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# A Determination of the Need for and Content of a Consumer-Oriented Law Course at the Community College Level

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A DETERMINATION OF THE NEED FOR AND CONTENT  
OF A CONSUMER-ORIENTED LAW COURSE AT  
THE COMMUNITY COLLEGE LEVEL

(TITLE)

BY

David L. Stapleton

THESIS

SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
FOR THE DEGREE OF

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CHARLESTON, ILLINOIS

1972

YEAR

I HEREBY RECOMMEND THIS THESIS BE ACCEPTED AS FULFILLING  
THIS PART OF THE GRADUATE DEGREE CITED ABOVE

Sep. 26, 1972  
DATE

October 2, 1972  
DATE

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## CHAPTER I

### INTRODUCTION

The consumer must purchase, consume, and then repurchase many goods and services in a capitalistic economy. In addition, the success and efficiency of our capitalistic economic system is based upon the decisions that the consumer makes in the marketplace. If a successful economy is defined as one oriented toward the best interests of the consumer, then it is important that the consumer make wise decisions. Therefore, it is imperative that the consumer understand his important role in the economic system so the system will operate efficiently.

Today's consumer must be able to make intelligent decisions in a business environment that stresses mass marketing, easy credit, and costly advertising. All of these factors combined are intended to entice the consumer to spend more. Some form of consumer-oriented education is just as essential for every student as is history, math, English, science, or health education. As everyone is both a consumer and a producer, educational institutions have a definite responsibility in preparing every individual to function safely and effectively in the marketplace.

Currently, in recognition of the need, such emphasis is being placed on educating the consumer. Government agencies, private agencies, secondary schools, and colleges are attempting to improve the knowledges and skills needed to be a wise consumer. The dynamic community college

can and should play an important role in the education of a more informed consumer.

### Need for the Study

Parents, students, business people, politicians, teachers, and other professional people have criticized educational institutions, and have challenged them to keep the curriculum relevant. Consumerism is a relevant and significant issue and since everyone is a consumer, consumer education should be a part of everyone's educational experience. All involved with curriculum design should know how best to educate a student for his consumer role.

Faculty members, administrators, trustees, and residents of community college districts need to know what courses can best fill this need.

Faculty members must constantly search for unresolved educational needs and keep abreast of new or innovative concepts, methods, and techniques to meet educational needs. Teachers, especially those directly involved with consumer education, need to know whether or not the germane issue of an informed consumer is being met.

Educational administrators should be interested in this research in order to know what is the most effective way to provide sufficient consumer education to students.

The Board of Trustees, the elected representatives who control the policies of the institution, need the information provided by this study in order to hold accountable the administration and faculty regarding course offerings.

It is necessary that the community residents be informed of the

results of educational studies so that they can be informed of the needs that the institutions successfully meet or propose to meet.

### Purpose of the Study

The purpose of this study is to determine the need and content of a course for the community college that will enable a student to become a better-informed consumer and to understand the laws protecting and regulating his welfare.

### Statement of the Problem

The problem of this study is to determine a need for a consumer-oriented law course for the community college and, if a need exists, to determine the content of such a course.

### Definitions

The following terms, as used in this paper, are defined as follows:

Consumer Law--the laws and legislation enacted for the purpose of protecting the consumer from undue harm and injury.

Consumer--a term which applies to everyone.

Consumerism--the social movement of individuals and groups to place emphasis on the importance of the role of the consumer and the importance of this role. Also included is the movement towards better information and protection of the individual.

Consumer Education--the development of the individual in the skills, concepts, and understandings required for everyday living; to

achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources.<sup>1</sup>

### Delimitations

The sample population of the teachers, lawyers, and business people is limited to the Lake Land Community College District 517 located in East Central Illinois. A map specifically illustrating the district is on the following page. The area includes, in whole or in part, the counties of Clark, Clay, Coles, Cumberland, Douglas, Edgar, Effingham, Fayette, Jasper, Moultrie, and Shelby.

The textbook authors are selected from individuals who have written Consumer Education textbooks.

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<sup>1</sup>Guidelines for Consumer Education (Office of the Supt. of Public Instruction, Printed by authority of State of Illinois, 1968), p. 1.





## CHAPTER II

### RELATED LITERATURE

#### I. Recognition of Consumer Education

##### A. Establishment of a Basic Recognition

The sophisticated character of the American economy makes mandatory for every citizen a working knowledge and understanding of the proper methods for meeting and handling economic problems of vital importance to the individual, family, community, and nation.<sup>2</sup> Robert L. Heibroner continues this thought by adding to the statement "Man does not live by bread alone" with "obviously man cannot live without bread."<sup>3</sup>

The need for wise consumer activity has always been evident but in relation to the current spiraling economic conditions, wise consumer education is imperative. Berghaus states that:

Without such education, too many years of experience are necessary to establish sound money values, to learn how to make positive and satisfying choices, and to know how to obtain from income the things most worthwhile.<sup>4</sup>

In Forkner's study there seems to be a general consensus that everyone should possess certain knowledges and understandings that will

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<sup>2</sup>H.R. Berghaus, A Developmental Sequence of Content Essential to Personal Money Management (Doctor's dissertation, University of Oklahoma, 1966, University Microfilms, Inc., Ann Arbor, Michigan, 1970), p. 2.

<sup>3</sup>Robert L. Heibroner, The Making of an Economic Society (Englewood Cliffs, New Jersey: Prentice-Hall, 1962).

<sup>4</sup>H.R. Berghaus, A Developmental Sequence of Content Essential to Personal Money Management (Doctor's dissertation, University of Oklahoma, 1966, University Microfilms, Inc., Ann Arbor, Michigan, 1970), p. 3.

allow them to be successful and competent consumers in our American economy.<sup>5</sup>

It should be a purpose of education, over and above citizenship training, to enable individuals to achieve the necessary economic capacities in the academic surroundings of educational institutions as opposed to achieving these capacities through harsh natural consequences from dealings in the real economic world. The unwary, untrained, or naive individual then can adequately gain the necessary experience free from any threat of injury usually resulting from unfortunate and uncalled for painful economic experiences. Caplovitz in his book The Poor Pay More states that "Trial by error can be replaced by less painful progress of consumer education."<sup>6</sup> Education in consumer activity is as important as education in producing and selling. Consumer Education is a universal need; it should be available all through the schools and not left to accidental learning.<sup>7</sup>

The recognition of the need for consumer education dates back essentially to the beginnings of our country. Thomas Jefferson summarized the issue of consumer education by stating the purposes of education should be:

1. To give every citizen the information he needs for the transaction of his own business.

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<sup>5</sup>Irving Hugh Forkner, An Achievement Test of Personal-Business Knowledges and Understandings (Doctor's dissertation, Columbia University, 1963, University Microfilms, Inc., Ann Arbor, Michigan, 1970), p. 3.

<sup>6</sup>David Caplovitz, The Poor Pay More (New York: The Free Press, A Division of The Macmillan Company, 1967), p. 183.

<sup>7</sup>Educational Policies Commission, The Purposes of Education in American Democracy (Washington, D.C.: National Education Association, 1938), p. 106.

2. To enable him to calculate for himself, and to express and preserve his ideas, his contracts, and accounts in writing.<sup>8</sup>

### E. Recognition and Implementation

As with other professions and institutions, education is plagued with the problem of time lag between recognition of a need or problem and implementation of methods or procedures to resolve the need or problem. The need for consumer education has long been recognized but relevant and significant implementation into the curricula is for the most part a recent innovation. Attempts at educating an individual on the role of a consumer is not entirely a new venture as Schoenfeld and Natella point out that consumer education has been in education for the last 30 years.<sup>9</sup> However the significance and relevance of these past endeavors is somewhat questionable as Bess Myerson Grant in the introduction to Arch W. Troelstrup's The Consumer In American Society points out:

The old consumer education dealt with comparisons of different types of cloth and instructions for a balanced diet.<sup>10</sup>

Also in the past any attempt at consumer education was usually contained in a vocational program. According to Schoenfeld and Natella:

Education in our society seems to concentrate on two areas: (1) the so-called producer-type education which stresses the acquisition of skills that are needed for an individual who

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<sup>8</sup>Quoted in Educational Policies Commission, The Unique Function of Education in American Democracy (Washington, D.C.: National Education Association, 1937), p. 22.

<sup>9</sup>David Schoenfeld and Arthur A. Natella, The Consumer and His Dollars (Dobbs Ferry, N.Y.: Oceana Publications, Inc., 1966), p. 335.

<sup>10</sup>Arch W. Troelstrup, The Consumer in American Society (New York: McGraw-Hill Book Company, 1970), p. vii.

will eventually become a producer. (2) cultural education which emphasized the development of an appreciation of the various arts which tend to enrich our lives.<sup>11</sup>

Based on this, consumer education does not belong in the producer-oriented approach but in general education. M. Herbert Freeman maintains:

Preparation for economic literacy and everyday business competence is one of the most important phases of business education. Such training is nonvocational in nature and general education in purpose.<sup>12</sup>

P.W. Thelander continues on this vein by stating:

In addition to the growing need for business training for those entering business occupations, there has been an increasing urgency for giving instruction of a general nature about business to all our students, particularly on the secondary level. Who can say that any youth is educated today if he or she is not competent to face and quickly resolve the numerous business situations that continually confront one.<sup>13</sup>

## II. Law as Subject Matter in Consumer Education

### A. Suggested Subject Areas

Inez Wells found the needs of all individual students fall into the following 15 areas: (1) Financial planning (or budgeting) for earning, saving, and spending money; money management; money as a medium of exchange; (2) personal and social records to aid in wise money management; (3) insurance; (4) investments; (5) consumer credit (borrowing); (6) banking; (7) taxes; (8) housing; (9) consumer buying problems;

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<sup>11</sup>David Schoenfeld and Arthur A. Natolla, The Consumer and His Dollars (Dobbs Ferry, N.Y.: Oceana Publications, Inc., 1966), p. 336.

<sup>12</sup>M. Herbert Freeman, "Basic Business Education for Everyday Living" (Delta Pi Epsilon, Monograph 74; Cincinnati, South-Western Publishing Co., 1951), p. 7.

<sup>13</sup>P.W. Thelander, "Business Education in Life Adjustment Education," Life Adjustment Education in Action, ed. F.R. Zeran (New York: Chartwell House, Inc., 1953), pp. 313-314.

(10) price and the consumer; (11) legal aspects of everyday living; (12) marketing and functions; (13) communication; (14) travel and transportation; and (15) structure and operation of economic system.<sup>14</sup>

Studies conducted by the National Association of Secondary School Principals, Crank, and Ogden also show that it was important for people to have a working relationship with the law. The National Association of Secondary School Principals, calendered 16 areas of importance relative to consumer education. Those selected were: (1) Financial planning, (2) insurance; (3) credit; (4) investments; (5) taxes; (6) the price system; (7) banking; (8) frauds and swindles; (9) marketing functions; (10) buying problems; (11) using sources of information; (12) housing; (13) communications; (14) transportation; (15) legal relationships of buyers and sellers; and (16) consumer, producer, and labor relationships.<sup>15</sup>

Crank found in his study that the five major areas to be included in consumer education should be (1) business and government services; (2) personal finance; (3) consumer buying; (4) personal business law; (5) economics employment.<sup>16</sup>

Ogden in a study aimed to design an achievement test to measure personal financial knowledges, understandings, and applications possessed

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<sup>14</sup>Inez R. Wells, "A Survey of Basic Business Education in Ohio," Bulletin No. 47 (Harrisonburg, Virginia: The National Association of Business Teacher-Training Institutions, March, 1949), p. 27.

<sup>15</sup>Thomas Briggs, The Consumer Education Study—Consumer Education in Your School, A Handbook for Teachers and Administrators, National Association of Secondary School Principals (Washington, D.C.: National Education Association, 1947), pp. 19-55.

<sup>16</sup>Floyd L. Crank, "A Study of the Subject Matter Content in Basic Business and Economic Education" (unpublished Doctor's dissertation, Northwestern University, 1956).

by college students utilized the following areas to accomplish this: budgeting; credit; borrowing money; banking; savings; insurance (life, health, real estate, personal property, automobile); renting/buying a home; investments; income taxes; social security; retirement planning; annuities; wills; trusts; and federal-state taxes (non-income).<sup>17</sup>

All three studies mentioned the importance and relevance of a working acquaintanceship with the law and one's legal rights and duties.

### III. Educational Placement and Consumer Education

#### A. Predominant Emphasis

In situations where consumer education is recognized as a vital part of the curriculum there is a definite trend to place predominantly this area on the secondary level. Consumer education is also sometimes filtered down to the junior high and elementary school levels. Thelander feels that particular emphasis should be given to the secondary level.<sup>18</sup>

The Policies Commission for Business and Economic Education stated in 1960:

We believe it is imperative that every American should have as a part of his general education, regardless of his personal or professional goal, at least a one-year course at the secondary school level that will provide

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<sup>17</sup> R.L. Ogden, The Construction and Standardization of an Achievement Test Designed to Measure Personal Financial Knowledges, Understandings, and Applications Possessed by Selected College Students (Doctor's dissertation, Colorado State College, 1964, University Microfilms, Inc., Ann Arbor, Michigan, 1970), p. 9.

