A survey of consumer education programs in Montanas public junior and senior high schools
by Lois Lohr Wambolt

A thesis submitted to the Graduate Faculty in partial fulfillment of the requirements for the degree of
MASTER OF SCIENCE in Home Economics
Montana State University
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Abstract:
The objectives were: to examine the prevalence and curriculum placement of consumer education in the junior and senior high schools in Montana; to evaluate factors affecting consumer education offerings; and to study the comprehensiveness, course structure, and pupil exposure to consumer education.

Responses to questionnaires were received from 197 (100%) principals surveyed. Eighty-two per cent of the principals believed consumer education was a part of their school curriculum and named 404 teachers as being involved in teaching consumer education. Responses from 236 (58%) of these teachers indicated consumer education was most frequently part of home economics, followed by business, and an equal inclusion in social studies, and 'other' subject areas.

Separate consumer education courses were found in seven Montana schools. All other consumer education was taught as a unit within a curriculum area or as a tool in a traditional subject matter field. Less than 21 per cent of the students in Montana junior and senior high schools were enrolled in subject matter areas where consumer education was being taught. Boys accounted for only five per cent of the total students reached.

Twenty-one consumer education topics were evaluated. Foods received the major emphasis followed by consumer in the economy and family income management. As a group, topics dealing with consumption of goods and services received the most attention. Transportation as a consumer topic !received the least emphasis.

Total class periods devoted to consumer education were evaluated in relation to school enrollment, the class of school by district classification, and by congressional districts. The greatest emphasis was placed on consumer education in the home economics curriculum in all instances.

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Date August 7, 1972

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by

LOIS LOHR WAMBOLT

A thesis submitted to the Graduate Faculty in partial fulfillment of the requirements for the degree

of

MASTER OF SCIENCE

in

Home Economics

Approved:

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Bozeman, Montana

August, 1972

ACKNOWLEDGMENT

The author expresses gratitude to:

Dr. Marjorie Keiser, Director of the School of Home Economics and major advisor, for her interest, encouragement, and assistance throughout all phases of this thesis.

Dr. Robert Lind, Assistant Professor of Home Economics, for his counsel in the preparation and writing of this thesis.

Dr. Harvey Larson, Professor of Commerce, for his assistance as a member of the graduate committee.

Principals and teachers who cooperated by completing and returning the questionnaires.

The Consumer Affairs Council, Inc. for their financial support.

Her husband, Carl, for his advice in the preparation and writing of this thesis, for the graphic representation of data, and for providing encouragement when it was most needed.

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ABSTRACT

The objectives were: to examine the prevalence and curriculum placement of consumer education in the junior and senior high schools in Montana; to evaluate factors affecting consumer education offerings; and to study the comprehensiveness, course structure, and pupil exposure to consumer education.

Responses to questionnaires were received from 197 (100%) principals surveyed. Eighty-two per cent of the principals believed consumer education was a part of their school curriculum and named 404 teachers as being involved in teaching consumer education. Responses from 236 (58%) of these teachers indicated consumer education was most frequently part of home economics, followed by business, and an equal inclusion in social studies, and 'other' subject areas.

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Twenty-one consumer education topics were evaluated. Foods received the major emphasis followed by consumer in the economy and family income management. As a group, topics dealing with consumption of goods and services received the most attention. Transportation as a consumer topic received the least emphasis.

Total class periods devoted to consumer education were evaluated in relation to school enrollment, the class of school by district classification, and by congressional districts. The greatest emphasis was placed on consumer education in the home economics curriculum in all instances.

CHAPTER I

INTRODUCTION

Importance of the Study

Education must be concerned with the whole person, the environment in which he lives and his life style. Emphasis during recent years has been to prepare young people to be members of a producer-oriented economy. However, they have been virtually left on their own to learn effective utilization of the resources produced. Today it is vital that students learn to differentiate between economies that are consumption-directed and consumer-directed Natella, 1967: 45). Educators are challenged to meet this need. Consumer education is the discipline that can fill this void.

Consumer education is not intended to direct consumer choices or to indoctrinate values. Instead it creates an awareness of alternatives and opportunities that enable the consumer to arrive at intelligent decisions in relation to his values. In the consumer education process, there should be opportunities to consider what it means to live a full life as well as to make a living. Meaningful, challenging, and valuable experiences should be provided for all young people whether they be college or trade-school bound or seeking employment after high school graduation (Mendenhall, 1967: 20). It is advantageous for these individuals to understand their public and private roles as consumers.

The importance of consumer education in today's educational programs was described by Mrs. Esther Peterson (Bregman, et al., 1967: 1), former Special Assistant to the President for Consumer Affairs when she said:

> Because the study of consumer education can teach our youth to use our wealth for enrichment of our national life wisely, it should have a place in all our schools. Teenagers are important consumers today. Tomorrow the same youngsters will be more important consumers--as heads of families. How they spend their money--whether wisely or foolishly--will be a factor in determining the success or failure of their marriage. In addition, economists say, how they spend their money will help determine whether our national life will be fashioned after the excellent or the commonplace.
>
> Consumer education is not a stopgap; it is real education. If education seeks to prepare students to be well-informed citizens capable of meeting the problems of everyday life, then a complete education should prepare students to fulfill the important role of consumer.

Mendenhall (1967: 18) stated the goals of consumer education as helping the consumer become:

1. a prudent manager of his personal and family finances
2. a wise buyer of goods and services in the marketplace
3. a careful user of personal and public possessions
4. an informed and intelligent-acting consumer citizen

It has further been stated that "Consumer education is preparation for living. It is setting goals and determining how time, money, and energy will be spent to reach those goals" (Bahr, et al., 1968: 3-4).

Need for the Study

Everyone is a consumer. Teenagers are active consumers who are bombarded with advertising and other sales appeals and claims. These youths are relatively uninformed about different products, brand names, retail prices, consumer credit, and other similarly important facets of consumerism.

Teenagers between the ages of 14 and 17 comprise nearly eight out of every 100 Americans today compared with six out of 100 in 1960. Montana had nearly 61,000 young people in this age bracket in 1970 (U. S. Dept. of Commerce, 1971: 23,25).

Montana's concern with consumer education became apparent when action was taken during the 1971 legislative session. Although consumer oriented bills introduced did not pass they did serve to emphasize a need in this area. Another indication was the establishment of Montana's Consumer Affairs Council, Inc. during the spring of 1971.

Purpose of the Study

A "Survey of Consumer Education Programs in the United States" (Uhl, et al., 1971) indicated the existence of a substantial consumer education program evolving in this country. To determine Montana's position compared to the rest of the United States, the present scope of consumer education in the three-year junior and three- and four-year senior high school's curriculum needs to be established.

The objectives of this study are to:

1. Examine the prevalence and curriculum placement of consumer education in the junior and senior high schools in Montana.
2. Evaluate factors affecting consumer education offerings in Montana junior and senior high schools.
3. Study the comprehensiveness, course structure, and pupil exposure to consumer education in the Montana junior and senior high schools.

CHAPTER II

REVIEW OF LITERATURE

Consumerism is not new but rather is enjoying a second round of popularity. The consumer movement can best be understood through examination of the events that brought about consumer emphasis, its decline, and eventual revitalization.

Rise of Consumer Emphasis

Consumer emphasis had its beginning at the turn of the 19th century with legislation passed to provide consumer protection. Organizations worked to improve the standard of living for consumers and the importance of including consumer education in the school's curriculum was recognized. The depression occurred during this first round of consumer interest making individuals aware of the necessity of efficient management of their incomes and expenditures. The consumer movement seemed to be strengthened following the depression and emphasis was to continue until World War II.

Legislation and organizations

Anti-monopoly legislation in 1890 was the first attempt to preserve competition and, therefore, is frequently cited as a landmark in consumer work (Bymers, 1963: 328). The need for consumer protection became apparent with the release of The Jungle (Sinclair, 1906) which drew attention to the conditions in the meat-packing industry and prompted the passage of the first Food and Drug Act in 1906.

During the early thirties it was evident that more protection was needed for the consumer than the Food and Drug Act of 1906 was providing. Books that helped make the public aware of this need were 100,000,000 Guinea Pigs, by Kallet and Schlink (1933), Skin Deep, by Phillips (1934), and The American Chamber of Horrors, by Lamb (1936). The struggle, however, for additional legislation was to continue until 1938 when the Food, Drug, and Cosmetic Act was passed. Further consumer protection in this area came through the Wheeler-Lea Act in 1938. As part of this legislation the Federal Trade Commission was empowered to provide consumer protection against false advertisements of food, drug, cosmetic, and therapeutic devices.

As more individual consumers became conscious of their responsibilities as buyers they began to organize into formal groups. The first consumer organization established was the Consumer League in 1899 which emphasized the use of purchasing power to improve the working conditions of labor. National women's clubs began stressing consumer issues and working to improve conditions for the consumer (Sorenson, 1941: 6).

Julia Jaffray, a member of the New York Federation of Women's Clubs, spearheaded a campaign for the identification of fibers in 1937. She urged women to insist that the type of fabric be identified on the sales slip each time a purchase was made as evidence that they were interested in fiber identification. These sales slips were then sent

to the Federal Trade Commission, who, convinced by this action, established the first trade rules providing consumer protection (Sorenson, 1941: 10).

New attitudes in the field of consumerism were instrumental in bringing about the formation of the American Home Economics Association (AHEA) in 1908. AHEA evolved as the result of aroused individuals meeting during the nine consecutive summers in sessions referred to as the Lake Placid Conferences. The conditions that stimulated these conferences were the social and industrial changes that, at the turn of the century, had so pronounced an affect on the values and living standards in the American home. This group was convinced that better homes began with better management and thus heralded the involvement of home economics in consumer education (Van Horn, 1941: 377-378).

These early home economists were crusaders concerned with the development of education, legislation, and research that would contribute to standards of home living satisfying to the individual and profitable to society (Sorenson, 1941: 58-59). Their aim was to do away with the "inconvenience of ignorance" so that the home and family could share in the rapid industrial advances of the time (Bymers, 1963: 328).

A National Consumer-Retailer Council comprised of the American Home Economics Association, American Association of University Women, General Federation of Womens' Clubs, and numerous retailers was formed in 1935 to stimulate consumer education and explore business and con-

sumer problems (Uhl, et al., 1971: 15). During this same era agencies such as the Cooperative Extension Service were becoming active in adult education. Religious, labor, farm, and welfare organizations were also taking an active interest in their rights as consumers (Sorenson, 1941: 6).

Public awareness of the need for impartial testing agencies and for standards for staple consumers' goods was brought about by the instant best seller, Your Money's Worth, by Chase and Schlink (1927). In 1929, Mr. Schlink responded to the organizations and individuals demand aroused by the book and established the first consumer testing agency. By the 1940's, scientists had turned their services to the direct use of the consumer through testing agencies (Sorenson, 1941: 30).

Consumer organizations were working toward four broad, common objectives, specifically income, information, integrity, and independence. Consumers concerns were not only with their actual money income, but also with their real income. Converting these money earnings into real income with a reasonable degree of efficiency depended on their being able to obtain accurate information. Integrity, requiring the highest possible standards of honesty, was desired not only for the consumer's sake, but to enable economic activities to be carried on efficiently. Consumers also desired the independence to make up their own minds as to how their incomes would be utilized (Sorenson, 1941:

24-27).

Consumer education

Home economics has always been the traditional disciplinary home for consumer education. As early as 1911 the American Home Economics Association devoted a session of its convention to consumer education in the high school. By 1915 home economics classes in twenty-five per cent of the high schools in the United States were teaching choice-making, budgeting, and market selection. This bond between the home economics curriculum and secondary school consumer education was further strengthened with the passage of the Smith-Hughes Act of 1917. This act provided funds for vocational education at the secondary level making business management of the home a specific part of the home economics curriculum (Uhl, et al., 1971: 13).

Educator's interest in consumerism was furthered by Henry Harap (1924) when he released his book, The Education of the Consumer, which dealt with the consumption habits of the American people. By the middle and late thirties disciplines other than home economics began showing interest in consumer education for the first time. The growing appeal for consumer education became apparent with the volumes of text-books that were released during this time.

During the thirties the American Home Economics Association inaugarated a monthly Consumer Education Service that served secondary teachers as a source of economic and consumer education. Until its

dissolution in 1946, this service was a clearinghouse for educators' ideas on making consumer education more effective (Uhl, et al., 1971: 15; Sorenson, 1941: 69).

