A SURVEY OF THE SPENDING HABITS AND MONEY MANAGEMENT PRACTICES OF GIRLS IN THE ALLIANCE, OHIO SENIOR HIGH SCHOOL

A Thesis Presented for the Degree of Master of Arts

By

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THE OHIO STATE UNIVERSITY
1946

Approved by:

[Signatures]
ACKNOWLEDGMENTS

The writer wishes to express her appreciation to Mrs. Alice Donnelly Pressey, Dr. Dorothy Scott and Dr. Hazel Houston Price of the School of Home Economics for their guidance, interest and help throughout this study.

The writer is also grateful to students and faculty members of Alliance High School who have contributed information to make this study possible.

V. D.
FOREWORD

"The School has an important role to play in orienting children and young people with respect to the place of money in modern life. This service must reach beyond lessons on the mechanics of manipulating numbers in making change or on the mechanics of buying and selling, making deposits and calculating balances. Teachers must increasingly recognize the relationships among people as producers and consumers, as workers and as citizens, as technicians and as users of service." The writer feels that the philosophy expressed in this quotation represents the theme underlying the present study.

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INTRODUCTION

Origin of the Problem

The second world war brought with it many economic changes. During the war years a sudden clamor arose for workers to man the machines that would provide those essentials needed by our armed forces at home and overseas. The lean years were at an end. Money once more filled America's purses.

People, who had struggled to provide the necessities of life for their families in our period of economic recession, found themselves demanded by industry and promised adequate wages. Almost overnight America gained a new "joie de vivre". Numerous industrial war plants sprung up like mushrooms in all parts of the country. A migratory trend from the rural to the urban communities took place. Mothers left their homes, gladly exchanging the "humdrum" household tasks for ones that promised monetary gain. Older men ventured forth from their periods of retirement to fill the places of those who had left. And what of the adolescents, the high school boy and girl? They too followed the path that seemed to lead to economic security and financial independence. No longer were they to be dependent upon their parents for nickles, dimes and quarters. Even those who were not working enjoyed large and generous allowances.

Hand and hand with the increase in production and in wage levels came the increase in expenditures. New and often unwise spending habits were formed both by adults and youths. But how long would the "Midas" touch continue? What of the post war period? As a high school teacher of home economics the writer became interested in the
problem of adolescents with money. She felt as did Nancy Larrick, editor of *Schools at War*, Treasury Department, that "... one of the most acute problems which has grown out of the war is the problem of young wage earners who are inclined to spend for a sure today, rather than save for an uncertain tomorrow." Helendeen Dodderidge is another who emphasized the importance of training adolescents in the use of money during the war period:

*Wise parents and teachers will recognize that new problems of discipline and guidance accompany this jingle of real money in the pockets of youth. If a child is qualified to earn money, he is qualified to learn how to get a reasonable amount of personal satisfaction from his income and how to recognize the things that give him real satisfaction.*

Post war trends indicate lower wages and less employment for many. Those girls who had been working have found themselves either unemployed or employed at lower wage levels; others who had received more than ample allowances have found them reduced in size. It was in light of the resulting need for the adjustment of adolescent girls to a more normal pattern of living that the writer undertook the survey of the spending habits and money management practices of girls in her own school situation.

Many teachers see a great need for guiding students in those basic fundamentals of living that will make them better adjusted, more integrated personalities, and wiser, more effective members of society. If we believe that production is the making of a living.


and consumption is living, then training in consumer education, the wise use and management of resources, is one of the goals of education.

From its inception at the Lake Placid conference, education for home making has been concerned with household economics, with production and consumption. In earlier days home economics based its instruction on production – the construction of clothing, the preparation of food. Perhaps that was justifiable in those times when the household was a center of productive activities. But home economics has changed with a changing world, and is fast turning its views away from instruction in "productive" activities towards instruction in the "consuming" areas. We must guide students to set up standards and values that will aid them in the better selection, purchase, and use of those goods and services essential to daily living. Now, when many of the productive functions of the home have passed to other agencies, we must change our curricula and our methods of teaching, and we have in some measure done so. John Cassells\(^3\) has said:

For many years past without giving any special prominence to the term "consumer" in connection with what they are doing, home economists have been teaching students in various ways to make their consumption activities more effective. ..... With the increasing attention attracted since 1929 by the general economic concept of the consumer, there has been among home economists a tendency to broaden the limits of their own field and to shift to some extent the emphasis given to the various elements making up its content. More consideration is now being given to the social background of our individual or household problems.

\(^3\) Cassells, John M. "Will the Prices Make a Pattern of Consumer Education?" Address at the N.E.A. Department of Business Education, San Francisco, July 5, 1939.
If education is a program of training for living, then home economics has a great and varied contribution to make, for it touches upon many of the phases of personal and social living. Its instruction must be given not to girls alone, but eventually to all students. To be truly effective, it must contribute not only to the secondary school program but to all educational levels. It must enlarge its scope to encompass the increasingly complex values of living. Since we are today essentially consumers rather than producers, our teaching must educate for wise consumption.

Basic Assumptions Leading to the Study of the Problem.

The writer holds certain beliefs that are basic to the approach of this study:

1. During the war time period more high school girls earned money and therefore met problems of money management.
2. Indications lead to the conclusions that some girls have not been spending their money wisely.
3. Girls are buying for their families and spending family funds.
4. There is an urgent need for high school girls to understand the importance, for them, of inflation and of the value of the dollar.
5. Many people, high school girls among them, have been spending without being aware of the problems of money management.
6. Because of the change from war to peace time living, high school girls have been finding fewer opportunities for earning money and have therefore become aware of the necessity to change their money management practices.
7. Recent educational trends reveal that consumer education is fast becoming a part of the program of education for living.

8. There are indications that spending habits and money management practices learned in childhood and adolescence influence adult living.

Survey of Literature

Although several studies have been centered around the problems of children in their use of money and of the need for consumer education in our school curriculum, none seems to have dealt with the economic perplexities facing the high school girl during the war-time period and the post war years.

One of the earliest studies was made in 1930 by Helen E. Baker\(^4\) who attempted to determine the extent of money management teaching in home economics. She surveyed courses of study from seven states and nine cities, sent out questionnaires to teachers, and conducted interview with a number of home economists. The results indicated that money management information in home economics classes fell into three categories (1) the purchase of food and services, (2) family finance, (3) budgeting and saving. Since only 17 of the questionnaires from the original 70 sent out were received, and since most of the courses of study labeled money management a division of the larger areas in foods, clothing and home management; Miss Baker concluded that more consumer training is needed in high school home economics.

\(^4\) Baker, Helen E. "Teaching the Effective Use of Money Through the Home Economics Curriculum," University of Cincinnati, 1930.
Rose Hanson\(^5\) in "A Study of the Children's Use of Money" had as her goals: (1) "to determine the effects through an analysis of paired cases of (a) receiving an income according to a definite plan versus receiving an income without a well defined plan and (b) receiving guidance from the parents in the assumption of definite responsibility versus no guidance or overguidance by the parents without well defined responsibilities; (2) through the use of experimental data obtained in (1) and the principals supplied by literature to develop criteria for scoring parental practices in training children in the use of money."\(^6\)

A survey was conducted with children in grades five through twelve who attended the College Elementary and College High School at Cedar Falls, Iowa. An introductory study of 202 children revealed that more boys than girls were employed and that more girls received allowances. No special relationship was evident between (a) children who had money of their own and the occupations of their parents, (b) the age of the child and the age at which he received an allowance, (c) the grade level of the child and the amount of his allowance. Of the original 202 cases, 90 were studied in detail as to the two purposes previously cited. Hanson concludes that parents should follow a definite plan in allotting money to their children and should teach them the responsibilities that are related to the use of money.

5. Hanson, Rose. "A Study of the Children's Use of Money," University of Iowa, 1933.

The same year, 1933, that Miss Hanson was conducting her study, Ralph H. Ojemann of the Iowa Child Welfare Research Station published a pamphlet on "What Money Means to the Child". In it he proposed six tests by which parents or schools could evaluate their money training programs, namely:

1. Does the child receive, according to a well defined plan, some money he manages?

2. Is there a progressive increase in income which the child receives and in responsibilities which he assumes as he grows older?

3. Does the child share in home responsibilities without pay?

4. Is the child given an opportunity to learn the important facts about the family's financial arrangements so that he sees the relationship of his income and of his responsibilities to those of the entire family?

5. Does the child suffer the consequences of unwise spending?

6. Does the child have the opportunity to learn the elements of borrowing, lending, saving?

Hardin County, Iowa was the site of a survey conducted by Marian Yule to determine the interests and experiences that 10th grade students had in the management of personal and family finances. Three phases of money management were investigated to determine the needs of the students: (1) the sources and management of spending money, (2) independence in the selection of clothing, and (3) share in the management of family finances. In order that a typical picture of the situation of the entire state might be revealed, both rural and urban


8. Ibid. p. 18.

pupils were among those given the questionnaires used by Miss Yule to obtain data. The interests and experiences of the students in securing, managing and using their money was an important factor, as was their use of family funds.