<sup>18</sup> P.W. Thelander, "Business Education in Life Adjustment," Life Adjustment Education in Action, ed. F.R. Zeran (New York: Chartwell House, Inc., 1953), pp. 313-314.

the learner with an opportunity to become competent to deal with everyday business-economic issues and problems.<sup>19</sup>

### B. Continued Consumer Education

While the forementioned studies have been basically restricted to the secondary school it is in no way inferred by these studies that consumer education is the sole responsibility of the secondary school. Consumer education should be a continuing process available to all at every educational level.<sup>20</sup> Yacyk stated that it is the duty of schools to provide their students education for economic literacy which builds an informed, alert, and loyal consumer.<sup>21</sup>

These statements not only recognize the need and importance of consumer education but also point out that it should not be singled out and consequentially channeled to only one particular educational level.

## IV. Consumer Education and the College

### A. Need

Unfortunately recognition in regards to the contribution the college and university, especially the community college, can make in the effort towards adequate consumer education appears to be rather untapped.

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<sup>19</sup>Policies Commission for Business and Economic Education, A Proposal for Business-Economic Education for American Secondary Schools (Washington, D.C.: United Business Education Association, 1960).

<sup>20</sup>Education Policies Commission, The Purposes of Education in American Democracy (Washington, D.C.: National Education Association, 1938), p. 106.

<sup>21</sup>Peter Yacyk, A Study of Personal Investment Information at the Secondary School Level (Doctor's dissertation, Temple University, 1965, University Microfilms, Ann Arbor, Michigan, 1970), p. 1.

William Moore, Jr. in his book Against The Odds recommends that consumer economics become a full semester course and be given integral status in the general education requisites for the marginal student enrolling in the community college.<sup>22</sup> It cannot, however, be fully accepted that the non-marginal student does not need consumer education exposure either at the community college or at the senior college level.

The book The Consumer and His Dollars indicates that ignorance of the workings of our complex economic market is not totally restricted to any one sector of the population. It can be readily established that even lawyers, doctors, dentists, engineers, and other professionally educated people have been ripped-off with unbelievable frequency. Too often the education represented by these professions does not prepare people for the art of everyday economic living.<sup>23</sup>

#### B. Implementation on Collegiate Level

According to Ogden, colleges and universities have been taking steps to provide students with pertinent financial knowledges.<sup>24</sup> However consumer-oriented courses did not really make an appearance in the collegiate ranks until the 1930's as indicated in a study by Alpheus Marshall.<sup>25</sup> Since then,

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<sup>22</sup>William Moore, Jr., Against the Odds (San Francisco, California: Jossey-Bass Inc., Publishers, 1970), pp. 209-210.

<sup>23</sup>David Schoenfeld and Arthur A. Natella, The Consumer and His Dollars (Dobbs Ferry, New York: Oceana Publications, Inc., 1966), p. 336.

<sup>24</sup>R.L. Ogden, The Construction and Standardization of an Achievement Test Designed to Measure Personal Financial Knowledges, Understandings, and Applications Possessed by Selected College Students (Doctor's dissertation, Colorado State College, 1964, University Microfilms, Ann Arbor, Michigan, 1970), p. 1.

<sup>25</sup>Alpheus Marshall, "Nine Hundred Twenty Courses In Consumption Economics," The Educational Record XXII (January, 1941), pp. 27-38.



recognition and implementation of consumer education at the college and university level has grown slowly but surely. In 1938, 55 colleges offered consumer courses.<sup>26</sup> Subject matter for these courses included banking, budgets and accounts, cost of living, credit, installment buying, legal relations, money and management, personal expenditures, savings and investments, and taxes.<sup>27</sup>

In 1958, the number of institutions of higher learning offering consumer-oriented courses surpassed 250.<sup>28</sup> Realistically though, the number of participating colleges and universities in the area of consumer education is extremely small in proportion to the whole of colleges and universities.

In 1961, Charles R. Walker in a comparative study attempted to determine specific elements of business and economic information that should either be required or made available to all college students.<sup>29</sup> As a result of this study Walker makes some important conclusions relevant to this study:

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<sup>26</sup>Henry Harap and Ray G. Price, "A Survey of Recent Development in Consumer Education," Journal of Educational Research XXXVIII (December, 1944), p. 278.

<sup>27</sup>R.L. Ogden, The Construction and Standardization of an Achievement Test Designed to Measure Personal Financial Knowledges, Understandings, and Applications Possessed by Selected College Students (Doctor's dissertation, Colorado State College, 1964, University Microfilms, Ann Arbor, Michigan, 1970), p. 6.

<sup>28</sup>Jerome B. Cohen and Arthur W. Hanson, Personal Finance (Homewood, Illinois: Richard D. Irwin, Inc., 1958), p. vii.

<sup>29</sup>Charles R. Walker, "Business and Economics In the General Education Program of Colleges and Universities," (unpublished Doctor's dissertation, University of Oklahoma, 1961).

Certain of the significant elements of business and economic information should be taught at the college level as general education for all college students. These elements pertain directly to development of understanding of economic principles, business organization, money management, and consumer spending.

While instruction in macroeconomic information relevant to the business and economic activities of the individual or family unit may be most appropriate on the secondary school level, it is evident that a limited amount of such instruction is of sufficiently high academic quality to warrant presentation to college students as general education. The four most essential elements of this subject matter are: investments, taxation, insurance, and the operation of our legal system.<sup>30</sup>

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<sup>30</sup>Ibid., pp. 85-87.

## CHAPTER III

### PROCEDURES

This study was undertaken for the purpose of determining the need for and content of a consumer-oriented-law course at the community college level. To help determine this need, the opinions of consumer education teachers, businessmen, lawyers, and authors were sought.

#### Selecting Teachers, Businessmen, Lawyers, and Authors

The Lake Land College district was used to sample the opinions of teachers, businessmen, and lawyers. The Lake Land College district is located in East Central Illinois and encompasses all or part of 11 counties; namely Clark, Clay, Coles, Cumberland, Douglas, Edgar, Effingham, Fayette, Jasper, Multrie, and Shelby. The textbook authors' opinions were gathered from a list of consumer education textbook authors provided by the Supervisor of Consumer Education for the State of Illinois (Appendix C).

#### Selecting the Teachers

A sample of high school consumer education teachers instructionally involved with consumer education on the secondary school level in the Lake Land College district were all supplied opinionnaires for this study. This college district consists of 20 secondary schools.

#### Selecting the Businessmen

A sample of businessmen was chosen randomly from the same

geographical area as that was for the teacher sample. A mailing list of the 291 members of the Retail Merchants Association for Casey, Charleston, Effingham, Mattoon, and Shelbyville, constituted the population from which the sample of businessmen were drawn.

In each city's membership list every sixth name was selected by the systematic skip interval method starting with the third name on each list. The size of the interval, every sixth name, was determined by dividing the total number of businessmen by the size of the sample.

Since the data in this study did not contain one criterion measure, the formulas for sample size were not suitable. Therefore, a judgment sample was determined. A decision was made to set a minimum limit so that there would be no fewer respondents from the businessmen than that of the teachers.

The membership lists of the Retail Merchants Association from the various cities were used as one sample population since the cities included in the sample were all located in the same geographical areas as the teachers.

<u>Businessmen</u>	<u>Sample</u>	<u>Population</u>	<u>By</u>	<u>City</u>
Casey		9		
Charleston		10		
Effingham		5		
Mattoon		9		
Shelbyville		<u>14</u>		
	Total			47

### Selecting the Lawyers

The procedure used to select the lawyers was similar to the procedure used to select the businessmen. Names were taken from the telephone directories of the same cities used for the businessmen. This list of lawyers provided a systematic random sample from the five cities, from which every sixth name was selected in a manner similar to the selection of businessmen.

The size of the sample was determined in the same manner as the businessmen. Also, the skip interval method was again utilized to determine the participating lawyers.

<u>Lawyers Sample Population By City</u>	<u>Telephone Directories</u>
Casey	2
Charleston	4
Effingham	4
Mattoon	10
Shelbyville	<u>3</u>
Total	23

### Selecting the Textbook Authors

A list of textbook authors in the area of consumer education was obtained from the State Supervisor of Consumer Education for Illinois. The authors were then selected according to the same procedures used in determining the participating businessmen and lawyers. From the supplied list of authors every other name was selected to be a participant starting with the third name on the list.

Collecting the Data From Teachers,  
Businessmen, Lawyers, and Authors

An opinionnaire was supplied to the teachers, businessmen, lawyers, and authors that participated in this study (see Appendix A). The opinionnaire was divided into two parts. Part I was mainly devoted to the determination of the need for a consumer-oriented-law course through "YES" or "NO" responses to certain questions. If the individual respondent failed to recognize a need for this proposed course, and stated the reasons why, the instrument had served its purpose and completion of Part II was then unnecessary.

If Part I recognized a need for the course the respondent was asked to complete Part II. Part II was devoted to the determination of the subject matter for a consumer-oriented-law course. Each respondent was asked to make value judgments on suggested major units and content topics regarding the essentialness and importance of these items to such a proposed course.

Upon completion of the opinionnaire the respondent was requested to return it by mail in the self-addressed envelope.

Collecting Data From Teachers

Each high school in the Lake Land College district was mailed an opinionnaire and was requested to forward the opinionnaire to the Consumer Education Instructor. This mailing took place on May 25, 1972.

Fourteen of the 20 high schools responded amounting to a 70 percent return on the first mailing.

On a subsequent mailing of June 21, 1972 two additional teachers completed and returned the opinionnaire, thus resulting in an 80 percent total return for the teachers.

### Collecting Data From Businessmen

The mailing of the opinionnaires to the selected 47 businessmen occurred on June 1, 1972. The return envelopes for the businessmen were coded for identification purposes in order to single out the respondent and the city in which the business was located. This coding technique was merely to facilitate and expedite a follow-up procedure aimed at motivating slow respondents.

Twenty of the 47 businessmen completed and returned the opinionnaire on the first mailing (42.5 percent).

On a subsequent mailing of June 20, 1972, eight more businessmen completed and returned the opinionnaire amounting to a 60 percent total return.

### Collecting Data From Lawyers

Again a coding process identical to the one employed for the businessmen was devised for the lawyers. Each of the 23 selected lawyers was mailed an opinionnaire on June 5, 1972.

Ten of the 23 lawyers completed and returned the opinionnaire on the first mailing.

Two weeks later, on June 21, 1972, the first follow-up letter, which included an opinionnaire and a prepaid return envelope, was sent to the 13 lawyers who did not respond to the first letter. Two more lawyers responded to this second appeal, resulting in a total return of 53 percent.

### Collecting Data From Authors

On June 21, 1972 participating authors were mailed an opinionnaire. Six of the 12 authors returned the completed forms on the first mailing.

## Treatment of the Data

### Opinionnaire, Part I

The number of individual responses to the six "YES" or "NO" questions were tallied and presented in raw numbers and percentages and then analyzed on a question by question basis.

For each question the responses for each group in relation to the whole sample were presented.

The responses to questions four and six are of special interest, since these two questions determine whether or not Part II of the opinionnaire should be completed. When 60 percent or more of the respondents answer questions four and six in the affirmative then a need for the course was considered to exist.

Question seven, the write-in, was designed for individuals responding negatively to question four and six. For those participants who responded to this question their reasons given were generalized and presented along with the other data from Part I.

### Opinionnaire, Part II

For each major unit and content topic the number of responses indicating either essential, important, no opinion, excludable, or irrelevant ratings were tallied. This compiled data was then presented relative to how each group ranked the particular unit or topic and also presented in relation to how the total sample rated it.

The statistical analysis of this data was limited to raw numbers and percentages. Further statistical procedures with this data is not needed to accomplish the purpose of this study.



If any particular major unit or content topic did not receive a combined rating in the essential and important categories of 50 percent or more, that particular unit or topic would not be considered pertinent to the proposed course.

## CHAPTER IV

### FINDINGS

This study was an attempt to determine a need and content of a course for the community college that will enable students to be better informed consumers and to understand the framework of the laws protecting and regulating their welfare.

In order to determine this need the opinions of consumer education teachers, businessmen, lawyers, and textbook authors were sought. A sample of 28 businessmen, 12 lawyers, 16 teachers, and 6 authors was used to provide the information for this study.

Percentages of each group were used to determine if a need for such a course does exist. If 60 percent of the respondents were in favor of the course then a need was considered to exist.

After the need was established percentages of each group were also used to determine the subject matter for the course. When 60 percent or more of the respondents indicated that a particular major unit or content topic was essential or important then that unit or topic would be considered pertinent to the course.

#### Consumer Education Opinionnaire, Part I

The following tables show how each group responded to the questions. The analysis that follows each table is presented to clarify the feelings of each group.

Adequate Consumer Education of High School Students

Table 1 shows the responses regarding the adequacy of consumer education. When the respondents were asked if they felt the high school student is presently receiving adequate consumer education, they responded in the following manner.

TABLE 1.--Responses to the Question Regarding the Adequacy of Consumer Education on Secondary Level

Group	Yes		No		Uncertain	
	No.	%	No.	%	No.	%
Teachers (16)	5	31.25	11	68.75	-	---
Businessmen (28)	4	14.29	22	78.57	2	7.14
Authors (6)	1	16.66	4	66.68	1	16.66
Lawyers (12)	-	---	12	100.00	-	---
Total (62)	10	16.13	49	79.03	3	4.84

The total distribution shows that more than a majority of the respondents feel that the high school student is not currently receiving adequate consumer education.

The lawyers were unanimous in their belief that high school students are not receiving adequate consumer information.

Sixty-nine percent of the educators felt that consumer education is inadequate for the student on the secondary level, whereas 32 percent felt that students were prepared adequately.

Sixty-seven percent of the textbook authors felt that the high school student was not receiving adequate consumer information.