By 1939 the Consumer Education Association was established specifically for teachers interested in consumer education. Its purpose was to provide them with a common source for discussion of consumer education problems. The educators realized that flexibility in the curriculum was a necessity in order to teach consumer education properly. Problems to be faced were the age level that consumer education should be introduced, where it should be located, and whether it should be a separate course (Sorenson, 1941: 21).

Schools began to realize that students should be receiving education they could relate directly to the problems which people face in everyday life. Educators soon determined that students must be motivated to study their own wants and prejudices in order to establish their own set of values (Sorenson, 1941: 22).

The National Education Association (NEA), representing the largest body of organized teachers in America, had not been dormant during these times of consumer emphasis. The Education Policies Commission of the NEA made recommendations for expanding secondary education for consumers in The Purposes of Education in American Democracy, in 1938. The Commission's main point was that producer education was important but that the equal and corollary importance of consumer education must

not be overlooked. This was followed by Education for Economic Well-being in American Democracy in 1940 which proposed specific consumer education courses and course content for the schools (Sorenson, 1941: 21; Uhl, et al., 1971: 17).

Teacher participation

Teachers enthusiasm in the middle and late thirties for consumer education was apparent in their participation in institutes, conferences, and workshops. More than 500 teachers attended the first conference on consumer education held in 1939 in Columbia, Missouri under the auspices of the Institute for Consumer Education. The Institute was established in 1937 at Stephens College with financial support from the Alfred P. Sloan Foundation, an educational foundation devoted to the increase and diffusion of economic knowledge (Sorenson, 1941: 76).

The overwhelming success of the first conference paved way for a second and third conference in 1940 and 1941 respectively. It was during the third conference that Wyckoff (1941: 398) stated, "Throughout the conference, one felt that consumer education has become a fundamental part of general education and should result in more satisfying living." By this time many others were evidently sharing the same opinion.

Other universities and organizations were also active in the consumer movement. By 1930 Columbia University Teacher's College, one of

the pioneers in consumer education, was the leader in providing training for consumer education teachers. As early as the late 1920's B. R. Andrews was offering a course in "Education Economics" at the College (Uhl, et al., 1971: 15).

During the summer of 1940, 125 different consumer education courses were being offered in 63 institutions throughout the United States (Brum and Mendenhall, 1940: 18). Such courses were designed primarily for teachers both in service and in training and were being held in addition to workshops and summer conferences on consumer education.

Educators in the early 1940's were taking part in the numerous state, regional, and local conferences being held to discuss consumer education. Henry Harap, of Peabody College, conducted one of the first conferences in Nashville, Tennessee, in May 1940. At the same time Pennsylvania was holding a conference to determine if a course in consumer education should be included in the State's curriculum. Other such conferences were being held in Michigan and Colorado (Sorenson, 1941: 74).

Consumer education research

To determine the extent of consumer education in the United States Henry Harap (1938: 577) conducted a survey of courses in consumption during 1935 and found only 28 course outlines. Three years later the

survey was repeated and Harap was able to collect 71 courses of study in consumer education.

The next year B. J. Rivett's (1939: 534) questionnaire showed that eight per cent of the 486 respondents, had separate courses in consumer education. Even so, nearly all the schools reported that they taught the subject as units in home economics, economics, commerce, agriculture, chemistry, and health, with a frequency in the order named.

A Consumer Education Study, financed by the National Better Business Bureau and sponsored by the National Association of Secondary School Principals, was conducted from 1942 to 1948. From this study researchers concluded that consumer education should shift its emphasis towards helping young people become skillful and confident consumers. The researchers believed that, "The ability to think straight about what one wants--on the basis of a developed sense of values--and to translate that thought into reasonably consistent action is the highest goal for the consumer" (Wilheims, 1967: 11).

Decline of Consumer Emphasis

The early 1940's brought with them a shift of emphasis from buymanship to decision-making and the development of personal consumption values. This trend was abruptly changed with the onset of World War II during which time consumer oriented groups became relatively inactive

with the main concern being the contribution of individual consumers to the war effort (Bymers, 1963: 329).

The thrust to gain world dominance in the areas of science and technology during the 1950's resulted in a general loss of interest in consumer education and consumer problems in the United States (Uhl, et al., 1971: 19). Education's monies and efforts pointed towards the development of professional people--scientists, engineers, teachers--hence stressing the importance of a college education.

This emphasis on a producer-oriented economy gave little thought to the purchaser of these goods. Consumers, whose purchasing power was at the highest level in history, were not always able to make intelligent choices because of the lack of information and standards for making comparisons. Individuals in some instances were being misled, cheated, and defrauded (Bymers, 1963: 329).

Revitalization of Consumer Emphasis

The second surge of consumer emphasis was brought to the forefront in the early 1960's when President John F. Kennedy presented his special consumer message to Congress. He bestowed upon Congress the responsibility of seeing that citizens were not deprived of their consumer rights. Legislation followed designed to help protect consumers in the market place, against false representation and to encourage consumer education in the school's curriculum. Individuals, to satisfy

their needs and wants, must derive satisfaction from their incomes. This can best be achieved by providing information and education for all consumers.

Legislation

On March 15, 1962 President John F. Kennedy delivered his "Special Message on Protecting the Consumer Interest." This "declaration of rights" for consumers listed the following rights (U. S. Congress, Senate, 1962: 4168; Troelstrup, 1970: 18).

1. The right to safety--to be protected against the marketing of goods that are hazardous to health or life.

2. The right to be informed--to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling, and other practices, and to be given the facts needed to make informed choices.

3. The right to choose--to be assured, wherever possible, access to a variety of products and services at competitive prices. And in those industries in which competition is not workable and government regulation is substituted, there should be assurance of satisfactory quality and service at fair prices.

4. The right to be heard--to be assured that consumer interests will receive full and sympathetic consideration in the formulation of government policy and fair and expeditious treatment in its administrative tribunals.

President Kennedy made it clear that it was the responsibility of the Federal Government to insure these rights and thus established the Consumer Advisory Council to work towards this end.

President Johnson delivered his "Message on Consumer Interests" in February 1964. In his message he said (Rowse, 1967: 70):

> I am asking all federal agencies now engaged in consumer educational activities...to examine the many programs for consumer education in our schools, to stimulate the development of curricula and training materials, and to encourage larger numbers of our young people to seek instruction in the fundamentals of budgeting, buying and borrowing.

This call upon the federal government to provide leadership in consumer education was followed by the establishment of the President's Committee on Consumer Interests and the office of Special Assistant to the President for Consumer Affairs. President Johnson also reconstituted the Consumer Advisory Council as part of the President's Committee on Consumer Interests (Rowse, 1967: 70).

Esther Peterson, a former school teacher, was appointed the first Special Assistant to the President for Consumer Affairs. She saw consumer education as a means of bringing together business interests, schools, and consumers in a harmonious, constructive atmosphere (Rowse, 1967: 70). As a result of having angered certain groups while getting the women in the country up in arms about high prices, Esther Peterson was relieved and replaced by Betty Furness. An enthusiastic consumer advocate, Miss Furness extended consumer interest to areas other than food and medicines, such as guarantees, warranties, tires, and credit cards (Morse, 1972: 39).

There was some question as to whether the consumer movement would continue on the Federal level with the election of a new President. The press was instrumental in seeing that the post of Special Assistant to the President for Consumer Affairs would be continued. Its sensitivity to the consumer cause resulted in President Nixon continuing the post on a full-time basis and appointing Virginia Knauer to fill the position (Morse, 1972: 40).

Consumerism was definitely established as a concern of the Federal Government. Legislative bills such as truth in packaging and truth in lending were being introduced and passed. Altogether at least 39 federal agencies were carrying on activities that affected consumer interest (McHugh, 1972: 14).

Consumer education

Consumer education means different things to different people. The federal government, states, and individuals have all defined consumer education. At present, no one definition seems to encompass the entire area. The President's Committee on Consumer Interests gives the following definition (Anderson, 1969: 69):

> Consumer education is the preparation of the individual in the skills, concepts, and understandings that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction and utilization of his resources.

The U.S. Office of Education (1967: 560) defined consumer education as:

> The study concerned with the development of knowledge, understandings, appreciations, and skills involved in the economic welfare of the consumer and consumer groups in everyday life, for example competency in managing money, consumer legislation, evaluation of consumer research and product testing, and the role of the consumer in the economy.

The Vocational Education Amendments defined "Consumer and Homemaking Education" in the proposed regulations for use by State boards as follows (Anonymous, 1969: 5):

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

Consumer education has been defined by the Office of the Superintendent of Public Instruction in Illinois as (Bahr, et al., 1968: 1):

> ...the development of the individual in the skills, concepts, and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources.

The Survey of Consumer Education Programs in the United States conducted at Purdue University stated (Armstrong and Uhl, 1971: 524-525):

> Consumer education is defined as the education and informational investments in the human agent's capabilities for performing those roles associated with directing economic activity, satisfying public and private wants, and improving economic performance in the marketplace.

Betty Furness (1968a: 23) one of the past Special Assistants to the President on Consumer Affairs defines consumer education in the

following way:

> It is the preparation for the art of everyday living which enables an individual regardless of age or income to make intelligent choices based on knowledge and information.

Individuals must know how to manage their personal economic affairs if they are to derive maximum satisfaction from their income level. To accomplish this one must understand that the basic ingredient of economic competence is the wise use of resources, whether choosing a job, spending, saving, borrowing, or investing. Needs and wants of the consumer are fulfilled by the use of natural and human resources as well as capital goods (Bahr, et al., 1968: 2; Thal and Guthrie, 1969: 767).

It is the responsibility of the schools to help with the development of an economically literate citizenry. The need for consumer education is of paramount importance (Jelley, 1967: 22). Consumers need an understanding of the marketing system and the place of advertising in the economy. They need an awareness of the laws that safeguard the interest and responsibilities of citizens (Staab, 1963: 92). In addition, consumer education should provide people with education for family living (Thal and Guthrie, 1969: 764).

The United States Commissioner of Education, Howe, in 1966 clearly outlined that it was the school's role to educate all consumers when he said (Anderson, 1969: 69):

> Constructive thinking about consumer education in major

> areas of learning such as mathematics, science, and reading should be developed in order to build consumer education into these areas. The proposal of a specific course in consumer education should be avoided; I urge you to find ways to incorporate consumer education into the very material the students are studying already. Consumer education should be incorporated directly into the present curricular activity as a 'part and parcel' of the regular interests and activities of the schools.

Home economics is concerned with the vitally important matters of everyday living, with decision-making, interrelationships, and with the values that motivate individuals in the practical areas of life (Simpson, 1968: 771). But, limiting consumer education to students in homemaking tends to ignore the boys in the schools (Furness, 1968a: 25; Anderson, 1969: 69). Home Economics should be open to boys or should include short courses for boys and girls not enrolled in Home Economics so they can receive the answers to some of the concerns they will be facing (Ehman, 1968: 37).

Consumer education need not be limited to homemaking classes. It can logically be offered as a social studies elective (Larsen, 1968: 40). Business education offers a means to provide direct consumer instruction through basic business courses (Daughtry, 1967: 47).

David Schoenfeld (1968: 32) made the following remarks at the first regional conference on Consumer Education held in New York:

> Consumer education is basically an interdisciplinary subject which must avail itself to many talents and skills in order for it to accomplish its purpose--the purpose basically being the creation of an awareness and

> an alertness in the individual consumer when he enters the marketplace for any activity, whether it be to buy, borrow, or save.

The departments within the school must coordinate the consumer education program; it is naive to assume that a single discipline can handle the entire job of consumer education (Tonne, 1966: 93). Consumer education must become a part of the curriculum in such a way as to combine subject matter relevancy and social conscience (Janeczko, 1971: 18). The information should help the individuals have a better understanding of their role as a consumer and develop knowledge of what goes on in the marketplace (Furness, 1968b: 72). Consumer education is needed for personal success and satisfaction as well as to function adequately in a free enterprise economy (Anderson, 1969: 69).

According to Richard I. Miller (1963: 420), "The school fulfills an important role in helping students learn to make more intelligent consumer choices. The schools may provide the only unbiased education consumers encounter." Consumer education is more than just a frill or fad course (Morris, 1971: 31).