It was shown that many of the 10th graders, especially boys, indicated some independence in obtaining money of their own, and that over one half of the students used their own money for recreation, food snacks, school supplies, school activities, gifts and church contributions, and minor items of clothing. Experiences in selecting food for the family were reported by a large number of pupils. A lesser number participated in purchasing clothing, equipment, and supplies for the home. Free choice in these areas was given to many students.

Miss Yule concluded that:

1. Tenth graders in Hardin county needed opportunities to evaluate their habits of selecting goods and services for themselves and for their families.

2. They needed guidance in the selection of clothing so that they might develop better judgment.

3. They needed additional opportunities for responsibilities in personal and family finance.

An Ohio school situation was examined by Elizabeth Von Berge in 1941 to determine the buying habits of high school girls. The study led to the development of a course in consumer education at the twelfth grade level. Through questionnaires, information was obtained relative to the spending practices and interests of the girls. Von Berge

concluded that older girls had buying problems of increasing complexity, that students with some training in consumer education themselves felt the need for more and further study, that most mothers were either unaware or uninterested in the buying and management problems of their daughters.

Business education and social science as well as home economics have interests in the field of money management and consumer education. During the past decade several studies have been conducted by business educators and social science instructors. In 1939, Helen McCormick\(^{11}\) attempted to discover the "Money Concepts and Money Attitudes of 1,980 High School Pupils". Students in three Kansas City, Missouri high schools were surveyed by means of the Heberling-Thomas Information Test and the Money Attitude Test, both developed at the University of Chicago. Findings indicated that those students in the higher intelligence levels and those who had opportunities to learn about money through self experience in money management or through school courses ranked highest in their knowledge of money and its uses.

A study of the economic interests and problems of youths of high school age made by Percival Symonds\(^{12}\) in three eastern high schools revealed that, as a whole, high school pupils are more interested in the problem of earning their own money than in obtaining allowances from their parents. As Mr. Symonds summarizes ... "there is a tendency

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to be interested in the more impersonal and wider social problems
and to be concerned about the more immediate personal problems."\(^{13}\)

Data indicating that students themselves believe the school
should offer information concerning the purchase and use of the
articles and necessities for living was noted by Alfred E. Bray\(^{14}\)
in his article, "High School Pupils Need Consumer Education Now".
Eighty-one boys and one hundred and two girls, most of them from the
average income levels were subjects of the study. Of these, seventy-
three were employed in part time jobs, earning an average of $3.04
per week, with the remainder receiving an average weekly allowance
of $.96.

Two surveys concerning money and money management were conducted
during the war time period, one in the area of social science, the
other and more complete record in home economics. Over a period of
six weeks in 1943-44, Kenneth Horvath\(^{15}\) examined the earnings and ex-
penditures of boys in a vocational school in Baltimore. One hundred
five boys, ranging in age from fourteen to eighteen and representing all
income groupings, cooperated with Mr. Horvath in the development of two
forms on which earnings and expenditures could be listed. Four factors
formed the basis for the study: (1) the amounts of money earned and re-
ceived by the boys, (2) the items for which money was expended, (3) the
amounts of money saved and (4) the sums contributed to the family income.


Data charts disclosed that only one half of the boys earned money. Of the earners, 60 percent had regular part time employment, the others worked at odd jobs occasionally. A moderate proportion of money was used for school expenses such as car fare, luncheons, and noon time items other than food. A larger amount was attributed to entertainment, luxuries, and recreation. Saving and donating to church and community funds were regular habits for approximately 70 percent of the students, but less than half of them contributed to the family income. Horvath concluded that more education in money management is needed by the high school boy.

The most detailed study was that made by Esther Prevey as a doctoral dissertation. Her survey, "A Quantitative Study of Family Practice in Training Children in the Use of Money" had two objectives:

1. "to determine on a quantitative basis information about (a) the methods which parents from the upper socio-economic levels are following in teaching children the use of money, (b) the relationship between childhood experiences with money and later money habits.

2. "to determine the relationship between the responsibility which children are allowed to assume in the use of money and their general level of adjustment, and the degree of self reliance which they obtain during their high school years." 17

Three areas were used in exploring the techniques employed by parents in teaching money and its uses to their children. These touched upon the ways in which children obtained money, the sums of money which children were allotted, and their experiences in spending


17. Ibid., p. 412.
giving, saving, borrowing, lending, budgeting, earning and in understanding the economic states of their families. Stress was placed upon the relationship between the duties and responsibilities assumed by children and their social and emotional ages.

In proceeding with the study, a homogenous group of children and parents from the higher income levels was chosen. The students, 50 boys and 50 girls, ranged in age from 15 years six months to 17 years six months. Four years later a second survey was made on fifty percent of the original subjects, who now varied in age from 19 years to 21 years. It purposed to determine the money habits which had been developed and practiced within the four year period.

The results obtained by Miss Prevey in the first study substantiated and extended those revealed by Rose Hanson in her Iowa experiment. They indicated that:

1. boys were provided with more experiences which are valuable in training children in the use of money than are girls particularly in
   a. parental encouragement of earning experiences
   b. discussion of family status, problems, expenses and goals with them

2. the kinds of experiences which parents provided for their children in training them in the use of money bore little relationship to the adjustment or degree of independence shown in other types of behavior during the high school years.

3. parent practices in training children in the use of money tended to be positively related to later ability to utilize financial resources in early adulthood.

4. the money habits displayed at the beginning of adulthood tended to bear a relationship towards the type of adjustment obtained during the high school period.
5. the relationship between adult habits of managing income and the degree of self reliance attained during childhood was less clear than in the case of adjustment.\[18\]

All the data seem to point to the conclusion that there is a definite tie-up between a healthy attitude toward money and its wise use in adolescence and wise spending habits in later years.

The trend towards wiser and more utilitarian training in production and consumption is illustrated by the increasing number of studies being carried on in the field of consumer information and education. In 1938 Marvin C. Habel\[19\] formulated a plan whereby units on consumer education might be integrated with the social sciences. Similarly, Clara M. Martin\[20\] attempted to construct a one year course in consumer education as an allied subject in the social science curriculum, with emphasis centering around the areas of health, ways of thinking and social attitudes.

In 1944, Steven J. Mark\[21\] used general science as the stepping stone to the teaching of consumer information in relation to foods, drugs, clothing, cosmetics and miscellaneous items. That same year,


20. Martin, Clara, "Formulating and Attaining the Chief Objectives of Consumer Education in Social Science on the Junior High School Level," Ohio State University, 1942.

21. Mark, Steven J. "A Program for the Teaching of Consumer Science in Ninth Grade General Science at Hawthorne Junior High School in Lorain, Ohio," Ohio State University, 1944.
the "hows and whys" of consumer education as related to industrial arts was the subject of a study made by Michael F. Blawat, \(^{22}\) wherein the thesis that consumer information can be correlated with the techniques of woodworking was developed.

The fourteen studies reviewed give clear evidence that money management information and consumer education are important developments in education for democracy. Six of the investigations, those of Hanson, Yule, Bray, Von Barge and Prevey, through statistical surveys reveal the relative inadequacies of children in their use of money. Ojemann covered the concept of the child and money from an educational viewpoint and listed material that would be of value to both the home and the school. The teaching of money management information in home economics classes was revealed to be a relatively minor consideration of most curricula, as shown in Beker's study. McCormick surveyed the money concepts and attitudes of high school students, while Symonds worked along a similar line in delving for the economic problems and interests of youths. All of the studies reveal a need for more and better instruction in the use and management of money and other resources.

Of the consumer education reports, two, those of Habel and Martin were in the field of Social Studies, Mark's was in General Science, and Blawat's in Industrial Arts. They represent but a few of the surveys and studies made in the area of training for wiser consumption. The work that has been begun will be continued in those post war years.

that will create ever complex problems for the consumer-citizen.

Education for wise use of resources will strive towards the tenet held by the Consumer Education Study, Department of Secondary School Principals of the National Education Association, that:

Skill in consuming is never enough; there must also be wisdom and character. Wisdom in consuming, as in all of life, depends on one's having clearly defined high quality purposes and goals; character is strength to govern one's life accordingly. Therefore, the foundation of consumer education, in common with all education, is to help each student develop a sense of values, determine what he wants most out of life, set his goals and see them in proper proportion, then act according to his developed principles.  

23. The Modern American Consumer, Consumer Education Series, Unit No. 1, p. 67.
Webster defines a community as "A body of people having common organization or interests, or living in the same place under the same laws and regulations". His interpretation embodies the idea that a community is a social institution, and that it conforms to the principles of a major social group –

1. that it is composed of members working cooperatively toward a common goal.

2. that it operates under a set of rules and mores.

The community of Alliance might be compared to the Middletown made familiar by the Lynds. According to the latest census report the population numbers 33,000. It is located in Northeastern Ohio and like Middletown, lies 60 miles distant from a large city, Cleveland. Both industry and agriculture provide sources of production and consumption, for it is situated in the heart of the Ohio fruit district and in the center of a highly industrialized area, surrounded by Canton, Akron, and Youngstown.

The earliest inhabitants of the region were the Delaware Indians, a tribe of Mound builders. In July 1854, three settlements, Williamsport, Freedom and Liberty were incorporated and fused into one community – Alliance. The name originated from that given to the intersection of two railroads, the Cleveland and Pennsylvania and the Pittsburgh, Fort Wayne and Chicago lines. The early development of the new village was very closely enmeshed with the growth of the railroads. Further development of Alliance falls within three areas – the industrial, the socio-civic, and the educational.
Industrial Development.