Need for Continued Consumer Education at the Community College Level

In response to the question "Do you feel that there is a need for continued consumer education at the community college level" all of the groups felt that there is a need for it as shown in Table 2.

TABLE 2.—Responses to Question Regarding Continued Consumer Education

Group	Yes		No		Uncertain	
	No.	%	No.	%	No.	%
Teachers (16)	16	100.00	0	—	0	—
Businessmen (26)	21	75.00	6	21.43	1	3.57
Authors (6)	5	83.33	1	16.67	0	—
Lawyers (12)	12	100.00	0	—	0	—
Total (62)	54	87.10	7	11.29	1	1.61

Affirmative responses to this question were unanimous on the part of the teachers and lawyers, whereas over 80 percent of the authors and three-fourths of the businessmen indicated a need for continued consumer education.

Only seven of the 62 respondents felt there was no need for continued consumer education at the community college level.

Adequate Consumer Education at the Community College Level

Table 3 shows the distribution of responses regarding the adequacy of consumer education at the community college level.

TABLE 3.—Adequate Consumer Education at the Community College Level

Group	Yes		No		Uncertain	
	No.	%	No.	%	No.	%
Teachers (16)	0	—	8	50.00	8	50.00
Businessmen (28)	5	17.86	9	32.14	14	50.00
Authors (6)	0	—	5	83.33	1	16.67
Lawyers (12)	1	8.33	6	50.00	5	41.67
Total (62)	6	9.68	28	45.16	28	45.16

Only 9.6 percent of the total distribution felt that the community college student was presently receiving adequate consumer education. However, 17.8 percent of the businessmen felt that the community college student was receiving adequate consumer education.

The results indicate that many of the respondents were not familiar with the community college programs as 45 percent marked uncertain on the opinionnaire.

Course Involving Laws and Legislation of any Benefit to the Community College Student

When asked the question "Do you feel that a course involving laws and legislation affecting the consumer would benefit the community college student" the overwhelming majority of respondents answered "yes" as shown in Table 4.

TABLE 4.—Benefit of Course Involving Laws and Legislation Affecting the Consumer

Group	Yes		No		Uncertain	
	No.	%	No.	%	No.	%
Teachers (16)	16	100.00	0	---	0	---
Businessmen (28)	24	85.71	4	14.29	0	---
Authors (6)	6	100.00	0	---	0	---
Lawyers (12)	12	100.00	0	---	0	---
Total (62)	58	93.55	4	6.45	0	---

All of the teachers, authors, and lawyers answered this question in the affirmative, while 85 percent of the businessmen felt a consumer-oriented-law course would benefit the community college student. Overall, as seen in Table 4, 93 percent of the respondents felt this type of course would benefit the community college student.

Only four of all the respondents felt this type of course would not benefit the community college student.

Adequacy of Consumer Education for Average Adult Citizen

Table 5 shows the distribution of responses concerning the adequacy of consumer education for the average adult citizen.

TABLE 5.--Adequacy of Adult Consumer Education

Group	Yes		No		Uncertain	
	No.	%	No.	%	No.	%
Teachers (16)	0	—	16	100.00	0	—
Businessmen (28)	5	17.86	23	82.14	0	—
Authors (6)	0	—	6	100.00	0	—
Lawyers (12)	0	—	12	100.00	0	—
Total (62)	5	8.06	57	91.94	0	—

All of the teachers, lawyers, and authors felt the average adult citizen does not have adequate consumer education. Only five businessmen felt the adult's consumer education was adequate.

Consumer-Oriented-Law Course Benefit To Average Adult Citizen

Do you feel that a consumer-oriented-law course offered at the community college level would benefit the average adult citizen was the next question asked the respondents.

TABLE 6.--Benefit of a Consumer-Oriented-Law Course for the Average Adult Citizen

Group	Yes		No		Uncertain	
	No.	%	No.	%	No.	%
Teachers (16)	13	81.25	1	6.25	2	12.50
Businessmen (28)	23	82.14	5	17.86	0	—
Authors (6)	4	66.67	2	33.33	0	—
Lawyers (12)	12	100.00	0	—	0	—
Total (62)	52	83.87	8	12.90	2	3.23

Table 6 illustrates that all of the lawyers felt such a course would help the adults. Over 80 percent of teachers and businessmen answered the question affirmatively.

However, one teacher, five businessmen, and two authors expressed the feeling that such a course would not benefit the average adult citizen.

#### Reasons Why A Consumer-Oriented-Law Course Should Not Be Offered

The respondents who answered "NO" to question four and six were asked to give their reasons why a course should not be offered at the community college level.

Only four businessmen answered "NO" to question four and only one teacher, five businessmen, and two authors answered "NO" to question six.

Only two of the 62 respondents felt that such a proposed course would not benefit either the community college student or the average adult citizen.

One respondent felt that the government would pass laws and establish agencies that would provide sufficient information to the consumer to keep him adequately informed.

The other respondent maintained that consumer-oriented laws and legislation is not appropriate educational subject matter for most individuals since ultimate legal issues are for lawyers to resolve. In addition he stated that prudence and maturity are the key to successful consumer activity as opposed to educational endeavors.



## Consumer Education Opinionnaire, Part II

Part II of the opinionnaire attempted to determine the content units and topics that should be included in a consumer-oriented-law course. Sixty of the 62 respondents established a need for the course in Part I and therefore completed Part II.

### Major Unit I: Credit Purchases and Borrowing Money

Table 7 indicates that only one respondent felt that a unit on credit should not be included in the course. This means that 59 of the 60 respondents felt it was important, if not essential, to include such a unit.

### Suggested Content Topics for Credit Unit

Tables 8 through 14 show the suggested topics to be included in a unit on credit.

Basic Contract Law, Negotiable Instruments, Installment Contracts, Cash Loans, Liability of a Cosigner, Revolving Charge Accounts, Charge Accounts and Credit Cards are topics that the overwhelming majority of respondents felt should be included in a consumer-oriented-law course.

In addition, over 60 percent of the respondents felt that Personal Bankruptcy and Laws and Legislation Regulating Credit should also be included in the course.

### Major Unit II: The Consumer and Savings

Over 85 percent of all the respondents felt that Savings would be an essential or important unit to this course as shown in Table 17. However, four of the 12 lawyers felt it could be excluded from this unit.

TABLE 7.--Major Unit I: Credit Purchases and Borrowing Money

As a Major Unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	16	100.00	20	76.92	4	66.67	10	83.33	50	83.33
Important	--	---	5	19.23	2	33.33	2	16.67	9	15.00
No opinion	--	---	--	---	--	---	--	---	--	---
Excludable	--	---	1	3.85	--	---	--	---	1	1.67
Irrelevant	--	---	--	---	--	---	--	---	--	---

TABLE 8.--Content Topic: Basic Contract Law

Basic Contract Law as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	11	42.31	2	33.33	3	25.00	27	45.00
Important	4	25.00	12	46.15	3	50.00	8	66.67	27	45.00
No opinion	1	6.25	1	3.85	1	16.67	1	8.33	4	6.67
Excludable	--	---	2	7.69	--	---	--	---	2	3.33
Irrelevant	--	---	--	---	--	---	--	---	--	---

TABLE 9.—Content Topic: Negotiable Instruments

Negotiable Instruments as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	6	23.08	1	16.67	4	33.33	20	33.33
Important	4	25.00	17	65.38	4	66.66	6	50.00	31	51.67
No opinion	3	18.75	1	3.85	—	—	2	16.67	6	10.00
Excludable	—	—	2	7.69	1	16.67	—	—	3	5.00
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 10.—Content Topic: Installment Contracts

Installment Contracts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	16	100.00	17	65.38	2	33.33	7	58.33	42	70.00
Important	—	—	7	26.92	3	50.00	5	41.67	15	25.00
No opinion	—	—	1	3.85	1	16.67	—	—	2	3.33
Excludable	—	—	1	3.85	—	—	—	—	1	1.67
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 11.—Content Topic: Cash Loans

Cash Loans as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	12	46.15	2	33.33	6	50.00	32	53.33
Important	3	18.75	14	53.85	3	50.00	5	41.67	25	41.67
No opinion	1	6.25	—	—	1	16.67	1	8.33	3	5.00
Excludable	—	—	—	—	—	—	—	—	—	—
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 12.—Content Topic: Liability of a Cosignor

Liability of a cosignor as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	15	57.69	2	33.33	2	16.67	30	50.00
Important	4	25.00	11	42.31	3	50.00	8	66.67	26	43.34
No opinion	1	6.25	—	—	—	—	1	8.33	2	3.33
Excludable	—	—	—	—	1	16.67	1	8.33	2	3.33
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 13.—Content Topic: Revolving Charge Accounts

Revolving Charge Accounts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	15	93.75	14	53.85	3	50.00	5	41.67	37	61.67
Important	1	6.25	12	46.15	3	50.00	6	50.00	22	36.66
No opinion	—	—	—	—	—	—	—	—	—	—
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 14.—Content Topic: Charge Accounts and Credit Cards

Charge Accounts and Credit Cards as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	15	93.75	12	46.15	3	50.00	6	50.00	36	60.00
Important	1	6.25	13	50.00	2	33.33	6	50.00	22	36.66
No opinion	—	—	1	3.85	—	—	—	—	1	1.67
Excludable	—	—	—	—	1	16.67	—	—	1	1.67
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 15.--Content Topic: Personal Bankruptcy

Personal Bankruptcy as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	6	23.08	2	33.33	2	16.67	16	26.67
Important	7	43.75	10	38.46	3	50.00	4	33.33	24	40.00
No opinion	2	12.50	4	15.385	1	16.67	4	33.33	11	18.33
Excludable	1	6.25	4	15.385	—	—	2	16.67	7	11.67
Irrelevant	—	—	2	7.70	—	—	—	—	2	3.33

TABLE 16.--Content Topic: Laws and Legislation Regulating Credit

Laws and Legis- lation as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	13	81.25	7	26.92	2	33.33	1	8.33	23	38.33
Important	3	18.75	15	57.69	2	33.33	3	25.00	23	38.33
No opinion	—	—	1	3.85	—	—	5	41.67	6	10.00
Excludable	—	—	1	3.85	1	16.67	3	25.00	5	8.34
Irrelevant	—	—	2	7.69	1	16.67	—	—	3	5.00

TABLE 17.—Major Unit II: The Consumer and Savings

Savings as a Major Unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	7	43.75	11	42.31	1	16.67	—	—	19	31.67
Important	9	56.25	12	46.15	3	50.00	8	66.67	32	53.33
No opinion	—	—	1	3.85	1	16.67	—	—	2	3.33
Excludable	—	—	2	7.69	1	16.66	4	33.33	7	11.67
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 18.—Content Topics: Reasons for Saving

Reasons as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	4	25.00	9	34.62	1	16.67	—	—	14	23.33
Important	10	62.50	13	50.00	3	50.00	7	58.34	33	55.00
No opinion	1	6.25	3	11.53	—	—	1	8.33	5	8.34
Excludable	1	6.25	—	—	1	16.67	4	33.33	6	10.00
Irrelevant	—	—	1	3.85	1	16.66	—	—	2	3.33

TABLE 19.—Content Topic: Duties and Responsibilities of Savings Institutions

Duties and Responsibility as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	5	31.25	5	19.23	—	—	—	—	10	16.67
Important	7	43.75	14	53.85	2	33.33	7	58.33	30	50.00
No opinion	2	12.50	5	19.23	1	16.67	1	8.34	9	15.00
Excludable	2	12.50	—	—	2	33.33	4	33.33	8	13.33
Irrelevant	—	—	2	7.69	1	16.67	—	—	3	5.00

TABLE 20.—Content Topic: Contractual Agreements in Savings Plans

Contractual Agreements as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	7	43.75	6	23.08	2	33.33	2	16.67	17	28.33
Important	8	50.00	13	50.00	1	16.67	5	41.67	27	45.00
No opinion	1	6.25	5	19.23	—	—	1	8.33	7	11.67
Excludable	—	—	2	7.69	3	50.00	4	33.33	9	15.00
Irrelevant	—	—	—	—	—	—	—	—	—	—



TABLE 21.--Content Topic: Laws and Legislation Regulating Savings Inst.

Laws and Legislation as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
<b>Essential</b>	6	37.50	3	11.54	--	---	1	8.33	10	16.67
<b>Important</b>	5	31.25	10	38.46	1	16.67	5	41.67	21	35.00
<b>No opinion</b>	1	6.25	8	30.77	--	---	1	8.33	10	16.67
<b>Excludable</b>	4	25.00	3	11.54	3	50.00	5	41.67	15	25.00
<b>Irrelevant</b>	--	---	2	7.69	2	33.33	--	---	4	6.66

### Suggested Content Topics for Savings Unit

The topics Reasons for Saving, and Contractual Agreements in Savings Plans were considered to be essential or important by more than 70 percent of the respondents (Table 18 and 21). Sixty-five percent felt that Duties and Responsibilities of Savings Institutions was either essential or important and over 50 percent felt Laws and Legislation Regulating Savings Institutions should be essential or important as content topics (Tables 19 and 22).

However, five of the 12 lawyers and five of the six authors felt that Laws and Legislation should be excluded or would be irrelevant in this course.

### Major Unit III: The Consumer and Investments

In Table 22 the total distribution shows that 68 percent rated this unit as essential or important. The teachers gave this major unit the highest rating whereas the lawyers gave it the lowest rating. Seven of the 12 lawyers indicated that this major unit was excludable or irrelevant.

### Suggested Content Topics for Investment Unit

The responses to the suggested content topics in an Investment unit are shown in Tables 23 through 25.

