which are directly associated with their own well-being. Interest decreases as problem areas move farther away from the practical and the immediate.

Fundamental nature of pupil problems.-- The pupil statements elicited by the techniques used in this study seem to indicate that the ninth-grade pupils who participated in this investigation did have real and significant personal-economic problems. Many of the pupils were eager to obtain any assistance they could get in resolving these problems. The contention that ninth-grade pupils do not have such problems, or that they can not recognize such problems if they do have them, or that any study of pupils' personal-economic problems, such as the present one, can accumulate only passing fancies or superficial whims appears to be untenable.

Comparison by socio-economic status.-- When the results obtained from both the free-response devices and from the check-list were analyzed, it was found that pupils of low socio-economic status manifested a greater degree of interest in all five of the problem areas than that shown by pupils of high socio-economic status. Within two areas, problems of the price system and problems of the business system, the difference in interest shown by the two socio-economic groups was great enough to be statistically significant at the one per cent level. So great a difference between the two groups could hardly have resulted from chance alone. Pupils of low socio-economic status also indicated a greater interest in the other three problem areas, although the differences between the two groups in these areas were not so marked. It is reasonable to assert, on the basis of the data obtained in this study, that the pupils of low socio-economic status were more interested than the pupils of high socio-economic status in the personal-economic problem areas considered in the present study.

Comparison by academic ability.-- Pupils of low ability were particularly interested in the areas of personal economics considered in this study. This finding is substantiated by the results obtained from both the free-response devices and the check-list. Pupils of average ability expressed a lesser degree of interest than that shown by either the low- or high-ability pupils. High-ability pupils expressed a degree of interest greater than that shown by average-ability pupils but less than that shown by pupils of low ability. In four of the five problem areas, all except the selecting of goods, the degree of interest shown by pupils of low ability was significantly greater, at the one per cent level, than that shown by pupils of average ability. In all five areas, low-ability pupils expressed greater interest than that expressed by pupils of high ability, although in only one area, that of values, was the difference between the two ability groups significant at the one per cent level. It can be said that the personal-economic problems considered in the present study were of particular interest to the pupils of low ability.

Comparison by sex.-- Girls expressed somewhat greater interest in the personal-economic problems considered in this study than that expressed by boys. In the areas of values and the price system, girls showed significantly greater interest. In the areas of planning and the business system, there was no sex difference in the extent of interest shown. In the fifth area, the selection of goods, girls were somewhat more interested than boys, although the difference was not statistically significant at even the five per cent level.

Girls of low ability and of low socio-economic status manifested a degree of interest in personal-economic problems greater than that shown by any other pupil group. On the basis of the results obtained both from the free-response devices and from the check-list, it can be asserted that this group of girls was most vitally interested in the areas of personal-economic problems disclosed by the present study.

As measured by the results of the data-gathering devices used, it can be maintained that socio-economic status and academic ability were important factors in determining the extent to which the pupils surveyed in the present study manifested interest in the five problem areas considered.

Contributions of the Present Study

Techniques employed.-- The survey of related literature made in preparation for the present study revealed numerous attempts to discover pupil interests and needs in the area of personal economics. With only one exception, that of Payne's study (37) of the buying experiences of fifth and sixth grade girls, some form of a check-list, questionnaire, or survey test was used. There are three serious weaknesses in this type of investigation: (1) The pupil's response is limited to the scope of the data-collecting instrument used. That is, the pupil responding to the instrument may have interests or concerns which the investigator has not included on his data-gathering instrument. (2) The instrument itself can be no more valid than the criteria used in the determination of items to be included in that instrument. The items included in the check-lists, survey tests, and questionnaires in these investigations were most frequently based upon the content found in textbooks, courses of study, some combination of textbooks and courses of study, or the author's own conception of what should be included. There is reason to question the implied assumption that textbooks and courses of study contain an exposition of those understandings and skills essential for personal-economic competency. (3) The instruments themselves suggest a response. That is, the mere asking of a pupil if he is interested in a certain item calls that item to his attention. He may never have heard of it before, but if the item has a fascinating sound, he may indicate that he is interested.

The present study attempted to overcome the weaknesses inherent in the check-list and questionnaire techniques, as they are customarily used, by devising free-response instruments which did not limit the scope of the pupil's response, which were not based upon any textbook or course of study, and which did not suggest any expected responses.

The instruments used in the present study secured pupil statements of their problems without suggesting what those problems might be. It is reasonable to assume that the statements of pupil problems reported in this study were truly representative of the types of personal-economic problems faced by ninth-grade pupils in the Cincinnati area.

It is not claimed, of course, that the free-response techniques used in the present study were originated in this investigation. On the other hand, these techniques are here applied for the first time in the area of personal-economic education. At the same time, the specific devices used were originated for the present study.