Many railroads followed the pattern set by the first two lines and made Alliance one of the railroad centers of Ohio during the late 1800's and the early 1900's. With them they brought growth in industry. The first World War and the twenties saw the development of numerous steel plants, of the McCaskey Cash Register Company, and of the potteries in the outlying districts. The community grew slowly but steadily. This period of expansion was temporarily halted by the depression. It was one of the areas in Ohio that felt the scarcity of employment and of money deeply. But the second World War and the increase of productive activities that swept in its wake created an influx in population, not emigrants from Southern Europe who had arrived in the period from 1890 to 1930, but people from all parts of the United States. They responded to the call of industry. With the expansion of existing industrial plants and the establishment of new ones came a growth and expansion in the distributive occupations that provide goods and services.

In 1933 an industrial survey of Alliance was made.\(^2\) At that time there were 36 manufacturing establishments employing 3,027 workers. On the payrolls of the 393 distributive occupations were 1,176 employees. Twenty seven offices had 319 on their staffs. Miscellaneous jobs accounted for many other workers. During the war years the picture varied greatly, both in the number of people employed and in the character of the employees. The women and adolescents were

\(^2\) Studebaker, Ernest B. "An Industrial Survey of Alliance", 1938, Alliance Public Schools, Department of Vocational Education.
added to the payrolls. Today, a more normal pattern is being created. The adolescent is employed largely in the service and distributive occupations. Many of the women workers have returned to their homes. Although the boom of war time production is no longer evident, there has been no apparent decrease in population as yet.

Socio-Civic Development.

Alliance offers opportunities for social development and for the creation of social sensitivity similar to those of many cities of its size. The recreational, cultural, socio-civic and religious aspects of living are fairly well developed. For its youth, outside the school activities program proper, the community provides a varied recreational situation. There is a youth center that is daily expanding and enlarging its facilities. "Open houses" for students of various age levels are held weekly under the supervision of the Y.M.C.A., the Y.W.C.A. and Parent-Teacher groups. Many Friday nights are given over to dances sponsored by a local dancing school. During the summer months a community swimming pool is available as are the parks, playgrounds, the tennis courts, the golf links located in various parts of the city. Adults and youths alike may enjoy a "re-creation" through movies, the skating rink, the bowling alleys, the programs and club house facilities of the various social, fraternal and civic organizations. The churches too are attempting to meet the gregarious needs of their young members through youth councils and groups.

The public library with its children's division and its trailer branch, which services outlying school and community areas, provides
opportunities for both cultural and recreational development. The radio, the local press as well as newspapers from surrounding communities keep the citizens alert to local, state and national issues. Mount Union College has many facilities that make for cultural growth. Alliance is steadily growing in its appreciation of fine music and art. This past winter a community concert association was formed to foster this awakening spirit. Music Study Clubs and allied groups representing the church and other organizations periodically present stimulating programs. Under the guidance of a local art enthusiast an understanding of many types of art is being fostered.

Numerous social and civic organizations add to community growth. The service and civic groups number among them the Rotary, the Kiwanis, the Lions Club, and the Chamber of Commerce. Fraternal orders are well represented. The Y.M.C.A. and the Y.W.C.A. are active in civic and social capacities. As in most communities, there are varied social units that meet the needs of individuals who are bound by similar interests and desires.

For the development of the spiritual faith, there are churches of the Protestant, the Catholic, the Orthodox, and the Jewish denominations. Each offers to its communicants that which they seek and thus aid in community betterment and understanding.

Educationally Alliance is becoming well adjusted to the demands of modern life. Eleven public schools and one parochial school offers educational opportunities to children from the first through the twelfth year. Mt. Union College and the Alliance Business College
are equipped to meet the needs and interests of older adolescents. In accordance with the philosophy that the learning process is one that extends through the entire life cycle of the individual, adult classes are an integral part of the educational environment. The Y.W.C.A. sponsors classes for foreign members of the community and provides instruction in arts and crafts for the old and the young. This past year courses in mathematics, science, social science and shop work were offered to returned veterans and out of school youths. In coming years it is hoped that these facilities will be expanded and enlarged upon.

At present there are two junior high schools incorporating grades seven, eight and nine and one senior high school for the ninth to the twelfth grade level. Plans are being formulated to combine the junior high schools and to include the ninth graders now attending the senior high school.

Six curricular areas may be pursued by the high school students in accordance with their needs and desires - the college preparatory, the commercial or secretarial, the industrial arts, the home economics, the technical and the general. During the war time period the vocational-industrial course was greatly expanded and is now offering enriched vocational and educational opportunities to many youths.

Part time employment and education have been correlated by the Distribution Education and the Vocational Industrial departments. Many of the high school girls employed today have obtained their jobs through the distributive education program. Specialized instruction is found in the fields of home economics, industrial arts,
physical education, speech, journalism, dramatics, music and art.

The home economics staff, of which the writer is a member, consists of four teachers; three located in the senior high school and one serving ninth graders at one of the junior high buildings. In the senior high school, five classrooms and laboratories are available for instructional use. They include a foods laboratory, a home furnishings workshop and three rooms that may be used for clothing work or other activities in home economics. A four year course is offered to those girls desiring to major in home economics, while one, two, or three years of work may be elected by any high school girl.

Guidance is a factor often overlooked in the development of the "whole" adolescent. The dean of girls, the dean of boys, the senior counselor are attempting to aid students not only in times of crises but are teaching them to so adjust themselves to environmental influences that crises will be prevented. Yet every classroom teacher must be made to realize that he also, in great measure, is a guide and a counselor.

A well organized club and activities program, to a great extent, meets the social needs and interests of the high school pupil. Departmental, instructive, "school-civic" and purely social groups are representative of the organizations.

Alliance is feeling the call of "the democratic way of life" and in its educational system is increasingly formulating new curricular phases and enriching the existing ones. Teachers and
administration alike are becoming aware of the necessity to help the student develop not only his academic intelligence but the mechanical, the physical and the social needs and wants that mold him into a well integrated and well adjusted personality. They are striving to create "better citizens for a better tomorrow".
Chapter III

SPENDING HABITS AND MONEY MANAGEMENT PRACTICES
OF ALLIANCE HIGH SCHOOL GIRLS

Purpose of the Study

In this study an attempt has been made to secure data on the questions:

1. How much income do high school girls receive from earnings, allowances, and/or money obtained from other sources?

2. In what ways do they spend their money?

3. Are they spending their money wisely?

The findings of the study will be utilized to formulate implications for the integration of consumer education and principles of money management into the teaching of foods, clothing, home management and family relationships in the home economics curriculum.

Definition of Terms Used

Throughout the presentation of the data, the terms income and allowance will be used frequently. Perhaps there should be some clarification as to their meaning and usage in relation to the present problem.

Income consists of money obtained from any source. For the purpose of this study, three sources of income will be considered: income derived from employment, income secured from an allowance, and income obtained by requesting money from parents at the time of need.

An allowance may be classed as a sum of money granted at a stated
interval. It should be a device to teach children the uses of money and to equip them for their future economic problems.

Method and Procedure Used in the Study

During the summer of 1945, a check* list on spending habits and a questionnaire* on money management practices were developed under the supervision of Mrs. Alice Pressey, director of Home Economics Education at the Ohio State University. In March of 1946, the check lists and questionnaires were given to the 683 girls enrolled in the Alliance Senior High School. The time was selected because it was hoped that employment conditions disrupted by the war would have resumed some degree of normality.

Since it became apparent that 683 questionnaires and check lists would be an unwieldy number to handle, forty five papers were selected at random from each of the four class levels. When the study was first undertaken, it was proposed to measure the differentiation among the spending habits and money management practices of 9th, 10th, 11th and 12th grade girls. However, as no marked variation was discovered, the writer decided to correlate the data from the 180 papers.

Because of the random selection of the questionnaires and check lists the girls represented fall into no special age or income level groupings. They range in age from twelve to nineteen years and are members of families possessing varied backgrounds/of living. Thus the data obtained may be considered an average delineation of money usage of the girls attending Alliance High School.

*The questionnaire and check list will be found in the appendix.
Limitations of the Study

The writer realizes that some of the information obtained from the survey, especially that relating to clothing expenditures and health care, may not be especially valid. Some students may have had difficulty in distinguishing between purchases at daily, weekly, monthly, or yearly levels. As the study progressed, additional areas of valuable information which could have been explored were discovered. However, it is hoped that an average representation of the spending habits and money management practices of Alliance High School girls has been secured.