Types of Investment Securities, and The Stock Broker: Duties and Responsibilities each received a rating of 45 percent or more in the category of important. Types of Investment Securities had the highest essential tally amounting to over 21 percent.

TABLE 22.--Major Unit III: The Consumer and Investments

Investments as a major unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	4	25.00	8	30.76	1	16.67	1	8.33	14	23.33
Important	9	56.25	11	42.31	3	50.00	4	33.34	27	45.00
No opinion	2	12.50	4	15.39	1	16.67	--	---	7	11.67
Excludable	1	6.25	1	3.85	--	---	6	50.00	8	13.33
Irrelevant	--	---	2	7.69	1	16.66	1	8.33	4	6.67

TABLE 23.--Content Topic: Types of Investment Securities

Types as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	4	25.00	7	26.92	1	16.67	1	8.33	13	21.67
Important	10	62.50	11	42.31	3	50.00	5	41.67	29	48.32
No opinion	1	6.25	5	19.23	1	16.67	--	---	7	11.67
Excludable	1	6.25	1	3.85	--	---	5	41.67	7	11.67
Irrelevant	--	---	2	7.69	1	16.66	1	8.33	4	6.67

TABLE 24.—Content Topic: Cost of Purchasing Or Selling Securities

Cost as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	3	18.75	5	19.23	—	—	—	—	8	13.33
Important	8	50.00	13	50.00	3	50.00	5	41.67	29	48.33
No opinion	1	6.25	5	19.23	—	—	—	—	6	10.00
Excludable	4	25.00	1	3.85	2	33.33	6	50.00	13	21.67
Irrelevant	—	—	2	7.69	1	16.67	1	8.33	4	6.67

TABLE 25.—Content Topic: The Stock Broker; Duties and Responsibilities

Duties and Responsibilities as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	4	25.00	3	11.54	1	16.67	—	—	8	13.33
Important	7	43.75	15	57.69	—	—	5	41.67	27	45.00
No opinion	3	18.75	4	15.39	—	—	—	—	7	11.67
Excludable	1	6.25	2	7.69	4	66.66	6	50.00	13	21.67
Irrelevant	1	6.25	2	7.69	1	16.67	1	8.33	5	8.33

Even though over 50 percent of the lawyers and authors felt that the Duties and Responsibilities of the Stock Broker and the Cost of Purchasing or Selling Securities could be excluded from the unit, the businessmen and teachers felt that all topics should be included in the unit on Investments.

#### Major Unit IV: The Consumer and Taxes

Over 90 percent of all the respondents, as shown in Table 26, rated taxes as essential or important.

#### Suggested Content Topics for Tax Unit

The pattern of responses for the content topics relating to taxes closely simulated the responses for the major unit. Tables 27 and 28 illustrate that 85 percent or more of the respondents feel Concepts of Taxation and Theories of Levying Taxes are essential or important. Furthermore, Kinds of Taxes and Types of Taxes (Tables 29 and 30) were topics in which over 90 percent of the respondents felt were essential or important.

#### Major Unit V: Factors Affecting Consumer Buying Habits

Over 40 percent of the lawyers and 30 percent of the authors were noncommittal on this unit. However, over 90 percent of the teachers and over 75 percent of the businessmen ranked this unit as essential or important as indicated in Table 31.

TABLE 26.—Major Unit IV: The Consumer and Taxes

Taxes as a major unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	14	53.84	1	16.67	4	33.34	30	50.00
Important	4	25.00	10	38.46	4	66.66	6	50.00	24	40.00
No opinion	—	—	1	3.85	—	—	1	8.33	2	3.34
Excludable	1	6.25	—	—	—	—	1	8.33	2	3.33
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 27.—Content Topics: Concepts of Taxation

Concepts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	9	34.61	1	16.67	4	33.34	22	36.67
Important	7	43.75	13	50.00	3	50.00	6	50.00	29	48.33
No opinion	—	—	1	3.85	1	16.66	1	8.33	3	5.00
Excludable	1	6.25	1	3.85	—	—	1	8.33	3	5.00
Irrelevant	—	—	2	7.69	1	16.67	—	—	3	5.00

TABLE 28.—Content Topic: Theories of Levying Taxes

Theories as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	6	23.08	1	16.67	2	16.67	17	28.34
Important	8	50.00	17	65.38	2	33.33	8	66.66	35	58.33
No opinion	—	—	—	—	1	16.66	2	16.67	3	5.00
Excludable	—	—	1	3.85	1	16.67	—	—	2	3.33
Irrelevant	—	—	2	7.69	1	16.67	—	—	3	5.00

TABLE 29.—Content Topic: Kinds of Taxes

Kinds as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	8	30.76	1	16.67	2	16.67	21	35.00
Important	6	37.50	15	57.69	3	50.00	9	75.00	33	55.00
No opinion	—	—	1	3.85	1	16.66	1	8.33	3	5.00
Excludable	—	—	1	3.85	—	—	—	—	1	1.67
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 30.—Content Topic: Types of Taxes

Types as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	8	30.76	1	16.67	2	16.67	22	36.67
Important	5	31.25	15	57.69	3	50.00	10	83.33	33	55.00
No opinion	--	—	1	3.85	1	16.66	--	—	2	3.33
Excludable	--	—	1	3.85	--	—	--	—	1	1.67
Irrelevant	--	—	1	3.85	1	16.67	--	—	2	3.33



### Suggested Content Topics for Consumer Buying Habits Unit

The topics of Values; Advertising, Packaging, Labeling; and Trading Stamps, Contests, Gifts all received over 75 percent of the respondents votes (Tables 32, 35, 36).

The content topics of Customs (Table 33) and Conspicuous Consumption (Table 34) received a total rating of over 58 percent in the essential and important categories.

The authors and lawyers were somewhat noncommittal on the topics of Values, Customs, and Conspicuous Consumption.

### Major Unit VI: The Consumer and Personal Transportation

Table 37 indicates that 90 percent of the respondents feel this unit to be essential or important.

### Suggested Content Topics for Transportation Unit

Tables 38, 39, 40, 42, 43, 46 show that the overwhelming majority of the respondents felt that Suggestions in Buying a New Car; Suggestions in Buying a Used Car; New and Used Car Warranties; Cost of Operating an Automobile; Automobile Insurance; and Personal Liability in Motor Vehicle Ownership and/or Use were important or essential. All of these topics received over 80 percent responses in the categories of essential and important.

Leasing and Renting Automobiles (Table 41), Trailers, Campers, and Other Leisure Time Vehicles (Table 44), and Motor Vehicle Regulations (Table 45) received over 60 percent favorable responses in the essential and important categories.

TABLE 31.—Major Unit V: Factors Affecting Consumer Buying Habits

Habits as a major unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	7	26.92	1	16.67	3	25.00	17	28.33
Important	9	56.25	13	50.00	2	33.33	4	33.33	28	46.67
No opinion	—	—	4	15.38	2	33.33	5	41.67	11	18.34
Excludable	1	6.25	1	3.85	—	—	—	—	2	3.33
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 32.—Content Topics: Values

Values as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	9	34.61	2	33.33	3	25.00	20	33.33
Important	8	50.00	12	46.15	—	—	5	41.67	25	41.67
No opinion	—	—	3	11.54	2	33.34	3	25.00	8	13.33
Excludable	2	12.50	1	3.85	—	—	1	8.33	4	6.67
Irrelevant	—	—	1	3.85	2	33.33	—	—	3	5.00

TABLE 33.—Content Topic: Customs

Customs as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	4	25.00	—	—	1	16.67	—	—	5	8.33
Important	10	62.50	15	57.69	—	—	5	41.67	30	50.00
No opinion	—	—	8	30.77	3	50.00	4	33.33	15	25.00
Excludable	2	12.50	2	7.69	1	16.67	2	16.67	7	11.67
Irrelevant	—	—	1	3.85	1	16.66	1	8.33	3	5.00

TABLE 34.—Content Topic: Conspicuous Consumption

Consumption as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	2	7.69	1	16.67	—	—	9	15.00
Important	9	56.25	15	57.69	1	16.67	5	41.67	30	50.00
No opinion	—	—	7	26.92	3	50.00	5	41.67	15	25.00
Excludable	1	6.25	1	3.85	—	—	1	8.33	3	5.00
Irrelevant	—	—	1	3.85	1	16.66	1	8.33	3	5.00

TABLE 35.—Content Topic: Advertising, Packaging, Labeling

Advt., Pkg., Lblg. as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	11	42.31	2	33.33	4	33.33	28	46.67
Important	4	25.00	9	34.61	2	33.33	5	41.67	20	33.33
No opinion	—	—	2	7.69	1	16.67	2	16.67	5	8.33
Excludable	1	6.25	3	11.54	—	—	—	—	4	6.67
Irrelevant	—	—	1	3.85	1	16.67	1	8.33	3	5.00

TABLE 36.—Content Topic: Trading Stamps, Contests, Gifts

Stamps, Contests, Gifts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	9	34.61	1	16.67	3	25.00	21	35.00
Important	7	43.75	9	34.62	3	50.00	6	50.00	25	41.66
No opinion	—	—	3	11.54	1	16.66	2	16.67	6	10.00
Excludable	1	6.25	3	11.54	—	—	—	—	4	6.67
Irrelevant	—	—	2	7.69	1	16.67	1	8.33	4	6.67

TABLE 37.—Major Unit VI: The Consumer and Personal Transportation

Transportation as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	8	30.77	2	33.33	4	33.33	22	36.67
Important	8	50.00	14	53.85	3	50.00	7	58.34	32	53.33
No opinion	—	—	4	15.38	—	—	—	—	4	6.66
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	—	—	1	16.67	—	—	1	1.67

TABLE 38.—Content Topics: Suggestions In Buying a New Car

New Car as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	6	23.08	2	33.33	4	33.33	20	33.33
Important	8	50.00	15	57.69	3	50.00	6	50.00	32	53.33
No opinion	—	—	4	15.38	—	—	1	8.34	5	8.34
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 39.—Content Topic: Suggestions In Buying A Used Car

Used Car as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	9	34.62	2	33.33	6	50.00	25	41.67
Important	8	50.00	13	50.00	3	50.00	4	33.33	28	46.67
No opinion	—	—	3	11.53	—	—	1	8.34	4	6.66
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 40.—Content Topic: New and Used Car Warranties

Warranties as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	8	30.76	1	16.67	9	75.00	28	46.67
Important	6	37.50	13	50.00	4	66.66	2	16.67	25	41.67
No opinion	—	—	3	11.54	—	—	—	—	3	5.00
Excludable	—	—	1	3.85	—	—	1	8.33	2	3.33
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 41.—Content Topic: Leasing and Renting Automobiles

Leasing and Renting as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	2	7.69	1	16.67	4	33.33	13	21.67
Important	8	50.00	14	53.85	3	50.00	1	8.33	26	43.33
No opinion	2	12.50	4	15.39	1	16.66	5	41.67	12	20.00
Excludable	—	—	4	15.38	—	—	2	16.67	6	10.00
Irrelevant	—	—	2	7.69	1	16.67	—	—	3	5.00

TABLE 42.—Content Topic: Cost of Operating an Automobile

Operation Costs as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	11	42.31	2	33.33	4	33.33	26	43.33
Important	7	43.75	7	26.92	3	50.00	5	41.67	22	36.67
No opinion	—	—	5	19.23	—	—	1	8.33	6	10.00
Excludable	—	—	3	11.54	—	—	2	16.67	5	8.33
Irrelevant	—	—	—	—	1	16.67	—	—	1	1.67

TABLE 43.—Content Topic: Automobile Insurance

Auto Ins. as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	15	57.69	1	16.67	9	75.00	36	60.00
Important	5	31.25	7	26.92	4	66.66	2	16.67	18	30.00
No opinion	—	—	3	11.54	—	—	—	—	3	5.00
Excludable	—	—	1	3.85	—	—	1	8.33	2	3.33
Irrelevant	—	—	—	—	1	16.67	—	—	1	1.67

TABLE 44.—Content Topic: Trailers, Campers, and Other Leisure Vehicles

Leisure Time Vehicles as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	5	31.25	3	11.54	—	—	2	16.67	10	16.66
Important	7	43.75	14	53.84	2	33.33	5	41.67	28	46.67
No opinion	2	12.50	5	19.23	2	33.33	1	8.33	10	16.67
Excludable	2	12.50	3	11.54	1	16.67	4	33.33	10	16.67
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33



TABLE 45.--Content Topic: Motor Vehicle Regulations

Motor Vehicle Regulations as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	7	43.75	10	38.46	1	16.67	5	41.67	23	38.34
Important	6	37.50	9	34.62	1	16.67	2	16.67	18	30.00
No opinion	3	18.75	3	11.54	2	33.33	1	8.33	9	15.00
Excludable	—	—	2	7.69	2	33.33	4	33.33	8	13.33
Irrelevant	—	—	2	7.69	—	—	—	—	2	3.33

TABLE 46.--Content Topic: Personal Liability in Motor Vehicle Ownership or Use

Liability as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	11	42.31	3	50.00	8	66.66	34	56.67
Important	3	18.75	13	50.00	3	50.00	2	16.67	21	35.00
No opinion	1	6.25	2	7.69	—	—	—	—	3	5.00
Excludable	—	—	—	—	—	—	2	16.67	2	3.33
Irrelevant	—	—	—	—	—	—	—	—	—	—

Major Unit VII: The Consumer and Other Personal Property Purchases

Table 47 illustrates that over 78 percent of the total sample indicated that this major unit is either essential or important to the proposed course.