This investigation supplies evidence on the manner in which free-response techniques may be used in seeking out pupils' personal-economic problems, and indicates types of responses which may reasonably be expected.

Results possibly significant to localities other than Cincinnati.-- An examination of the pupil statements elicited by this study gives no indication that the problems presented by these Cincinnati pupils are peculiar only to the particular pupils surveyed or to the Cincinnati area. Putting it another way, there is nothing inherent in the problems presented by the Cincinnati pupils which would indicate that ninth-grade pupils living in other large cities would have dissimilar problems. In the absence of other evidence, teachers and curriculum workers in other large cities are probably justified in using the results obtained in this study.

Unreliability of class discussion in obtaining pupil concerns.-- Teachers frequently attempt to adapt their classroom work to the interests and concerns of their pupils by discussing with their classes the direction which the work should take and the relative emphasis which should be placed upon each topic. The present investigation shows that it may be unwise to place too much confidence in pupil statements of their interests and concerns made in class discussion. In order to discover really fundamental interests or concerns, the teacher may find it profitable to supplement the class discussion with pupil interviews, and to use some kind of a written device by which his pupils can communicate their problems to him alone.

Recommendations

Recommendations for teachers and curriculum workers.-- From an analysis of the data presented in this study, it is recommended that:

1. All ninth-grade pupils should be afforded the opportunity to participate in learning activities designed to improve their personal-economic competency.

2. Regardless of the areas of study finally decided upon as those essential for the development of personal-economic competency, the point of departure should be the present interests and concerns of the pupils themselves.

3. The length of time devoted to personal-economic education should depend upon the interests, needs, and concerns of the pupils being taught. However, relatively more time should be allotted to this area of education by those schools populated heavily with pupils of low socio-economic status.

4. School administrators, counselors, and teachers should be particularly zealous in their efforts to guide pupils of low ability into courses designed to improve the pupils' personal-economic competency. Likewise, teachers of these courses should welcome low-ability pupils into their classes, for those teachers have the unique opportunity of providing worth-while educational experiences for these "educationally neglected" pupils.

5. Opportunity should be provided for boys, as well as girls, to receive instruction in personal-economic education. Education for personal-economic competency, therefore, should not be relegated to a course or program taken almost exclusively by girls.

6. The teacher of personal economics should be prepared to cope with the problem of instructing pupils whose backgrounds of personal-economic experience very greatly. Some of his pupils will already have accumulated considerable information and developed a rather high degree of skill in handling their personal-economic matters. Other pupils will be almost completely uninformed in this area. The teacher will probably be required to spend much time and effort in order to provide learning activities for pupils with such diverse backgrounds. School administrators should take this factor into consideration in the assignment of teacher load.

7. Teachers and curriculum workers should re-examine the items of content frequently included in courses designed to improve the pupils' personal-economic competency. Topics such as transportation and communication are frequently found in such courses, yet not one of the 925 pupils who were questioned in the present study volunteered a problem which was in any way associated with those two topics. It is again emphasized that pupils' "expressed needs" should not be the sole criterion upon which the selection of curricular materials are based. Even so, there is reason to doubt that educators are sufficiently taking into account the practicality and immediacy of pupils' interests and needs.

Recommendations for further research.— The field of personal-economic education is largely unexplored. For example, in the second chapter of the present study several reports were reviewed which attempted to characterize the economically-competent person, yet none of those reports presented scientific evidence to substantiate its contention regarding the understandings, skills, attitudes, or appreciations which the economically competent person should possess. Scientific study is needed to determine those attributes which are essential for economic competency.

No comprehensive study of the effectiveness of the various teaching methods commonly used in the area of personal-economic education has been made. Surveys of teaching methods which can be used have been completed, but no experimental studies have been conducted for the purpose of determining the relative effectiveness of these various teaching methods.

The problem of evaluation in the area of personal-economic education has hardly been touched. There is ample evidence to indicate that pencil-and-paper tests alone are inadequate tools with which to appraise economic competency. Evaluation presents a fertile field for further educational research in the area of personal-economic competency.

With respect to more specific areas of research which grow out of the present study, the following suggestions are made:

1. It would be well to verify the results of the present study in other cities. This could be done by administering the same data-collecting instruments to similar groups of pupils.

2. Another series of free-response data-collecting instruments could be devised and administered to a similar group of pupils. This procedure would also provide a check upon the validity of the results obtained in the present study.

3. The data-gathering instruments used in the present study could be administered to a group of ninth-grade pupils living in a rural community. This would make it possible to compare the nature of the problems presented by these pupils with those presented by the pupils surveyed in the present study.

