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THE STUDY OF PERSONAL EXPENDITURES OF COLLEGE
FRESHMEN WOMEN AS ONE INDEX OF
THE EFFECTIVENESS OF
HOME ECONOMICS COURSES TAKEN IN HIGH SCHOOL

by

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CHAPTER I

THE PROBLEM, DEFINITION OF TERMS AND METHOD USED

"The Study of Personal Expenditures of College Freshmen Women As One Index of the Effectiveness of the Home Economics Courses Taken in High School," grew out of the work of the author with freshmen women at Mars Hill Junior College, Mars Hill, North Carolina, and is limited to the personal expenditures of freshmen women in this one denominational junior college in Western North Carolina.

I. THE PROBLEM

Statement of the problem. It was the purpose of this study to determine the effect of the study of home economics in high school on the buying habits of college freshmen women.

Importance of the study. During the past few years the problem of duplication of certain phases of consumer buying and management of personal finances was noticed in freshmen classes. The failure of some students to provide essential work equipment for clothing classes at the proper time occurred quite often, even when they had money to spend.

The question of what effect the study of home economics in high school has had on the personal expenditures of

college freshmen women led to a comparative study of the personal expenditures of sixty freshmen women in Mars Hill Junior College, thirty of whom had had at least two years of home economics, and thirty who had had no home economics work in high school.

II. DEFINITIONS OF TERMS USED

Spending allowance. The spending allowance of each individual included that amount of money earned, or received from parents, relatives, and others which was not used for necessary college expenses such as, tuition, fees, books, school supplies, room, meals, and laundry.

Personal expenditures. The personal expenditures included all the items which were purchased with the spending allowances.

Expense accounts. The expense accounts were the daily records of personal expenditures kept by the freshmen women and recorded weekly on individual expense sheets furnished for the purpose.

III. ORGANIZATION AND METHODS FOR THE STUDY

Survey of the literature. The fact that this problem had not been solved previously was revealed through a survey

of the literature listed in the following guides:

Palfry, Thomas R., and Henry E. Coleman, Guide to Bibliographies of Theses. United States and Canada. 2nd Edition, Chicago, 1940. 54 p.

United States. Office of Education. Library. Bibliography of Research Studies in Education. 1926-27. Washington. Government Printing Office, 1929-

United States. Library of Congress. Catalogue Division. List of American Doctoral Dissertations. Washington. Government Printing Office, 1935-

Association of research libraries. Doctoral Dissertations Accepted by American Universities. 1933-34-

Good, Carter Victor, Doctors' Theses Under Way in Education. 1930-31-. Journal of Educational Research. January Issues.

Gray, Ruth, Recent Theses. School Life Magazine.

Related studies. The following paragraphs will be devoted to the relationship of other theses which were reviewed during research study in preparation of this thesis which is a comparative study of the personal expenditures of college freshmen women as one index to determine the effectiveness of the home economics course in high school.

In a study made by Vera Burnette of the personal accounts of fifty South Carolina high school girls, an attempt is made to learn something of the amount of money spent on or by these high school girls. The purchases they made and the prices they paid for the various articles

are tabulated.¹

A study made by Margaret D. Stowell concerning personal accounts kept by a selected group of high school home economics students living in a southern mill town, points out the fact that some of the girls became more careful in the use of their share of the family income as influenced by keeping accounts and by environment.²

The following is pointed out by Edna Elizabeth VonBerge in a study of the buying habits of high school girls in Dayton, Ohio: that there is an indication that the amount and complexity of buying done by high school girls increases at higher grade levels, that pupils who had been trained in buying of certain items recognized the need for further training, and that few pupils at any grade level purchased expensive items without adult assistance.³

¹ Vera Burnette, "A Study of Personal Accounts of Fifty South Carolina High School Girls," (unpublished Master's thesis, The University of Tennessee, Knoxville, 1939), 39p. ms.

² Margaret D. Stowell, "A Study of the Personal Accounts Kept by a Selected Group of High School Home Economics Students Living in a Southern Mill Town," (unpublished Master's thesis, The University of Tennessee, 1939).

³ Edna Elizabeth VonBerge, "A Study of the Buying Habits of High School Girls As a Guide in Teaching Consumer Education As a Unit in Home Economics in Dayton, Ohio," (unpublished Master's thesis, The University of Colorado, Boulder, 1940).

In a study of the individual buying problems of certain junior college girls in clothing made by Ethel Elizabeth McClure, these findings are noted: that most of the girls who were studied had no plan for spending although they bought their own clothing, that many of them depended on sellers' guides in buying and were ignorant of qualities, and that most of them wanted more training in buying.⁴

According to Nell Tanner Sullivan in a study of consumer buying habits of all home economics students in the University of Tennessee, in which a comparison is made of the buying habits in textiles and clothing of the home economics students in each of the four years to determine the cumulative effect of consumer education in helping students meet their buying problems, the following is pointed out: that students desire more information and training in buying problems in textiles and clothing, that these students show a need for correlating knowledge and practice, that they show the need for more definite planning of clothing needs followed by methods of carrying out plans as they were set up, that they were not greatly influenced by advertisements when buying, and that most of them made their purchases

⁴ Ethel McClure, "Individual Buying Problems of Certain Junior College Girls in Clothing," (unpublished Master's thesis, George Peabody College, Nashville, Tennessee). 216 p. ms.

unaided by other people.⁵

The theses reviewed dealt either with the expense accounts of high school girls and their buying habits, or with college girls' buying problems in clothing and textiles. These studies revealed weaknesses in consumer education, trends toward a more thorough course in home economics classes on buying or spending problems, and a greater desire on the part of both student and teacher to put into practice what is learned or taught concerning wise planning and spending.

This study deals with a comparative study of the personal spending allowances of a selected group of college freshmen women as one index to determine the effectiveness of the study of home economics in high school in regard to buying and spending habits and wise use of money, and to determine the bases on which instruction in buying or money management may be organized with high school students.

Method. The high school transcripts of the incoming freshmen were studied to determine the amount of home economics with which the students entered college. The group was asked through letters and personal conferences to cooperate in the study by keeping a personal expenditure record

⁵ Nell Tanner Sullivan, "Consumer Buying Habits of 111 Home Economics Students in the University of Tennessee," (unpublished Master's thesis, 1939). 174 p. ms.

for the first two consecutive months of the school year.

An objective test, based on knowledge of buying and management of personal finances that may be gained through the study of home economics in high school, was submitted to a group of twelve freshmen women at Mars Hill College in August, 1942, to test the form, simplicity, and difficulty of the test. The test was revised accordingly and presented to the sixty selected freshmen women when they entered college. Thirty of these had had two or more years of home economics, and thirty had not studied home economics. From this test their initial knowledge of buying and management of personal finances was determined. It was assumed that this knowledge would be the same as that practiced prior to entering college, since no apparent influence had been used to bring about any change.

As an added guarantee that no influence would be used to change the buying or spending habits of these college freshmen, the writer had the content of the freshmen home economics course rearranged so that for the first two months no consumer education was taught. During the period in which personal expenditure records were kept the home economics course consisted mainly of clothing construction problems and manipulation of sewing machines and attachments. The first garment constructed was planned, selected, and bought by the students or their parents without class

discussion or any suggestion from the instructor other than asking them to begin making a garment of their own choice within two weeks after the course began.

The selected group kept a personal expenditure record for the first two months of the school year, September 12 to November 12, 1942. Each member of the group made a weekly report of her personal expenditures; these were recorded on an expense record sheet. This record sheet was developed from the knowledge of what college girls do with their allowances. It was then submitted to the opinion of home economics teachers and revised for use with the sixty students.

After the personal expenditure records were completed, about two interviews were held with each member of the selected groups. The purpose of these was to check the motives or reasons for buying certain articles and to supplement the information already gained. A few students were reluctant to discuss their money management; however, this information seems fairly accurate.

In the fall of 1943 this study was carried out with another group of sixty selected freshmen women in the same junior college, following the same procedure. The tests were given on September 10, and the expense accounts were kept from September 11 to November 11, after which personal interviews were held and the results recorded on the interview sheets. The purpose of this was to verify the procedure and to check the results of the study.

CHAPTER II

CURRENT STATUS OF CONSUMER EDUCATION

A further search of the literature reveals trends in consumer buying and money management as taught in the schools of the United States. This chapter will deal with the current status of consumer education as related to our public school system.

Since 1939 the Public School teachers of the United States have accepted Consumer Education as a necessary area of training to a greater degree than they have ever accepted any other subject; much progress has been made on both the elementary and secondary levels. As proof: (a) Review the elementary and secondary publications which have come from the press since 1939 and see the space devoted to the home, health, money management, food, housing and buymanship. (b) Talk to in-service teachers on the elementary and secondary levels and you will soon discover one who is trying to educate children in the elementary principles of health, food, clothing, housing, money management, buymanship, and wise choice making. (c) Note the individuals, clubs, organizations, and governments interested in consumer problems.¹

When one examines the courses in home economics one can readily see that more and more emphasis is being placed on such consumer training as home management, budgeting, and spending. Contributing to consumer knowledge are other departments, such as: social studies, business education, natural science, mathematics, physical science, industrial arts, and others.²

¹ A manual, Consumer Education for Wartime Living, by State Council of Defense, Harrisburg, Pennsylvania, 1943, p. 17.

² Ibid., p. 17-18.

In the latter part of the nineteenth century instruction in food, clothing, and household arts was spreading and by 1900 a new type of education was created, known as "home economics," and known also as a subdivision of consumer economics. Consumer education grew up primarily within home economics, which from 1900 gradually changed from the idea of wealth producing to wealth consuming:

Secondary and collegiate economics courses have long been offered in the American school program, in fact, as early as the post civil-war period. Traditionally these courses treated of consumption problems in only a theoretical and brief fashion. Direct attention to the problems of the consumer in economic and business education has been a development of only the last decade, although the roots of the movement appear earlier.³

The present trend in consumer education is away from the scattered offerings of a number of departments and toward the systematic presentation of a unified course which will be more forceful because it is a cohesive whole.⁴

According to a study made by W. Harmon Wilson and Joseph DeBrum on The Status and Future of Consumer Education, proof is given that the social-studies, home economics, and commercial departments rank highest in their offerings of consumer education.⁵ This same study indicates, however,

³ James E. Mendenhall and Henry Harap, Consumer Education (New York: D. Appleton-Century Company, 1943), p. 18.

⁴ Ibid., p. 4.