Suggested Content Topics for Other Personal Property Purchases

The content topics dealing with cloth and cloth purchases (Tables 48 through 50) and food and food purchases (Tables 51 to 54) were not considered as essential and/or important as the topics dealing with services (Tables 55 to 60).

The combined essential and important ratings for Types of Cloth Used for Apparel; Textile Labeling; and Textile Standards were 65 percent, 61 percent, and 58 percent respectively. Over 50 percent of the authors and lawyers felt that Textile Labeling and Textile Standards should not be included in the course.

The combined essential and important responses to the topics relating to food ran in the 50 and 60 percent brackets, with the exception of Standards for Food and Drink Vending which had a 48 percent tally. Over 50 percent of the authors and lawyers felt that Food Packaging and Standards for Food Vending should not be included in the unit.

Those topics relating to service contracts were considered essential and important by the vast majority of the respondents.

TABLE 47.—Major Unit VII: The Consumer and Other Personal Property Purchases

Other Purchases as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	8	30.77	1	16.67	1	8.33	16	26.67
Important	9	56.25	12	46.15	3	50.00	7	58.33	31	51.67
No opinion	1	6.25	3	11.54	—	—	2	16.67	6	10.00
Excludable	—	—	3	11.54	1	16.66	1	8.33	5	8.33
Irrelevant	—	—	—	—	1	16.67	1	8.33	2	3.33

TABLE 48.—Content Topics: Types of Cloth Used for Apparel

Types of Cloth as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	4	25.00	3	11.54	—	—	2	16.67	9	15.00
Important	9	56.25	14	53.85	3	50.00	4	33.33	30	50.00
No opinion	2	12.50	5	19.23	—	—	3	25.00	10	16.66
Excludable	1	6.25	2	7.69	2	33.33	2	16.67	7	11.67
Irrelevant	—	—	2	7.69	1	16.67	1	8.33	4	6.67

TABLE 49.—Content Topic: Textile Labeling

Labeling as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	3	11.54	—	—	2	16.67	11	18.33
Important	6	37.50	15	57.69	2	33.33	3	25.00	26	43.33
No opinion	3	18.75	5	19.23	2	33.33	3	25.00	13	21.67
Excludable	1	6.25	2	7.69	1	16.67	2	16.66	5	10.00
Irrelevant	—	—	1	3.85	1	16.67	2	16.67	4	6.67

TABLE 50.—Content Topic: Textile Standards

Standards as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	3	11.54	—	—	2	16.67	11	18.33
Important	7	43.75	12	46.15	2	33.33	3	25.00	24	40.00
No opinion	2	12.50	8	30.77	2	33.33	3	25.00	15	25.00
Excludable	1	6.25	2	7.69	1	16.67	2	16.66	6	10.00
Irrelevant	—	—	1	3.85	1	16.67	2	16.67	4	6.67

TABLE 51.--Content Topic: Standards for Food and Drink Processing

Processing as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	3	18.75	3	11.54	—	—	—	—	6	10.00
Important	8	50.00	13	50.00	1	16.67	4	33.33	26	43.33
No opinion	3	18.75	6	23.08	3	50.00	2	16.67	14	23.34
Excludable	2	12.50	2	7.69	1	16.66	4	33.33	9	15.00
Irrelevant	—	—	2	7.69	1	16.67	2	16.67	5	8.33

TABLE 52.--Content Topic: Standards for Food and Drink Vending

Vending as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	2	12.50	1	3.85	—	—	—	—	3	5.00
Important	9	56.25	13	50.00	—	—	4	33.33	26	43.33
No opinion	2	12.50	8	30.77	3	50.00	2	16.67	15	25.00
Excludable	3	18.75	2	7.69	2	33.33	4	33.33	11	18.34
Irrelevant	—	—	2	7.69	1	16.67	2	16.67	5	8.33

TABLE 53.—Content Topic: Food Grading

Grading as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	4	25.00	5	19.23	—	—	1	8.33	10	16.66
Important	9	56.25	14	53.84	2	33.33	5	41.67	30	50.00
No opinion	2	12.50	5	19.23	2	33.33	2	16.66	11	18.34
Excludable	1	6.25	1	3.85	1	16.67	2	16.67	5	8.33
Irrelevant	—	—	1	3.85	1	16.67	2	16.67	4	6.67

TABLE 54.—Content Topic: Food Packaging

Packaging as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	5	31.25	6	23.08	—	—	—	—	11	18.33
Important	8	50.00	12	46.14	1	16.67	5	41.67	26	43.33
No opinion	2	12.50	6	23.08	2	33.33	2	16.66	12	20.00
Excludable	1	6.25	1	3.85	2	33.33	3	25.00	7	11.67
Irrelevant	—	—	1	3.85	1	16.67	2	16.67	4	6.67

TABLE 55.—Content Topic: Maintenance Contracts

Maintenance Contracts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	7	26.93	3	50.00	5	41.67	23	38.34
Important	8	50.00	15	57.69	3	50.00	5	41.67	31	51.67
No opinion	—	—	2	7.69	—	—	—	—	2	3.33
Excludable	—	—	2	7.69	—	—	—	—	2	3.33
Irrelevant	—	—	—	—	—	—	2	16.66	2	3.33

TABLE 56.—Content Topic: Installation Agreements

Installation Agreements as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	5	19.23	2	33.33	5	41.67	21	35.00
Important	7	43.75	18	69.23	4	66.67	5	41.67	34	56.67
No opinion	—	—	3	11.54	—	—	—	—	3	5.00
Excludable	—	—	—	—	—	—	—	—	—	—
Irrelevant	—	—	—	—	—	—	2	16.66	2	3.33

TABLE 57.—Content Topics: Personal Service Contracts

Personal Service Contracts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	6	23.08	2	33.33	4	33.33	20	33.33
Important	8	50.00	16	61.54	4	66.67	7	58.34	35	58.34
No opinion	--	---	4	15.38	--	---	--	---	4	6.66
Excludable	--	---	--	---	--	---	--	---	--	---
Irrelevant	--	---	--	---	--	---	1	8.33	1	1.67

TABLE 58.—Content Topics: Post Control Agreements

Post Control Agreements as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	4	15.38	1	16.67	5	41.67	16	26.67
Important	8	50.00	17	65.39	2	33.33	6	50.00	33	55.00
No opinion	--	---	4	15.38	1	16.67	--	---	5	8.33
Excludable	2	12.50	1	3.85	2	33.33	--	---	5	8.33
Irrelevant	--	---	--	---	--	---	1	8.33	1	1.67



TABLE 59.--Content Topic: Dollar Estimations On Repairs

Estimations as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	5	19.23	--	----	6	50.00	17	28.33
Important	10	62.50	16	61.54	2	33.33	5	41.67	33	55.00
No opinion	--	----	5	19.23	2	33.33	--	----	7	11.67
Excludable	--	----	--	----	1	16.67	--	----	1	1.67
Irrelevant	--	----	--	----	1	16.67	1	8.33	2	3.33

TABLE 60.--Content Topic: Needless Repair Charges

Needless Charges as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	7	26.92	1	16.67	5	41.67	22	36.67
Important	7	43.75	13	50.00	3	50.00	6	50.00	29	48.33
No opinion	--	----	6	23.08	2	33.33	--	----	8	13.33
Excludable	--	----	--	----	--	----	--	----	--	----
Irrelevant	--	----	--	----	--	----	1	8.33	1	1.67

### Major Unit VIII: The Consumer and Real Property

Table 56 indicates that over 88 percent of all respondents felt this unit should be included in the course.

#### Suggested Content Topics for Unit on Real Property

Four of the content topics had combined total essential and important ratings of 90 percent or better. These topics were: Mortgages (Table 68); Purchasing on Contract (Table 69); Deeds (Table 70); and Leases (Table 71). The topics of Mortgages and Purchasing on Contract both had essential rankings of 50 percent or better and the topics of Leases and Deeds each had 45 percent responses in the essential category.

Other content topics also received very high scores in the combined essential and important categories. Guides in Selling a Home (Table 62); Guides in Purchasing a Home (Table 63); Contracting to Build a Home (Table 64); and Contracting to Remodel a Home (Table 65) all received substantial enough support to warrant inclusion into this unit.

The content topic of Condominiums and Cooperatives (Table 67) received the lowest rating of all the topics in this unit. The lawyers and businessmen indicated that this topic was not important. However, the essential and important tally of all respondents was 60 percent.

TABLE 61—Major Unit VIII: The Consumer and Real Property

Real Property as a major unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	12	46.15	2	33.33	8	66.67	34	56.67
Important	4	25.00	9	34.62	2	33.33	4	33.33	19	31.67
No opinion	—	—	4	15.38	1	16.67	—	—	5	8.33
Excludable	—	—	1	3.85	1	16.67	—	—	2	3.33
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 62.—Content Topic: Guides In Selling a Home

Selling a Home as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	7	26.92	2	33.33	8	66.67	28	46.67
Important	4	25.00	10	38.46	2	33.33	3	25.00	19	31.67
No opinion	1	6.25	7	26.92	1	16.67	1	8.33	10	16.66
Excludable	—	—	—	—	1	16.67	—	—	1	1.67
Irrelevant	—	—	2	7.70	—	—	—	—	2	3.33

TABLE 63.—Content Topics: Guides In Purchasing a Home

Purchasing a Home as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	7	26.92	3	50.00	10	83.33	32	53.33
Important	3	18.75	11	42.31	1	16.67	1	8.33	16	26.67
No opinion	1	6.25	7	26.92	1	16.66	1	8.33	10	16.66
Excludable	—	—	—	—	1	16.67	—	—	1	1.67
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 64.—Content Topics: Contracting to Build a Home

Contracting to Build as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	6	23.08	3	50.00	10	83.33	30	50.00
Important	4	25.00	12	46.15	3	50.00	2	16.67	21	35.00
No opinion	1	6.25	5	19.23	—	—	—	—	6	10.00
Excludable	—	—	1	3.85	—	—	—	—	1	1.67
Irrelevant	—	—	2	7.69	—	—	—	—	2	3.33

TABLE 65.—Content Topics: Contracting to Remodel a Home

Remodeling Contract as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	5	19.23	3	50.00	10	83.33	29	48.33
Important	4	25.00	10	38.46	3	50.00	2	16.67	19	31.67
No opinion	1	6.25	7	26.93	—	—	—	—	8	13.34
Excludable	—	—	2	7.69	—	—	—	—	2	3.33
Irrelevant	—	—	2	7.69	—	—	—	—	2	3.33

TABLE 66.—Content Topics: Guides In Renting a Residence

Renting as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	4	15.38	1	16.67	5	41.67	21	35.00
Important	4	25.00	12	46.15	3	50.00	7	58.33	26	43.33
No opinion	1	6.25	6	23.08	1	16.66	—	—	8	13.34
Excludable	—	—	2	7.69	—	—	—	—	2	3.33
Irrelevant	—	—	2	7.70	1	16.67	—	—	3	5.00

TABLE 67.—Content Topic: ~~Condominiums~~ and Cooperatives

Condominiums and Cooperatives as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	2	7.69	1	16.67	4	33.33	13	21.67
Important	7	43.75	12	46.15	3	50.00	1	8.33	23	38.33
No opinion	1	6.25	7	26.92	1	16.66	2	16.67	11	18.33
Excludable	2	12.50	3	11.54	—	—	5	41.67	10	16.67
Irrelevant	—	—	2	7.70	1	16.67	—	—	3	5.00

TABLE 68.—Content Topic: Mortgages

Mortgages as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	9	34.62	3	50.00	7	58.33	30	50.00
Important	5	31.25	11	42.31	3	50.00	5	41.67	24	40.00
No opinion	—	—	4	15.38	—	—	—	—	4	6.66
Excludable	—	—	1	3.85	—	—	—	—	1	1.67
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 69.—Content Topic: Purchasing On Contract

Purchasing On Contract as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	12	46.15	4	66.67	10	83.33	36	60.00
Important	6	37.50	10	38.46	2	33.33	2	16.67	20	33.33
No opinion	—	—	4	15.39	—	—	—	—	4	6.67
Excludable	—	—	—	—	—	—	—	—	—	—
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 70.—Content Topic: Deeds

Deeds as Content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	7	26.92	3	50.00	7	58.33	27	45.00
Important	6	37.50	14	53.85	2	33.33	5	41.67	27	45.00
No opinion	—	—	4	15.38	1	16.67	—	—	5	8.33
Excludable	—	—	—	—	—	—	—	—	—	—
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 71.—Content Topic: Leases

Leases as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	30	62.50	6	23.08	3	50.00	8	66.67	27	45.00
Important	6	37.50	14	53.85	3	50.00	4	33.33	27	45.00
No opinion	—	—	5	19.22	—	—	—	—	5	8.33
Excludable	—	—	—	—	—	—	—	—	—	—
Irrrelevant	—	—	1	3.85	—	—	—	—	1	1.67



### Major Unit IX: The Consumer and Insurance

Table 72 shows that over 90 percent of all respondents felt that insurance was an essential and important unit in a consumer education course.

#### Suggested Content Topics For Insurance Unit

Responses to the suggested topics for the insurance unit are illustrated in Tables 73 through 85.

All but two of the suggested topics received over 80 percent ratings in the essential and important categories. Only the topics of Medicare and Insurance Law received less than a 80 percent essential and important responses.

### Major Unit X: The Consumer's Estate

Overwhelming support was given this unit. Fifty-two of the 60 respondents, 86 percent, rated this unit as either essential or important.

#### Suggested Content Topics for the Estate Unit

Over 90 percent of the respondents felt that Wills (Table 87) was essential or important to this unit. Businessmen were the only ones who had any negative responses on this topic.