The National Leadership Conference on Consumer Education and Financial planning held in July 1966 at the University of Maryland resulted in New York and Illinois developing curriculum guides for consumer education. Three alternative techniques were recommended for introducing consumer education into the curriculum (Uhl, et al., 1971: 53; Armstrong and Uhl, 1971: 526):

1. Several courses in the curriculum could be designated as appropriate teaching centers for consumer education;

2. a special course in consumer education could be developed; or

3. consumer education could be integrated throughout the existing course structure.

Illinois passed a law requiring certain concepts in consumer education for all high school students in 1968 (Uhl, 1971: 14). Hawaii was the second state to require consumer education and establish a statewide plan for consumer education in the public school system (Morse, 1972: 41). The State of New Jersey established a center for Consumer Education Services to implement an interdisciplinary approach to consumer education in the schools (Johnson, 1971: 3).

Teacher participation

The key ingredient for success in integrating consumer education into the school according to Natella (1968: 42) is the presence of interest on the part of both the administration and one or more teachers. Consumer education teachers need to be creative, well-trained, and highly motivated (Uhl, 1971: 16; Schoenfield, 1968: 29).

In the fall of 1970 the President's Committee on Consumer Interests (1970: 5-9), under the direction of Virginia Knauer issued "Suggested Guidelines for Consumer Education." The report cited four ways consumerism might be taught in the school:

1. Individual teacher
2. Team teaching
3. Interdisciplinary (several teachers incorporating consumerism in their own particular disciplines)
4. Systems (involvement of community and parents)

Bregman, et al., (1967: viii) believe that consumer education is an interdisciplinary course that is best taught by team teaching and team planning with as many of the faculty as possible. Consumer education needs people who understand families and how they manage, those who can translate technical material into layman's language, and who at the same time recognize the consumer interest in the shifting patterns of the economic, social, and legal institutions that make up our society (Bymer, 1963: 330).

Consumer education research

Consumer education research during the 1960's did not appear under that title but rather in studies about family economics and management (Robinson, 1969: 15). A survey made in 1961 indicated that less than one per cent of the Nation's schools taught any course entitled Consumer Education (Peterson, 1966: 8).

The comprehensive "Survey of Consumer Education Programs in the United States" was undertaken by Purdue University in January 1969 and completed in March 1970. Financed by a grant from the U. S. Office of Education, the purpose of this study was to investigate the extent of

the consumer education program in the United States. Of the 300 school districts reporting approximately 13 per cent were teaching one or more courses devoted primarily to consumer education. Between 20 and 30 per cent of the students enrolled in the schools in the survey were receiving consumer education in some form. Results were to be used in the future development of consumer education curriculums in the high school (Uhl, et al., 1971: 67; Armstrong and Uhl, 1971: 528).

Finances

Consumer education must compete with vocational and liberal education for the individual's education time, money, and efforts. Federal assistance for consumer education was made available in 1965 through the Elementary and Secondary Education Act and the Higher Education Act of that year. The Vocational Education Amendments of 1968 gave strength to their purpose. The Vocational Education Amendments made federal funds available to states for the purpose of upgrading consumer and homemaking education. It was felt that such a program could help insure stability for employment, up-grade the quality of family life, and prepare persons for the dual role of homemaker and wage earner (Hurt, 1970: 1).

Consumer education will affect the consumer's behavior and his capacity for satisfaction from consumption. Contributions to economic growth, social stability, market competition, and public decision-

making processes all help justify the public investments in the education of consumers (Uhl, 1971: 15; Schoenfeld, 1967:28). Because of the interdisciplinary nature of consumer education it is a relatively difficult matter to determine the cost. The public must provide the support needed to offer consumer education in the curriculum (Van Hooft, 1968: 10).

CHAPTER III

METHODS

The purpose of this study was to examine the comprehensiveness of consumer education in Montana's public junior and senior high schools. To determine the prevalence, curriculum placement, and pupil exposure to consumer education the principals and those teachers including consumer education in their classes were surveyed.

Sampling of Principals

To determine the extent of consumer education in Montana's public three-year junior high schools and three- and four-year senior high schools it was necessary to know which schools included consumer education in their curriculum. With the realization that consumer education could be taught as a separate course, as a unit within a major curriculum area, or as a tool in a traditional subject matter field, it was decided to survey the state's principals. They should know the extent of consumer education in the school and could supply the names of teachers involved. The Montana Education Directory (Colburg, 1971-1972) listed the principals for all of Montana's 170 public three- and four-year high schools and 27 three-year junior high schools hereafter referred to as junior and senior high schools. Each of these schools was contacted. This was deemed desirable for two purposes: for a comprehensive survey of the consumer education programs in Montana's public schools and for comparison of the stature of Montana's

program to others throughout the Nation.

A post card questionnaire (Appendix A) seemed to be the most effective instrument for reaching the principals in the state. The simplicity and shortness of the post card lent itself to the probability of a high return. This questionnaire requested information as to whether or not consumer education was included in the curriculum and if so, the names of teachers involved according to subject matter. Areas listed for the principals' convenience were home economics, business, social studies, and others. The post card questionnaire was pretested in a home economics graduate seminar to determine its clarity and ease of completion.

The self-addressed, stamped, and coded post card questionnaires were mailed to all junior and senior high school principals in December, 1971. A cover letter accompanied each post card (Appendix A). The principals not returning the post card were contacted by telephone for the information with the final result that the needed information was obtained from all 197 principals.

Sampling of Teachers

A written questionnaire (Appendix B) was used to survey the 404 teachers named by the principals as including consumer education in their classes. The questionnaire was adapted, with permission, from a prototype used by Uhl, et al. (1971: 167-169) in the "Survey of Con-

sumer Education in the United States" conducted at Purdue University. Teachers were asked to provide information as to the number of boys and girls reached, grade level, and number of class periods spent on each of twenty-one consumer topics. For the Montana study the listing of consumer education topics was made a part of the questionnaire rather than a separate page as in the Uhl, et al. study. It was hoped this would simplify the instrument and increase clarity. Several of the sub-divisions under each topic in the Uhl, et al., study were combined to keep the questionnaire as brief as possible.

The preliminary teacher's questionnaire was pretested by mailing it to three home economics teachers, one social studies teacher, and one business teacher, named by their principals. The purpose of the pretest was to evaluate the questionnaire for completeness of directions, ease of understanding, and accuracy of information desired. As a result of the pretest nomenclature of class hours was changed to class periods. This enabled the teachers to report on number of class periods without having to convert the periods to hours.

Questionnaires used to survey the teachers were color coded. Home economics questionnaires were yellow; business, green; social studies, blue; and other, buff. A self-addressed, stamped return envelope, and a cover letter (Appendix B) accompanied the questionnaire mailed in February, 1972. A follow-up letter (Appendix C) and second questionnaire was sent in March, 1972 in the areas where there had not been a

reply from at least one teacher in each of the subject areas of home economics, business, and social studies. It was in these areas that the principals had indicated that the majority of teachers were including consumer education. No follow-up was done for those teachers listed under 'other' due to the variety of subject that had been included in this area.

CHAPTER IV

RESULTS AND DISCUSSION

This study was conducted to determine the scope of consumer education programs in Montana's public three-year junior high schools and three- and four-year senior high schools.

Description of Sample

Personnel

Personnel in each of Montana's three-year junior high schools and three- and four-year senior high schools includes both a principal and teachers. The principal has general supervision of the school and the personnel employed. Teachers are responsible for providing students with subject matter instruction (Colburg, 1971: 139).

Principals

It was assumed that the principal of the schools involved would be most knowledgeable as to the classes in which consumer education was being taught. Accordingly all principals of three-year junior high schools and three- and four-year senior high schools, hereafter referred to as junior and senior high schools, were contacted.

Responses were received from all 197 principals in the State. Of these, 36 (18%) reported no consumer education being taught in their school (Appendix D). More of the principals in junior high schools (22%) reported no consumer education than did their senior high counterparts. A chi-square of .0979 computed from a contingency table as

shown by Snedecor and Cochran (1967: 250-256) was not sufficient to indicate significance at the .05 level.

The principals' response indicated that consumer education was taught most frequently in home economics (Table I). Junior high schools in the business curriculum placed the least emphasis on consumer education with only one principal replying in this area.

Similar replies by principals Nation-wide showed that 91 per cent of the schools included consumer education in home economics; 72 per cent in business education; and 91 per cent in social studies (Uhl, et al., 1971: 156). In all instances the percentage was greater than that reported by the Montana school principals.

TABLE I. ESTIMATES BY PRINCIPALS OF SUBJECT AREAS IN THE SCHOOLS INCLUDING CONSUMER EDUCATION IN THE CURRICULUM.

Subject Area	Senior High Schools		Junior High Schools		Total Schools	
	No.	%	No.	%	No.	%
Home Economics	115	82	17	81	132	82
Business	88	63	1	5	89	55
Social Studies	57	41	8	38	65	40
Other[1/]	36	26	6	29	42	26
Total Schools	140	100	21	100	161	100

1/ Includes mathematics, shop, vocational agriculture, work experience, economics, consumer education, special education, distributive education, auto mechanics, and conservation.

The 'other' subject area cannot be compared to the Uhl, et al. study as it listed a total of eleven areas where consumer education might be taught, plus 'other'. In the Montana study all except home economics, business, and social studies were combined under the one heading.

Teachers

Principals indicated that 404 teachers in Montana included consumer education in their classes. Of these 344 were senior high school teachers and 60 were teaching at the junior high level (Table II). The largest number of teachers (152 - 38%) were in the home economics curriculum. There were 105 (26%) business teachers, 92 (23%) social studies teachers and another 55 (13%) listed in the 'other' category. This included mathematics, shop, vocational agriculture, work experience, economics, consumer education, special education, distributive education, auto mechanics, and conservation in order of frequency.

After the initial contact a total of 167 or 41 per cent of the teachers had responded to the questionnaire. Eleven of these teachers returned questionnaires with a note stating that they were not teaching consumer education. It then became apparent that some provision should have been made on the teachers questionnaire for those not including consumer education in their classes.

A second contact was made to the three categories in which principals indicated the majority of consumer education was taught. At this time an opportunity was presented for the teachers to state that no consumer education was included in their classes. This second contact resulted in 69 replies which accounted for 29 per cent of the total teacher response. A chi-square of 1.897 computed from a contingency table was not sufficient to indicate a significant difference at the .05 level between the number of teachers returning useable questionnaires in the first and second mailing.

The teachers returning useable questionnaires numbered 236 (58%) (Table II). Home economics accounted for 102 (67%) which was higher than the 62 per cent received from teachers in the home economics area in the Uhl, et al. (1971: 155) survey. The 48 (46%) returns in business and 44 (48%) returns in social studies were lower than the 57 per cent national returns in these fields (Uhl, et al., 1971: 155). Thirty-three teachers or eight per cent indicated no consumer education was included in their classes.

This gives rise to the question of whether this method of sampling did give a true picture of consumer education in Montana. No one in the 'other' category was contacted in the second mailing and it may have been that the low response from the 'other' category was due to the fact that the teachers did not believe they were teaching consumer education. It also brings attention to the point that there may have

TABLE II. TEACHER REPLIES AS TO INCLUSION OF CONSUMER EDUCATION IN SUBJECT AREA.

	Teacher Sample Named by Principal	Useable Teacher Replies		Teachers Including Consumer Education	
Sr. High Schools	No.	No.	%	No.	%
Home Economics	125	84	67	82	66
Business	104	63	61	47	45
Social Studies	71	33	46	23	32
Other	44	20	45	18	41
TOTAL	344	200	58	170	49
Jr. High Schools					
Home Economics	27	20	74	20	74
Business	1	1	100	1	100
Social Studies	21	11	52	10	48
Other	11	4	36	2	18
TOTAL	60	36	60	33	55
Total					
Home Economics	152	104	68	102	67
Business	105	64	61	48	46
Social Studies	92	44	48	33	36
Other	55	24	44	20	36
TOTAL	404	236	58	203	50

been teachers including consumer education material that were not selected to participate in the study by the principal.

Schools

Montana School Law (Colburg, 1971: 139) defines school as "an institution for the teaching of children that is established and maintained under the laws of the State of Montana at public expense." Junior high schools are those schools comprising the works of grades seven through nine while a senior high school is a school which comprises the work of grades ten through twelve. Four-year high schools comprise the work of grades nine through twelve.