⁵ W. Harmon Wilson and Joseph DeBrum, The Status and Future of Consumer Education, Monograph 51 (Cincinnati: South-Western Publishing Co., 1941).

that there is a certain amount of overlapping that comes about through the fact that the departments do not cooperate in their offerings; this overlapping is not necessary because the objectives and the actual content of subject matter should not conflict.⁶

There are no conclusive national figures available that give any accurate estimate of the total number of schools or the total percentage of schools offering specific courses in consumer education. The most conservative estimates indicate that at least ten per cent of the high schools offer specific courses, while many more than this percentage are offering some type of consumer education.⁷

According to Sorenson,

Approximately two-thirds of the high schools of the nation have home economics departments. Education in consumer cooperation is compulsory in some states and taught in many others. All signs indicate that there have been tremendous increases in all forms of consumer education in recent years.⁸

On the secondary level, consumer education is found as an interwoven part of the fabric of many different courses and departments. It is quite possible that many of the topics that are identifiable as consumer education in existing courses are merely taught incidentally from the consumer viewpoint, but nevertheless they exist and can be emphasized as the teacher chooses.⁹

The secondary level is where we find the greatest development of special subjects and courses in consumer

⁶ Loc. Cit.

⁷ Mendenhall and Harap, op. cit., p. 56.

⁸ Helen L. Sorenson, The Consumer Movement (New York: Harper and Brother Publishers, 1941), p. 57.

⁹ Mendenhall and Harap, op. cit., p. 63.

education. It is in these special courses that we find the more specific emphasis on consumer education. These special courses are shared among several departments, including, principally, the departments of business, social studies, and home economics.¹⁰

Consumer education in the schools of America is the property of no single department or age level. Chemistry teachers are beginning to analyze brands of tooth paste; arithmetic teachers compare relative prices in their work; history teachers draw attention to changing standards of living; commercial teachers are concerned with the newer methods of informative selling; and so on.¹¹

According to Helen Sorenson in her book, The Consumer Movement, developments such as these are all a part of the increasing tendency for educators to adapt their methods and orient their curriculums in terms of the immediate needs of their pupils. Failure of social institutions to adapt themselves to a rapidly changing economy has given still greater force to the idea of "education for living."¹²

With increasing frequency buying problems of the consumer receive attention, problems of personal and family finance are taught, wise spending and budgeting are emphasized, and students are taught to try to get the most out of what they have.

A survey by James Mendenhall and Maurice Wieting

¹⁰ Ibid., p. 63-64.

¹¹ Helen L. Sorenson, The Consumer Movement (New York: Harper and Brothers Publishers, 1941), p. 56.

¹² Loc. cit.

showed that from 1930 to 1937 only about 35 per cent of the texts published had sections on consumer problems and that about 50 per cent of the texts published from 1938 to 1939 had sections on problems such as testing, labeling, prices, and buying wisely.¹³

Most schools teach consumer education as units in home economics courses; fewer schools teach it as a separate course. The number of schools sponsoring a special course in consumer economics increased over 250 per cent from 1938 to 1940.¹⁴

"Fundamentally, home economics and consumer education have a common objective--the improvement of family living."¹⁵

Because home economics is directly concerned with family and social values, the students of home economics classes study various phases of money management and wise spending. The individual or family needs are given first consideration, then planning, which involves management of time, energy, and money is studied. Then after the purchase is made, its worthwhileness is checked in terms of use or service.

¹³ Maurice Wieting and James Mendenhall, A New Consumer Grows Up (Retailing), Executive Edition, April 17, 1939.

¹⁴ Helen L. Sorenson, op. cit., p. 58.

¹⁵ James E. Mendenhall and Henry Harap, op. cit., p. 99.

Home economics students are often given practical experience in consumer problems. These experiences are concerned with the following problems: (a) weighing values to determine what they want to spend their money for; (b) planning to use their money wisely so as to get the values desired; (c) deciding upon and analyzing goods and services for important qualities; (d) making decisions, then checking the accuracy of their judgment through use and care; (e) increasing independence in solving personal and family problems in money management; (f) understanding and cooperating with groups and families in wise use of finances; (g) working with community, state, and national groups for the best interests of the consumer. It takes a wide awake, well-informed, experienced, and active home economics teacher to give high school students the most experience in these consumer problems.

The fact that text books reflect many different points of view on consumer education at the secondary school level is pointed out by James E. Mendenhall and Henry Harap in their book, Consumer Education. Some books indicate the point of view that consumer education should be concerned largely with the study of consumer goods, their history, construction, and quality factors with little attention given to the purchase of consumer services, buying problems, or to the development of the consumer movement. Other books

give consideration to difficulties consumers meet in present-day buying, while still others attempt a combination of these two approaches. Some books are more concise than regular texts and indicate the relationship of consumer education to certain specialized subject-matter fields.¹⁶

According to some publications during the last ten years, it would seem that instruction in buying and spending has not been quite specific nor thorough enough to meet the immediate needs of the present-day youth.

In the words of Jordan, "few people seem to appraise money intelligently."¹⁷

Davis writes, "Yet while the acquisition and use of money is an inevitable part of our adult lives, we have been content, in an economic sense, to 'just grow up' like Topsy. Each individual is largely dependent upon his natural mental endowment, influenced by the 'hit or miss' example of his parents, and such education as is provided by the 'college of hard knocks'--experience has been the only teacher."¹⁸

Marjorie Hillis makes the following statement:

Failure to stretch money can be a problem . . .
It is not money that causes trouble but the way it is

¹⁶ Ibid., p. 252-253.

¹⁷ David F. Jordan, Managing Personal Finance (New York: Prentice Hall, Inc., 1937), p. 1.

¹⁸ Horace W. Davis, Money Sense (New York: McGraw Hill Book Company, 1934), p. 3.

handled . . . a most important thing for any girl to learn is how to have and to spend at least a small amount of money.¹⁹

Additional proof of the need for more specific instruction bearing on the every day spending and consuming problems of the individual youth is found in an article by Haas, in which the young bride is quoted as saying, "Why wasn't I taught to judge the quantity and quality of things I buy every day? Why wasn't I taught to handle money intelligently?"²⁰

While the trend in consumer education has been from the "vocational" objective toward the "personal" objective, many school administrators seem to think that such information is "cold storage" for which the pupil will have no use for years to come.

Again, Haas points out that a study of commercial and home economics pupils shows evidences that, although these boys and girls carried on business transactions in buying food, clothing supplies, amusements, and recreation, they knew little about judging the quality of their purchases; these students did not often plan expenditures or

¹⁹ Marjorie Hillis, "You Own Money," Good Housekeeping, 108:58, January, 1939.

²⁰ Kenneth B. Haas, "What High School Students Know About Buying and Money Management," Journal of Home Economics, 30:630, November, 1938.

have much idea of how to improve their buying ability. Even though they took courses which dealt with some of these problems, these courses had little bearing on their every day spending and consuming problems.²¹

Haas says, furthermore, that constructive use of the personal income was not widely taught, and that the young people should be convinced of their consumer responsibilities and given a better conception of consumer economic values, which would lead to a better national sense of relative values and responsibilities.²²

In a study made of the evidences of need for consumer education in Idaho Schools, Maxwell and Tweedy point out the following facts: out of the 175 college women participating in this study, 87 per cent recognized an effort on the part of their parents to give them an understanding of money management, choice making, shopping experience, and accounting, but considered that this information had been casual and sketchy; 13 per cent recognized a significant contribution made by high school home economics classes; and 8 per cent reported some help from high school commercial classes.²³

²¹ Ibid., p. 632.

²² Loc. cit.

²³ Elsie M. Maxwell and Mrs. Reva Cree Tweedy, "Evidences of Need for Consumer Education in Idaho Schools," Journal of Home Economics, 30:175, March, 1938.

The above study thus emphasizes the necessity for further, more extensive, and more specific training in efficient money management. While many agencies are endeavoring to give training in consumer buying and money management, their instruction applies more to the family and working individual and not enough to the high school and college youth who has an allowance or who earns only a small amount of money while in school.

World War II has created desperate shortages of consumer goods. This enormous pressure on consumer goods has created a greater demand for information and for substitutes. When silk and nylon disappeared from the market, consumers immediately asked for a substitute. When sugar was rationed, the thought foremost in the minds of nutritionists was that we may have had too much in the past. Higher prices have made more people study food values. "One of the gains from the war should be a permanently heightened interest in this field of consumer knowledge."²⁴

The present trends in consumer education which ought to be carried over into the future are a more vital interest in the field of consumer economics, especially in the wise use of money, time, and resources to provide adequate food, clothing, housing, recreation, and health; a more formal

²⁴ Mendenhall and Harap, op. cit., p. 37.

organization of consumer economics as taught in the schools of the United States; and a more thorough and specific instruction for the individual in specialized courses and as units in a number of different courses at various grade levels.

According to Mendenhall and Harap, there are three important issues which confront those interested in promoting consumer education:

Who should provide consumer education? Shall the schools, government, newspapers, magazines, radio, or voluntary organizations of all kinds furnish consumer education? The answer is easy; all of them should . . . The issue in this case is: what is the relative amount of consumer education that should be given by each of these agencies?²⁵

The answer given by Mendenhall and Harap may be summarized as follows: all agencies should increase the amount of consumer education they are now giving, the most disinterested agencies giving out the most information. These would include the voluntary organizations and the schools. Much of the very life of the magazines, newspapers, and radios depends on their giving consumer education which is usually not for the best interests of the consumer. Rules and regulations, to be sure, but more largely education will have to be developed in order to show these agencies that they must put the consumer's interests first.

²⁵ Ibid., pp. 29-34.

The second issue is, for whom shall consumer education be provided? For all the people is the answer, but the low income groups need it most. Proper consumer information can best be given to this group through the schools. Among the high income groups, increased consumer education, especially on adequate diets, is needed. This also can best be given through the schools.

The third issue then is how to organize consumer education in the schools. The answer is rather indefinite. It should be organized in any way it may be got in: taught in the grades, taught in high school, taught in the higher institutions of learning, taught in social studies, business education, science and mathematics, and a lot of it taught in home economics classes. Then, finally, consumer education should be taught in separate or special courses to as many pupils as possible.²⁶

²⁶ Ibid., p. 33.

CHAPTER III

PARTICIPANTS AND SETTING

This chapter is devoted to the economic background of the selected freshmen women. The data presented were obtained from the students participating in the study and by checking the high school transcripts and permanent records of the same students which are filed in the registrar's office.

The sixty selected freshmen women taking part in this study in the fall of 1942 represented various sections of North Carolina. A very few came from South Carolina, Florida, Virginia, and New York. Twenty-eight came from towns or cities, whereas thirty-two were from the rural sections. They came from almost as many different high schools as there were freshmen women participating in the study. There were three students from one of the schools and two students from each of two other schools.