4. A stratified sample could be taken of the ninth-grade pupils living in a particular locality, and the data-gathering devices administered to those pupils. It would then be possible to determine, within the limits imposed by the sampling technique used, the extent to which certain areas of personal-economic problems were common to all of the ninth-grade pupils living in the selected locality.

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APPENDIX

OPEN-END QUESTIONS

Name______________ School____________ Section___ Boy___ Girl___ Age___

Teacher's Name___________ Parent's or Guardian's Occupation___________

TO THE HIGH-SCHOOL STUDENTS HELPING WITH THIS STUDY:

Please answer the following questions as fully and completely as you can. They are concerned with how people spend their money. The school wants to make the subjects you study helpful to you now. In order to do this, the school must know what you are interested in, that is, what are the things you would like to know.

If there is not enough room to answer the questions in the space provided, you may write on the backs of the sheets.

1. Have you, any of the members of your family, or any of your friends ever been gypped or cheated? Yes___ No___

2. If you answered "yes" to the first question, please explain what happened.

3. Who should prevent people from being cheated?

4. Did you, any member of your family, or any of your friends ever get a bargain? Yes___ No___

5. If you answered "yes" to question four, please explain how the bargain was obtained.

6. Do you think people other than your family usually get their money's worth when they buy things? Yes___ No___

7. Why did you answer question number six the way you answered it?

8. What do you believe people should do in order to get their money's worth?

9. What are some of the things you plan to buy during the next ten years?

10. Do you believe you know how to go about buying these things so that you will get good values for the money you spend? Yes___ No___

11. Why did you answer question number ten as you answered it?

12. What are some of the things you do not know which you believe you should know in order to get the best values for the money you will spend?

13. How do you believe people get into money troubles?

14. How do you think people could be helped so that they could spend their money more wisely?

15. At the present time does anyone help you spend your money wisely? Yes___ No___

16. If you answered question number fifteen "yes" who helps you spend your money wisely?

17. Who should be responsible for helping people get better values for the money they spend?

18. Do you earn part or all of the money you spend? Yes___ No___

19. If you answered "yes" to question eighteen, how do you earn your money?

20. Suppose someone said to you, "I will answer any questions you would like to ask about money." What would you ask this person?

RECORD OF MONEY SPENT

Name______________ School___________ Section___ Boy___ Girl___ Age___

Teacher's Name______________ Parent or Guardian's Occupation________

TO THE HIGH-SCHOOL STUDENTS HELPING WITH THIS STUDY:

You want to get the most for the money you spend. Your teachers want to help you get the most for the money you spend. Before they can help you, however, they must know what your buying problems are. That is, what are the things you would like to know about spending money which would help you to buy more wisely? In order to discover what the buying problems of high-school students are, you are being asked to keep a record of the money you receive and the money you spend. The purpose of this exercise is to help you yourself see some of the problems of spending which you may have. By keeping a record of your spending, you will probably find many problems which you did not realize you had. After you see what those problems are, you can be of great assistance to your teachers and the people at the University. You can be of assistance by passing on to them the problems of buying which you discover when you keep this record of your spending. These are the things you should do:

1. At the end of every day, write down the money you received during the day, and also from whom or from where you received it.

2. At the end of every day, write down the amount of money you have spent and what you spent it for.

3. At the end of each day, write down why you spent the money. (This may require some very serious thinking. Perhaps you spent twenty cents for a soda -- not because you wanted the soda, but because you wanted to be with a group of students who were buying sodas, and you had to buy a soda to be with them.)

4. At the end of each day, write down what you might have done with the money if you had not spent it as you did. (For example, you might have spent it for something else. You might have saved it toward the purchase of something else later on -- something which costs more than you have right now.)

5. At the end of each day, decide if you did spend your money wisely. Write down why you believe you did or did not spend your money wisely.

6. At the end of the week, check over your purchases. Then, answer the questions listed under SUMMARY OF MY WEEK OF SPENDING.

The following pages are to be filled in by you. You will notice that there is a separate page for each day, and two pages for the summary which you are to give at the end of the week. If you need additional room for writing, you may use the backs of the pages.

Date*______________________

1. Money received during the day, and from whom or from where received.

2. Money spent during the day, and for what it was spent.

3. Why I spent the money.

4. What I might have done with the money.

5. Why I believe I did or did not spend my money wisely.

*Seven pages like this were provided—one for each day of the week.