The content topics of Intestate Distribution (Table 88); Inheritance Rights of Blood Relatives (Table 90); Creditors Claims and Estate Distribution (Table 91); and Trusts (Table 94) all received essential and important ratings of more than 78 percent.

TABLE 72.—Major Unit IX: The Consumer and Insurance

Insurance as a major unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	10	38.46	2	33.33	4	33.33	26	43.33
Important	6	37.50	12	46.25	3	50.00	7	58.33	28	46.67
No opinion	—	—	3	11.54	—	—	1	8.34	4	6.66
Excludable	—	—	—	—	1	16.67	—	—	1	1.67
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 73.—Content Topics Underlying Concepts of Insurance

Concepts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	7	43.75	7	26.92	2	33.33	4	33.33	20	33.33
Important	7	43.75	13	50.00	2	33.33	7	58.33	29	48.33
No opinion	—	—	4	15.38	1	16.67	1	8.33	6	10.00
Excludable	2	12.50	1	3.85	—	—	—	—	3	5.00
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.34

TABLE 74.—Content Topics: Need for Insurance

Need as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	10	38.46	2	33.33	6	50.00	29	48.33
Important	3	18.75	10	38.46	3	50.00	6	50.00	22	36.67
No opinion	—	—	4	15.38	—	—	—	—	4	6.67
Excludable	2	12.50	1	3.85	—	—	—	—	3	5.00
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 75.—Content Topics: Types of Insurance Policies

Policies as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	9	34.62	3	50.00	4	33.33	28	46.67
Important	4	25.00	12	46.15	2	33.33	8	66.67	26	43.33
No opinion	—	—	4	15.38	—	—	—	—	4	6.67
Excludable	—	—	—	—	—	—	—	—	—	—
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 76.—Content Topic: The Insurance Contract

Insurance Contract as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	5	19.23	2	33.33	5	41.67	24	40.00
Important	4	25.00	15	57.69	4	66.67	6	50.00	29	48.33
No opinion	—	—	5	19.23	—	—	—	—	5	8.33
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 77.—Content Topic: Amount of Insurance Coverage

Amount of Coverage as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	13	81.25	8	30.77	3	50.00	5	41.67	29	48.33
Important	3	18.75	14	53.85	2	33.33	7	58.33	26	43.33
No opinion	—	—	3	11.53	—	—	—	—	3	5.00
Excludable	—	—	—	—	—	—	—	—	—	—
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.34

TABLE 78.—Content Topic: Medicare

Medicare as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	3	11.53	2	33.33	4	33.33	18	30.00
Important	7	43.75	8	30.77	3	50.00	7	58.33	25	41.67
No opinion	—	—	13	50.00	—	—	—	—	13	21.67
Excludable	—	—	1	3.85	—	—	1	8.34	2	3.33
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 79.—Content Topics: Social Security

Social Security as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	4	15.38	3	50.00	4	33.33	22	36.67
Important	5	31.25	12	46.15	2	33.33	7	58.33	26	43.33
No opinion	—	—	8	30.77	—	—	—	—	8	13.34
Excludable	—	—	1	3.85	—	—	1	8.34	2	3.33
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 80.—Content Topic: Workmen's Compensation

Workmen's Compensation as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	5	19.23	2	33.33	5	41.67	24	40.00
Important	4	25.00	11	42.31	3	50.00	7	58.33	25	41.67
No opinion	—	—	8	30.76	1	16.67	—	—	9	15.00
Excludeble	—	—	1	3.85	—	—	—	—	1	1.66
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 81.—Content Topics: Other Accident and Health Insurance

Other Insurance as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	4	15.38	2	33.33	5	41.67	20	33.33
Important	7	43.75	14	53.85	3	50.00	6	50.00	30	50.00
No opinion	—	—	7	26.92	—	—	—	—	7	11.67
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 82.—Content Topic: Personal Property Insurance

Personal Property Insurance as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	8	30.77	1	16.67	5	41.67	26	43.33
Important	4	25.00	12	46.15	4	66.67	6	50.00	26	43.33
No opinion	—	—	5	19.23	1	16.66	—	—	6	10.00
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 83.—Content Topic: Homeowners' Insurance

Homeowners' Insurance as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	9	34.62	2	33.33	6	50.00	29	48.33
Important	4	25.00	12	46.15	3	50.00	5	41.67	24	40.00
No opinion	—	—	4	15.38	—	—	—	—	4	6.67
Excludable	—	—	—	—	—	—	1	8.33	1	1.67
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 84.--Content Topics: Life Insurance

Life Insurance as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	8	30.77	3	50.00	6	50.00	27	45.00
Important	6	37.50	12	46.15	2	33.33	5	41.67	25	41.67
No opinion	—	—	5	19.23	—	—	1	8.33	6	10.00
Excludable	—	—	—	—	—	—	—	—	—	—
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 85.--Content Topics: Laws and Legislation Regulating Insurance

Laws and Legislation as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	7	26.92	1	16.67	2	16.67	18	30.00
Important	5	31.25	10	38.46	2	33.33	5	41.67	22	36.67
No opinion	2	12.50	6	23.08	2	33.33	4	33.33	14	23.33
Excludable	1	6.25	1	3.85	1	16.67	1	8.33	4	6.67
Irrelevant	—	—	2	7.69	—	—	—	—	2	3.33



Legal Grounds to Support Dairheritance (Table 92) was found to be essential or important by 70 percent of the respondents and Contesting a Will (Table 93) was found by 65 percent of the respondents to be either essential or important.

For the most part, the biggest supporters of the content topics for the Estate unit were the teachers and lawyers. The essential and important ratings by these two groups was usually in the 80 or 90 percent brackets.

#### Major Unit XI: The Consumers Rights and Responsibilities

Ninety-three percent of all the respondents felt this unit was either essential or important to the course.

#### Suggested Content Topics for Rights and Responsibilities Unit

For the most part all the content topics were supported well in the essential or important categories by the teachers, businessmen, and lawyers.

Deceptive Sales Practices (Table 99); Warranties in all Sales (Table 100); Produce Liability (Table 101); and Legal Procedures for Consumers (Table 103) had essential and important ratings of 83 percent to 91 percent.

Seventy-five percent or more of all respondents felt the topics Basis of Tort Liability (Table 96); Basis of Criminal Liability (Table 97); Agencies of Enforcement (Table 98); Suggestions in Selecting a Lawyer (Table 104); and Suggestions in How to be a Good Client (Table 105) were either essential or important. Planned Obsolescence (Table 102) did not receive a great deal of support from the authors and lawyers, consequentially this topic had a combined total essential and important rating of 68 percent.

TABLE 86.—Major Unit X: The Consumers Estate

Estate as a major unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	9	34.62	1	16.67	6	50.00	22	36.67
Important	9	56.25	12	46.15	4	66.67	5	41.67	30	50.00
No opinion	—	—	3	11.54	1	16.66	—	—	4	6.66
Excludable	1	6.25	2	7.69	—	—	—	—	3	5.00
Irrelevant	—	—	—	—	—	—	1	8.33	1	1.67

TABLE 87.—Content Topic: Wills

Wills as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	11	42.31	2	33.33	6	50.00	27	45.00
Important	8	50.00	11	42.31	3	50.00	5	41.67	27	45.00
No opinion	—	—	1	3.85	—	—	—	—	1	1.67
Excludable	—	—	3	11.54	—	—	—	—	3	5.00
Irrelevant	—	—	—	—	1	16.67	1	8.33	2	3.33

TABLE 88.—Content Topics: Intestate Distributions

Intestate Distribution as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	5	31.25	5	19.23	1	16.67	6	50.00	17	28.33
Important	8	50.00	14	53.85	3	50.00	5	41.67	30	50.00
No opinion	1	6.25	4	15.38	—	—	—	—	5	8.33
Excludable	2	12.50	3	11.54	—	—	—	—	5	8.33
Irrelevant	—	—	—	—	2	33.33	1	8.33	3	5.00

TABLE 89.—Content Topics: Inheritance Rights of Spouse

Rights of Spouse as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	6	23.08	1	16.67	6	50.00	21	35.00
Important	6	37.50	14	53.85	1	16.67	5	41.67	26	43.33
No opinion	1	6.25	2	7.69	1	16.66	—	—	4	6.67
Excludable	1	6.25	3	11.53	1	16.67	—	—	5	8.33
Irrelevant	—	—	1	3.85	2	33.33	1	8.33	4	6.67

TABLE 90.—Content Topic: Inheritance Rights of Blood Relatives

Inheritance Rights of Blood Relatives as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	7	43.75	3	11.54	1	16.67	6	50.00	17	28.33
Important	6	37.50	18	69.23	1	16.67	5	41.67	30	50.00
No opinion	1	6.25	2	7.69	1	16.66	—	—	4	6.67
Excludable	2	12.50	3	11.54	1	16.67	—	—	6	10.00
Irrelevant	—	—	—	—	2	33.33	1	8.33	3	5.00

TABLE 91.—Content Topic: Creditors Claims and Estate Distribution

Creditors Claims as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	4	15.38	1	16.67	5	41.67	18	30.00
Important	7	43.75	16	61.54	2	33.33	6	50.00	31	51.67
No opinion	—	—	3	11.54	—	—	—	—	3	5.00
Excludable	1	6.25	3	11.54	1	16.67	—	—	5	8.33
Irrelevant	—	—	—	—	2	33.33	1	8.33	3	5.00

TABLE 92.—Content Topic: Legal Grounds to Support Disinheritance

Disinheritance as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	6	37.50	4	15.38	1	16.67	4	33.33	15	25.00
Important	7	43.75	12	46.15	2	33.33	6	50.00	27	45.00
No opinion	1	6.25	5	19.24	1	16.67	—	—	7	11.66
Excludable	2	12.50	4	15.38	—	—	1	8.34	7	11.67
Irrelevant	—	—	1	3.85	2	33.33	1	8.33	4	6.67

TABLE 93.—Content Topic: Contesting A Will

Contesting A Will as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	4	15.38	1	16.67	2	16.67	15	25.00
Important	5	31.25	12	46.15	2	33.33	5	41.67	24	40.00
No opinion	1	6.25	4	15.39	1	16.67	—	—	6	10.00
Excludable	2	12.50	4	15.38	—	—	4	33.33	10	16.67
Irrelevant	—	—	2	7.70	2	33.33	1	8.33	5	8.33

TABLE 94.—Content Topics: *Trusts*

Trusts as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	7	26.92	—	—	4	33.33	19	31.67
Important	7	43.75	13	50.00	3	50.00	7	58.33	30	50.00
No opinion	—	—	2	7.70	—	—	—	—	2	3.33
Excludable	1	6.25	4	15.38	—	—	—	—	5	8.33
Irrelevant	—	—	—	—	3	50.00	1	8.33	4	6.67

TABLE 95.—Major Unit XI: The Consumers Rights and Responsibilities

Rights and Responsibilities as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	12	75.00	12	46.15	1	16.67	5	41.67	30	50.00
Important	4	25.00	11	42.31	5	83.33	6	50.00	26	43.33
No opinion	—	—	2	7.69	—	—	1	8.33	3	5.00
Excludable	—	—	1	3.85	—	—	—	—	1	1.67
Irralevant	—	—	—	—	—	—	—	—	—	—

TABLE 96.—Content Topic: Basis of Tort Liability

Tort Liability as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	5	19.23	1	16.67	5	41.67	21	35.00
Important	4	25.00	12	46.15	3	50.00	5	41.67	24	40.00
No opinion	2	12.50	6	23.08	1	16.66	2	16.66	11	18.33
Excludable	—	—	2	7.69	1	16.67	—	—	3	5.00
Irralevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 97.—Content Topic: Basis of Criminal Liability

Criminal Liability as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	4	15.38	1	16.67	5	41.67	19	31.67
Important	7	43.75	15	57.69	3	50.00	5	41.67	30	50.00
No opinion	—	—	5	19.23	1	16.67	2	16.67	8	13.33
Excludable	—	—	1	3.85	1	16.67	—	—	2	3.33
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 98.—Content Topic: Agencies of Enforcement

Agencies of Enforcement as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	5	19.23	1	16.67	—	—	15	25.00
Important	6	37.50	13	50.00	3	50.00	9	75.00	31	51.67
No opinion	1	6.25	5	19.23	1	16.66	2	16.67	9	15.00
Excludable	—	—	3	11.54	1	16.67	1	8.33	5	8.33
Irrelevant	—	—	—	—	—	—	—	—	—	—



TABLE 99.—Content Topic: Deceptive Sales Practices

Deceptive Sales Practices as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	14	53.85	1	16.67	6	50.00	32	53.33
Important	4	25.00	10	38.45	4	66.67	5	41.67	23	38.33
No opinion	—	—	1	3.85	1	16.66	1	8.33	3	5.00
Excludable	1	6.25	1	3.85	—	—	—	—	2	3.34
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 100.—Content Topic: Warranties in All Sales

Warranties as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	10	62.50	4	15.38	—	—	6	50.00	20	33.33
Important	5	31.25	19	73.07	4	66.67	5	41.67	33	55.00
No opinion	1	6.25	2	7.70	2	33.33	1	8.33	6	10.00
Excludable	—	—	1	3.85	—	—	—	—	1	1.67
Irrelevant	—	—	—	—	—	—	—	—	—	—