Data in Table I show the distribution of the college freshmen taking part in the study in 1942 according to states, towns or cities, and rural districts.

The data in Table I show the following facts: 86 $\frac{2}{3}$ per cent of those who had had home economics in high school were from the State of North Carolina, 43 $\frac{1}{3}$ per cent from

towns or cities, $56 \frac{2}{3}$ per cent were from the rural districts. Those who had had no home economics in high school were distributed as follows: $93 \frac{1}{3}$ per cent were from the State of North Carolina, 50 per cent were from towns or cities, and 50 per cent were from the rural districts.

TABLE I
DISTRIBUTION OF THE 1942 SELECTED FRESHMEN WOMEN

Students	States		Towns or Cities		Rural Districts		
	No.	Per Cent	No.	Per Cent	No.	Per Cent	
with two or more years of home economics	N.C.	26	$86 \frac{2}{3}$	13	$43 \frac{1}{3}$	17	$56 \frac{2}{3}$
	Va.	2	$6 \frac{2}{3}$				
	S.C.	1	$3 \frac{1}{3}$				
	Fla.	1	$3 \frac{1}{3}$				
with no home economics	N.C.	28	$93 \frac{1}{3}$	15	50	15	50
	S.C.	1	$3 \frac{1}{3}$				
	N.Y.	1	$6 \frac{2}{3}$				

In 1943 the sixty selected freshmen women taking part in the study represented the following states: North Carolina, South Carolina, Georgia, Tennessee, Virginia, Kentucky, and Illinois. Only four of the schools were represented by more than one student, these having two students each.

The data in Table II show the distribution of students according to states, towns or cities, and rural districts participating in the 1943 study.

TABLE II
DISTRIBUTION OF THE 1943 SELECTED FRESHMEN WOMEN

Students	States		Towns or Cities		Rural Districts	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
with two or more years of home economics	N.C.	25	83 1/3			
	S.C.	2	6 2/3			
	Ga.	1	3 1/3	15	50	15 50
	Tenn.	1	3 1/3			
	Va.	1	3 1/3			
with no home economics	N.C.	25	83 1/3			
	Tenn.	1	3 1/3			
	Ky.	1	3 1/3	16	53 1/3	14 46 2/3
	Va.	2	6 2/3			
	Ill.	1	3 1/3			

The data in this Table show that 83 1/3 per cent of those who had had home economics in high school were from the State of North Carolina, 50 per cent were from towns or cities, and 50 per cent were from rural districts. Those who had had no home economics in high school were distributed as follows: 83 1/3 per cent were from the State of North Carolina, 53 1/3 per cent were from towns or cities, and 46 2/3 per cent were from the rural districts.

The economic status of the families represented shows a varied number of occupations. The fathers are farmers, merchants, civil service workers, ministers, textile workers, teachers, and so on, listed in the order of their frequency.

The data in Table III show the occupations of the

fathers of both the 1942 and 1943 selected groups of freshmen women.

The fathers of the 1942 selected group were engaged in the following occupations listed in order of their frequency: of those students who had studied home economics seven fathers were farmers, four were merchants, three were post office workers, two were ministers, two were teachers, and the other twelve were engaged in twelve different occupations; of those students who had not studied home economics six fathers were farmers, four were ministers, three were post office workers, three were merchants, three were textile workers, and the other eleven were engaged in eleven different occupations.

In the 1943 selected group their fathers were engaged in the following occupations: of those students who had studied home economics six fathers were farmers, four were teachers, three were ministers, three were in business, two were defense workers, two were merchants, two were textile workers, and the other eight were engaged in eight different occupations; of those students who had not studied home economics nine fathers were farmers, four were ministers, two were in business, two were post office workers, two were railroad foremen, two were salesmen, two were teachers, and the other seven were engaged in seven different occupations.

TABLE III
OCCUPATIONS OF FATHERS

The Fathers' Occupations	1942 Freshmen		1943 Freshmen	
	with home economics	without home economics	with home economics	without home economics
1. Armed forces	1		1	1
2. Barber	1			
3. Business	1		3	2
4. Carpenter	1			
5. Civil service	3	3	1	2
6. Dairyman		1		
7. Defense work	1	1	2	1
8. Electrician	1	1		
9. Engineer	1			
10. Farmer	7	6	6	9
11. Foreman		1		1
12. Lumberman	1		1	
13. Machinist or mechanic		1	1	
14. Merchant	4	3	2	
15. Miner		1		
16. Minister	2	4	3	4
17. Organist				1
18. Pharmacist				1
19. Policeman	1		1	
20. Poultryman		1		
21. Public office			1	1
22. Railroad				2
23. Salesman	1	1		2
24. Supervisor			1	1
25. Teacher	2		4	2
26. Textile worker	1	3	2	
27. Theater owner	1			
28. Truckdriver			1	
29. Wholesale grocer		1		
Total	30	28*	30	30

*Two parents were not living.

The work in which the mothers are engaged is a further indication of the economic status of the families of the selected students. The data in Table IV show the occupations of the mothers of both the 1942 and the 1943 groups of selected freshmen women.

TABLE IV
OCCUPATIONS OF MOTHERS

The Mothers' Occupations	1942 Freshmen		1943 Freshmen	
	with home economics	without home economics	with home economics	without home economics
1. Housewife	18	24	20	26
2. Social welfare	1		2	
3. Defense work	4	2	3	1
4. Teacher	3	4	4	2
5. Office work	2		1	1
Total	28*	30	30	30

*Two parents were not living.

These data show the following: out of the 1942 selected freshmen women who had studied home economics over 64 per cent of their mothers were occupied in the home, while about 36 per cent worked outside the home; of those who had not studied home economics 80 per cent of their mothers were housewives, and 20 per cent were employed outside the home.

Out of the 1943 selected freshmen who had studied home economics, $66 \frac{2}{3}$ per cent of their mothers were occupied in the home, while $33 \frac{1}{3}$ per cent worked outside the home; of those who had not studied home economics, $86 \frac{2}{3}$ per cent of their mothers were housewives, and $13 \frac{1}{3}$ per cent were employed outside the home.

A study of the expense accounts of these selected freshmen brought up the question as to whether or not the intelligence of the two groups affected their spending.

Since no psychological tests were given to the students, their grades for one semester were used to indicate their scholarship. The average for the first semester of each freshman participating in this study is shown in Table V in terms of A, B, C, D, F, for each of the two groups. This average was secured by checking the permanent record cards filed in the registrar's office.

In 1942 the college had an enrollment of over 850 and in 1943, a total enrollment of 767. The selected freshmen who participated in this study were all members of this college and were governed by the same rules and regulations.

Concerning the types of students attracted by this college, one can easily say that they represent a cosmopolitan group.

TABLE V

I. Q. OF SELECTED FRESHMEN WOMEN AS SHOWN BY AVERAGE GRADES

Grades	1942				1943			
	with home economics		without home economics		with home economics		without home economics	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
A	1	3 1/3	4	13 1/3	1	3 1/3	1	3 1/3
B	8	26 2/3	7	23 1/3	12	40	10	33 1/3
C	10	33 1/3	12	40	13	43 1/3	16	53 1/3
D	10	33 1/3	4	14 1/3	2	6 2/3	2	6 2/3
F	1	3 1/3	3	10	2	6 2/3	1	3 1/3
Totals	30	100	30	100	30	100	30	100

Nearness and transportation facilities to shopping districts seem adequate enough. The students reside in dormitories ranging from one to three blocks from the village stores. Bus lines operate regularly and taxi service is available at any time.

The shopping facilities are fairly adequate with the exception of a few items, such as ready-made coats, suits, and patterns.

The village boasts of dry goods stores, grocery stores, a variety shop, cafes, drug store, one dry cleaning shop, one well-equipped shoe repair shop, a beauty parlor, a bank, and a post office. These stores carry a large variety of supplies commonly bought by college students.

All students have the same shopping privileges at Mars Hill and near-by towns and cities. A check through the dean's records shows that some freshmen women never go away for shopping, whereas others go quite often.

Summary. The sixty selected freshmen women in both the 1942 and 1943 groups who took part in this study represent a sampling of average college freshmen, largely from one state; however, eight other states were represented.

Data shown in Tables I and II indicate that the number of freshmen from towns or cities and rural districts was approximately equal.

The occupations of the parents shown in Tables III and IV present some difference in the economic status of the families represented. Although there is an indication of some difference in the incomes, all these families would fall within the middle income group.

All the selected students were members of one junior college, lived in the college dormitories, and had the same shopping opportunities and facilities. They were also governed by the same rules and regulations.

The scholarship of both groups for each of the two years during which the study was made varied some, but not enough to be of any significance.

In the following two chapters the data secured from

the objective test given, from the expense record sheets, and from interviews held with individual freshmen women who took part in the study, will be shown.

Forms used for securing this data are found in the appendix.

CHAPTER IV

DATA AND ANALYSES

In this chapter analyses of part of the data used in this study will be given. These data were obtained by use of the following tools: objective tests given to sixty selected freshmen women when they first entered college in the fall of 1942, and records of their personal expenditures which they kept during the first two months of college residence. Thirty of the selected freshmen women had had two or more years of home economics in high school, and thirty had not studied home economics in high school. In the fall of 1943 a similar group of selected freshmen women were studied, using the same procedure.

Throughout this study the data obtained from the selected freshmen women with home economics will be compared with the data obtained from the selected freshmen women who had not studied home economics in high school. The comparison will include both the 1942 groups and the 1943 groups who took part in the study.

Objective tests. The purpose of the objective test was to find out what the selected freshmen women had studied and how they applied any knowledge which they had gained in high school home economics classes. It was assumed that

results of the test as well as the expense record would indicate any application of the knowledge they had already gained according to the following: knowledge of the individual needs, knowledge of planned spending or the wise use of money, and knowledge of the value received or worthwhileness of the goods purchased.

The data in Table VI indicate the following items: that most emphasis was placed on food preparation, meal planning, table service, care of clothes, and personal grooming, shown by the fact that over 85 per cent of the students in both the 1942 and the 1943 groups had studied these units, that in the 1943 group 100 per cent stated they had studied units on how to care for clothes, and that less emphasis was placed on buying clothes and on personal grooming in 1943.

In regard to wise use of time, money, family income, and budgets, it is interesting to note: that 11 per cent in 1942 and 15 per cent in 1943 said they had studied how to get their work done on time, that 19 per cent in 1942 and 17 per cent in 1943 said they had studied how to spend their money wisely, that 17 per cent in 1942 and 11 per cent in 1943 said they had studied the family income and how to use it, and that 17 per cent in 1942 and 14 per cent in 1943 said they had studied how to use a budget.