SUMMARY OF MY WEEK OF SPENDING

1. The "best buy" I made during the week.

2. Why this was the "best buy" I made during the week.

3. The "poorest buy" I made during the week.

4. Why this was the "poorest buy" I made during the week.

5. Why I believe I can spend my money more wisely next week.

6. If I could "turn back the clock" one week, I would make the following changes in my spending.

7. The things I would like to know about buying so that I could spend my money more wisely.

ESSAY ON BUYING PROBLEMS

Name______________________School________________Section_________

Boy___ Girl___ Age_____ Teacher's Name____________________

To the high-school students helping with this study:

You want to get the most for the money you spend. Your teachers want to help you get the most for the money you spend. Before they can help you, however, they must know what your buying problems are. That is, what are the things you would like to know about spending money which would help you to buy the things you buy more wisely? In order to discover what the buying problems of high-school students are, you are being asked to write a few paragraphs on one of the following topics:

(1) My Buying Problems
(2) The Buying Problems I Had Last Christmas
(3) The Problems of Buying For My Camping Trip
(4) My Problems of Buying When Getting Ready For School in the Fall
(5) The Problems of Buying My Easter Outfit
(6) Buying the Things I Needed For My Vacation
(7) Buying My Clothing
(8) Buying the Family's Food

Please remember that you are to tell of any problems in buying which you may have had when you bought the things you bought. You should tell, for example, what caused you to buy the things you bought. Probably there were other things you considered buying. What were your reasons for buying the things you did buy instead of buying these other things? Were your choices good? Looking back on the choices you made, do you think you could have made better choices?

At the end of your composition, please list any problems of buying which you would like to have help in solving. Perhaps you know of mistakes in buying that you made, but do not know how you could have done better. For example, you may have purchased a pair of shoes which wore out quickly, but you do not know what to look for when buying another pair of shoes which will not wear out quickly. Perhaps there were three or four things you could have bought with your money. You had to make a choice, so you bought one of those things. Now you may be wondering whether you made a wise choice, but you do not know how you can tell whether or not you did make a wise choice.

These are the kinds of things which will help your teachers and the people at the University decide what should be included in the high-school curriculum.

INTERVIEW QUESTIONS

1. How do you believe a person can tell whether or not he is getting his money's worth when he buys something?

2. What do you think a person can do to get the most for the money he spends?

3. How do you think a family should go about planning the spending of its money?

4. Why do people get into money trouble?

5. Who should be responsible for helping people keep out of money trouble?

6. What have you bought during the last week? Why did you buy that particular (brand, item, quality, etc., as the case may be)? Why didn't you buy something else? Did you have any trouble making up your mind?

7. If you had an opportunity in one of your classes to learn how to buy something, anything, what would you like to study?

8. Do you know of anybody who got gypped when he bought something?

9. How can a person protect himself against being gypped?

10. Is there anything that comes to your mind on how you can manage your money better that you would like to know about? You see, if we know what money problems high-school students have, we can decide what should go into the course of study. So, are there any problems about money that you would like to have help in answering?

THINGS I WOULD LIKE TO KNOW MORE ABOUT

Draw a circle around the Y (for yes) if you would like to know more about the topic.
Draw a circle around the N (for no) if you would not like to know more about it.

Y N 1. How much profit the businessman makes on the things I buy.
Y N 2. How a businessman decides how much he will sell his products for.
Y N 3. How business is carried on.
Y N 4. What causes business conditions to be good at some times and to be bad at other times.
Y N 5. Taxes.

Y N 6. How money is minted or printed.
Y N 7. Why people feel that money is so important.
Y N 8. Why prices go up and down.
Y N 9. The true value of the dollar.
Y N 10. Why prices are different in different stores.

Y N 11. What a person should spend his money for.
Y N 12. How to spend my money for the things which will give me the most satisfaction.
Y N 13. How much should be spent for food, clothing, amusement, and so on.
Y N 14. How to keep from spending my money for things I really do not need.
Y N 15. How other people decide what they should spend their money for.

Y N 16. How to make a budget.
Y N 17. How to save money.
Y N 18. When it is wise to borrow money and when it is not wise to borrow money.
Y N 19. How to carry on business with a bank.
Y N 20. How to plan the spending of my money.

Y N 21. How I can find out quickly where I can buy the things I want.
Y N 22. How I can tell if the quality of the things I buy is worth the price.
Y N 23. Where I can get good information about the things I buy.
Y N 24. How to recognize some of the tricks which may be used to cheat me.
Y N 25. How to keep from buying something without making the salesman (or saleslady) angry or hurting his feelings after he has shown me several things and I do not see what I want.

Y N 26. How to get the best values when I buy clothing.
Y N 27. How to get the best values when I buy food.
Y N 28. How to get the best values when I buy furniture.
Y N 29. What to look for when buying a home.
Y N 30. How to go about buying an automobile.

Name________________________ School_________________ Section___ Boy___ Girl___

Teacher's Name__________________ Parent or Guardian's Occupation_______________