Presentation of the Data


Three categories are used to designate the ways in which girls secure their incomes:

Group A - Working at part time jobs

Group B - Receiving allowances

Group C - Obtaining money by request
Table I

INCOME STATUS OF GIRLS AND THEIR FAMILIES

<table>
<thead>
<tr>
<th>Status</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Group A - Girls who are employed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. regularly</td>
<td>82</td>
<td>46</td>
</tr>
<tr>
<td>b. occasionally</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>2. Group B - Girls who obtain allowances</td>
<td>60</td>
<td>33</td>
</tr>
<tr>
<td>3. Group C - Girls who secure money by request</td>
<td>48</td>
<td>27</td>
</tr>
<tr>
<td>4. Girls who both work and receive allowances regularly</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>5. Fathers who are employed</td>
<td>155</td>
<td>86</td>
</tr>
<tr>
<td>6. Fathers not employed</td>
<td>14</td>
<td>8</td>
</tr>
<tr>
<td>7. Fathers not living</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>8. Fathers separated from family</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>9. Mothers who are employed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. regularly</td>
<td>27</td>
<td>15</td>
</tr>
<tr>
<td>b. occasionally</td>
<td>33</td>
<td>18</td>
</tr>
<tr>
<td>10. Brothers and sisters who contribute to family income</td>
<td>68</td>
<td>38</td>
</tr>
</tbody>
</table>

Table I reveals that the majority of girls come from homes where the father is regularly employed. One hundred fifty five or 36 percent of the fathers work regularly, 14 or 8 percent are not regularly employed, four or 2 percent of them are not living, and three or 1 percent are separated from their families. Twenty seven or 15 percent of the mothers have full time jobs outside the home and thirty three or 18 percent of them are employed occasionally. Contributions to the family income are made by brothers and sisters of sixty eight or 38 percent of the students.
Of the one hundred eighty girls surveyed, it is noted that eighty two or 46 percent of them hold part time jobs regularly and eight or 4 percent occasionally. Sixty, or 33 percent, receive allowances and forty eight or 27 percent obtain funds only by securing them from their parents. At the time of the study, most of the girls were employed in the distribution occupations - food stores, restaurants, general stores, drug stores and general merchandise and apparel establishments, rather than in the factories and shops.

The United States Employment Service of Alliance states that industry is now very reluctant to place new employees since it cannot keep its present force employed full time. The pattern of employment is changing and moving away from its war time tendencies.

The Girls Who Work

Table II

<table>
<thead>
<tr>
<th>Hours worked</th>
<th>1-5</th>
<th>5-10</th>
<th>10-25</th>
<th>15-20</th>
<th>20-25</th>
<th>25-30</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>7</td>
<td>24</td>
<td>11</td>
<td>21</td>
<td>15</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Percentage</td>
<td>8</td>
<td>27</td>
<td>12</td>
<td>23</td>
<td>17</td>
<td>9</td>
<td>4</td>
</tr>
</tbody>
</table>

It is seen in Table II that the number of hours worked by the girls in Group A ranges from one to thirty, with the greatest proportion of girls working from five to twenty hours per week. Fifty six or 62 percent of the girls are included in this grouping.
Table III
HOURLY WAGE RATE OF GIRLS WHO WORK

<table>
<thead>
<tr>
<th>Wage rate</th>
<th>$01-.10</th>
<th>$10-.25</th>
<th>$25-.35</th>
<th>$35-.50</th>
<th>$50-.60</th>
<th>$60-.70</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>7</td>
<td>26</td>
<td>50</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Percentage</td>
<td>8</td>
<td>29</td>
<td>56</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>

Those girls who work earn from $0.10 to $0.70 per hour. Most of them, 56 percent, are employed at an hourly wage rate between $0.35 and $0.50, while a comparatively small number, 3 percent, earn more than $0.50 an hour.

Table IV
WEEKLY WAGES OF GIRLS WHO WORK

<table>
<thead>
<tr>
<th>Weekly wages</th>
<th>$1-$3</th>
<th>$3-$5</th>
<th>$5-$7</th>
<th>$7-$10</th>
<th>$10-$12</th>
<th>$12-$15</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>14</td>
<td>23</td>
<td>16</td>
<td>21</td>
<td>4</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Percentage</td>
<td>16</td>
<td>26</td>
<td>18</td>
<td>23</td>
<td>4</td>
<td>2</td>
<td>11</td>
</tr>
</tbody>
</table>

The salaries received at the end of the week vary from $1 to $15, with 26 percent of the girls earning from $3 to $5 and 6 percent receiving $10 or more in their envelopes.
Table V

TIME OF WORK

<table>
<thead>
<tr>
<th>Time</th>
<th>After School</th>
<th>Evening</th>
<th>Saturday</th>
<th>After School and Saturday</th>
<th>Sunday</th>
<th>Noon hour</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>5</td>
<td>18</td>
<td>25</td>
<td>40</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Percentage</td>
<td>6</td>
<td>20</td>
<td>28</td>
<td>44</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

Forty four percent of the students work both Saturdays and after school, while 26 percent of them are employed on Saturdays alone. Sundays and the noon hour do not seem to be popular times for working. There are four girls who are employed part time and who, in addition, receive regular allowances. Another girl holds two jobs, one in which she works twenty hours per week, the other requiring ten hours of labor.

Girls Who Receive Allowances

Table VI

INTERVALS AT WHICH 60 GIRLS RECEIVE ALLOWANCES

<table>
<thead>
<tr>
<th>Interval</th>
<th>Weekly</th>
<th>Every 2 weeks</th>
<th>Monthly</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>46</td>
<td>2</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Percentage</td>
<td>77</td>
<td>3</td>
<td>12</td>
<td>8</td>
</tr>
</tbody>
</table>

It is indicated that many of the girls who are given allowances receive them on a weekly basis, since only 15 percent are allotted money every two weeks or every month.
Table VII

SIZE OF ALLOWANCES RECEIVED BY 60 GIRLS

<table>
<thead>
<tr>
<th>Amount</th>
<th>$.01-.25</th>
<th>$.25-$1</th>
<th>$.50-$50</th>
<th>$1-$2</th>
<th>$2-$3</th>
<th>$3-$5</th>
<th>$5-$10</th>
<th>$10-$15</th>
<th>$50</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>1</td>
<td>15</td>
<td>17</td>
<td>9</td>
<td>9</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Percentage</td>
<td>2</td>
<td>25</td>
<td>28</td>
<td>15</td>
<td>15</td>
<td>10</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

The amounts received from allowances vary from $.25 to $50, the latter sum being the government allotment of a senior girl whose husband is in the army overseas. Another married student is allowed $10 a week by her husband for expenditures, and still another who is divorced obtains $15 a month as alimony.

The majority of these allowances are small ones presumably covering only incidental expenses. No long range plans seem to have been considered in determining the size of the sums allotted. Very few girls can purchase articles of clothing or make major expenditures with the money they obtain in this manner.

Table VIII

PERSONS MAKING DECISIONS CONCERNING ALLOWANCES

<table>
<thead>
<tr>
<th>Person</th>
<th>Father</th>
<th>Mother</th>
<th>Brother</th>
<th>Sister</th>
<th>Relatives</th>
<th>Others</th>
<th>Mother and Father</th>
<th>Mother and Father and Daughter</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>15</td>
<td>13</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>23</td>
<td>4</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Percentage</td>
<td>25</td>
<td>22</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>38</td>
<td>7</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

The decision as to the amount and the time of paying the allowance appears to rest with the mother and father in joint council. Only
four cases are evident in which the daughter has aided in planning for her allowance. One girl reports that she receives a large weekly allowance as payment for work done in her father's business establishment.

Girls Who Obtain Money by Request

The smallest group, Class C, is composed of those girls who obtain money only by requesting it from their parents. Forty eight students or 27 percent of the total group fall into this classification.

Table IX

<table>
<thead>
<tr>
<th>Interval</th>
<th>Daily</th>
<th>Biweekly</th>
<th>Weekly</th>
<th>Every 2 Weeks</th>
<th>Monthly</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>6</td>
<td>15</td>
<td>22</td>
<td>2</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Percentage</td>
<td>13</td>
<td>31</td>
<td>46</td>
<td>4</td>
<td>6</td>
<td>0</td>
</tr>
</tbody>
</table>

Most of the money is received weekly although a fair percentage, 31 percent, request funds at bi-weekly intervals.

Table X

<table>
<thead>
<tr>
<th>Amounts</th>
<th>$.05-.10</th>
<th>$.10-.25</th>
<th>$.25-.50</th>
<th>$.50-$1</th>
<th>$1-$2</th>
<th>$2-$4</th>
<th>$4-$5</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>2</td>
<td>16</td>
<td>17</td>
<td>6</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Percentage</td>
<td>4</td>
<td>33</td>
<td>35</td>
<td>13</td>
<td>2</td>
<td>4</td>
<td>8</td>
<td></td>
</tr>
</tbody>
</table>

The sums received by request vary from $.10 to $5, the majority obtaining amounts ranging from $.25 to $1.
Table XI

PERSONS FROM WHOM MONEY IS REQUESTED

<table>
<thead>
<tr>
<th>Persons</th>
<th>Father</th>
<th>Mother</th>
<th>Brother</th>
<th>Sister</th>
<th>Relative</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>12</td>
<td>31</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Percentage</td>
<td>25</td>
<td>65</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>0</td>
</tr>
</tbody>
</table>

The mother of the family is the person from whom money is requested most often. As seen in Table XI thirty one or 65 percent of these students ask their mothers for money, twelve or 25 percent their fathers, while a small number request it of others in the household.
Table XII