Types of schools

Montana has 27 three-year junior high schools and 170 three- and four-year senior high schools in operation. These schools were solicited for the Montana study to determine which schools are including consumer education and to allow some comparisons with the Uhl, et al. (1971) study. Surveying the principal of these schools and subsequently the teachers named by the principal resulted in a total of 19 junior high schools and 110 senior high schools being included in the study (Appendix E). These schools are located in 111 towns and cities throughout Montana (Figure 1). The returns provide a good sample of schools from all portions of Montana.

Congressional districts

Congressional districts are established on the basis of population. It was anticipated that the State's two congressional districts would provide a means of comparing consumer education programs within the State as the geography and agriculture of the two districts are quite different.

The majority of the counties in District I are located in or near the Rocky Mountains (Figure 1). Lumbering, farming and ranching, mining, and the tourist industry are the means for earning a living. Congressional District II represents the population in the Great Plains area where farming and ranching are of major importance.

Useable replies from teachers totaled 95 in District I and 108 in District II (Table III). A chi-square of 1.872 computed from a

TABLE III. NUMBER OF TEACHER REPLIES BY SUBJECT AREA, CONGRESSIONAL DISTRICT, AND SCHOOL.

Subject Area	Teacher Replies			
	District I		District II	
	Sr. High	Jr. High	Sr. High	Jr. High
Home Economics	37	9	45	11
Business	24	1	23	--
Social Studies	10	1	13	9
Other	11	2	7	--
Total	82	13	88	20

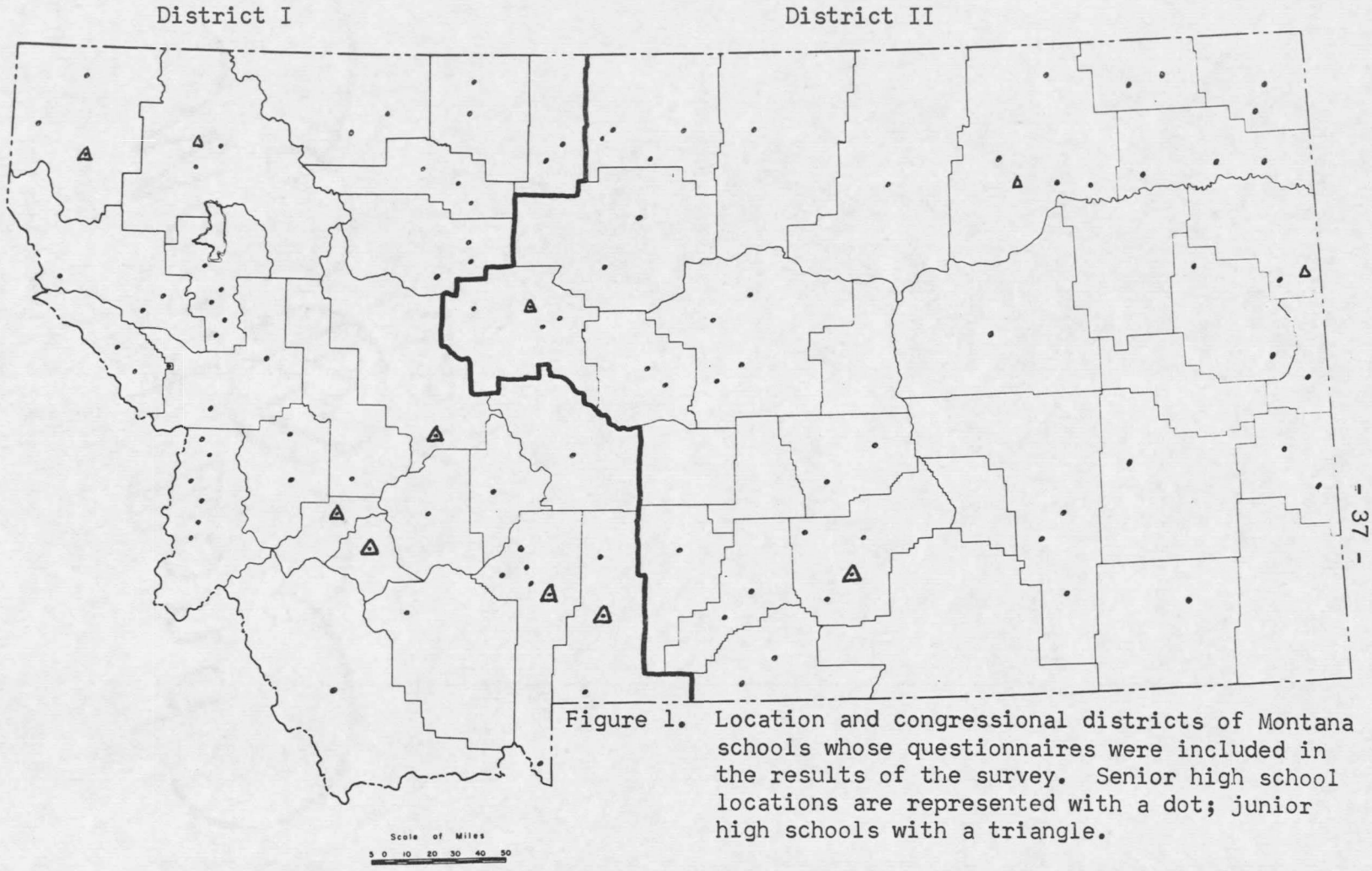


Figure 1. Location and congressional districts of Montana schools whose questionnaires were included in the results of the survey. Senior high school locations are represented with a dot; junior high schools with a triangle.

contingency table revealed at the .01 level that the teacher replies in the senior high schools in District I were not significantly different from those in District II.

In the junior high schools, however, a chi-square of 8.497 was proven to be significant at the .05 level. This was created by the lack of replies in business and other subject areas in District II, and the high number of replies in social studies in this same district.

School districts

Montana school districts are classed according to population within the district. Those with less than 1000 population are Class 3. A population of 1000 to 6500 denotes a Class 2 district and over 6500 population are Class 1 (Colburg, 1971: 198).

Over half of the senior high schools included in the results were Class 2 schools (Table IV). All of the junior high schools were located in either Class 1 or Class 2 districts with the majority being

Table IV. JUNIOR AND SENIOR HIGH SCHOOLS INCLUDED IN THE RESULTS ACCORDING TO SCHOOL DISTRICT CLASSIFICATION.

School District	Senior High Schools		Junior High Schools		Total Schools	
	No.	%	No.	%	No.	%
Class 1	17	16	15	79	31	25
Class 2	62	56	4	21	66	51
Class 3	31	28	--	--	31	24
TOTAL	110	100	19	100	129	100

Class 1. Class divisions allow individual schools to compare their consumer education programs with other schools in the same size district.

School size

The schools were divided according to student enrollment to provide a means for comparing the number of students receiving consumer education. The divisions made were 0 - 100 students, 101 - 420, 421 - 799, 800 - 1204, and 1205 or more. In the school year of 1971 - 72 a total of 53,812 students attended the 129 schools included in the survey results (Table V).

Enrollment by school size also provided a comparison as to the

TABLE V. NUMBER OF SCHOOLS AND STUDENT ENROLLMENT INCLUDED IN THE RESULTS ACCORDING TO SCHOOL SIZE.

School Size	Senior High		Junior High		Total	
	No. Schools	No. Students	No. Schools	No. Students	No. Schools	No. Students
0 - 100	28	1814	--	--	28	1814
101 - 420	57	9965	2	444	59	10409
421 - 799	12	6353	7	4115	19	10468
800 - 1204	5	4789	5	4685	10	9474
1205+	8	14750	5	5897	13	21647
TOTAL	110	33675	19	20137	129	53812

inclusion of courses treating consumer education by subject matter area (Table VI). The percentage of inclusion was based on the return of at least one useable questionnaire from the school in the particular subject area being evaluated. In all instances the percentage (61% to 84%) of schools including consumer education in the home economics curriculum was greatest. The percentage of inclusion in social studies increased as the school enrollment increased.

In comparing the percentage of courses treating consumer education in Montana schools with schools in the western region (Oregon, Idaho, Washington, Montana, Wyoming, Colorado, New Mexico, Arizona,

TABLE VI. JUNIOR AND SENIOR HIGH SCHOOLS OFFERING COURSES TREATING CONSUMER EDUCATION IN SUBJECT MATTER AREAS.

School Enrollment	Home Economics		Business		Social Studies		Other	
	No.	%	No.	%	No.	%	No.	%
0 - 100	17	61	12	43	5	18	1	4
101 - 420	43	73	25	42	12	20	11	19
421 - 799	16	84	3	16	4	21	2	11
800 - 1204	8	80	3	30	3	30	2	20
1205 +	8	62	3	23	4	31	4	12
TOTAL	92	71	46	36	17	22	20	16

California, Nevada, Hawaii, and Alaska) as designated in the study conducted by Uhl, et al., it was found that Montana's percentage was less in each instance (Armstrong and Uhl, 1971: 527). This difference may be attributed partly to the fact that all 165 districts in Montana were surveyed whereas only 46 districts in the western region were evaluated.

Consumer Education in Montana

The current emphasis on consumer education cannot be overlooked in the Montana school system. It is through consumer education that young people can become sensitive to the impact that their actions will have in the marketplace (McHugh, 1972: 16). The schools need to provide the background to prepare students to make wise decisions and solve problems in the consumer field.

Types of consumer education

Consumer education may be included in the curriculum as a separate course, as a unit within a major curriculum area, or as a tool in a traditional subject matter field. Montana schools are teaching consumer education as a separate course in four (15%) junior high schools in metropolitan areas of Montana. Senior high schools included separate consumer education courses in three (2%) instances. Therefore, four per cent of the schools in Montana have courses dealing specifically with consumer education. This is considerably higher than the

national survey conducted in 1961 which showed less than one per cent of the Nation's schools teaching any course entitled consumer education (Peterson, 1966: 8). It may not be higher than the national average if figures for 1971-72 were available for the Nation as a whole.

The occurrence of a separate course teaching consumer education was reported by Uhl, et al. (1971) on the basis of school districts. One or more courses were devoted primarily to consumer education in 13 per cent of the districts (Armstrong and Uhl, 1971: 528). Montana's junior and senior high schools are located in 165 districts. All four junior high schools teaching consumer education as a separate course are located in the same school district while the three senior high school courses are all being taught in different districts. Therefore, four (2%) Montana school districts are including a separate consumer education course in their curriculum which is considerably lower than the 13 per cent found by Uhl, et al.

With the exception of these seven schools, consumer education in Montana was included as a unit within the curriculum area or as a tool in a traditional subject matter field.

Student involvement in consumer education

Of the total students in the senior high schools replying (Table V), only 24 per cent were receiving any instruction in consumer

education. In the junior high the percentage dropped to 16. Combining the junior and senior high schools, 21 per cent were enrolled in subject matter areas where consumer education was taught. Boys accounted for only five per cent of the total students reached. This percentage is comparable to the Uhl, et al. (1971: 95) study where the enrollment in classes including consumer education was found to be 20 to 30 per cent of the total school enrollment.

In evaluating these findings it must be remembered that there was no way to separate the student who may be enrolled in more than one subject area including consumer education within the school. When this is considered it can be assumed that less than 21 per cent of the students are receiving any form of consumer education.

It had been assumed that a majority of the students encountering consumer education in the schools would be enrolled in the home economics curricula as its content lends itself to the inclusion of consumer education (Simpson, 1968: 771). This assumption proved to be true as the home economics courses reached the largest number of students in all sizes of schools (Figure 2).

If home economics is to continue as the major area for consumer education then some provision needs to be made to include more of the students, especially boys in this area (Anderson, 1969: 69; Ehman, 1968: 37; Furness, 1968a: 25). Of the students enrolled in home economics classes including consumer education, only eight per cent were

boys (Figure 2).

Home economics was followed by the inclusion of consumer education in social studies, business, and other respectively. An equal number of boys and girls was enrolled in social studies courses including consumer education. Of the students reached in business two-thirds were girls. The high rate of boys (64%) receiving consumer education in the 'other' subject areas can be correlated to the types of subjects, for example shop, mathematics, vocational agriculture, economics, auto mechanics, and conservation, in which boys typically enroll. The total number of students receiving some consumer education numbered 11,352 of which 24 per cent were boys.