Table VI shows what the students in both the 1942 and the 1943 groups said they had studied in high school home economics classes.

TABLE VI

WHAT FRESHMEN WOMEN SAY THEY HAVE STUDIED IN
HIGH SCHOOL HOME ECONOMICS CLASSES

Units Taught	1942 Freshmen		1943 Freshmen	
	No.	%*	No.	%*
Food preparation	26	86 2/3	27	90
How to buy food	22	73 1/3	19	63 1/3
How to choose food that is good for people	22	73 1/3	21	70
How to plan meals	27	90	26	86 2/3
How to set the table and serve meals	28	93 1/3	27	90
How to buy clothes	26	88 2/3	15	50
How to care for your clothes	26	88 2/3	30	100
How to have fun with the family	19	63 1/3	13	43 1/3
How to improve your appearance	28	93 1/3	29	96 2/3
How to keep your- self healthy	21	70	26	86 2/3
How to get your work done on time	11	36 2/3	15	50
How to spend your money wisely	19	63 1/3	17	56 2/3
The family income and how to use it	17	56 2/3	11	36 2/3
How to use a budget	17	56 2/3	14	46 2/3
How to make things for your bedroom	17	56 2/3	16	53 1/2
How to use makeup	21	70	18	60
How to make gifts	20	66 2/3	14	46 2/3
How to care for your hair	27	90	24	80

* The percentage was obtained by dividing the number of freshmen by thirty.

Data obtained from the remainder of the test are compiled in the following order: Section II, including three parts of the test, is used to show any indication that the selected freshmen applied any knowledge they had of their needs; Section III, including six parts of the test, is used to show any application of their knowledge of their planned spending or management or wise use of money; Section IV, including four parts of the test, is used to show any application of their knowledge of value received or satisfaction gained or worthwhileness of the goods.

Section II of the test. In the following three tables data from Section II of the objective test are presented. The scores are used to indicate any application of a knowledge of their needs made by the freshmen women who had studied home economics in high school as compared with the application of similar knowledge made by freshmen women who had not studied home economics.

TABLE VII

SCORES MADE BY FRESHMEN WOMEN ON PART II OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
3	5	4	4	1
2	13	10	10	10
1	10	13	13	15
0	2	3	3	4
Av. score	1.7	1.5	1.5	1.2

* Possible score 3.

The data in Table VII show the following facts: that some freshmen women who had not studied home economics scored high on this part of the test, that some who had studied home economics made no score, that the difference in the average scores made by both groups is of little significance.

TABLE VIII
SCORES MADE BY FRESHMEN WOMEN ON PART III OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
6			1	
5	5	5	5	2
4	8	7	7	8
3	7	13	11	12
2	4	3	5	5
1	5	2	1	3
0	1			
Av. score	3	3.3	3.4	3

*Possible score 6.

The data in this Table point out the following facts: that one student who had studied home economics in high school made a perfect score while one made no score at all, that the number without home economics scoring four or five points were almost the same as the number of those who had studied home economics and scoring four or five points, that more students who had not studied home economics score three points, that according to these scores there is no outstanding difference in these students in their application of a knowledge of their needs.

TABLE IX
SCORES MADE BY FRESHMEN WOMEN ON PART IV OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
2	26	24	20	20
1	2	6	10	9
0	2			1
AV. score	1.8	1.8	1	.9

*Possible score 2. The most likely answers, postage stamps and stationery, were used in scoring Part IV of the test.

A study of the data in Table IX shows that by far the majority of the freshmen women scored high on Part IV of the test. Two who had studied home economics made no score and one who had not studied home economics made no score. The high scores were probably due to the fact that these students desired more stationery and postage stamps for their increased correspondence with friends and relatives in the Service.

A summary of Section II of the objective test finds these facts: that there is some difference in the application of knowledge of needs made by the groups with home economics and the groups without home economics, that the groups with home economics showed slightly more application than the groups without home economics; however, in some cases a few freshmen women without home economics showed a high degree of application of a knowledge of their needs.

Section III of the test. Data from Section III of the objective test are presented in the following six Tables. The scores made by the students are used to show any application they made: of knowledge of planning spending, of money management, and of wise use of money.

TABLE X
SCORES MADE BY FRESHMEN WOMEN ON PART V OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
15	18	3	4	1
14	9	6	10	5
13	1	11	9	11
12	1	5	3	5
11	1	1	2	2
10		4	1	1
9				
8			1	1
7				
6				
5				
4				
3				
2				
1				
0				
Av. score	14.4	12.7	13.1	10.9

*Possible score 15.

The data in Table X show that nearly all the freshmen made high scores, that fourteen more freshmen in the 1942 group than in the 1943 group who had studied home economics made perfect scores.

It is interesting to note: that on Part V of the test the 1942 group who had studied home economics in high school scored very high, while the 1943 group with home economics scored several points less.

TABLE XI
SCORES MADE BY FRESHMEN WOMEN ON PART VI OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
6	1		4	
5	4	1	6	6
4	8	8	5	4
3	6	14	13	14
2	11	5	1	5
1		1	1	1
0				
Av. score	3.3	3	3.9	3.3

*Possible score 6.

Perhaps Table XI shows more difference between the groups with home economics and the groups without home economics, concerning their choice of a ready-made garment. The points in Part VI which the freshmen checked were used as an indication that they may have planned their spending or tried to use their money wisely. Those students who had studied home economics in high school scored much higher on this part of the test than did those who had not studied home economics. This is a fair indication that they were attempting to practice some knowledge of wise use of money.

TABLE XII
SCORES MADE BY FRESHMEN WOMEN ON PART VII OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
20	4	1	2	4
19	7	2	7	3
18	5	4	5	5
17	6	2		2
16	2	1	3	5
15	1	4	5	4
14		1	1	2
13	1		4	1
12	1	7	1	1
11	1	3	2	2
10		2		1
9		2		
8	1	1		
7	1			
6				
5				
4				
3				
2				
1				
0				
Av. score	16.8	13.9	16.2	16.2

*Possible score 20.

The data in Table XII show that there is little apparent difference in the scores made by the selected freshmen women. In the 1942 selected group those who had studied home economics made an average score of 16.8 points, while those who had not studied home economics made an average of 14 points. Both groups of the selected freshmen in 1943 made an average of 16.2 points on this part of the test.

TABLE XIII
SCORES MADE BY FRESHMEN WOMEN ON PART VIII OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
5	14	12	18	16
4	12	8	11	7
3	2	5	1	6
2		2		1
1	2	3		
0				
Av. score	4.2	3.8	4.5	4.2

*Possible score 5.

The data in Table XIII show the following facts: that about half the freshmen women in all the groups made perfect scores, that the groups who had studied home economics scored an average of 4.2 and 4.5 points, respectively, and that those who had not studied home economics scored 3.8 and 4.2 points, respectively. The 1943 selected freshmen averaged slightly higher on this part of the test than did the 1942 selected freshmen.

In their choice of material and its suitability which would indirectly influence their use of money Table XIV shows that none of the selected freshmen made perfect scores, that one student who had not studied home economics scored two points higher than all the others, and that the average for each of the groups was slightly more than half of the possible score.

TABLE XIV
 SCORES MADE BY FRESHMEN WOMEN ON PART IX OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
20				
19				
18				1
17				
16	4	2	1	
15	2	5	3	5
14	1	3	2	3
13	4	3	4	2
12	4	4	8	6
11	1	5	3	1
10	2	2	3	2
9	2	2	2	4
8	1	1	2	2
7	1		1	1
6	2		1	2
5	4	2		
4	1	1		1
3	1			
2				
1				
0				
Av. score	10.3	11.7	11.6	11.3

*Possible score 20.

According to the data in Table XV the selected freshmen who had studied home economics scored a few points higher than those who had not studied home economics. The selected freshmen who took part in the study in 1943 scored a few more points respectively than those who took part in the study in 1942.

TABLE XV
SCORES MADE BY FRESHMEN WOMEN ON PART X OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
8	13	11	15	13
7	8	3	4	8
6	4	10	7	7
5	3	2	2	2
4		3	1	
3	1		1	
2				
1				
0	1	1		
Av. score	7.7	6.3	7.8	7

*Possible score 8.

A summary of the data tabulated from Section III of the objective test finds that on some parts of the test all the selected freshmen scored high, while on other parts they scored low, and that the average scores show that the selected freshmen women who had studied home economics indicate a little more application of a knowledge of planned spending or wise use of money than the selected freshmen women who had not studied home economics.

Section IV of the test. Data tabulated from Section IV of the objective test are presented in the following four Tables. The scores made by the selected freshmen women on this part of the test are used to show any application they

made of a knowledge of value received or worthwhileness of the goods purchased.

TABLE XVI
SCORES MADE BY FRESHMEN WOMEN ON PART XI OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
4	1			
3		2	3	1
2	9	6	6	11
1	17	16	16	15
0	3	6	5	3
Av. score	1.3	1.1	1.2	1.3

*Possible score 4.

A study of the data in Table XVI shows the following facts: that in the 1942 group of those who had studied home economics in high school one freshman woman made a perfect score, while three from the same group made no score; that six freshmen women in the 1942 group who had not studied home economics in high school made no score; that in the 1943 group of those who had studied home economics in high school none made a perfect score and five made no score at all; that three freshmen women from the 1943 group who had not studied home economics made no score. It is interesting to note, however, that the average scores show only a fraction of a point of variation among all the groups studied,

and that approximately one half of the freshmen women in all the groups scored only one point on this part of the test.

TABLE XVII
SCORES MADE BY FRESHMEN WOMEN ON PART XII OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
13				
12				
11			1	
10		1	2	
9	1		3	3
8	2	3	3	3
7	2	1	5	5
6	4	3	3	3
5	6	3	5-	5
4	4	6	2	4
3	3	8	4	5
2	2	2	2	2
1	4	3		
0	2			
Av. score	4.2	4.3	6.1	5.4

*Possible score 13.

According to the data in Table XVII, the 1943 group of selected freshmen scored slightly higher than the 1942 group on this part of the test. The average scores made by the 1942 groups are almost identical, but the average scores for the 1943 groups show that those who had studied home economics apparently made more application of a knowledge of value received or worthwhileness of goods.

TABLE XVIII

SCORES MADE BY FRESHMEN WOMEN ON PART XIII OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
11	12	9	17	11
10	7	4	6	7
9	6	7	3	5
8-	2	4	2	3
7		3	1	2
6	2	1	1	2
5	1	1		
4		1		
3				
2				
1				
0				
Av. score	9.6	9	10.1	9.5

*Possible score 11.