MONEY MANAGEMENT PRACTICES

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Sometimes</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. *1 Do you ask for money in addition to your income or allowance?</td>
<td>43</td>
<td>29</td>
<td>55</td>
<td>37</td>
</tr>
<tr>
<td>2. *1 Do you repay this money to your parents?</td>
<td>43</td>
<td>29</td>
<td>76</td>
<td>51</td>
</tr>
<tr>
<td>3. *1 Are you living beyond your income?</td>
<td>19</td>
<td>13</td>
<td>129</td>
<td>86</td>
</tr>
<tr>
<td>4. Are you saving money?</td>
<td>87</td>
<td>48</td>
<td>78</td>
<td>43</td>
</tr>
<tr>
<td>5. Do you lend money to others?</td>
<td>106</td>
<td>59</td>
<td>32</td>
<td>18</td>
</tr>
<tr>
<td>6. Are you in debt?</td>
<td>11</td>
<td>6</td>
<td>161</td>
<td>89</td>
</tr>
<tr>
<td>7. Do you think you are spending your money wisely?</td>
<td>93</td>
<td>52</td>
<td>41</td>
<td>22</td>
</tr>
<tr>
<td>8. Do you follow a plan in using your money?</td>
<td>11</td>
<td>6</td>
<td>96</td>
<td>53</td>
</tr>
<tr>
<td>9. *2 If you work, do you contribute to the family income?</td>
<td>19</td>
<td>11</td>
<td>48</td>
<td>53</td>
</tr>
</tbody>
</table>

*1. This group includes 150 girls — those who work and those who obtain allowances.

*2. The last group is composed only of the 90 girls who are working.
Money Management Practices of Alliance Girls

From the chart on money management practices, Table XII, we see that of the one hundred fifty girls in Groups A and B, there are 29 percent who regularly require money in addition to their earnings and allowances, and 28 percent who need supplementary funds only occasionally. Most of them have no specific time for requesting the money — whenever the need arises. Surprisingly enough, 29 percent of the girls repay these sums to their parents regularly, another 8 percent do so occasionally and 51 percent make no repayment at all. Several pupils mentioned that the family "gave" them the money and did not desire reimbursement. Among the girls who work or receive regular allowances, 13 percent indicate that they regularly live beyond their incomes, 4 percent sometimes do and 86 percent stay within the prescribed limits.

Continuing to study Table XII, we note that savings is a habit to which students are attempting to subscribe. Forty eight percent of the total one hundred eighty save regularly, 6 percent report occasional savings, but 43 percent do not save at all. Many girls seem to lend money to members of the family and to their friends quite frequently. One hundred six or 59 percent loan money regularly, and twenty seven or 15 percent do so on occasion. A few girls report that they are in debt to other people. Six percent remark that they are often in debt while 2 percent report owing money at infrequent intervals.
Ninety three or 52 percent of the girls rate themselves as "wise spenders", thirty six or 20 percent infer that they sometimes use their money wisely and forty one or 22 percent state that they need improvement in their spending habits. It is apparent that there is no clarity in the term "wise spending". A discrepancy is revealed between spending habits and the understanding of what is meant by the wise use of money. Only 6 percent of the girls gave evidence that they regularly follow some plan in the apportionment of their income.

Of the ninety girls who work, nineteen or 11 percent share their earnings with the family regularly, twenty one or 23/do so frequently, and the largest number, forty eight or 53 percent, keep the money for their own personal utilization.

Table XIII

<table>
<thead>
<tr>
<th>Source</th>
<th>Home</th>
<th>School</th>
<th>Others</th>
<th>Yourself</th>
<th>Do not know</th>
<th>No answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>118</td>
<td>14</td>
<td>12</td>
<td>19</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td>Percentage</td>
<td>66</td>
<td>8</td>
<td>7</td>
<td>10</td>
<td>3</td>
<td>7</td>
</tr>
</tbody>
</table>

To the question "Where did you obtain your views on money and its uses?", the largest percentage state that their parents have given them some training in money management. A smaller number have been aided by their school work, by other people, have formulated their money management principles themselves, or remark that they "do not know".
Table XIV
TYPE AND FREQUENCY OF EXPENDITURES MADE BY 120 GIRLS

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Lunches</td>
<td>83</td>
<td>46</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. &quot;In Between Meal Snacks&quot;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. soft beverages</td>
<td>74</td>
<td>41</td>
<td>62</td>
<td>34</td>
<td>9</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. candy</td>
<td>22</td>
<td>12</td>
<td>72</td>
<td>40</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. ice cream</td>
<td>41</td>
<td>23</td>
<td>71</td>
<td>39</td>
<td>16</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. gum</td>
<td>42</td>
<td>23</td>
<td>62</td>
<td>34</td>
<td>17</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. others</td>
<td>16</td>
<td>9</td>
<td>27</td>
<td>15</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Cosmetics</td>
<td>17</td>
<td>9</td>
<td>101</td>
<td>56</td>
<td>32</td>
<td>18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D. Personal Necessities</td>
<td>1</td>
<td>55</td>
<td>41</td>
<td>23</td>
<td>90</td>
<td>50</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>E. School Supplies</td>
<td>6</td>
<td>3</td>
<td>92</td>
<td>51</td>
<td>59</td>
<td>33</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>F. Recreation</td>
<td>1</td>
<td>55</td>
<td>123</td>
<td>68</td>
<td>29</td>
<td>16</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>1. movies</td>
<td>2</td>
<td>1</td>
<td>52</td>
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Spending Habits of Alliance Girls

Table XIV depicts the fact that food items, exclusive of lunches, are major sources of expenditure. Forty six percent buy lunches regularly and a few do so occasionally. The most popular of the "in-between meal snacks" seems to be the soft beverage, for 41 percent of the girls purchase "cokes" or other beverages daily. Candy, ice cream and gum rank high as weekly purchases. Candy is bought by 40 percent weekly, ice cream by 39 percent, and gum by 34 percent. Other food items such as popcorn and peanuts are eaten occasionally. Since most of the students at Alliance High School go downtown at noon and/or after school, it is not surprising that the drug stores, confectionaries and candy shops are well patronized.

Cosmetics are usually purchased monthly as are the personal necessities for health and good grooming. School supplies are revealed as a weekly need since 51 percent of the girls purchase them on a weekly basis.

Recreation is an important factor in the field of spending. The movies seem to be the most popular form of entertainment. One hundred twenty three girls or 68 percent state that they attend movies weekly. Another twenty nine or 16 percent enjoy them during the month and a few go occasionally throughout the year. Only one girl indicated that she was a daily "movie fan", and but one stated that she was not allowed to attend movies.

Continuing with the analysis of Table XIV, we see that more girls participate weekly in school activities that require a fee or payment
than at any other time. Due to the fact that membership in the youth center is limited to students beyond the Freshman level, the amount of money expended there is proportionately small. Only 16 percent of the entire group "recreate" at the Youth Center weekly.

Dancing and parties seem to be favorite recreational activities. Twenty six percent of the students indicate that they attend dances weekly while a slightly smaller number do so monthly and yearly. Twenty six percent of the girls give or attend parties monthly, while a smaller percentage check "parties" as a yearly expenditure. Roller skating and bowling, classified under "others", are amusements of approximately 6 percent of the students weekly, monthly and yearly. When surveying leisure time activities of high school girls, we must remember that, very often, they do not pay for their own entertainment but are the guests of fellow classmates and friends. However, the purpose here is to determine extent and type of expenditure.

In the area of contributions, church dues are usually donated weekly by one hundred twelve or 62 percent of the pupils studied, and average monthly contributions are made to community funds and drives by 22 percent. Dues for both social and school clubs and for class organizations are listed among the yearly expenditures.

The information received on clothing purchases does not seem to be especially valid. As was stated previously, it is apparent that income is not expected to cover clothing needs for all of these girls. However the items most frequently checked as monthly purchases are stockings and socks, and underclothing. It is revealed that shoes,
blouses and sweaters, skirts and dresses, suits and coats and hats and scarves are usually classed as yearly considerations. Only seven girls remarked that they are responsible for the purchase of their own clothing.

Of the items commonly regarded as services, dry cleaning is the one for which the most money is spent. It is listed as a weekly expenditure by 10 percent of the group, as a monthly one by forty four percent and as a yearly matter by 17 percent. Shoes are seemingly repaired on a monthly basis or sometime during the year. It appears that the majority of the girls wash and arrange their own hair and that 39 percent receive professional beauty treatments such as permanents yearly. The fact that so many boys were still in the armed forces at the time of the study presumably accounts for the high weekly and monthly average for stationery and stamps. Fifty five or 31 percent of the students patronize commercial bus lines daily. Thirty one or 17 percent buy weekly tickets and fourteen or 8 percent ride occasionally on inclement days.

Under the heading of luxuries, books and magazines are purchased most frequently on a monthly basis, with 39 percent checking it thus. Records and sheet music are also rated as monthly expenses by most of the group. It appears that many of the students entertain others monthly or at least once during the year. Furnishings for their own bedrooms are bought by twenty seven or 15 percent yearly and by sixteen or 9 percent monthly. One of the married students allots a weekly sum to purchase furnishings for her own home and another pupil contributes one third of her salary to the improvement of the family home.
Jewelry seems to be a luxury desired mostly by Junior and Senior girls. Seventeen percent buy it monthly and 26 percent yearly. The use of money for travel is revealed to be, in the main, a yearly expenditure.