Consumer education topics

Consumer education topics were divided into 21 areas with subdivisions under each topic (Appendix B). The teachers indicated the total number of class periods they devoted to the consumer topics. Length of class periods vary from school to school but it was assumed that they would average approximately 50 minutes.

A comparison of the total number of periods devoted to each topic revealed that the most time was spent in the area of food (Figure 3). The majority of emphasis on food was in the home economics curriculum (Table VII).

Consumer in the economy and family income management were the consumer education topics which ranked second and third in Montana

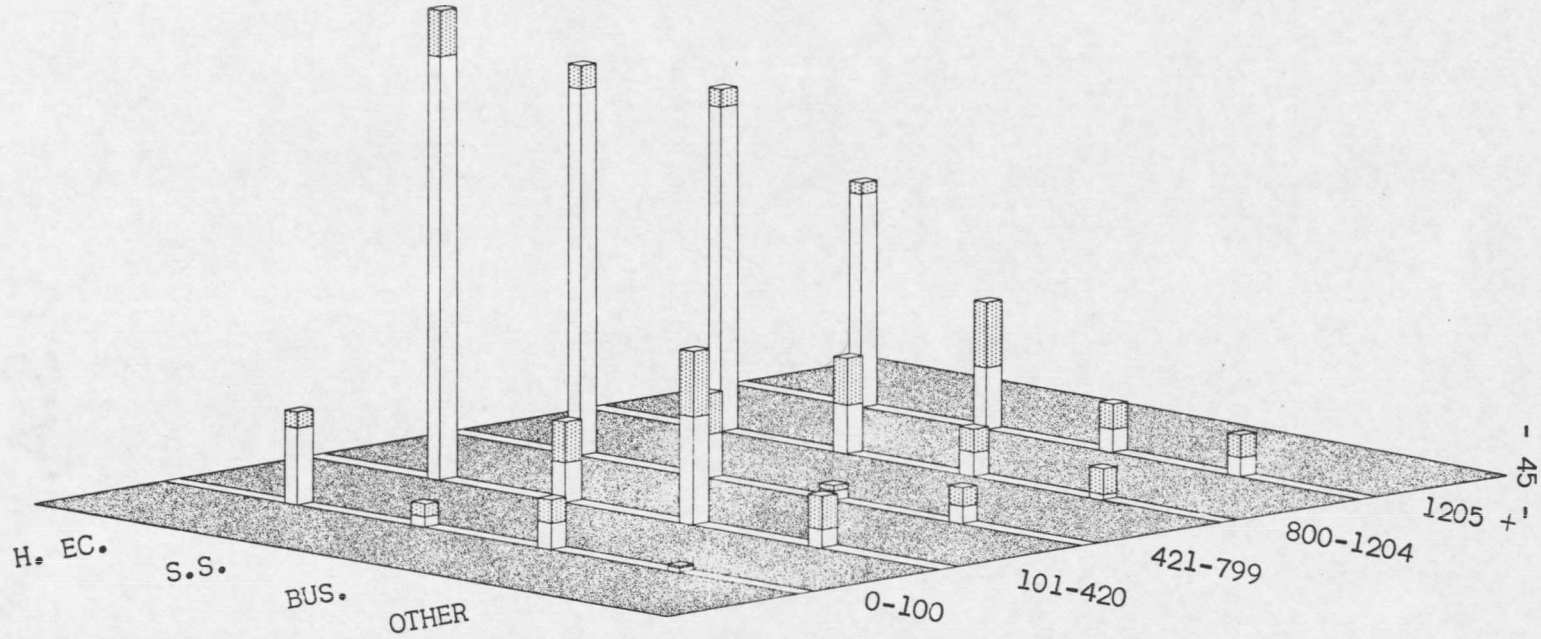


Figure 2. Students receiving consumer education in the curriculum as related to subject matter area and school enrollment. White and stippled portions equal number of girls and boys respectively.

schools. These two topics were rated number one and two in the Uhl, et al. study (Armstrong and Uhl, 1971: 529). Although the largest number of periods was devoted to these topics in home economics, social studies courses included them with the greatest frequency (Table VII). The per cent of frequency refers to any course which devoted one or more periods to a particular consumer topic. Hence, the course may have only touched on the topic or may have dealt with it in depth.

Consumption of goods, services

The consumer education topics grouped under this heading include food, clothing and household soft goods, durables, housing, transportation, consumer services, and leisure. As a whole, this group received the major emphasis in Montana based on the total number of periods spent on the various topics.

Twelve per cent of all periods were devoted to food with junior high schools giving one-fourth of their total effort to this area (Appendix F). Food, as well as clothing and household soft goods, were included in home economics courses with the greatest frequency as was true in the national study (Armstrong and Uhl, 1971: 529).

All other topics under consumption of goods and services in Montana were taught with the greatest frequency in social studies courses. In the Uhl, et al. (1971: 83) study each of these topics

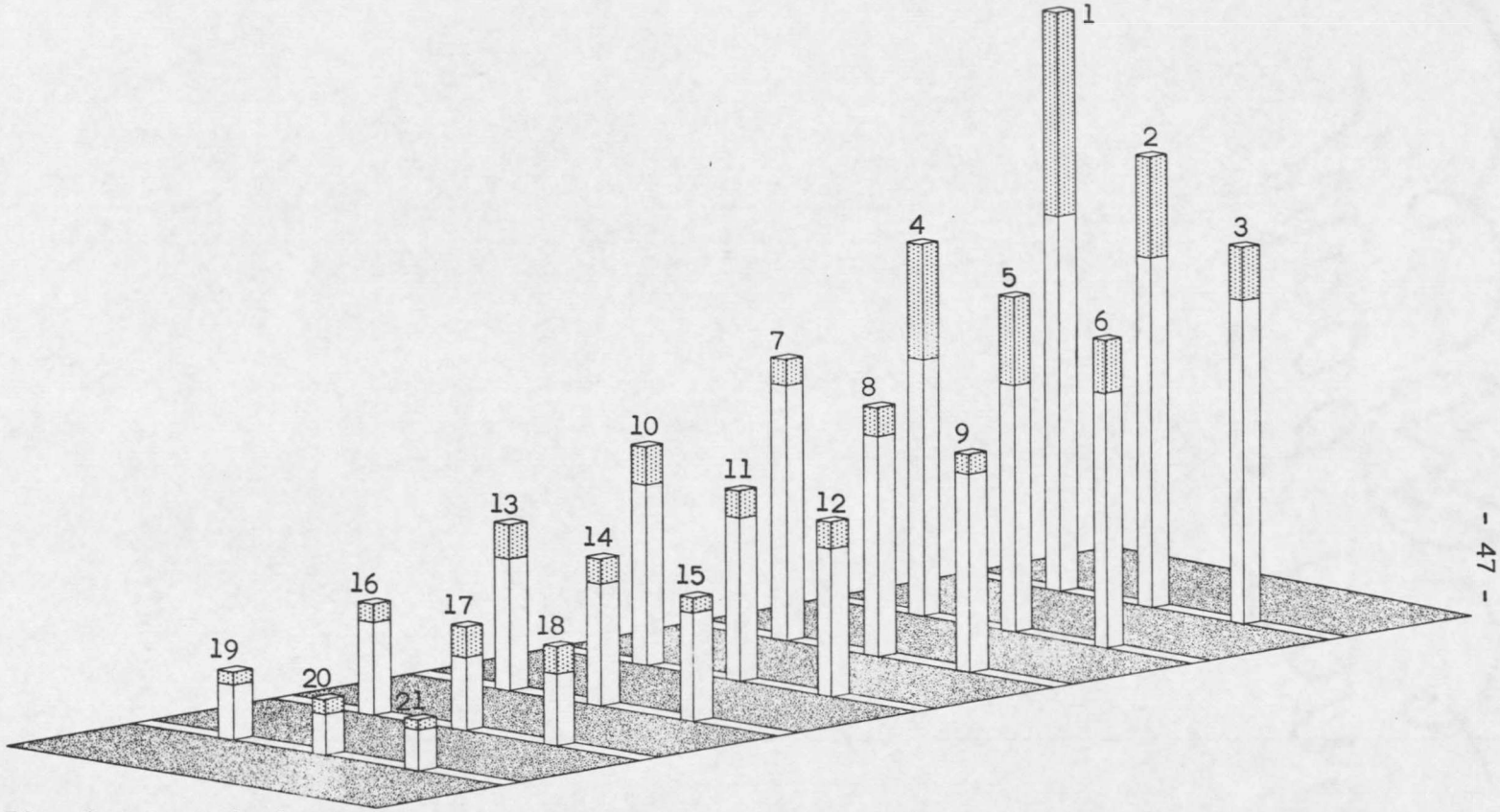


Fig. 3. Periods devoted to consumer education topics. White and stippled portions equal periods in the senior and junior high schools respectively. 1. Food 2. Consumer in the Economy 3. Family Income Management 4. Clothing, Household Soft Goods 5. Consumers in the Market 6. Credit 7. Taxes, Community Consumption 8. Consumption, Production, Income 9. Risk and Insurance 10. Durables 11. Savings, Investment 12. Housing 13. Consumer Protection 14. Health 15. Education 16. Consumer Services 17. Leisure 18. Consumer Information 19. Consumer Organizations 20. Transportation 21. Other.

TABLE VII. PER CENT OF COURSES TREATING CONSUMER TOPICS BY CURRICULUM AREAS IN JUNIOR AND SENIOR HIGH SCHOOLS INCLUDED IN SURVEY RESULTS.[1]

Consumer Topics	Home Economics	Business	Social Studies[2]	Total
	%	%	%	%
Food	86	40	62	75
Consumer in the economy	76	76	97	79
Family income management	67	68	78	68
Clothing, household soft goods	81	27	60	68
Consumer in the market	81	60	83	77
Credit	51	79	87	60
Taxes, community consumption	49	70	96	59
Consumption, production, income	42	78	100	55
Risk and insurance	36	73	81	49
Durables	58	49	63	57
Savings, investment	41	67	84	51
Housing	46	48	62	48
Consumer protection	54	51	84	57
Health	81	43	81	52
Education	30	63	83	42
Consumer services	42	48	71	47
Leisure	42	32	57	42
Consumer information	38	41	52	40
Consumer organizations	30	43	65	36
Transportation	14	33	49	22
Other	3	12	19	7

1/ The curriculum areas in which other courses were named as including consumer education are not included in this table. A high percentage of inclusion of the consumer topics can be anticipated by the fact that the principal recognized the course as one teaching consumer education and the completion of the questionnaire by the teacher.

2/ The percentages in this area reflect the inclusion of classes dealing specifically with consumer education in the social studies curriculum in four junior high schools.

received the greatest amount of coverage in either home economics or business. This difference may be attributed to the emphasis that some Montana schools are placing on consumer education in the social studies curriculum.

Only one per cent of the total periods were spent in the senior high schools and one per cent in the junior highs covering the topic of transportation. It was surprising that this topic would have the fewest number of periods devoted to it since almost everyone buys a car sometime in his lifetime and finds transportation a necessity of life.

Household and income management

Ranking second as to total number of periods devoted to a group of topics were family income management, savings and investment, credit, and risk and insurance. Learning to utilize one's income properly is essential for maximum satisfaction of needs and wants as well as obtaining a higher standard of living (Schoenfeld, 1967: 28).

Each of these consumer topics was again included in social studies courses with the greatest frequency (Table VII). The most periods, however, were devoted to these consumer topics in the area of business, followed by home economics. This indicates that although the topics may not be included in as many of the courses in business and home economics they are covered in more depth.

Consumer economics

The topics of consumer in the economy; consumption, production, income; and taxes and community consumption are included under this heading. Social studies placed a great deal of emphasis on each of these topics. Every (100%) social studies course taught in the schools replying included information on consumption, production, and income.

Montana schools are devoting more time to consumer behavior in the private sector than the public sector. This is indicated by the number of periods spent on the consumer in the economy versus the number of periods devoted to taxes and community consumption. This same emphasis was found throughout the Nation (Armstrong and Uhl, 1971: 529).

Market opportunities, problems

The consumer in the market and consumer protection are included in this category. More Montana schools are including information on the consumer in the market in their classes and devoting a larger number of periods to the topic than for consumer protection. This follows the national trend of giving more attention to consumer problems in the market than to methods of redress and consumer protection (Armstrong and Uhl, 1971: 530).