As shown by the data in Table XVIII, several students from all the groups scored high on this part of the test. The averages show that those who had studied home economics scored slightly higher than those who had not studied home economics. However, this difference is so small that it is of little significance.

The data in Table XIX show that comparatively few freshmen women from any of the groups made a perfect score. According to the averages, both groups of freshmen women who had studied home economics in high school scored only a fraction of a point higher than those who had not studied home economics.

TABLE XIX

SCORES MADE BY FRESHMEN WOMEN ON PART XIV OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
5	3	1	9	4
4	14	12	12	17
3	10	11	7	5
2	3	6	2	3
1				1
0				
Av. score	3.6	3.2	3.9	3.6

*Possible score 5.

A summary of the data tabulated from Section IV, Part XIV, of the objective test finds that according to the averages those freshmen who had studied home economics scored only a fraction of a point more than those who had not studied home economics. The data indicate that there is some application on the part of all groups to apply some knowledge of value received or worthwhileness of goods.

The following Table will show the total results of the objective test in detail and the averages for each of the groups.

TABLE XX
TOTAL RESULTS OF THE TEST IN DETAIL

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
107			1	
106				
105	1			
104				
103				
102				
101				
100		1		
99	1			
98	2			
97				
96				
95			2	
94	1		1	1
93	1			
92			3	
91	3	1		
90	1	2		2
89	2	2	1	1
88		1	2	2
87	1			
86			1	1
85	2	1	2	2
84	1	2	4	4
83	1	2	2	1
82	1		2	2
81	1			
80	1	1		1
79	1	1	1	2
78		1		
77			1	3
76	1	2	1	1

(continued on next page)

TABLE XX (continued)
TOTAL RESULTS OF THE TEST IN DETAIL

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
75	1	1	1	
74		1	1	2
73	3	4	2	3
72	1	1		
71			2	1
70	2			
69		1		
68				
67				
66		2		
65		1		
64				
63	1			
62				
61				
60				
59				
58				1
57		1		
56		1		
55				
Av. score	83.9	75.4	84.1	80.3

*Possible score 118.

The data in Table XX point out the following facts: that the total results of the test are similar to the results of the itemized parts; that a few students in all groups made fairly high scores, while a few made very low scores, especially three freshmen women in the groups who had not studied home economics. The averages show that the selected freshmen who had studied home economics scored from four to eight points higher than those who had not studied home economics.

TABLE XXI
A SUMMARY OF THE RESULTS OF THE TEST

Scores*	1942		1943	
	No. with home economics	No. without home economics	No. with home economics	No. without home economics
100-118 (high)	1	1	1	
80-90 (medium)	19	12	20	17
60-79 (low)	10	15	8	12
-0- (very low)		2		1

*Possible score 118.

Outstanding in Table XXI is the fact that one student who had not studied home economics made a high score on the test. The majority of the freshmen rated medium on the test; however, approximately one third rated low. Approximately two thirds of the freshmen with some home economics scored from eighty to ninety-nine points, whereas less than half of the freshmen without home economics scored from eighty to ninety-nine points.

Data obtained from the expense record sheet will be shown in Tables XXII and XXIII. Table XXII shows the total personal expenditures for all the freshmen who took part in the study in 1942 and Table XXIII shows the total personal expenditures for all the freshmen who took part in the study in 1943.

TABLE XXII

TOTAL EXPENDITURES OF THE TWO GROUPS IN FIGURES
AND IN PERCENTAGES, 1942

Divisions under which personal expenditures were recorded	Freshmen with home economics		Freshmen without home economics	
	Total Exp.	Per Cent	Total Exp.	Per Cent
Food, candy, ice cream	\$ 98.55	15.5	\$ 60.44	10.7
Clothing, novelties, laundry, repairs, notions, jewelry, pressing, cleaning	275.45	43.4	262.01	46.4
Recreation, drinks, nickelodeon, movies, etc.	9.03	1.4	4.88	.08
Advancement, news- papers, magazines, postage, telegrams	61.11	9.6	28.13	5
Personal, beauty parlor, cosmetics, perfume, drugs, chewing gum, cigarettes*	26.35	4.1	31.83	5.6
Gifts, church, charity, B. T. U., society, Christmas, clubs, etc.	63.73	10	52.57	9.3
Savings, stamps, bonds, insurance	.50	.05	2.25	.3
Hobbies, pictures, movie camera, kodak	16.88	2.6	23.95	4.2
Miscellaneous, transportation"	83.09	13	97.87	17.3
Totals	\$634.69		\$563.93	

*No student recorded any purchase of cigarettes.

"Freshmen women in the 1942 groups spent 11.5% and 15.1% respectively for transportation.

TABLE XXIII

TOTAL EXPENDITURES OF THE TWO GROUPS IN FIGURES
AND IN PERCENTAGES, 1943

Divisions under which personal expenditures were recorded	Freshmen with home economics		Freshmen without home economics	
	Total Exp.	Per Cent	Total Exp.	Per Cent
Food, candy, ice cream	\$119.76	11	\$ 92.19	9.9
Clothing, novelties, laundry, repairs, notions, jewelry, pressing, cleaning	492.86	48.7	449.95	48.4
Recreation, drinks, nickelodeon, movies, etc.	8.58	.8	7.35	.7
Advancement, news- paper, magazine, postage, telegrams	61.61	6	52.59	5.6
Personal, beauty parlor, cosmetics, perfume, drugs, cigarettes*	102.79	10.1	90.24	9.7
Gifts, church, charity, B. T. U., society, Christmas, clubs, etc.	80.55	7.9	70.59	7.5
Savings, stamps, bonds, insurance	6.14	.6	53.16	5.7
Hobbies, pictures, movie camera, kodak	30.60	3	23.32	2.5
Miscellaneous, transportation"	108.49	10.7	89.02	9.5
Totals	\$1011.38		\$928.86	

*No student recorded any purchase of cigarettes.

"These groups of selected students spent 9% and 8.2% respectively for transportation.

The total personal expenditures for the 1942 groups recorded in Table XXII show that the freshmen who had studied home economics spent more money than those who had not studied home economics. The group with home economics spent more for the following items: food, clothing, repairs, recreation, advancement, and gifts; whereas the group without home economics spent more for personal care, savings, hobbies, pictures, and transportation. Also, those same freshmen with home economics spent an average of about \$12 per month, and those without home economics spent an average of about \$10 per month.

The total personal expenditures for the 1943 groups recorded in Table XXIII show that the freshmen who had studied home economics spent more for all items listed under each division. One freshman who had married after high school graduation, and whose husband was in the armed forces, was responsible for the greatly increased savings in the 1943 group who had not studied home economics. Those same freshmen in this group who had studied home economics spent an average of about \$17 per month, while those without home economics spent an average of about \$15.50 per month.

The increased spending by the 1943 groups over the 1942 groups was due probably to the fact that prices were higher and that more money was available because of the war and manpower shortage.

In Table XXIV and in Table XXV the average expenditures and ranges for both the 1942 and the 1943 groups are shown.

TABLE XXIV
AVERAGE EXPENDITURES AND RANGES

Divisions under which personal expenditures were recorded	1942			
	Freshmen with home economics		Freshmen without home economics	
	Average	Range \$	Average	Range \$
Food, candy, ice cream	\$ 3.28	.05-11.28	\$ 2.01	0-8.75
Clothing, novelties, laundry, repairs, notions, jewelry, pressing, cleaning	9.18	.05-78.84	8.79	.15-59.11
Recreation, drinks, nickelodeon, movies, etc.	.30	0-2.40	.15	0-1.10
Advancement, newspaper, magazine, postage, telegrams	2.04	.30-4.90	.94	0-2.32
Personal, beauty parlor, cosmetics, perfume, drugs, cigarettes*	.88	0-3.50	1.06	0-7.00
Gifts, church, charity, B. T. U., society, Christmas, clubs, etc.	2.12	0-7.67	1.75	.15-7.55
Savings, stamps, bonds, insurance	.015	0-.25	.07	0-1.00
Hobbies, pictures, movie camera, kodak	.56	0-2.82	.79	0-4.10
Miscellaneous, transportation	2.77	0-12.83	3.26	0-17.02
Totals	\$21.15	3.77-103.80	\$18.79	4.40-75.54

*No student reported any purchase of cigarettes.

TABLE XXV
AVERAGE EXPENDITURES AND RANGES

Divisions under which personal expenditures were recorded	1943			
	Freshmen with home economics		Freshmen without home economics	
	Average	Range \$	Average	Range \$
Food, candy, ice cream	\$ 3.99	.45-14.72	\$ 3.07	.45-6.99
Clothing, novelties, laundry, repairs, notions, jewelry, pressing, cleaning	16.43	1.09-1.15	15.00	1.90-39.00
Recreation, drinks, nickelodeon, movies, etc.	.28	0-1.31	.25	0-1.31
Advancement, news- paper, magazine, postage, telegrams	2.05	0-7.13	1.73	0-4.50
Personal, beauty parlor, cosmetics, perfume, drugs, cigarettes*	3.42	0-67.72	3.01	0-67.72
Gifts, church, charity, B. T. U., society, Christmas, clubs, etc.	2.68	.27-9.25	2.35	.30-5.89
Savings, stamps, bonds, insurance	.20	0-3.10	1.77	0-50.00
Hobbies, pictures, movie camera, kodak	1.02	0-7.55	.78	0-5.11
Miscellaneous, transportation	3.61	0-15.70	2.97	0-15.71
Totals	\$33.71	13.15-90.64	\$30.96	13.40-90.64

*No student reported any purchase of cigarettes.

The data in Tables XXIV and XXV show the following items: that some girls in all of the groups spent nothing, while others spent several dollars; that those who had studied home economics ranged in their spending from \$3.77 to \$103.88 in 1942, while a similar group in 1943 spent from \$13.15 to \$90.64 per person; and that in 1942 those who had not studied home economics ranged in their spending from \$4.40 to \$75.54, while in 1943 a similar group spent from \$13.40 to \$90.64.

A comparison of the personal expenditures in percentages with a suggested personal budget* is given in Tables XXVI and XXVII for the purpose of finding any indication of wise planning or spending for either or all groups of the freshmen who participated in the study.

This suggested budget form was worked out from a knowledge of budgets for women, then submitted to the opinion of home economics teachers and revised for use as a measuring tool for the personal expenditures of the selected freshmen women.

Since no particular budget will fit the use of all incomes, the suggested budget is intended only as a means by which the expenditures of all the freshmen may be compared in order to discover any indication of wise planning or spending. The suggested budget is adapted from A Standard

*See Appendix, p. 90.