The health expenditures like the clothing expenditures do not appear to be essentially valid, since many, of course, are not responsible for meeting such expenses. Three girls who wear braces have weekly dental expenses, nine or 5 percent monthly ones, and but seventy six or 42 percent indicate that they visit their dentist annually. The expenditures for medical attention are similar, with 9 percent going to a doctor monthly and 43 percent yearly.

Table XIV also denotes that, in the matter of savings, 13 percent of the students deposit money in a bank account weekly, 14 percent monthly and 10 percent do so yearly. Insurance premiums are paid by seven percent weekly, by 17 percent monthly, and by 10 percent yearly. Following the trend of the decline in the purchase of stamps and bonds that was evident this past year throughout the entire school system, only one hundred twelve girls indicated that they bought stamps sometime during the year, as compared to the 100 percent sales that were evident during the war period. Stamps and bonds are purchased weekly by 47 percent, monthly by 12 percent and occasionally by 3 percent.

Comments made by many of the girls on their questionnaires are indicative of the fact that they realize their own lack of consumer training. These comments were probably inspired by the question - "Do you think you are spending your money wisely?", for the students
were told to amplify the answers "yes" or "no". The statements seem to reveal more clearly than the check list the values and standards that the girls hold in regard to spending. Indication is also given that parents often purchase major articles of apparel for their daughters and do not give them sufficient responsibility to form wise buying habits. Among the statements were these:

1. I have to have things other kids do.
2. I spend too much on sweets and lend too much money to those who don't pay back what they borrow.
3. I go beyond the amount of money I have.
4. I spend too much for ice cream, cakes and things I don't need.
5. I buy what is popular instead of what I need.
6. Too many dances for me!
7. I think I have a lot to learn in what is considered as wise buying.
8. Mother thinks I spend my money for unnecessary things.
9. I often buy things that aren't worth the money put into them.
10. Mother buys me everything I want so I don't get any practice in spending money.
11. I never buy much, for I never have much to spend.
12. Sometimes I jump to conclusions on something I want and then I find later I could have found something just as nice and cheaper too.
13. I seldom look for quality when I buy anything.
15. I really don't try to spend my money wisely.
16. I buy too much junk and earrings.
17. I spend my money on a lot of luxuries.
18. I should save something every pay.
19. I get so excited about something, get it home and then don't like it.
20. Every week I come home with some perfume.

Summary

It has been shown that of the 180 girls studied, 86 percent of them come from homes where the father is regularly employed, 15 percent have mothers who work regularly and 18 percent occasionally, and 38 percent have brothers and sisters who contribute to the total family income.

Fifty percent of the students hold part time jobs permanently or occasionally, 33 percent obtain allowances and 27 percent receive money from their parents only when it is needed. The "average" girl is employed between 5 to 20 hours weekly at a wage rate of $.35 to $.50 per hour and receives an income ranging from $3 to $5 at the end of the week. She is employed in a distribution occupation and in the majority of cases does not contribute to the sum total of family earnings.

Sixty seven percent of the girls receive an average weekly allowance of $1 to $2 with the decision as to the amount and the time of allotment usually made by both parents. Money is obtained from
parents on request by 27 percent of the students, generally on a weekly basis. The average sum requested ranges between $.25 to $1 and is, in most cases, obtained from the mother of the household.

Additional money to supplement earnings and allowances is given to 29 percent of the girls regularly and to 28 percent occasionally. These monthly sums are often repaid to the parents. Fifty nine percent of the pupils lend money to others frequently; a minor group of 6 percent is regularly in debt while the majority or 89 percent is not. Money is saved by 48 percent of the girls regularly and by 6 percent occasionally.

The greatest number of girls have learned their money management practices at home. A few have obtained their guiding principles from school, in their contacts with other people or have devised a set of their own making. While 52 percent assert that they are wise spenders, they give no major evidence to support their claims. Only 6 percent regularly follow definite plans for spending and allotting their money, and an additional 22 percent do so occasionally.

In considering expenditures, the writer has found that recreational activities and "in between meal snacks" are the items most frequently checked, with the purchase of soft beverages and attendance at movies ranking first. Lunches are purchased daily by 46 percent of the students. Church contributions are, in the main, made weekly, those to community agencies monthly, while club and class dues are usually paid yearly.
Seemingly the girls do not buy their own clothing, nor do they pay for their medical and dental expenses. Services that are listed as frequent expenditures include dry cleaning, shoe repairing and the purchase of stationery and stamps. Thirty one percent routinely ride buses to and from school and 17 percent purchase weekly transit tickets. Books and magazines, records and sheet music are the most popular "luxury" items for which money is spent. Approximately one fifth of the girls entertain friends occasionally. Fifteen percent of them are making yearly additions to the furnishings of their own bedrooms.

Thirteen percent have weekly savings accounts, 14 percent monthly ones and 10 percent deposit money yearly. Payments on insurance policies are made by 7 percent weekly, by 17 percent monthly and by 10 percent yearly. War stamps are bought by a total of one hundred twelve girls, with 47 percent of the group purchasing them every week. Statements contributed by many of the girls reveal their increasing awareness for the need of training in the wise use of money.
Chapter IV

IMPLICATIONS FOR CONSUMER EDUCATION AT THE HIGH SCHOOL LEVEL

The preceding analysis of the data makes it evident that high school girls are definitely handling money and are employing money management practices that are both wise and unwise. The data reveal among other things, the following needs which have implications for consumer education:

1. **Alliance girls of high school age need activities and experiences to help them develop better habits in the use of their money and to formulate wiser practices in money management.**

2. **Most girls, especially those who obtain money only by requesting it from their parents, need increasing responsibilities in money management.**

3. **Increasing opportunities and responsibility for purchasing items of apparel are needed by many high school girls.**

4. **The cooperation of all parents is needed in better training their children in the use of money.**

5. **Many girls as yet are not aware of the relationship between their income and the family income.**

6. **Numerous girls feel that they are not using their income to best advantage. Both this group and those students who do not as yet realize their lack of consumer knowledge and**
ability, in these days of inflation and rising prices, must be helped to understand that ability in money management is one of their more basic needs.

As a result of this study, the writer is more fully aware of the need to incorporate consumer education into the total school program. As a teacher of home economics she sees its place in all the areas of homemaking. The problem of the wise use of money and of human resources cuts across subject matter lines. Consumption is a function common to all groups. Wise consumption is basic to the well being of our society.

There are several methods by which consumer education can be integrated into the school program. Among the more usual procedures are:

1. Building units around subject matter now taught in the secondary school;

2. Setting up a separate course in consumer education taught by one person or by several cooperatively;

3. Constructing a program of consumer education centered around areas in the core curriculum;

4. Integrating consumer education into subject matter already existing in the school program.

Each has its advantages and its drawbacks, but the writer believes that in view of her philosophy of consumer education and her own particular school situation, the last means would be the best to follow. She feels that if more and better consumer training than is now being offered in Alliance High School can be incorporated not only
into home economics, but also into social studies, mathematics, the sciences, and business education, it will have a more functional value for the student. She believes that pupils will gain a better understanding and make more useful application of their consumer training if it is taught in connection with the other problems of living rather than as an isolated subject in the curriculum.

The job of awakening in parents, teachers, and children, a consciousness of the need for sound consumer education is not one for the home economics teacher alone. In order that a consumer training program be effective, well integrated and varied in scope, the whole school must work cooperatively with parents to better the money management practices of the students, sharpen their interest in consumer problems and strengthen their ability to cooperate intelligently.

As Eugene Guinter\(^1\) has so aptly said, "Consumer Education programs do not spring up promiscuously like the weeds in one's garden. Instead they require soil of some degree of fertility plus careful cultivation". There is a need first of all for the support and the understanding of the school superintendent, the principal and other school authorities. They must fully realize what the consumer education program is aiming to do, and they must understand that it is a phase of the larger program of education for living.

Without their support even the best planned and organized program cannot fully succeed.

Teachers are needed who are consumer minded and consumer conscious themselves, whether it be in home economics, social science, mathematics, the sciences or business education. The school cannot train students to be wise consumer citizens if the teachers are not wise consumer citizens themselves.

There must be a well formulated plan of instruction based upon the needs of the students, and of the community in which they live. If the consumer training program is to meet these needs, it should not be centered in the senior high school, but should extend to all educational levels. School training in the wise use of resources should begin when the child enters the kindergarten. The elementary school offers innumerable opportunities for consumer training, since it is the time when children learn about the world in which they live, when they develop attitudes and attempt to make choices. Just as we cannot wait until a person is fully grown before we teach him how to get along with others, so we cannot shelve the problem of the wise use of money and resources until we feel that the child or youth is mature enough to grasp its full scope. At each educational level from the kindergarten to the continuation school for adults, consumer needs and interests change and the school offerings must fit these developing needs and interests at each level.

Perhaps the most basic need is to popularize the program of consumer education within the school and within the community.
Educators have been attempting to stress the program for democratic education, why not emphasize one of its basic tenets, consumer training? Students must eat, they must wear clothing, they must have homes in which to live, they must purchase goods and services. These are requirements common to all people. Once students and their parents become aware of the consumer problems facing them, they will avail themselves of opportunities to learn to meet these problems wisely. The "whole" school must work to help improve the quality of living in its community.