Investment in human capital

Grouped under this heading are the topics of health and education. Health is most often included in courses in home economics and social studies with the greatest number of periods devoted to the topic in home economics.

Home economics and business courses include education in fewer instances than does social studies. However, both home economics and business curricula are spending more periods on the topic of education.

Organized consumer activity

This final group includes consumer organizations and consumer information. As a group, these topics are receiving the least emphasis. Class periods devoted to consumer organizations and consumer information are being provided in less than half of the total courses including consumer education.

Other

The other consumer topics included in the Montana schools accounted for less than one per cent of the total periods and were included in less than 20 per cent of any of the courses treating consumer education. Topics listed by the teachers in the other category were occupations, low income, life objectives, banking, computers, and law. In several instances the topic could have been included under one of the consumer topics named.

Periods devoted to consumer education

Over half (55.2%) of the total number of periods devoted to consumer education in Montana were in the home economics curriculum (Figure 4). In all instances the percentage of periods reported in the subject area correspond to the number of teachers returning questionnaires in that area (Table II).

Second mailing

The second mailing had its greatest affect in the area of home economics (Figure 5). Of the total home economics periods devoted to the consumer education topics, 25 per cent were reported following the second mailing. Of the total periods in business and social studies 15 per cent and 13 per cent respectively resulted from the second effort. Had the second mailing not been conducted the comparison of total periods in social studies and business would have been approximately the same.

Congressional districts

Congressional District II devoted more periods to consumer education than did congressional District I in all subject matter areas except 'other' (Figure 6). The greatest difference in the two districts was found in social studies. This can be attributed to the concentration on consumer education in the junior high school social studies curriculum in one of the metropolitan areas in District II.

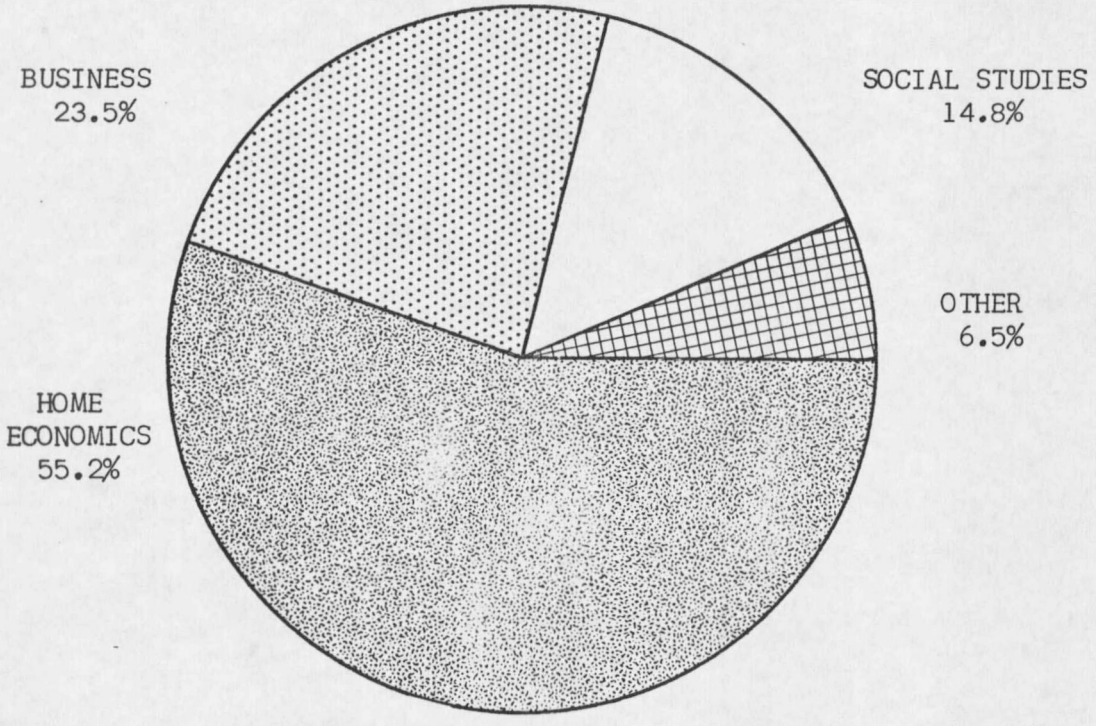


Figure 4. Percentage of total periods devoted to consumer education in each subject area.

Thirty-two per cent of the total District II teacher replies in social studies came from these schools (Table III).

Class of school

Comparing the four subject matter areas according to the class of the school district provides the junior and senior high schools a means of comparing the consumer education program in their class of school with the other two classes. In all classes of school the largest

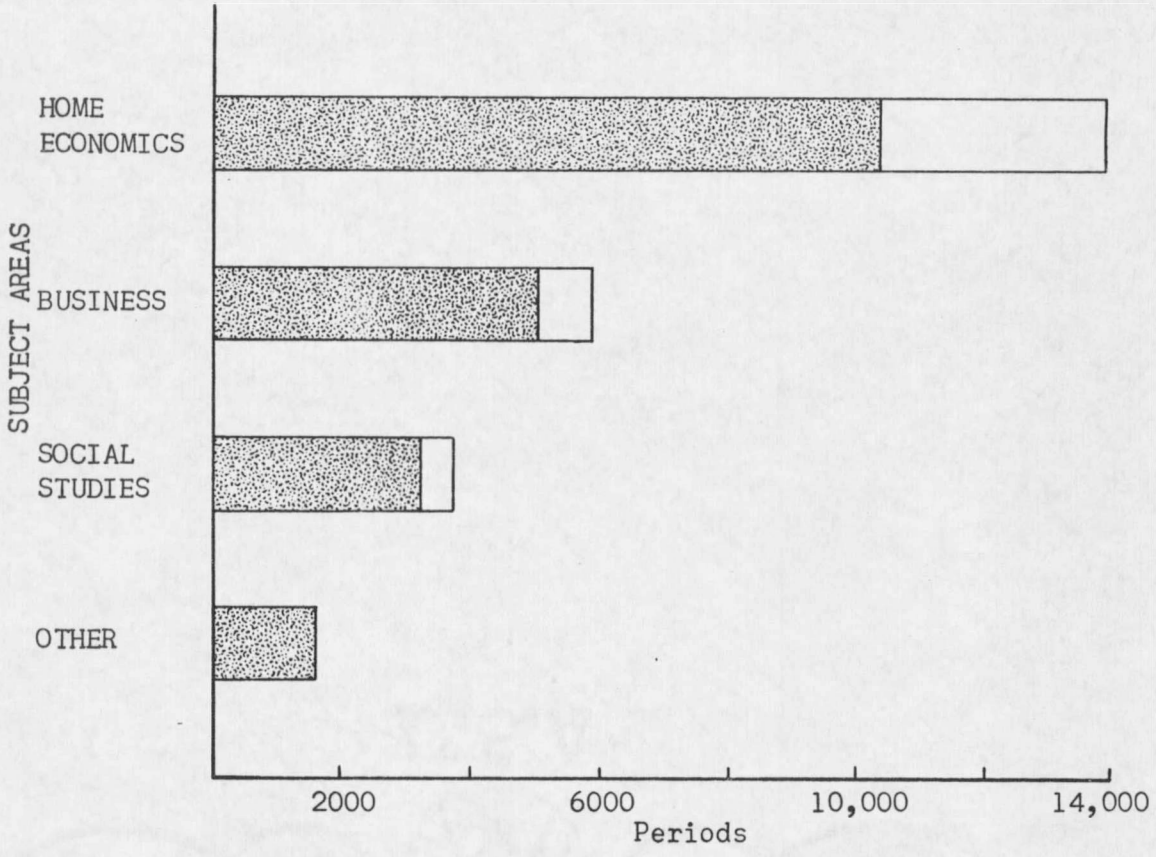


Figure 5. Total periods devoted to consumer education in junior and senior high schools by subject area. Dark reported on first mailing; light reported on second mailing.

number of consumer education periods was taught in the home economics curriculum (Figure 7).

As many periods were devoted to consumer education in the social studies classes in Class 1 junior high schools as in all other schools replying in the social studies area. The number of periods spent on 'other' subject areas increased with each change in school class. This increase could be due to the increase in student enrollment which would

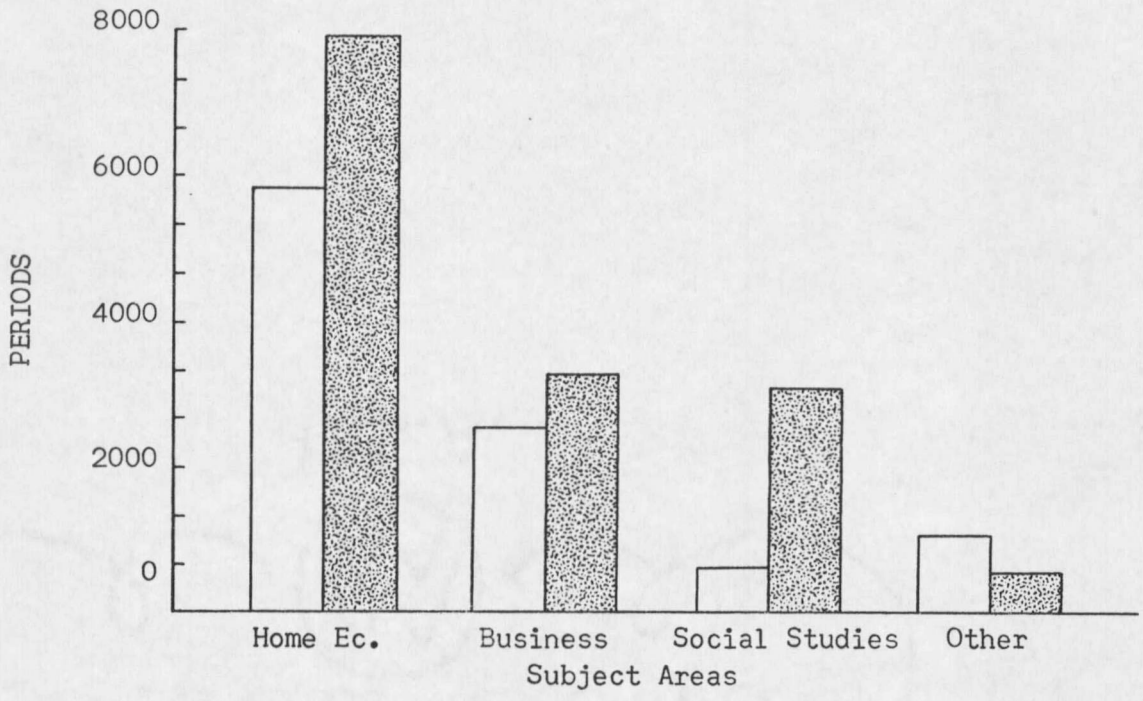


Figure 6. Periods devoted to consumer education in junior and senior high schools by subject area and congressional district. Light bars represent District I; dark bars represent District II.

enable schools to offer a greater variety of subjects.

School enrollment

The schools with an enrollment of 101 to 420 students are teaching the greatest percentage of total consumer education periods. These same schools also account for the largest percentage (46%) of schools when based on enrollment (Table VIII).