TABLE 101.—Content Topic: Product Liability

Product Liability as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	4	15.38	1	16.67	3	25.00	17	28.33
Important	7	43.75	17	65.38	2	33.33	7	58.33	33	55.00
No opinion	—	—	2	7.69	2	33.33	1	8.34	5	8.33
Excludable	—	—	2	7.70	1	16.67	1	8.33	4	6.67
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 102.—Content Topic: Planned Obsolescence

Planned Obsolescence as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	8	50.00	4	15.38	—	—	1	8.33	13	21.67
Important	8	50.00	13	50.00	3	50.00	4	33.33	28	46.67
No opinion	—	—	5	19.23	2	33.33	4	33.34	11	18.33
Excludable	—	—	3	11.54	—	—	3	25.00	6	10.00
Irrelevant	—	—	1	3.85	1	16.67	—	—	2	3.33

TABLE 103.—Content Topic: Legal Procedures for Consumers

Legal Procedures as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	11	68.75	8	30.77	3	50.00	6	50.00	28	46.67
Important	5	31.25	10	38.46	3	50.00	5	41.67	23	38.33
No opinion	—	—	5	19.23	—	—	1	8.33	6	10.00
Excludable	—	—	2	7.69	—	—	—	—	2	3.33
Irrelevant	—	—	1	3.85	—	—	—	—	1	1.67

TABLE 104.—Content Topic: Suggestions In Selecting a Lawyer

Lawyer Selection as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	6	23.08	1	16.67	4	33.33	20	33.33
Important	6	37.50	12	46.15	3	50.00	5	41.67	26	43.33
No opinion	1	6.25	6	23.08	—	—	2	16.67	9	15.00
Excludable	—	—	2	7.69	1	16.66	—	—	3	5.00
Irrelevant	—	—	—	—	1	16.67	1	8.33	2	3.34

TABLE 105.—Content Topics: Suggestions In How To Be A Good Client

Client or content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	3	11.54	1	16.67	1	8.33	14	23.33
Important	6	37.50	15	57.69	3	50.00	6	50.00	30	50.00
No opinion	1	6.25	5	19.23	—	—	5	41.67	11	18.33
Excludable	—	—	3	11.54	1	16.66	—	—	4	6.67
Irralevant	—	—	—	—	1	16.67	—	—	1	1.67

### Major Unit XII: Consumer Protection

The overall total combined score given Consumer Protection in the essential and important categories was 76 percent (Table 106).

Almost unanimous support was given this unit in the essential and important categories by the teachers and lawyers. Contrary to this, only half of the authors ranked this unit as essential or important.

#### Suggested Content Topics for Protection Unit

The group reactions in the essential and important categories in the major unit itself were almost identically repeated in the content topics for this unit. The responses to the topics Government Agencies, Business Supported Agencies, and Consumer Organizations are listed in Tables 107 through 109.

### Major Unit XIII: Additional Comments

The respondents were asked to comment on the proposed course. Only six of the 60 respondents submitted suggestions concerning the proposed course.

One teacher suggested that a short unit on budgeting be added. The teacher also stressed the importance of the tax unit and suggested some time be spent on preparing tax returns.

The two businessmen that added comments also suggested a unit on budgeting be added. In addition, one of the businessmen suggested that so long as we have fortune tellers, water witches, chiropractors, and the like consumer educators work will not be finished.

TABLE 106.—Major Unit XIII: Consumer Protection

Protection as a major unit	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	11	42.31	2	33.33	2	16.67	24	40.00
Important	4	25.00	9	34.62	1	16.67	8	66.67	22	36.67
No opinion	2	12.50	3	11.53	1	16.67	1	8.33	7	11.66
Excludeable	1	6.25	2	7.69	—	—	1	8.33	4	6.67
Irrelevant	—	—	1	3.85	2	33.33	—	—	3	5.00

TABLE 107.—Content Topic: Government Agencies

Government Agencies as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	7	26.92	2	33.33	2	16.67	20	33.33
Important	4	25.00	13	50.00	1	16.67	8	66.67	26	43.33
No opinion	2	12.50	3	11.54	1	16.67	1	8.33	7	11.67
Excludeable	1	6.25	2	7.69	—	—	1	8.33	4	6.67
Irrelevant	—	—	1	3.85	2	33.33	—	—	3	5.00

TABLE 108.—Content Topic: Business Supported Agencies

Business Supported Agencies as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	5	19.23	2	33.33	1	8.33	17	28.33
Important	4	25.00	14	53.85	1	16.67	8	66.67	27	45.00
No opinion	2	12.50	3	11.54	1	16.67	1	8.34	7	11.67
Excludable	1	6.25	2	7.69	—	—	1	8.33	4	6.67
Irrelevant	—	—	2	7.69	2	33.33	1	8.33	5	8.33

TABLE 109.—Content Topic: Consumer Organizations

Consumer Organizations as content	Teachers (16)		Businessmen (26)		Authors (6)		Lawyers (12)		Total (60)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Essential	9	56.25	4	15.38	2	33.33	2	16.67	17	28.33
Important	4	25.00	14	53.85	1	16.67	8	66.67	27	45.00
No opinion	2	12.50	3	11.54	1	16.67	1	8.33	7	11.67
Excludable	1	6.25	4	15.38	—	—	1	8.33	6	10.00
Irrelevant	—	—	1	3.85	2	33.33	—	—	3	5.00

Some suggestions made by the authors were:

- (1) Include mutual funds in the unit on Investments.
- (2) Include material concerning legal protection of investors in transactions with brokers in Investments unit.
- (3) Include material on private pension plans in Insurance unit.
- (4) Add material concerning the individual's sociological and economic background in relation to the decision-making process.
- (5) Add a unit entitled: The Consumer Role in the Marketplace.

A lawyer felt the proposed course was too all inclusive and that two or three of the major units would be sufficient subject matter for the course.



## CHAPTER V

### SUMMARY

This study was an attempt to determine a need for and content of a course at the community college level that will enable students to be better informed consumers and to understand the framework of the laws protecting and regulating their welfare.

In order to determine this need the opinions of consumer education teachers, businessmen, lawyers, and textbook authors were sought. A sample of 28 businessmen, 12 lawyers, 16 teachers, and 6 authors was used to provide the information for this study.

Percentages of each group were used to determine if a need for such a course does exist. If 60 percent of the respondents were in favor of the course then a need was considered to exist.

If the need were established, percentages of each group were also used to determine the subject matter for the course. If 60 percent or more of the respondents indicated that a particular major unit or content topic was essential or important then that unit or topic would be considered pertinent to the course.

### Findings

A need for a consumer-oriented-law course at the community college level was definitely established as a result of the responses to the questions in Part I of the questionnaire. Almost 80 percent of all

respondents felt that the high school student was not receiving adequate consumer education. The lawyers were unanimous in their opinion that the high school student was not receiving adequate consumer education.

The teachers and the lawyers as groups unanimously felt that there was a need for continued consumer education at the community college. Eighty-seven percent of all the respondents felt there was a need for consumer education at the community college level.

Responses in regard to whether or not the community college student was receiving adequate consumer education indicated that many respondents were not familiar with the community college programs, as 45 percent marked uncertain on the opinionnaire.

Teachers, authors, and lawyers unanimously supported a course involving laws and legislation affecting the consumer as beneficial to the community college student. Overall 58 of the 62 respondents were in favor of this type of course.

Ninety-one percent of the respondents indicated that they felt the average adult citizen had not received adequate consumer education. The teachers, authors, and lawyers were in full agreement that the average adult citizen had not received adequate consumer education.

Eighty-four percent of the respondents felt that a consumer-oriented law course at the community college level would benefit the average adult citizen. Only two of the 62 respondents felt that such a course would not benefit either the community college student or the average adult citizen.

Part II of the opinionnaire was devoted to the determination of the subject matter for a consumer-oriented-law course at the community

college level. All 12 of the suggested major units in Part II were recognized as essential or important to the course. These major units were: Credit Purchases and Borrowing Money; The Consumer and Savings; The Consumer and Investments; The Consumer and Taxes; Factors Affecting Consumer Buying Habits; The Consumer and Personal Transportation; The Consumer and Other Personal Property Purchases; The Consumer and Real Property; The Consumer and Insurance; The Consumer's Estate; The Consumer's Rights and Responsibilities; and Consumer Protection.

In each of the major units, with exception of the content topic Standards for Food and Drink Vending in Other Personal Property Purchases unit, all the suggested content topics were considered by at least a sufficient majority of respondents to have been essential or important to a particular unit.

### Conclusions

After analyzing and interpreting the findings of this study, it is felt that the following conclusions should be made:

1. A need for a ~~consumer-oriented-law~~ course in the day and evening school program at the community college does exist for all students.
2. Law as subject matter is an integral part of continued consumer education at the community college level.
3. On a one course basis for either a semester or quarter system, it would be difficult to give the necessary emphasis to the areas considered essential or important to the course.

### Recommendations

After analyzing and interpreting the results of this study, it is felt that the following recommendations are in order:

1. Recommend a course should be developed to include those units and topics considered to be essential and important in the findings of this study.
2. Community colleges should make plans to implement relevant consumer education into general education progress with college credit given towards graduation.
3. Senior colleges and universities should be sent a course description and course outline for this type of consumer law course with recommendation that the course be accepted as a transfer course.
4. Further research should be conducted to determine the amount and type of legal material needed in this kind of consumer education course.
5. Further research should be conducted to determine whether legal and non-legal consumer education material should be integrated into one course or be segregated into separate courses.

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APPENDIX A

THE INSTRUMENT

CONSUMER EDUCATION OPINIONNAIRE

PART I

The purpose of this instrument is to determine if there is a need consumer-oriented law course geared to familiarize the consumer with laws and legislation, both existing and needed, that will influence their decisions in the market place. Please answer the following questions according to your own personal beliefs.

1. Do you feel that the high school student is presently receiving adequate consumer education?

YES \_\_\_\_\_ NO \_\_\_\_\_

2. Do you feel there is a need for continued consumer education at the community college level?

YES \_\_\_\_\_ NO \_\_\_\_\_

3. Do you feel that the community college student is presently receiving adequate consumer education?

YES \_\_\_\_\_ NO \_\_\_\_\_

4. Do you feel that a course involving laws and legislation affecting the consumer would benefit the community college student?

YES \_\_\_\_\_ NO \_\_\_\_\_

5. Do you feel that the average adult citizen has received adequate consumer education?

YES \_\_\_\_\_ NO \_\_\_\_\_

6. Do you feel that a consumer-oriented law course offered at the community college level would benefit the average adult citizen?

YES \_\_\_\_\_ NO \_\_\_\_\_

If the answer to either or both Questions 4 and 6 was "YES", please skip Question 7 and go to PART II of this opinionnaire on page three.

If the answer to Questions 4 and 6 was "NO", complete Question 7. After completion of Question 7 enclose the opinionnaire in the self-addressed envelope and return via the mail.

7. If the answer to Questions 4 and 6 was "NO", please indicate your reasons why you feel that this type of consumer-oriented law course should not be offered at the community college level?

YOUR COOPERATION IS APPRECIATED.



## PART II

Listed below are several suggested major units and suggested sub-topics to be covered in the major units for a consumer-oriented law course. Please encircle the number at the right of each statement that best reflects your personal reaction to each of the major units and sub-topics. If you feel that a major unit is irrelevant (number 5) then you do not need to encircle any number to the right of each sub-topic of that unit.

The units are not listed in any particular order of importance.

The numbers one through five at the right of each statement represent the following alternatives:

1. ESSENTIAL SUBJECT MATTER: THOROUGH EXPOSURE NEEDED.
2. IMPORTANT SUBJECT MATTER: GENERAL OR BASIC EXPOSURE REQUIRED.
3. NO OPINION—NONCOMMITTAL.
4. EXCLUDABLE SUBJECT MATTER: LITTLE OR NO EXPOSURE REQUIRED.
5. IRRELEVANT SUBJECT MATTER: NO EXPOSURE NEEDED.