However, the school by itself cannot better the spending habits, the money management practices of its students, regardless of how well developed and how varied the program of consumer training may be. Parents too must do their share in training children to use money and resources wisely. Too often we tend to forget that attitudes towards money are as important as the actual handling of funds. The home influences the economic attitudes of the child from the time he is able to understand that a penny is a medium of exchange for a piece of candy. Parents must be educated to realize the value of some planned system whereby the child will learn to use money and resources wisely. If a youth is not given money to spend, without too rigid supervision, school training in wise management will have no meaning for him. Until the student can make useful application of the consumer facts he has accumulated, no real learning will have taken place. The home and the school together must strive to foster and develop a sane attitude towards money and other resources and an understanding of their use.
Henry Harap\textsuperscript{2} has stated that \ldots "the aim of consumer education is to raise the level of family living by a consideration of the important individual and social problems involved in choosing, buying and using goods and services." Education must be functional in the everyday life of the pupil. Activities and experiences should be provided by the school and the home to help children and adolescents understand the concepts of money management and to make better use of their own resources. Home economists have long worked towards the improvement of family living. Implications for the consumer are found in every phase of homemaking, for home economics teaching follows closely the basic areas of living. The general goals of consumer training in home economics as listed by the United States Office of Education, Division of Home Economics\textsuperscript{3}, are to help pupils develop ability to:

- use resources so as to increase the satisfactions of personal and family living,
- determine quantities and qualities of specific goods and services to be purchased,
- select goods and services in the market,
- buy with consideration for the interests of others,
- improve the situation for all consumers through wise individual purchases and joint efforts.


\textsuperscript{3} Mendenhall, James and Harap, Henry, \textit{Consumer Education}. p. 103.
With these general goals and the implications of the data revealed in this study in mind, and with belief that "to be effective consumer education must be taught in terms of daily living,"1 the writer expects to revise her own teaching. She believes that through provision of certain activities and experiences she can more nearly meet the pupil needs evidenced by the study. She further believes that she can promote the cooperation of the rest of the faculty and of parents in providing for the development of education to meet consumer needs.

I. SUGGESTIONS FOR SECURING ADMINISTRATION AND FACULTY COOPERATION.

1. Discuss interest in consumer training with superintendent and principal. If they are interested, request a faculty-student committee to plan for studying and meeting the consumer education needs of the students.

2. Form a faculty-student committee to survey the expenditures and money management needs of all the students, both boys and girls, enrolled in the high school.

3. Have the faculty-student committee sponsor a publicity program in relation to the findings of the survey. Data revealing needs common to all the students can be used as a stepping stone to make faculty, administrators, students, and parents more consumer conscious.

4. Encourage the faculty-student committee to work with the P.T.A. and other adult groups in promoting consumer training both in the home and in the school.

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5. Encourage the local teachers' association to form committees to study the consumer problems most vital to the school and the community. This can be a part of their program for professional advancement.

6. Mimeograph and distribute copies of the reports of these committees to all teachers and administrators so that they might realize the implications of consumer needs for their teaching.

7. Mimeograph and distribute copies of pertinent data resulting from the present study to all teachers and administrators in the school system. The evident needs of high school students can serve as a basis for arousing or increasing the awareness of faculty members and administrators to the necessity for consumer training.

8. Encourage all teachers, especially those in the elementary schools and those teaching science, mathematics, social science and business education, to build some of their classroom activities and experiences around the problems stemming from the use and management of resources.

II. SUGGESTIONS FOR SECURING PARENT COOPERATION AND PARTICIPATION.

1. Have the class list their money needs and problems, and from them formulate basic needs common to many of the students. Follow with discussions of methods by which these needs can best be met.

2. Encourage parents to visit classes and participate in these discussions. Have parents, in classes, present the
problems they see in providing money and material needs
to their children.

3. In P.T.A. meetings, adult classes and mother's groups:
   a. Conduct forums and discussions on problems per-
      taining to children and money.
   b. Have debates on topics such as the allowance system
      versus obtaining money by request from parents.
      Students and parents, members of the faculty-student
      committee should participate.
   c. Have reports by students, who obtain allowances or
      secure income in some planned manner, and by parents,
      who allot specific sums of money to their children,
      on the advantages and disadvantages they see in the
      allowance or other income system.

4. Discuss problems relating to children and money management
   on home visits.

5. Stimulate interest in home projects with student and
   parents cooperatively formulating an allowance or other
   income plan which will fit both the needs of the pupil and
   the family budget.

6. Follow up the first project with one in which the budget
   plan is put to actual use.

7. Encourage parents to provide further opportunities to their
   children in purchasing clothing.
   Use class check lists to discover the items that pupils buy
   without supervision, those that they purchase with the aid
of their parents, and those that parents buy for them. Utilize the data obtained as a basis for parent-pupil discussions on ways in which opportunities for self selection and purchase can be obtained, and on the training to be gained in giving children more responsibility in buying.

8. Encourage home projects on the cooperative selection and purchase of clothing by mother and daughter. Stimulate interests in follow-up projects in which the daughter is allowed more responsibility in selecting and purchasing clothing.

III. SPECIFIC SUGGESTIONS FOR TEACHING HOMEMAKING TO MEET THE CONSUMER NEEDS OF HIGH SCHOOL GIRLS.

A. Through Courses in Home Management and Family Relationships.

1. Arouse awareness and recognition of consumer problems through the use of record accounts of income and expenditures kept for a period of three to six months. Careful analysis of these accounts by the pupil, the mother and the teacher so that the pupil may discover her satisfactory and faulty habits and practices and plan to correct those which are poor.

2. Encourage background reading and discussion of the relationship between the girl and her money and the family income.

Compare personal accounts to the family budget and correct any additional faulty money habits which may be discovered.
3. Have mothers participate in discussions of problems related to the girl and her income.

4. Invite guest speakers who are authorities on the problem of children and money.

5. Have talks on family finance by qualified persons from banks, loan companies, finance corporations.

6. Encourage individual reports by class members on current literature, movies or radio programs dealing with children and money. Follow with class discussions on the similarity between problems evident in the literature, movies or radio programs and problems common to the Alliance students.

7. Stimulate interest in discussions leading to the understanding of values and choices entering into the use of money and in meeting satisfactions that are both immediate and long term, both personal and family.

8. Have panel groups and individual reports on current problems related to the wise use of consumer goods and services for the most benefit to self, family, community, and nation.

E. Through Foods Classes.

1. Have students keep records of lunch time and "in between meal" purchases as a basis for examining food habits both from a nutritive and an economic viewpoint.
2. Organize an educational campaign on wise food selection for all high school students, with leadership coming from students in home economic classes.

3. Encourage home projects on the improvement of spending habits related to the purchase of lunches and "snacks".

4. Use "family groups" in meal planning and preparation. Have each group work on a food budget for an income level comparable to those represented in the class, with actual selection and purchase of the food by the girls.

5. Encourage home projects on marketing for the home.

6. Stimulate interest in home experiences related to the planning and preparation of meals to fit the basic seven requirements and the family food budget.

C. Through Clothing Classes.

1. Plan and prepare exhibits on wise clothing and accessory purchases.

2. Have talks given by clothing buyers from local stores. Follow with a planned field trip to those stores.

3. Plan a field trip to the local garment factory so that the pupils may gain an understanding of the factors that influence the quality and the cost of articles of apparel.

4. Encourage pupils to write and present skits on good and poor shopping practices.
5. Encourage class discussions, panels, and individual reports on the values and standards that affect clothing purchases.

6. Plan well organized shopping trips to stores in the community to enable each girl to purchase an article, such as a blouse, a sweater, or an item of underclothing, which she usually buys without parent supervision. Later have class analysis of the purchase to discover whether judgment was used in buying, whether satisfaction was gained.

7. Have students make a wardrobe check, list all available articles of clothing, and make suggestions for reconditioning old garments and acquiring new ones.

8. Follow the wardrobe analysis with the formulation of a clothing budget that will meet pupil needs and fit into the family clothing allowance.

9. Encourage further home experiences in the use of the clothing budget for the period of a year.

10. Stimulate interest in home projects on the selection and purchase of clothing for a special occasion such as a formal dance, or a summer vacation trip.

Consumer training has as its aim the development of better consumer-citizens for a better tomorrow. Both the home and the school in all its educational levels must work toward such a goal. Home economics has a significant opportunity to contribute to the
betterment of social living, since if effectively taught it
deals with the problems of living common to all people. Eventually consumer training as a phase of democratic education must
be extended to help all pupils from the kindergarten to the adult
continuation school learn the techniques of money management
appropriate to their needs. Educators, administrators, parents,
community members must become increasingly aware of the need for
training in wise consumption. Further provisions for such training in the school curriculum is essential. To be effective any
program of consumer training must be practical and utilitarian.
Information is not sufficient. Activities and experiences in
which that information can be applied must be provided to insure
the full development of the student and in turn a fuller contribu-
tion to society.
Chapter V

SUMMARY, CONCLUSIONS, RECOMMENDATIONS

During the war years, spending habits and money management practices of people changed to meet a changing economic order. In those years high school students obtained jobs paying comparatively large salaries or secured ample funds from parents who were working at high wage levels. Their spending habits and money management practices were influenced by those of their elders, by this influx of wealth. Now that the war is over and the demand for workers has decreased, what are the resulting economic problems of the high school pupil?