Schools with an enrollment of 0 - 100 and 1205 or more are both including 16.5 per cent of the total consumer education periods. Yet

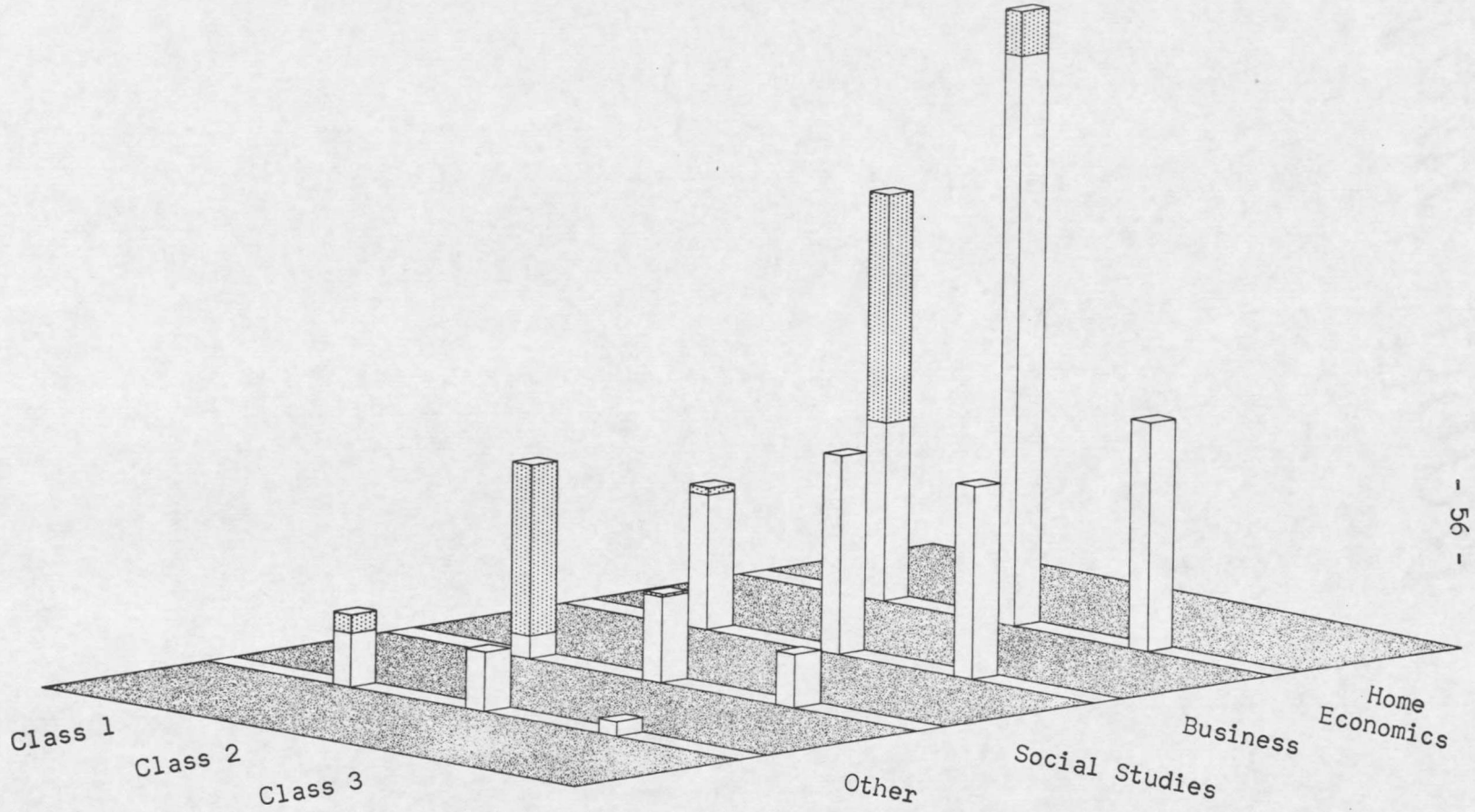


Figure 7. Periods devoted to consumer education topics by subject area and class of school. White and stippled portions equal periods in the senior and junior high schools respectively.

Table VIII. TOTAL PERIODS DEVOTED TO CONSUMER EDUCATION BASED ON ENROLLMENT IN JUNIOR AND SENIOR HIGH SCHOOLS.

School Enrollment	Schools Included in Results		Students in all Schools Included in Results		Consumer Education Periods	
	No.	%	No.	%	No.	%
0 - 100	28	21	1814	3	4158	16.5
101 - 420	59	46	10409	19	10152	40.5
421 - 799	19	15	10468	20	3463	13.7
800 - 1204	10	8	9474	18	3251	12.8
1205 +	13	10	21647	40	4120	16.5
TOTAL	129	100	53812	100	25144	100.0

21 per cent of the schools have an enrollment of 0 - 100 and only 10 per cent of the schools have 1205 or more students. Schools with an enrollment of 800 - 1204 students are teaching the largest number of periods (325) of consumer education per school.

Based on the total number of students in the school and the total number of periods devoted to consumer education in that school the average number of consumer education periods per student was figured. This was done for all junior high and senior high schools included in the results.

A correlation coefficient for two variables was used to compare the average number of periods of consumer education available per stu-

dent with the total student enrollment. The data indicated that there was no significant difference in the opportunity for a student to receive consumer education in the junior high school or senior high school regardless of size when comparing these two factors.

The per cent of total schools included in the results based on school enrollment and the per cent of total consumer education periods in each of these size schools were analyzed by a chi-square computed from a contingency table. A chi-square of 3.64 was not sufficient to show significance at any level.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Scope of Study

Consumer education is needed in today's school system if young people are to be informed citizens capable of making wise decisions in the marketplace with the ability to handle their finances efficiently. During the last decade this need has received greater attention causing some educators to include consumer education in the curriculum. It was the purpose of this study to determine the extent of consumer education in the Montana public three-year junior high schools and three- and four-year senior high schools as viewed by the principal and those teachers including consumer education in the classes.

Questionnaires were used to survey the principals in Montana and the teachers named by the principals. Responses were received from all 197 (100%) principals and from 236 (58%) of the 404 teachers contacted.

Prevalence and Curriculum Placement of Consumer Education

The majority of the principals in the high schools (140 - 82%) and junior high schools (21 - 78%) believed consumer education was a part of their school curriculum. The principals' replies indicated that teachers were including consumer education most frequently in home economics (82%) followed by business (55%), social studies (40%), and 'other' (26%) subject areas. Other areas included mathematics, shop,

vocational agriculture, work experience, economics, consumer education, special education, distributive education, auto mechanics, and conservation in order of frequency.

The returns from the teachers showed that of those named by the principal the largest percentage of home economics teachers (67%) were including consumer education in their classes. This was followed by business (46%) and an equal percentage in social studies and 'other' (36%).

Consumer education is taught as a separate course in four junior high schools and three senior high schools in Montana. All other schools include consumer education as a course or unit within the curriculum area or as a tool in a traditional subject matter field.

Factors Affecting Consumer Education

Based on school enrollment (0 - 100; 101 - 420; 421 - 799; 800 - 1204; 1205 +) the percentage of schools including consumer education in the home economics curriculum was greater than the other three subject matter areas regardless of school size. Social studies inclusion increased with a positive correlation to school enrollment.

The division of schools by district classification (based on population) reveals that all classes placed greatest emphasis on consumer education in home economics. Social studies ranked second in Class 1 schools with business second in Class 2 and Class 3 schools.

The students attending junior high schools in Congressional District II have the best opportunity to receive consumer education in social studies. No junior high in District II reported any consumer education in the business or 'other' area. The consumer education taught in the senior high schools in District I and District II does not vary significantly.

Comprehensiveness, Course Structure, and Pupil Exposure to Consumer Education

Twenty-one consumer education topics were rated as to the number of periods devoted to each. Foods was the topic receiving the most emphasis followed by consumer in the economy and family income management. As a group, those topics dealing with consumption of goods and services received the most attention.

Only 24 per cent of the total students in the senior high schools replying were receiving any instruction in consumer education. The percentage in the junior high schools dropped to 16. Combining the junior and senior high schools, 21 per cent of the students were enrolled in subject matter areas where consumer education was being taught. Boys accounted for only five per cent of the total students reached.

Recommendations

The principals were asked to provide the names of teachers in their school who were including consumer education in their particular subject matter area. It was apparent that some principals had taken the questionnaire to a faculty meeting to be completed by the teachers, therefore providing an accurate listing. Others did not do this. Returns by several teachers stating that they were not teaching any consumer education indicated that the principals list may have been inaccurate. In some instances teachers' names were probably omitted because the principal did not view them as teaching consumer education.

Department heads completed the questionnaire for the entire staff in two or three cases. This gave an overall picture of what the school was doing but tended to lower the per cent of replies as all teachers in the department had probably been sent a questionnaire. If there were some means of surveying all the teachers in Montana a more complete and accurate picture of the consumer education program would be available. In future studies the teachers' questionnaire should provide a place to check if they are not including consumer education in their classes.

Principals need an awareness of what is involved in consumer education and the various ways that it may appear in the curriculum if they are to evaluate effectively the consumer education program. Communication between the principal and the teacher is of utmost impor-

tance. It is the principals responsibility to know what the teacher is doing, but the teacher also has a responsibility to keep the principal up-to-date on what is being taught in the classroom.

Consideration needs to be given to the placement of consumer education in the curriculum. As long as consumer education continues to be emphasized in home economics these courses need to be made readily available to the boys in the school. Men are major spenders and need background information on spending in the marketplace as well as on consumer economics. The background of the teachers in the various areas needs to be considered. For instance, social studies teachers are often more concerned with systems than with consumer problems.

Students need consumer education. It is the schools responsibility to see that they get it!

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APPENDIX A

Letter of Explanation and Questionnaire for Principals

Consumer Affairs Council, Inc.
P. O. Box 417, Helena, Montana 59601
P. O. Box 1501, Great Falls, Montana 59401

Dear

Consumer education has become increasingly important on the state and national level. Schools are being encouraged to include courses in this area in the curriculum. To discover the present status of consumer education in Montana the State Department of Public Instruction and the Montana Consumer Affairs Council are lending their support and endorsement to this project.

A Purdue University Consumer Education Study in 1969 found that consumer education may appear in the curriculum in one of three ways:

1. as a separate course
2. as a course or unit within a major curriculum area (home economics, business education, social studies, etc.)
3. as a tool in a traditional subject matter field (i.e., interest problems in mathematics)

Your assistance is needed in getting the data for this survey. Please take a few minutes to fill out the enclosed card and place it in the return mail. In this way I will know the teachers who are responsible for course work as described above.

I will send you a short report of the findings when the study is completed. Thank you for your assistance.

Sincerely,

Lois Lohr

POST CARD QUESTIONNAIRE SENT TO PRINCIPALS

SURVEY OF CONSUMER EDUCATION IN MONTANA

A. CHECK ONE TO INDICATE TYPE OF SCHOOL
- ☐ Junior High School (grade 7- 9)
- ☐ Senior High School (grade 10-12)
- ☐ Four Year High School (grade 9-12)

☐ CHECK IF NO CONSUMER EDUCATION IS TAUGHT IN YOUR SCHOOL

B. NAMES OF TEACHERS INCLUDING CONSUMER EDUCATION IN THEIR CLASSES:

SOCIAL STUDIES _____

_____

HOME ECONOMICS _____

_____

BUSINESS _____

_____

OTHER (specify) _____

_____

APPENDIX B

Letter of Explanation and Questionnaire for Teachers

Consumer Affairs Council, Inc.
P. O. Box 417, Helena, Montana 59601
P. O. Box 1501, Great Falls, Montana 59401

Dear

The principal of your school has advised me that you are one of the teachers concerned about consumer education. You may include it in your classes in one of the following ways:

1. as a separate course
2. as a course or unit within a major curriculum area (home economics, business education, math, etc.)
3. as a tool in a traditional subject matter field (i.e., interest problems in mathematics)

To compare what Montana is doing with the rest of the nation the State Department of Public Instruction and the Consumer Affairs Council would like to know the extent of the consumer education program in Montana. May I have 15 to 20 minutes from your busy schedule to complete the enclosed questionnaire?

When you have completed the questionnaire please return it in the stamped, self-addressed envelope. Thank you for making this project a success.

Sincerely,

Lois Lohr

CONSUMER EDUCATION IN MONTANA

Please indicate the title of the class(es) you teach (Math I, Home Ec. II, etc.), the grade level (7-12), and the number of students in each class in the spaces provided. The first column has been filled out as an example.

	Example	1	2	3	4	5	6	7
CLASS TITLE	Business Math							
GRADE LEVEL (7-12)	10							
STUDENTS- BOYS (number)	22							
STUDENTS- GIRLS (number)	16							

The following section is concerned with the Consumer Education Topics. Under each consumer topic are examples of areas that may be included in your classes. We are interested in the number of class periods per year spent covering the major topic (i.e., Consumer in the Economy - 4 periods). Please indicate the number of periods in the numbered column corresponding to the numbered class title above. If no time is spent on a particular topic indicate this with a 0 (zero). The first column has been filled out as an example.

CONSUMER EDUCATION TOPICS	Number of periods devoted in each class to the topic

1. CONSUMER IN THE ECONOMY (choice making, values and goals)
   Human needs and wants
   Role of the consumer in the economic system
   Factors affecting family choices (education, age, family size)
   Theories of consumer behavior and consumption trends

	Example	1	2	3	4	5	6	7
CLASS PERIODS	2							

2. CONSUMPTION, PRODUCTION, INCOME (circular flow, money's value)
   Free enterprise, free markets and free consumer choice
   Circular flow of income and spending
   The value of money--purchasing power - inflation - deflation

CLASS PERIODS	6							

3. TAXES, COMMUNITY CONSUMPTION (individual versus collective choices)
   Taxes - costs, benefits, forms, distribution of benefits
   Knowledge and use of community resources
   Community consumption problems - low income, senior citizens
   Government programs affecting consumption (food stamps, welfare)

CLASS PERIODS	1							

4. FAMILY INCOME MANAGEMENT (budgeting, control)
   Budgeting and financial control
   Spending versus saving - net worth
   Estate planning - wills, trusts
   Financial management services

	Example	1	2	3	4	5	6	7
CLASS PERIODS	8							

5. SAVINGS AND INVESTMENT (purposes, forms)
   Purposes and forms of saving and investment
   Investment fraud and protection
   Saving and investment institutions

CLASS PERIODS	3							

6. CREDIT (uses, costs, limits, role)
   Cash versus credit consumption
   Credit ratings, costs of credit
   Credit problems - bankruptcy, rackets, usury laws, debt

CLASS PERIODS	10							

7. RISK AND INSURANCE (shopping for insurance, social security)
   Types of risks
   Determining the need for insurance - shopping for insurance

CLASS PERIODS	4							

8. CONSUMERS IN THE MARKET (alternatives, labeling, advertising)
   Selling costs and components of prices
   Advertising and promotions (premiums, contests, trading stamps)
   Benefits to consumer of standardization of sizes, parts and labeling
   Product differences, guarantees

CLASS PERIODS	1							

9. CONSUMER PROTECTION
   Deception and fraud
   Contracts and property rights
   Regulation and quality control by business, government
   Product testing - private and public

CLASS PERIODS	0							

10. FOOD (selection, criteria, buying)
    Food - costs, prices, expenditures
    Food choices - nutrition, convenience, tastes, fads
    Shopping for food - determining quality, comparing prices

CLASS PERIODS	0							

11. CLOTHING AND HOUSEHOLD SOFT GOODS (selection)
    Selection - planning, price, quality, fashion, durability
    Buying versus home production
    Technological advances - affect on cost, variety, quality

CLASS PERIODS	0							

12. DURABLES (equipment, appliances and furniture)
    Selection and purchase - care and use
    Renting versus owning

CLASS PERIODS	0							

	Example	1	2	3	4	5	6	7
13. HOUSING (alternatives, costs, legal aspects) Alternatives - renting, buying and building - choosing a location Costs - financing, closing, repair, taxes, insurance, utilities Legal aspects - lease, title, deed, contracts Community problems - zoning, building codes								
CLASS PERIODS	0							
14. TRANSPORTATION (selection, costs and benefits) Private versus public transportation								
CLASS PERIODS	1							
15. CONSUMER SERVICES (scarcity, quality, price) Supply, demand and costs of services Quality standards and control Shopping for and use of services - repair, legal, etc.								
CLASS PERIODS	0							
16. LEISURE (buy versus do it yourself, planning, costs) Planning and education for leisure - alternative uses for leisure Shopping for commercial entertainment and recreation Equipment for leisure and recreation								
CLASS PERIODS	0							
17. EDUCATION (value, costs, financing) Economic and social value of education Selection among types of education, costs Purchasing books, periodicals and newspapers or using radio - T.V.								
CLASS PERIODS	7							
18. HEALTH (costs, financing, alternatives) Shopping for and purchasing medical services, medicine and drugs Adequacy of health and medical services - fraud and quackery Social costs of drugs and alcohol Comparative health services (private and public) Air, water and land pollution								
CLASS PERIODS	2							
19. CONSUMER ORGANIZATIONS Consumer movement and history Organizations and institutions promoting the consumer interest Government assistance to consumers								
CLASS PERIODS	0							
20. CONSUMER INFORMATION (sources, uses) Evaluation Sources - private and public Availability and accessability - methods of obtaining information								
CLASS PERIODS	0							
21. OTHER (specify)								
CLASS PERIODS								

APPENDIX C

Follow-up Letter to Teachers

Consumer Affairs Council, Inc.
P. O. Box 417, Helena, Montana 59601
P. O. Box 1501, Great Falls, Montana 59401

Dear

The principal of your school gave me your name as one of the teachers including consumer education in your curriculum.

The purpose of this survey is not to evaluate the individual school or instructor but rather to get an overview of what role consumer education has in the Montana education system. Therefore, your cooperation is needed. Please take 15 to 20 minutes from your busy schedule and complete the enclosed questionnaire.

If for some reason you feel that your principal should not have listed you as including consumer education in your classes you can clip the form below and complete.

Please help make this project a success by returning the questionnaire or form below in the return envelope.

Thank you,

Lois Lohr

- -

_____ I do not feel that I qualify to complete the consumer education questionnaire.

SCHOOL_____

AREA_____
(Home Economics, Social Studies, etc.)

APPENDIX D

Montana Schools Not Including Consumer Education as Viewed by the Principal

MONTANA SCHOOLS NOT INCLUDING CONSUMER EDUCATION AS VIEWED BY THE PRINCIPAL.

School	Location
Lima High School	Lima
Hardin High School	Hardin
Bridger High School	Bridger
Fromberg High School	Fromberg
Edgar High School	Edgar
Belfry High School	Belfry
Ekalaka High School	Ekalaka
Geraldine High School	Geraldine
Flaxville High School	Flaxville
Whitefish High School	Whitefish
Lavina High School	Lavina
Rudyard High School	Rudyard
Inverness High School	Inverness
Geyser High School	Geyser
Augusta High School	Augusta
Sheridan High School	Sheridan
Harrison High School	Harrison
Ennis High School	Ennis
Frenchtown High School	Frenchtown
Winnett High School	Winnett
Lambert High School	Lambert
Bainville High School	Bainville
Froid High School	Froid
Thompson Falls High School	Thompson Falls
Dixon High School	Dixon
Park City High School	Park City
Reedpoint High School	Reedpoint
Glasgow High School	Glasgow
Judith Gap High School	Judith Gap
Billings Senior High School	Billings
Hardin Junior High School	Hardin
West Junior High School	Great Falls
Kalispell Junior High School	Kalispell
Helena Junior High School	Helena
Laurel Junior High School	Laurel
Huntley Project Junior High School	Worden

APPENDIX E

Consumer Education in Montana as Indicated by Teacher Returns

CONSUMER EDUCATION IN MONTANA'S PUBLIC THREE-YEAR JUNIOR HIGH SCHOOLS AND THREE- AND FOUR-YEAR SENIOR HIGH SCHOOLS AS INDICATED BY TEACHER RETURNS.

	Consumer Education in			
School	Home Ec.	Busi-ness	Social Studies	Other
Beaverhead County High School (Dillon)	X	X		
Chinook High School	X	X		
Townsend High School		X		
Red Lodge High School	X		X	X
Roberts High School		X		
Great Falls High School	X		X	
C. M. Russell High School (Great Falls)	X	X		
Centerville High School (Sand Coulee)	X			
Belt High School	X	X	X	
Simms High School	X			
Fort Benton High School		X		X
Big Sandy High School	X			
Custer High School (Miles City)	X	X	X	
Scobey High School	X	X		
Peerless High School		X		
Dawson County High School (Glendive)	X			
Richey High School			X	
Anaconda High School	X			
Baker High School	X	X		
Plevna High School	X			
Fergus High School (Lewistown)	X			
Moore High School	X			
Denton High School	X	X		
Winifred High School			X	
Flathead High School (Kalispell)	X		X	
Columbia Falls High School	X			
Manhattan High School	X	X	X	
Bozeman High School	X			

(Continued)

School	Consumer Education in Home Ec.	Business	Social Studies	Other
Willow Creek High School		X		
Three Forks High School	X			
Belgrade High School	X			
West Yellowstone High School	X	X		
Jordan High School			X	
Browning High School	X			
Cut Bank High School		X		
Granite High School (Philipsburg)	X	X		X
Drummond High School	X			X
Box Elder High School	X			
Havre High School	X	X	X	X
K-G High School (Gildford)	X			
Hingham High School	X	X		
Jefferson High School (Boulder)	X			
Stanford High School	X			
Hobson High School		X		
Charlo High School	X	X		
Arlee High School	X	X		
Polson High School	X			
St. Ignatius High School	X			X
Ronan High School		X		
Helena Senior High School	X			
Joplin High School		X		
Chester High School	X			
Troy High School			X	
Libby High School				X
Twin Bridges High School	X	X		
Circle High School	X			
White Sulphur Springs High School	X			
Alberton High School	X			
Superior High School				X
St. Regis High School	X	X		
Hellgate High School (Missoula)				X
Sentinel High School (Missoula)				X

(Continued)

School	Consumer Education in Home Ec.	Business	Social Studies	Other
Seeley Swan High School (Seeley Lake)	X			X
Roundup High School	X			
Melstone High School	X			X
Park Senior High School (Livingston)	X			
Gardiner High School	X	X		
Clyde Park High School	X			
Malta High School	X		X	
Conrad High School	X			
Valier High School	X	X	X	
Brady High School			X	
Powder River County District High School (Broadus)	X			
Powell County High School (Deer Lodge)	X			
Corvallis High School			X	
Stevensville High School		X		
Hamilton High School			X	
Victor High School	X	X		
Darby High School		X		
Florence-Carlton High School (Florence)				X
Savage High School		X		
Culbertson High School	X			
Wolf Point High School	X	X	X	X
Brockton High School	X			
Forsyth High School		X		
Rosebud High School	X	X		
Colstrip High School	X	X	X	
Plains High School	X			
Noxon High School		X	X	
Hot Springs High School	X	X		
Medicine Lake High School				X
Plentywood High School		X		
Butte High School		X		
Columbus High School	X			
Absarokee High School	X			
Fairfield High School	X			X

(Continued)

School	Consumer Education in Home Ec.	Business	Social Studies	Other
Dutton High School	X			
Power High School	X		X	
Sunburst High School		X		X
Shelby High School	X	X		
Frazer High School			X	
Hinsdale High School	X			
Opheim High School	X			
Nashua High School		X		
Wibaux High School	X	X	X	
Billings West High School	X			X
Laurel High School	X		X	
Broadview High School	X			
Shepherd High School	X		X	
Sweet Grass County High School (Big Timber)	X			
East Junior High School (Great Falls)	X			
North Junior High School (Great Falls)	X			
Paris Gibson Junior High School (Great Falls)	X			
Anaconda Junior High School	X			
Whitefish Junior High School	X			
Bozeman Junior High School	X			
C.R. Anderson Junior High School (Helena)	X			
Libby Junior High School	X			
Roundup Junior High School	X			
Livingston Junior High School	X			
Sidney Junior High School	X		X	
East Junior High School (Butte)	X	X	X	X
West Junior High School (Butte)				X
Glasgow Junior High School	X			
Lewis and Clark Junior High School (Billings)			X	

(Continued)

School	Consumer Education in Home Ec.	Business	Social Studies	Other
Lincoln Junior High School (Billings)			X	
Riverside Junior High School (Billings)			X	
Will James Junior High School (Billings)	X		X	
Lockwood Junior High School (Billings)	X			

APPENDIX F

Number of Periods Devoted to Consumer Education Topics in Montana

TOTAL NUMBER OF PERIODS DEVOTED TO CONSUMER EDUCATION TOPICS IN MONTANA JUNIOR AND SENIOR HIGH SCHOOLS IN ORDER OF EMPHASIS.

Consumer Education Topic	Senior High Schools	Junior High Schools	Total
Food	1994	1086	3080
Consumer in the economy	1876	537	2413
Family income management	1742	280	2022
Clothing, household soft goods	1382	614	1996
Consumers in the market	1329	475	1802
Credit	1375	274	1649
Taxes, community consumption	1383	133	1516
Consumption, production, income	1185	154	1339
Risk and insurance	1057	125	1182
Durables	971	189	1160
Savings and investment	887	158	1045
Housing	804	130	934
Consumer protection	708	177	885
Health	658	123	781
Education	586	74	660
Consumer services	492	109	601
Leisure	372	201	573
Consumer information	390	148	538
Consumer organizations	296	78	374
Transportation	217	94	311
Other[1]	219	62	281

1/ Other includes occupations, low income, life objectives, banking, computers, and law.

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