TABLE XXVI
EXPENDITURES CONTRASTED WITH A SUGGESTED PERSONAL BUDGET
IN PERCENTAGES, 1942

Divisions under which personal expenditures were recorded	Freshmen with home economics	Freshmen without home economics	
	Per Cent Expenditures	Suggested Budget	Per Cent Expenditures
Food, candy, ice cream	15.5	8	10.7
Clothing, novelties, laundry, repairs, notions, jewelry, pressing, cleaning	43.4	30	46.4
Recreation, drinks, nickelodeon, movies, etc.	1.4	2	.08
Advancement, news- paper, magazine, postage, telegrams	9.6	10	5
Personal, beauty parlor, cosmetics, perfume, drugs, cigarettes*	4.1	15	5.6
Gifts, church, charity, B. T. U., society, Christmas, clubs, etc.	10	10	9.3
Savings, stamps, bonds, insurance	.05	5	.3
Hobbies, pictures, movie camera, kodak	2.6	5	4.2
Miscellaneous, transportation	13	15	17.3

*No student reported any purchase of cigarettes.

TABLE XXVII

EXPENDITURES CONTRASTED WITH A SUGGESTED PERSONAL BUDGET
IN PERCENTAGES, 1943

Divisions under which personal expenditures were recorded	Freshmen with home economics	Freshmen without home economics	
	Per Cent Expenditures	Suggested Budget	Per Cent Expenditures
Food, candy, ice cream	11	8	9.9
Clothing, novelties, laundry, repairs, notions, jewelry, pressing, cleaning	48.7	30	48.4
Recreation, drinks, nickelodeon, movies, etc.	.8	2	.7
Advancement, news- paper, magazine, postage, telegrams	6	10	5.6
Personal, beauty parlor, cosmetics, perfume, drugs, cigarettes*	10.1	15	9.7
Gifts, church, charity, B. T. U., society, Christmas, clubs, etc.	7.9	10	7.5
Savings, stamps, bonds, insurance	.6	5	5.7
Hobbies, pictures, movie camera, kodak	3	5	2.5
Miscellaneous, transportation	10.7	15	9.5

*No student reported any purchase of cigarettes.

Budget for Women Workers compiled by the Consumers' League of Connecticut.¹ It was also submitted to the opinion of home economics teachers.

A study of Tables XXVI and XXVII points out the following facts: that there is some indication of planned spending or wise use of money, that the expenditures of the freshmen who had studied home economics show very little more indication of planned spending or wise use of money than do those of freshmen who had not studied home economics.

Summary of data and analyses. According to what the students said that they had studied in high school home economics classes, most emphasis was placed on food, clothing, home furnishing, and personal grooming units. This is shown by the fact that from 70 to 90 per cent of the students checked those items. From 36 to 63 per cent of the students checked the units on management of time, money, income, and budgets. This indicates that less emphasis was placed on these subjects.

As shown by the data in Sections II, III, and IV of the test, more freshmen who had studied home economics scored higher than those who had not studied home economics;

¹ The Consumers' League of Connecticut, A Standard Budget for Women Workers, 36 Pearl Street, Hartford, Connecticut, 1938.

however, the average scores show less difference between the groups. This fact is an indication that the study of home economics slightly increased the ability of the freshmen to practice a knowledge of their needs, a knowledge of planned spending or wise use of money, and a knowledge of value received. In a few cases, however, students who had not studied home economics scored extremely high. This shows that they had obtained information concerning money management from sources other than from home economics.

According to data secured from expense record sheets, those freshmen who had studied home economics spent more money than those who had not studied home economics, and all of the 1943 groups spent more than did the 1942 groups. A comparison of the percentages of expenditures with the suggested budget shows that there is some indication of planned spending or wise use of money, although this is small.

CHAPTER V

INTERVIEWS AND ANALYSIS

After the personal expenditure records were completed, one to two interviews were held with each member of the selected groups for the purpose of checking the motives or reasons for buying certain articles and for supplementing the information already obtained from the selected freshmen women. The majority of the freshmen women in all groups responded freely to the questions and discussed at length their reasons for buying the various articles listed on their expense record sheets; however, a few of those who had not studied home economics were more or less reserved and hesitated very much to discuss their spending problems. When students were told that anything they said would be considered confidential, they discussed their expenditures at length.

The data secured from the personal interviews are treated in the remainder of this chapter and organized as follows: Table XXVIII covers items one and two of the interview sheet, Table XXIX covers items three through seven inclusive, Table XXX covers item eight, Table XXXI covers ten and eleven, and Table XXXIII covers information from items thirteen through fifteen of the interview sheet. Data obtained from items twelve and sixteen are not sufficient to record in tabulated form.

Table XXVIII shows how the selected freshmen said the study of home economics had helped them.

TABLE XXVIII

HOW FRESHMEN SAY THE STUDY OF HOME ECONOMICS HAS HELPED THEM*

Ways in which the study of home economics has helped	1942 Freshmen	1943 Freshmen
To plan to spend money wisely	3	1
To spend money wisely	12	8
To use a budget	5	3
To keep expense accounts	1	3
To make definite decisions	1	2
To make better selections for the amount of money on hand	2	3
To make clothes	6	6
To select clothes	23	20
To buy clothes	4	6
To care for clothes	13	11
To choose food and plan meals	18	15
To buy food	4	3
To prepare food	8	15
To improve personal appearance	20	12
To improve personality		1
To make gifts	14	10
To make college home economics easier		1
To increase interest in clothes		3
Did not get much help	2	6

*Some of the freshmen stated that the study of home economics had helped them in more than one of the ways shown in this table.

According to the data in Table XXVIII, the majority of the students had profited by the study of foods, clothing, and personal grooming in high school home economics classes. Fifteen freshmen in the 1942 group and nine freshmen in the 1943 group stated that they had benefited by the study of income and its use. Six freshmen women in each of the groups

stated that they had gained help by keeping expense accounts and trying to budget their allowance during one year of high school study. Eight of the selected freshmen stated that the study of home economics had not helped them much.

Data shown in this table also indicate that less emphasis was placed on planned spending or wise use of money than on some other phases of consumer education.

Sources of income used by the selected freshmen for personal expenditures are tabulated in Table XXIX.

In regard to the sources of income used by the selected freshmen, Table XXIX points out the following facts: that in the 1942 group twenty-four freshmen who had studied home economics and twenty of those who had not studied home economics had allowances, that in the 1943 group twenty-two and twenty respectively had allowances, that one freshman in each of the groups with home economics earned all her spending money.

Those who received money by means of the "dole method,"¹ that is, only when they asked for it or needed it, are as follows: five and seven respectively from the groups who had studied home economics, and ten from each of the groups who had not studied home economics. Several of the freshmen who had comparatively small allowances earned extra money. About

¹ Paulena Nickell and Jean Muir Dorsey, Management in Family Living. New York, John Wiley & Sons, Inc., 1942, p. 175.

TABLE XXIX
 SOURCES OF MONEY USED FOR PERSONAL EXPENDITURES
 BY THE SELECTED FRESHMEN WOMEN

Allowances per month	1942		1943	
	with home economics	without home economics	with home economics	without home economics
\$20.00			3	3
19.00				
18.00				
17.00				
16.00	1	1	2	2
15.00		3		1
14.00				
13.00				
12.00	1			1
11.00				
10.00	8	2	5	6
9.00				
8.00	4	4	2	1
7.00				
6.00	1	2		1
5.00	2	2	6	4
4.00	5	2	3	2
3.00	2	2		
2.00		2	1	
1.00				
0.00	6	10	8	10
Average allowance	\$7.58	\$7.65	\$10.09	\$10.05
Earning all their money	1		1	
Receiving money when they asked for it or needed it	5	10	7	10
Earning additional money	14	6	4	3

one fourth of those who had allowances said that they occasionally got extra money from home by request.

The average allowances are very much alike in amount, except for an increase of about \$3.00 for the 1943 groups.

TABLE XXX
LENGTH OF TIME FRESHMEN WOMEN HAD HAD ALLOWANCES

Number of Years	1942		1943	
	with home economics	without home economics	with home economics	without home economics
8 or more	2	1	2	
7				
6	1	4	2	2
5	5			
4	2	3	2	2
3	1	1	2	
2	3	1	3	1
1	4	3	5	5
Since college entrance	6	7	6	10
Total	24	20	22	20

A glance at Table XXX shows that six and seven respectively from the 1942 group and six and ten from the 1943 group of freshmen women had been given allowances before they had entered high school; however, ten and eight respectively from the 1942 group and twelve and eight from the 1943 group had allowances while they were in high school.

Indicated plans of the selected freshmen women for spending are presented in Table XXXI.

TABLE XXXI
INDICATED PLANS FOR SPENDING*

Who helped you plan to spend your money?	1942		1943	
	with home economics	without home economics	with home economics	without home economics
Parents	9	10	10	12
Study of home economics or Teacher of home economics	3		2	
No one	18	20	18	18

*It was assumed that the answer to the question, who helped you plan to spend your money, would indicate plans for spending.

TABLE XXXII
THE FACTORS WHICH INFLUENCED THE BUYING OR SPENDING
HABITS OF THE SELECTED FRESHMEN WOMEN*

Factors	1942		1943	
	with home economics	without home economics	with home economics	without home economics
Study of home economics	7		8	
Teacher of home economics	5		4	
Parents	18	18	12	15
Friends	7	10	5	8
Necessity	5	5	4	11
Wants	2	8	3	3
Desire to get more for their money	5	3	5	7
Nothing	2	3	4	2

*Some freshmen women stated that more than one factor influenced their spending.

Data shown in Table XXXI indicate that less than half of all the selected freshmen women had even vague plans for spending and that more than half of them had no sign of a spending plan or budget. One girl, however, from the 1943 group who had studied home economics stated that both her parents and the home economics teacher had helped her to plan what to spend her allowance for, although she had no definite written plans for spending.

Table XXXII points out the influences on buying or spending habits of the selected freshmen.

Concerning the influence on the spending or buying habits of the selected freshmen, Table XXXII shows these items: that twelve from each of the 1942 and 1943 groups said that the home economics teacher or the study of home economics had influenced their spending, that eighteen from both of the 1942 groups and twelve and fifteen respectively from the 1943 groups said their parents had been the guiding influence on their spending, that seven and ten freshmen respectively from the 1942 groups and five and eight respectively from the 1943 groups attributed the influence on their buying and spending habits to friends.

Wants, necessity, and desire influenced the buying and spending of twelve freshmen women from each group who had studied home economics and sixteen and twenty-one respectively from the 1942 and 1943 groups who had not

studied home economics. Two to four freshmen in all the groups stated that nothing had influenced their spending habits.

Table XXXIII points out the motives which the selected freshmen women had for purchasing certain articles.