AREA OF CONCENTRATION	MAJOR UNIT					CONTENT TOPIC
<u>I. Credit Purchases and Borrowing Money</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
Basic Contract Law	1	2	3	4	5	
Negotiable Instruments	1	2	3	4	5	
Installment Contracts (Security Agreements)	1	2	3	4	5	
Cash Loans (Secured Transactions)	1	2	3	4	5	
Liability of a Cosignor	1	2	3	4	5	
Revolving Charge Accounts	1	2	3	4	5	
Charge Accounts and Credit Cards	1	2	3	4	5	
Personal Bankruptcy	1	2	3	4	5	
Laws and Legislation Regulating Credit	1	2	3	4	5	
<u>II. The Consumer and Savings</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
Reasons for Saving	1	2	3	4	5	
Duties and Responsibilities of Savings Institutions	1	2	3	4	5	
Contractual Agreements in Various Types of Saving Plans	1	2	3	4	5	
Laws and Agencies Regulating Savings Institutions	1	2	3	4	5	

AREA OF CONCENTRATION	MAJOR UNIT					CONTENT TOPIC
<b>III. The Consumer and Investments</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Types of Investment Securities	1	2	3	4	5	
Cost of Purchasing or Selling Securities	1	2	3	4	5	
The Stock Broker; Duties and Responsibilities	1	2	3	4	5	
<b>IV. The Consumer and Taxes</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Concepts of Taxation	1	2	3	4	5	
Theories of Levying Taxes	1	2	3	4	5	
Kinds of Taxes	1	2	3	4	5	
Types of Taxes	1	2	3	4	5	
<b>V. Factors Affecting Consumer Buying Habits</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Values	1	2	3	4	5	
Customs	1	2	3	4	5	
Conspicuous Consumption	1	2	3	4	5	
Advertising, Packaging, Labeling	1	2	3	4	5	
Trading Stamps, Contests, Gifts	1	2	3	4	5	
<b>VI. The Consumer and Personal Transportation</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Suggestions in Buying a New Car	1	2	3	4	5	
Suggestions in Buying a Used Car	1	2	3	4	5	
New and Used Car Warranties	1	2	3	4	5	
Leasing and Renting Automobiles	1	2	3	4	5	
Cost of Operating an Automobile	1	2	3	4	5	
Automobile Insurance	1	2	3	4	5	
Trailers, Campers, and Other Motor Driven Leisure Time Vehicles	1	2	3	4	5	
Motor Vehicle Regulations	1	2	3	4	5	
Personal Liability in Motor Vehicle Ownership and/or Use	1	2	3	4	5	
<b>VII. The Consumer and Other Personal Property Purchases</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
<b>Clothing:</b>						
Types of Cloth Used for Apparel	1	2	3	4	5	
Textile Labeling	1	2	3	4	5	
Textile Standards	1	2	3	4	5	

AREA OF CONCENTRATION	MAJOR UNIT	CONTENT TOPIC
<b>Other Personal Property Purchases, cont.</b>		
<b>Food and Drink:</b>		
Standards for Food and Drink Processing	1 2 3 4 5	
Standards for Food and Drink Vending	1 2 3 4 5	
Food Grading	1 2 3 4 5	
Food Packaging	1 2 3 4 5	
<b>Services:</b>		
Maintenance Contracts	1 2 3 4 5	
Installation Agreements	1 2 3 4 5	
Personal Service Contracts	1 2 3 4 5	
Pest Control Agreements	1 2 3 4 5	
Dollar Estimations on Repairs	1 2 3 4 5	
Needless Repair Charges	1 2 3 4 5	
<b>VIII. The Consumer and Real Property</b>	<b>1 2 3 4 5</b>	
Guides in Selling a Home	1 2 3 4 5	
Guides in Purchasing a Home	1 2 3 4 5	
Contracting to Build a Home	1 2 3 4 5	
Contracting to Remodel a Home	1 2 3 4 5	
Guides in Renting a Residence	1 2 3 4 5	
Condominiums and Cooperatives	1 2 3 4 5	
Mortgages	1 2 3 4 5	
Purchasing on Contract	1 2 3 4 5	
Deeds	1 2 3 4 5	
Leases	1 2 3 4 5	
<b>IX. The Consumer and Insurance</b>	<b>1 2 3 4 5</b>	
Underlying Concepts of Insurance	1 2 3 4 5	
Need for Insurance	1 2 3 4 5	
Types of Insurance Policies	1 2 3 4 5	
The Insurance Contract	1 2 3 4 5	
Amount of Insurance Coverage	1 2 3 4 5	
Medicare	1 2 3 4 5	
Social Security	1 2 3 4 5	
Workmen's Compensation	1 2 3 4 5	
Other Accident and Health Insurance	1 2 3 4 5	
Personal Property Insurance	1 2 3 4 5	
Homeowner's Insurance	1 2 3 4 5	
Life Insurance	1 2 3 4 5	
Laws and Legislation Regulating Insurance	1 2 3 4 5	

AREA OF CONCENTRATION	MAJOR UNIT					CONTENT TOPIC				
	1	2	3	4	5	1	2	3	4	5
<b>X. The Consumer's Estate</b>										
Wills						1	2	3	4	5
Intestate Distribution						1	2	3	4	5
Inheritance Rights of Decedent's Spouse						1	2	3	4	5
Inheritance Rights of Blood Relatives						1	2	3	4	5
Creditors Claims and Estate Distribution						1	2	3	4	5
Legal Grounds to Support Disinheritance						1	2	3	4	5
Contesting a Will						1	2	3	4	5
Trusts						1	2	3	4	5
<b>XI. The Consumer's Rights and Responsibilities</b>										
Basis of Tort Liability						1	2	3	4	5
Basis of Criminal Liability						1	2	3	4	5
Agencies of Enforcement						1	2	3	4	5
Deceptive Sales Practices						1	2	3	4	5
Warranties in all Sales						1	2	3	4	5
Product Liability						1	2	3	4	5
Planned Obsolescence						1	2	3	4	5
Legal Procedures for Consumers						1	2	3	4	5
Suggestions in Selecting a Lawyer						1	2	3	4	5
Suggestions in How to be a Good Client						1	2	3	4	5
<b>XII. Consumer Protection</b>										
Government Agencies						1	2	3	4	5
Business Supported Agencies						1	2	3	4	5
Consumer Organizations						1	2	3	4	5

Please list additions to major units and content topics that you feel should be included in a ~~consumer-related~~ law course and rate it accordingly.

**XIII. Additions**

If more space is needed go to back of this page and complete

Place an "X" in the box on the left if you are interested in a tabulation of the results of this study and a copy will be forwarded to you upon completion.

APPENDIX B

LETTER SENT TO OBTAIN LIST OF TEXTBOOK AUTHORS

May 3, 1972

Superintendent of Public Instruction  
302 State House Building  
Springfield, Ill. 62706

Attention: Miss Marilyn Metcalf

Dear Miss Metcalf:

Recently after undertaking the project of exploring the feasibility of a consumer-oriented law course at the community college level it was decided to solicit responses of recognized textbook authors in the Consumer Education field.

Recognizing that your position with the Office of Public Instruction and your knowledge concerning Consumer Education is of considerable value to any Consumer Education study, I ask your assistance. Would it be possible for you to send a list of the most often used textbooks and their respective authors in the State of Illinois?

Sincerely,

David L. Stapleton  
Instructor of Business

DS/krl

## APPENDIX C

### LIST OF TEXTBOOK AUTHORS PROVIDED BY STATE SUPERVISOR OF CONSUMER EDUCATION

- Britton, Virginia - PERSONAL FINANCE - 1968 - Van Nostrand Reinhold  
(Senior High, Junior College)
- Cohen, Jerome and Arthur Hanson - PERSONAL FINANCE - 1964, 3rd Ed.-  
Richard D. Irwin (College)
- Donaldson, Elvin F. and John Pfal - PERSONAL FINANCE, 4th Ed., - 1966 -  
Ronald Press (College)
- Feinberg, Daniel - CONSUMER ECONOMICS - 1964 - Holt, Rinehart & Winston  
(College)
- Gordon, Leland, and Stewart Lee - ECONOMICS FOR CONSUMERS, 5th Ed. -  
1967 - American Book (College)
- Levy, Leon, Robert Feldman and Simpson Sasserath - THE CONSUMER IN THE  
MARKETPLACE - 1970 - Pitman (High School)
- Oppenheim, Irene - THE FAMILY AS CONSUMERS - 1965 - Macmillan (High  
School, Jr. College)
- Phillips, E. Bryant, and Sylvia Lane - PERSONAL FINANCE - 1969, 2nd ed. -  
John Wiley (College)
- Rodda, William and Edward Nelson - MANAGING PERSONAL FINANCES - 1965 -  
Prentice Hall (College)
- Schoenfeld, David and Arthur Natella - THE CONSUMER AND HIS DOLLARS -  
1970, 2nd ed. - Oceana (High School)
- Troelstrup, Arch - THE CONSUMER IN AMERICAN SOCIETY - 1970, 4th Ed. -  
McGraw-Hill (College)
- Unger, M.A. and H.A. Wolf - PERSONAL FINANCE, 2nd ed. - 1969 - Allyn and  
Bacon (College)
- Wilhelms, Fred T., Rason P. Heimerl and Herbert M. Jelley - CONSUMER  
ECONOMICS - 1966, 3rd ed. - Gregg (High School)
- Wilson, W. Harmon and Elvin S. Lyster - CONSUMER ECONOMIC PROBLEMS - 1966,  
7th ed. - Southwestern (High School)

APPENDIX D

COVER LETTER TO TEACHERS  
FIRST MAILING

Attention Consumer Education Teacher(s)

Dear Fellow Instructor(s);

Theoretically the consumer is the key to our economy since the consumer determines what is going to be produced, how much is going to be produced, and what the goods or services will sell for in the market place. However as consumer demands increase and the number of goods and services increase in the market place, the consumer finds it more and more difficult to make basic decisions. As a result, there becomes a potential need for educating the consumer at all educational levels.

As an established educator in the area of Consumer Education your opinions and advice will help determine a need and content for a consumer-oriented law course at the community college level.

The objective of the proposed course is to aid in reducing the number of incidences where the consumer is injured due to misinformation, poor buying decisions, deceptive practices, and dangerous products. More specifically the purpose of the study is to develop a course for the community college that will result in intelligent well-informed consumers. If the need is successfully established and the proposed course is implemented into the curriculum, the course will be offered at Lake Land College in Mattoon, Illinois.

It will take only a few minutes to complete the attached opinionnaire and return it in the enclosed, self-addressed envelope. This completed instrument will help determine if a need for such a course does exist and if so what subject areas should be included.

While you are completing the opinionnaire, please feel free to make any additional remarks or suggestions. Your honest thoughts and prompt completion will be appreciated.

Respectfully,

David L. Stapleton  
Instructor of Business

Enclosure

APPENDIX E

COVER LETTER TO BUSINESSMEN  
FIRST MAILING

Theoretically the consumer is the key to our economy since the consumer determines what is going to be produced, how much is going to be produced, and what the goods or services will sell for in the market place. However as consumer demands increase and the number of goods and services increase in the market place, the consumer finds it more and more difficult to make basic decisions. As a result, there becomes a potential need for educating the consumer at all educational levels.

As an established businessman in the area your opinions and advice will help determine a need and content for a consumer-oriented law course at the community college level.

The objective of the proposed course is to aid in reducing the number of incidences where the consumer is injured due to misinformation, poor buying decisions, deceptive practices, and dangerous products. More specifically the purpose of the study is to develop a course for the community college that will result in intelligent well-informed consumers. If the need is successfully established and the proposed course is implemented into the curriculum, the course will be offered at Lake Land College in Mattoon, Illinois.

It will take only a few minutes to complete the attached opinionnaire and return it in the enclosed, self-addressed envelope. This completed instrument will help determine if a need for such a course does exist and if so what subject areas should be included.

While you are completing the opinionnaire, please feel free to make any additional remarks or suggestions. Your honest thoughts and prompt completion will be appreciated.

Respectfully,

David L. Stapleton  
Instructor of Business

Enclosure



APPENDIX F

COVER LETTER TO LAWYERS  
FIRST MAILING

Theoretically the consumer is the key to our economy since the consumer determines what is going to be produced, how much is going to be produced, and what the goods or services will sell for in the market place. However as consumer demands increase and the number of goods and services increase in the market place, the consumer finds it more and more difficult to make basic decisions. As a result, there becomes a potential need for educating the consumer at all educational levels.

As an established lawyer in the area your opinions and advice will help determine a need and content for a consumer-oriented law course at the community college level.

The objective of the proposed course is to aid in reducing the number of incidences where the consumer is injured due to misinformation, poor buying decisions, deceptive practices, and dangerous products. More specifically the purpose of the study is to develop a course for the community college that will result in intelligent well-informed consumers. If the need is successfully established and the proposed course is implemented into the curriculum, the course will be offered at Lake Land College in Mattoon, Illinois.

It will take only a few minutes to complete the attached opinionnaire and return it in the enclosed, self-addressed envelope. This completed instrument will help determine if a need for such a course does exist and if so what subject areas should be included.

While you are completing the opinionnaire, please feel free to make any additional remarks or suggestions. Your honest thoughts and prompt completion will be appreciated.

Respectfully,

David L. Stapleton  
Instructor of Business

Enclosure

APPENDIX C

COVER LETTER TO TEXTBOOK AUTHORS  
FIRST MAILING

Theoretically the consumer is the key to our economy since the consumer determines what is going to be produced, how much is going to be produced, and what the goods or services will sell for in the market place. However as consumer demands increase and the number of goods and services increase in the market place, the consumer finds it more and more difficult to make basic decisions. As a result, there becomes a potential need for educating the consumer at all educational levels.

As an established author in the area of Consumer Education your opinions and advice will help determine a need and content for a consumer-oriented law course at the community college level.

The objective of the proposed course is to aid in reducing the number of incidences where the consumer is injured due to misinformation, poor buying decisions, deceptive practices, and dangerous products. More specifically the purpose of the study is to develop a course for the community college that will result in intelligent well-informed consumers. If the need is successfully established and the proposed course is implemented into the curriculum, the course will be offered at Lake Lake College in Mattoon, Illinois.

It will take only a few minutes to complete the attached opinionnaire and return it in the enclosed, self-addressed envelope. This completed instrument will help determine if a need for such a course does exist and if so what subject areas should be included.

While you are completing the opinionnaire, please feel free to make any additional remarks or suggestions. Your honest thoughts and prompt completion will be appreciated.

Respectfully,

David L. Stapleton  
Instructor of Business

Enclosure

## APPENDIX H

### FOLLOW-UP LETTER SENT TO TEACHERS, BUSINESSMEN AND LAWYERS

Greater participation in the study concerning the need for a consumer-oriented law course at the community college level is needed. Your valuable input is integral to this study in order to achieve greater validity and reliability.

If you have already completed and returned the opinionnaire, allow this letter to serve as a thank you for your voluntary participation. If you have not completed the form, it is with the full realization that your time is valuable that I request you fill out the enclosed form. Studies of this nature are intended to enable your educational institutions to better serve you and your community.

Remember, the results of this study will be available to you. Just check the appropriate box on the last page of the opinionnaire and return in the enclosed, self-addressed envelope.

Respectfully,

David L. Stapleton