The purpose of this study was to survey the spending habits and money management practices of girls in Alliance High School in light of the return to a more normal period of living, and from the data thus secured think through possible implications for consumer education especially in home economics.

At the beginning of the study, check lists and questionnaires were filled out by the 683 girls enrolled in Alliance High School. One hundred eighty papers, 45 from each of the four class groupings, were selected from the total group as a basis for determining data. Since the papers were selected at random, all age groups and class levels are represented. It is hoped that an average picture of spending habits and money management practices of Alliance High School girls is revealed.

The study has shown that the 180 girls represented came from homes where economic conditions were fairly stable. The majority of
fathers were employed regularly; many mothers, brothers and
sisters contributed to the total family income.

It is noted that these high school girls obtained money
from two sources -- from employment and from parents, either in
the form of an allowance or in answer to a request for funds.
Fifty percent of the students were employed regularly or occasion-
ally in part time jobs, 33 percent received an allowance and 27
percent asked their parents for money at frequent intervals.

Income from all sources was usually obtained on a weekly
basis. The "average working girl" received the sum of from $3
to $5 in her pay envelope, the "average girl" on an allowance
received $1 to $2, while the "average girl" who asked her parents
for money received funds ranging from $.25 to $1 in answer to her
requests.

The major weaknesses evident in the money management practices
and spending habits of this group of Alliance High School girls are:

1. Most of the girls who work do not contribute funds to
the family income, but use the money for their own
personal satisfaction. They do not as yet seem to
realize the relationship between their income and the
family income.

2. A large number of girls have formed the habit of lending
money to persons within the family group or to friends.

3. Very few of the students seem to follow any plan for
apportioning their money wisely.
4. Many of the girls spend the larger part of their incomes on "in between meal snacks" and recreational activities.

5. Comments made by some of the girls reveal that they realize the weaknesses in their spending habits.

6. Indication is given in their comments that these students feel that they are not given sufficient opportunities and responsibilities in the purchase of clothing.

On the balance side it is revealed that:

a. Many girls are saving money. Forty six percent of the students state that they save regularly, and 11 percent make occasional savings.

b. Only a few of the students live beyond their incomes, while 72 percent stay within the limits prescribed by their funds.

c. A comparatively small number of girls report that they are in debt to others.

d. Girls are contributing to church and community organizations and are thus developing habits of cooperation and social sensitivity.

From the picture given by the analysis of these data, the writer has concluded that one of the prime needs of the girls in Alliance High School is provision for activities and experiences that will help them develop better spending habits and money management practices. The home economics teacher alone cannot accomplish
this task, but must work cooperatively with other members of
the school faculty and with parents.

Many of the girls are receiving their incomes only by request-
ing money from their parents and seem to have no plan for spending
this money wisely. It would seem that to have an allotted sum of
money for a definite interval of time would promote an awareness
of the responsibilities involved in handling that money carefully
and would promote interest in receiving the most value from it.

Girls need to formulate wise habits in purchasing items of
apparel. They require added opportunities for the selection and
purchase of articles of clothing, if this need is to be met.
Parents should be helped to realize that adolescence is a formative
period. As girls through study and experience become proficient,
parents should cooperate by giving their daughters increasing re-
sponsibility in the selection and purchase of clothing. Together
the school and home would be building a sense of responsibility
and confidence in the girls.

All parents, especially those whose daughters are not employed,
should be encouraged to investigate and utilize the allowance
system to help their daughters in the use of money and resources.
They must be helped to understand that an allowance is not an ex-
travagance but a training devise. If the child has money of her own,
she will be more interested in its management, in securing satis-
factions from its use, and she will be developing habits that will
carry over into adult life. Furthermore, parents must see that this
experience should begin early in the child's life and that the
responsibility should be increased as ability increases.

Many girls who are working do not seem to realize the relationship between their income and the family income. They must be helped to become aware of the fact that they have responsibilities as well as rights in family living. They must see that, by contributing to the total family income in accordance with their ability and family needs, they are becoming more cooperative and understanding members of the family group.

Some of the students have indicated that they do not feel they are using their incomes wisely. Both this group and those who are not yet aware of their lack of consumer knowledge and skill must be made conscious of its influence on their daily life and on general economic conditions. They must come to realize that consumption is common to all activities of living, and that in these days of inflation and rising prices, the need for wise buying practices and for the cooperation of all consumers is even more important.

The writer holds the philosophy that the best method of teaching consumer education is to coordinate it with subjects already existing in the school curriculum rather than to teach it per se. Consumer training, as a phase of preparation for democratic living, should be a part of the total school program. Administrators, teachers, parents and community groups must all become increasingly conscious of the need for instructing students in the wise use of human resources. To be vital consumer training must begin when
the child first becomes aware of his resources and of their use. The home and the school, throughout the elementary, secondary, collegiate, and adult continuation levels must cooperatively provide activities and experiences that will aid in the development of wiser consumer citizens. Whether we are helping a pupil set up values and standards by means of which he can make the best use of his resources, or whether we are giving him specific points to follow in purchasing a melon, the training must fit his needs and those of the group in which he lives. He must see those needs and be motivated to learn through experiences how best to meet them. We are attempting to better family and social living through the wise use of the resources of our society. We must truly believe that, "Consumer education is not only here to stay, it is here to grow." ¹

Among further studies that would promote sound consumer education especially for high school pupils are:

1. More thorough investigations into the spending problems and money management practices of adolescents, both boys and girls.

2. Studies of spending habits based on the use of personal account records and amplified by information obtained from interviews with students.

3. The development of more source units in consumer education.

4. The development of programs for parent education in consumer training.

BIBLIOGRAPHY

A. ROCKS AND MONOGRAPHS


B. THESES AND MONOGRAPHS


C. ARTICLES


A CHECK LIST ON SPENDING HABITS

Where Does Your Money Go?

1. Lunches

2. "In Between Meal" Snacks
   a. cokes, other beverages
   b. ice cream, sundaes, sodas
   c. candy
   d. chewing gum
   e. others such as popcorn, peanuts, etc.

3. Cosmetics

4. Personal necessities such as tooth paste, etc.

5. School supplies

6. Recreation
   a. movies
   b. school activities
   c. Youth Center
   d. dancing
   e. parties
   f. others such as roller skating, bowling, etc.

7. Dues and Donations
   a. club dues
   b. class dues
   c. church donations
   d. community funds such as Red Cross, T. B., etc.
### A CHECK LIST ON SPENDING HABITS - Continued

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#### 8. Clothing

- a. ankle socks and stockings
- b. shoes
- c. blouses and sweaters
- d. skirts, dresses
- e. suits, coats
- f. hats, scarves
- g. underclothing

#### 9. Services

- a. shoe repairing
- b. dry cleaning
- c. permanents, hair dressing
- d. stationery, stamps
- e. bus transportation

#### 10. Luxuries

- a. books and magazines
- b. records and sheet music
- c. entertaining others
- d. furnishings for your room
- e. jewelry
- f. travel

#### 11. Health

- a. medical expenses
- b. dental expenses

#### 12. Savings

- a. bank accounts
- b. insurance
- c. Victory stamps and bonds
QUESTONNAIRE ON MONEY MANAGEMENT PRACTICES

IN WHICH OF THE GROUPS DO YOU BELONG?

I. Group A.

1. Do you earn your own spending money? .........................

2. If so, how many hours do you work a week? .................

3. What are your working hours? ................................

4. What is your hourly wage? .................................

5. What is the weekly amount of your earnings? ..............

6. Do you contribute towards family and household expenses? ..

Group B.

1. Do you receive a regular allowance? .........................

2. Is it on a weekly, twice monthly, or monthly basis? .......

3. What is the amount of your allowance? ......................

4. Who makes the decision as to the amount of your allowance? ..

Group C.

1. Do you obtain money only by asking your parents for it when necessary? ........................................

2. As a general rule, how often do you ask your parents for money? ........................................

3. (Check one) every day ......, once a week ......, twice a week ......, once a month ......

4. In what sums is the money given to you? ......................

5. Whom do you most often ask for money? mother ......, father ......, older brothers ......, older sisters ......, relatives ......, others ......
QUESTIONNAIRE ON MONEY MANAGEMENT PRACTICES
Continued

II. To Be Answered by the Girls in Groups A and B.

1. Do you ask your parents or others for money to supplement your allowance or the money you earn? .................

2. How often do you request money? ..............................

3. Do you "pay this money back"? .................................

III. To be Answered by All the Girls.

1. Does your father work outside the home regularly? ..........

2. Does your mother work outside the home? regularly ......, occasionally ......

3. Do you have older brothers and/or sisters who contribute to the family income? ...........................

4. Are you living beyond your earnings, allowance, or the money given to you by your family? .........................

5. Are you in debt to other people? ...............................

6. Do you lend money to members of the family or others? ......

7. Are you saving money? ...........................................

8. Do you think you are spending your money wisely? ..........

9. Do you follow a plan in using your money? .................

10. Where have you obtained your ideas of the ways in which money should be spent? .................................