TABLE XXXIII

MOTIVES WHICH THE SELECTED FRESHMEN WOMEN HAD FOR BUYING CERTAIN ARTICLES LISTED ON THE EXPENSE RECORD SHEET*

Motives	1942		1943	
	with home economics	without home economics	with home economics	without home economics
Wants	8	18	9	13
Necessity	11	8	14	10
Enjoyment	17	15	8	9
Desire for certain things because friends had them	5	5	5	5

*Some freshmen women checked more than one item as their motive for certain spending.

According to the data in Table XXXIII, the majority of the freshmen women in all the groups purchase various articles because of their needs, their wants, their enjoyment, or pleasure. A few freshmen women in all the groups attributed some of their purchases to the influence of friends. Of the freshmen women who had studied home economics, more gave need as the primary purpose for a part of their purchases

than did those who had not studied home economics.

According to the information obtained from item twelve of the interview sheet, approximately 20 per cent of the 1942 group and about 25 per cent of the 1943 group said that home economics study had helped them to spend their money, but almost all of them were extremely vague in their answers as to how it had helped them. Only two indicated that they had received practical help.

Remarks. The purpose of this item was to give the participants in the study an opportunity to mention any ways in which they had or had not been benefited by the study. The outstanding remarks obtained from the interviews with the selected freshmen women indicated that they had received some benefit from taking part in this study. Over half of the freshmen women stated that this was their first experience in keeping expense accounts and that they planned to continue them. One freshman expressed pride in her allowance which made planned spending or budgeting necessary. Another stated that she felt the need of more practice in handling money.

Similar remarks indicated that more than half of the freshmen women in all the groups had gained some practical help by keeping records of their expenditures.

Summary. A summary of the data obtained through interviews with the selected freshmen women brings out the following points: that comparatively few freshmen women had been helped to use their money more wisely through the study of home economics, that about two thirds of the freshmen women who took part in this study had allowances, that these were comparatively small and usually supplemented by earnings or gifts from home, that nearly one fourth of them had been given allowances when they entered college, that about half of all the freshmen gave parents the credit for influencing their spending, that about one fourth, according to Table XXXIII, gave the study of home economics the credit for influencing their spending. Most of the freshmen in all the groups gave wants, enjoyment, or pleasure as the reason for much of their spending. However, more students who had studied home economics mentioned necessity as their reason for spending than did those who had not studied home economics. Only a few had any plan for spending and this was very indefinite.

CHAPTER VI

GENERAL SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

I. GENERAL SUMMARY

The findings of this study are summarized briefly in the following pages with reference to the evidences upon which the statements are made.

A review of related theses indicates that some students desire more knowledge and practice in managing both their own money and family incomes than do others.

A review of the current status of consumer education reveals that there is need for all agencies to increase the amount of consumer education they are now teaching. Most of the consumer education should be taught by the voluntary organizations and the schools, and it should be taught to all the people.

A comparative study of the results of the objective tests given to the selected freshmen women on college entrance shows the following facts: that the study of home economics in high school slightly increased the ability of the selected freshmen women to apply a knowledge of their needs, a knowledge of wise use of money, and a knowledge of value received over similar abilities of those who had not studied home economics.

According to a study of the average scores on all the parts of the objective test, the selected freshmen women had some knowledge of their needs, of wise use of money, and of value received, but a study of their personal expense accounts indicated that they made little application of this knowledge.

The buying habits of the selected freshmen women had been somewhat affected by the study of home economics in high school, evidenced by the slight increase in scores they made on the test over those made by freshmen women who had not studied home economics. This indicates a slight carry-over of knowledge of planned spending from high school.

A summary of the expense records shows that the selected freshmen women who had studied home economics spent more money than those who had not studied home economics. This is an indication that they did more buying for themselves. This may be explained by the fact that parents did depend on them to buy more for themselves. A comparison of the percentages of expenditures for each group with the suggested budget indicates more planned spending or wise use of money on the part of the freshmen women who had studied home economics than on the part of the freshmen women who had not studied home economics.

A comparative study of the data obtained through personal interviews with the selected freshmen women indicates that comparatively few with home economics had been helped or influenced in their money management by the study of home economics, but that a larger number had been influenced by parents. About two thirds of all the freshmen women who took part in the study had allowances, but for the most part these allowances were supplemented with extra money from home or individual earnings. The average allowances were about the same except for an increase of almost three dollars for both of the 1943 groups.

II. CONCLUSIONS

General conclusions drawn from this study are that there is definite need for: (1) more specific instructions in money management, (2) more practical application or experience in the handling of both personal allowances and family income, and (3) some actual experience in planning the use of the family income.

Specific conclusions drawn from this study are stated in the next few paragraphs.

The slight increase in ability of those who had studied home economics to apply a knowledge of wise use of money indicates a definite need for more practical experience

in money management and for some definite correlation between knowledge and practice.

The small difference in the groups of freshmen women to apply a knowledge of money management is probably due to the fact that many were accustomed to allow parents and others to provide necessities for them, hence took little responsibility for supplying their own need.

This small difference between the groups also indicates that those who had not studied home economics had received their knowledge of consumer buying problems and money management from other sources.

Parents play a greater part in influencing the expenditures and money management of their children than any other one factor.

Consumer education taught in courses other than home economics, as well as parental influence, enabled those selected freshmen women who had not studied home economics to score only a few points less on the objective tests than those who had studied home economics.

III. RECOMMENDATIONS

On the bases of the five studies reviewed and on the results of the present study, the following recommendations are made for the improvement of buying and money management

instruction on both the secondary and the college levels.

Helping children learn to get the most out of any amount of money they have to spend should be emphasized in adult education programs. An effort should be made to interest parents in giving their children supervised experience in handling money. This training should begin with the preschool child and continue through the elementary, secondary, and college training periods.

Educators should begin training the child early in his school career to recognize his needs, to recognize values, and to handle money wisely, so that proper money management habits may be formed at an early age.

Special emphasis should be placed on management of personal finances in the first year high school home economics classes and greater effort made to give the student actual experience in managing money by means of supervised expense account keeping, the purpose of which should be to form the habit of keeping accounts and to provide a basis on which to make plans for wise spending.

The keeping of personal expense accounts and the working out of a plan for spending which fits individual needs of the student should be continued during the course of second year home economics with emphasis upon the relationship of money to individual and family happiness.

When referring to personal budgets, incomes, or expenditures, proportions should be emphasized instead of income levels.

A study of typical family expenditures should be emphasized in the third year home economics. Keeping of personal expenditures and also keeping a record of all the money spent on the individual with a view to finding out what the individual's wardrobe, personal care, health, education, and recreation cost.

Emphasis should be placed on the fact that money is power used for family advancement, that often money spent is money saved if spent wisely, and that budgets or plans for spending are not primarily to make one save money, but are simply plans to help one get the most out of the money at his disposal.

On the college level organized courses in managing personal finances and family finances should be available to all students. The keeping of accounts could be continued and should include all that is spent for living, upkeep, and college education with individual guidance given as needed to those students who show a lack of understanding; however, most emphasis should be placed on the planning for wise use of money. The study of money management should be integrated with all consumer education that is taught and emphasized throughout the period of secondary and college training.

IV. SUGGESTED RELATED STUDIES

Suggested related studies growing out of this study are: What effect has the study of home economics had on the personal expenditures of college seniors? What effect has the study of home economics had on the clothing choices and expenditures of college freshmen? What effect has parental influence had on the spending and money management habits of college freshmen?

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APPENDIX

TEST

SECTION I

- I. Below are some of the things which are studied in high school home economics classes. Please check (✓) only those which you have studied. If you have not studied home economics, ignore the first question and go on to the second.

- _____ a. Food preparation
- _____ b. How to buy food
- _____ c. How to choose food that is good for people
- _____ d. How to plan meals
- _____ e. How to set the table and serve meals
- _____ f. How to buy clothes
- _____ g. How to care for your clothes
- _____ h. How to have fun with the family
- _____ i. How to improve your appearance
- _____ j. How to keep yourself healthy
- _____ k. How to plan to get your work done on time
- _____ l. How to spend your money wisely
- _____ m. The family income and how to use it
- _____ n. How to use a budget
- _____ o. How to make things for your bedroom
- _____ p. How to use make-up
- _____ q. How to make gifts
- _____ r. How to care for your hair

SECTION II

- II. Which food would you select from each column listed if you wanted to gain weight, assuming that a moderate serving would be eaten in each case. Write A, B, or C in the blank to indicate your answer.

- | List A | List B | List C |
|-------------------------|-----------------------|----------------------|
| _____ 1. Chocolate cake | _____ Ice box cookies | _____ Angel cake |
| _____ 2. Banana | _____ Orange | _____ Peach |
| _____ 3. Ice cream | _____ Sherbet | _____ Chocolate milk |
| _____ 4. Gum drops | _____ Fudge | _____ Mounds |
| _____ 5. Malted milk | _____ Limeade | _____ Lemonade |
| _____ 6. Ginger ale | _____ Potato chips | _____ Grape juice |
| _____ 7. Fresh grapes | _____ Peanuts | _____ Gum drops |
| _____ 8. Apple | _____ Grape fruit | _____ Pear |

III. Ben has a poor appetite and is frequently irritable. The doctor says that he must increase the amount of Vitamin B in his diet. Check each of the following foods which would furnish a sufficient amount of Vitamin B and that you would advise that he add to his diet.

- | | | | |
|--------------------------|--|--------------------------|----------------|
| <input type="checkbox"/> | 1. Green vegetables | <input type="checkbox"/> | 6. Oatmeal |
| <input type="checkbox"/> | 2. Pea soup | <input type="checkbox"/> | 7. Milk |
| <input type="checkbox"/> | 3. Cereals such as
rice and white bread | <input type="checkbox"/> | 8. Potatoes |
| <input type="checkbox"/> | 4. Salad dressing | <input type="checkbox"/> | 9. Tomatoes |
| <input type="checkbox"/> | 5. Butter | <input type="checkbox"/> | 10. Pork chops |
| | | <input type="checkbox"/> | 11. Liver |

IV. If you had fifty cents to spend for any of the following items, check those you would buy.

- | | | | |
|--------------------------|---------------|--------------------------|----------------|
| <input type="checkbox"/> | 1. Newspaper | <input type="checkbox"/> | 7. Limeade |
| <input type="checkbox"/> | 2. Cocoa cola | <input type="checkbox"/> | 8. Candy |
| <input type="checkbox"/> | 3. Ice cream | <input type="checkbox"/> | 9. Chewing gum |
| <input type="checkbox"/> | 4. Magazine | <input type="checkbox"/> | 10. Stationery |
| <input type="checkbox"/> | 5. Postage | <input type="checkbox"/> | 11. Music |
| <input type="checkbox"/> | 6. Orangeade | <input type="checkbox"/> | 12. Gingerale |

SECTION III

V. Mrs. Black expects to entertain a number of friends and plans her menu a week in advance in order to take advantage of week-end sales. In the blanks at the left write the letter corresponding to the way food is usually sold.

Foods	Ways in which food is usually sold
<input type="checkbox"/> 1. Butter	A. Loaf
<input type="checkbox"/> 2. Lettuce	B. Can
<input type="checkbox"/> 3. Radishes	C. Dozen
<input type="checkbox"/> 4. Milk	D. Head
<input type="checkbox"/> 5. Eggs	E. Bottle
<input type="checkbox"/> 6. Oranges	F. Bunch
<input type="checkbox"/> 7. Boiled ham	G. Pound
<input type="checkbox"/> 8. Dates (dried)	H. Box
<input type="checkbox"/> 9. Tomatoes (cooked)	
<input type="checkbox"/> 10. Figs (dried)	
<input type="checkbox"/> 11. Grape juice	
<input type="checkbox"/> 12. Mints	
<input type="checkbox"/> 13. Cookies (vanilla)	
<input type="checkbox"/> 14. Ginger ale	
<input type="checkbox"/> 15. Bread	

VI. Check each of the following items which will probably affect the cost of a costume slip:

- 1. Length of the machine stitch
- 2. Kind of seams used
- 3. O. P. A. ceiling
- 4. Closeness of weave to structure of fabric
- 5. Use of adjustable straps
- 6. Use of lace trimming at the top of the slip
- 7. Use of silk satin rather than rayon satin
- 8. Width of the hem

VII. Check each of the following items that would influence you in the selection of a slip:

- | | |
|--|---|
| <input type="checkbox"/> 1. Material | <input type="checkbox"/> 13. Brand |
| <input type="checkbox"/> 2. Fiber | <input type="checkbox"/> 14. Elasticity of seams |
| <input type="checkbox"/> 3. Price | <input type="checkbox"/> 15. Gores---straight or bias |
| <input type="checkbox"/> 4. Length | <input type="checkbox"/> 16. Durability |
| <input type="checkbox"/> 5. Color | <input type="checkbox"/> 17. Fit |
| <input type="checkbox"/> 6. Size | <input type="checkbox"/> 18. Endorsed by movie stars |
| <input type="checkbox"/> 7. Style | <input type="checkbox"/> 19. Weave |
| <input type="checkbox"/> 8. Occasion | <input type="checkbox"/> 20. Use |
| <input type="checkbox"/> 9. Workmanship | <input type="checkbox"/> 21. Desire for slip |
| <input type="checkbox"/> 10. Quality | <input type="checkbox"/> 22. Laundering |
| <input type="checkbox"/> 11. Trimmings | <input type="checkbox"/> 23. Is it worth the price? |
| <input type="checkbox"/> 12. Finish at
the bottom | |

VIII. Accompanying this question is a card on which is mounted a sample of coat fabric and eight samples of dress fabric. Alice Brown is going to college and hopes to take an active part in extracurricular activities. She is five feet two inches tall, with a thirty-six inch bust. She has brown hair and eyes and a clear skin. She has a coat like the sample A and two dresses like the samples B and C.

- 1. Which sample should she choose (from samples D, E, F, G, H) if she can buy only one new dress?

Check each of the following statements which apply to the fabric selected:

- 1. Is likely to be durable
- 2. Shows an interesting use of pattern
- 3. Will soil easily
- 4. Can be worn for any occasion

5. Would furnish a contrasting color in her wardrobe
 6. Would look good with a green hat
 7. Will not wrinkle easily
 8. Will tend to pick up lint and require frequent brushing

IX. Envelope A contains ten samples of common cotton fabrics, labeled a, b, c, d, e, f, g, h, i, j. In the column at the left write the name of the fabric; in the column at the right write 1, 2, or 3 to indicate how suitable the fabric would be for a year-round school dress.

- Key: 1. Unsuitable for the purpose
 2. Usable but not desirable
 3. Very well adapted to the purpose

Name of fabric	Fabric	Suitability
_____ 1	A	_____ 11
_____ 2	B	_____ 12
_____ 3	C	_____ 13
_____ 4	D	_____ 14
_____ 5	E	_____ 15
_____ 6	F	_____ 16
_____ 7	G	_____ 17
_____ 8	H	_____ 18
_____ 9	I	_____ 19
_____ 10	J	_____ 20

SECTION IV

X. Check only the items below that you would consider in buying a gift for Sallie's birthday. She is sixteen years old, is tall, slender, blond, and loves a variety of accessories and costume jewelry.

1. What she likes
 2. What she wants
 3. What she already has
 4. The amount you have to spend
 5. Quality
 6. Durability
 7. Brand
 8. Color outstanding in her wardrobe
 9. Color that will blend with her hair and eyes
 10. The style or fashion

- ___ 11. What is popular
- ___ 12. What movie stars like
- ___ 13. What everyone is wearing

XI. In the blank in front of each statement write the number corresponding to the one correct answer.

- ___ A. A fuzzy sweater became stretchy and baggy after it had been worn a short time because it was:
- 1. Made of woolen yarns
 - 2. Made of spun rayon yarns
 - 3. Made of a mixture of silk and rayon yarns
 - 4. Too large a size and had been shrunk too much in shaping
 - 5. Had not been laundered carefully
- ___ B. Mr. Allen purchased a suit which was sold as "All Wool." It kept its shape and did not appear worn at the end of the year, but had become very shiny.
- 1. The fabric contained a considerable amount of cotton.
 - 2. It was made of woolen fabric with a slightly napped surface, and the nap had worn off.
 - 3. Hard twisted, worsted yarns were used for both warp and filling.
 - 4. Some of the yarns were rayon which was very lustrous.
 - 5. The suit was made of mohair.
- ___ C. Helen's new sweater became stretched and out of shape after it was washed because it was:
- 1. Not laundered correctly
 - 2. Made of woolen yarns
 - 3. Made of cotton and spun rayon yarns
 - 4. Too large a size
 - 5. Made of loosely twisted yarns
- ___ D. When Jane used a hot iron on her new slip, she found that the iron stuck to the fabric and burned holes in it because:
- 1. It was made of linen yarns.
 - 2. It was too damp to iron.
 - 3. It was made of fine cotton yarns.

4. It was made of Celanese (rayon) yarns.
5. The material was too dry to iron.
6. It was knitted of cotton yarns.

XII. In the blank before each description write the number of each fabric to which it applies. Note that each of three descriptions applies to two fabrics.

Textile Fabrics

- | | |
|-----------------------------------|-----------------------------------|
| 1. Challis (wool) | 6. Pique (white cotton) |
| 2. Crepe de chine
(white silk) | 7. Viscose rayon |
| 3. Crepe (white acetate) | 8. Transparent velvet |
| 4. Moire (acetate) | 9. Seersucker |
| 5. Crepe (wool) | 10. Organdy (permanent
finish) |

- ___ 1. Use chlorine bleach to remove stains.
- ___ 2. Steam rather than press to remove wrinkles.
- ___ 3. Is likely to become yellow with repeated launderings
- ___ 4. May be boiled to sterilize if necessary without fear of injury to the fabric
- ___ 5. Must be handled very carefully when wet to prevent breaking of yarns
- ___ 6. & 7. Use a warm iron for pressing because the fabric is likely to stick to a hot iron.
- ___ 8. & 9. Stop pressing before the fabric is completely dry.
- ___ 10. & 11. Be careful never to spill fingernail polish on the fabric.
- ___ 12. Should not be ironed to prevent stretching
- ___ 13. Does not require starch when laundering

XIII. Check each of the following items you would consider if you were buying a church dress for yourself, assuming that this dress is to be worn for fall and winter.

- ___ 1. Color and design
- ___ 2. Is it becoming to me?
- ___ 3. Will it wear well?
- ___ 4. The weave or the construction of the fabric
- ___ 5. The cost of the dress
- ___ 6. Size of my last year's dress
- ___ 7. The color of my spring hat
- ___ 8. The amount of money I have to spend
- ___ 9. How badly do I need this dress?
- ___ 10. Is it sanforized?
- ___ 11. Will it give me joy and satisfaction?

12. Does it look very much like the dress my friend wears?
13. Do I need something else more?
14. Is it worth the price?

XIV. What information do you expect to have when you buy face powder? Check each of the following items you would consider:

1. Ingredients used
2. Whether the container has a false bottom
3. What kind of face powder is best for my skin?
4. The brand of face powder used by most of my friends
5. The brand recommended by movie stars
6. The color best suited to my complexion
7. The information given on the container

EXPENSE REC

DATE	INCOME						Recrea Nickel Drinks Movies Etc.
	Earnings	Gifts and Allowance	Total	Itemization	Food Candy Ice Cream	Clothing Novelties Laundry Repairs Notions Jewelry Pressing Cleaning	
Total							
Bal. For'd							
Balance							

The following is a suggested budget to be used in checking the personal budgets of freshmen women and to be revised by them to fit individual needs.

SUGGESTED PERSONAL EXPENDITURE BUDGET*

Items	Per Cent Allotment
I. Food, candy, ice cream	8
II. Clothing, novelties, laundry, repairs, notions, jewelry, pressing, cleaning	30
III. Recreation, drinks, movies, nickelodeon, etc.	2
IV. Advancement, newspapers, magazines, postage, telegrams	10
V. Personal, beauty parlor, cosmetics, perfume, drugs, cigarettes	15
VI. Gifts, church, charity, B. T. U., society, Christmas, clubs, etc.	10
VII. Savings, stamps, bonds, insurance	5
VIII. Hobbies, pictures, kodak, movie camera	5
IX. Miscellaneous, transportation	15
Total	100

*This suggested budget was developed from A Standard Budget for Women Workers, by the Consumers' League of Connecticut, 36 Pearl Street, Hartford, Connecticut, 1938.

Then it was submitted to the opinion of home economics teachers and revised for use with the selected freshmen women who took part in this study.

INTERVIEW SHEET

Name _____

Date _____

Address _____

Parent or Guardian _____

1. Have you had home economics in high school?
2. How has it helped you?
3. Do you have an allowance?
4. How much?
5. Do you earn extra money?
6. Why?
7. Or do you get money only as you ask for it?
8. How long have you had an allowance?
9. Who helped you plan to spend your money?
10. Who influenced you?
11. What influenced you?
12. How has your study of home economics helped you spend your money?

13. Why did you buy certain items on your expense account?

14. Who influenced you?

15. What influenced you?

16. Remarks: