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THE INFLUENCE OF SELECTED SOCIO-ECONOMIC
FACTORS ON CONSUMER AWARENESS

by

Virginia Anne Dickinson

A thesis submitted in partial fulfillment
of the requirements for the degree

of

MASTER OF SCIENCE

in

Home Economics and Consumer Education

Approved:

Major Professor

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Dean of Graduate Studies

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UTAH STATE UNIVERSITY
Logan, Utah

1974

ACKNOWLEDGEMENTS

I would like to express my appreciation to Miss Edith Nyman and Miss Jane Lott for their direction, encouragement and support. Their gifts of time, energy and patience have been unending and have made this a worthwhile experience.

I would also like to thank Dr. Margaret Merkley and Dr. Terrell Williams for their time and their helpful suggestions. A special thanks must go to Dr. Williams for providing an atmosphere in his class that encouraged research in the field of Consumer Behavior.

Finally, to my family, especially my husband Don, I express my thanks for their patience, understanding and help in completing this study.

Virginia Anne Haldeman Dickinson

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ABSTRACT

The Influence of Selected Socio-Economic

Factors on Consumer Awareness

by

Virginia Anne Haldeman Dickinson, Master of Science

Utah State University, 1974

Major Professor: Miss Edith Nyman

Department: Home Economics and Consumer Education

The influence of selected socio-economic factors on the consumer awareness of women was investigated. An instrument was developed to measure the consumer awareness of individuals. The three areas assessed were awareness of existing problems in the marketplace, awareness of laws that control these problems and sources of help for the consumer when she encounters these problems.

A profile of a woman with low consumer awareness was constructed from the results of the data collected in the study. She will have an annual income of less than \$8,000; she will have a high school education or less; her husband will be employed in sales, clerical or managerial work; her husband will be 40 or older and they will have no children living at home.

The results of the study indicate that all women need assistance in becoming more aware of existing consumer protection laws and of sources of help with consumer problems. All women were more aware of possibilities of where to go for help than of what protection the law provides.

(64 pages)

INTRODUCTION

Statement of the problem

The current rise in consumer awareness and demand for more consumer information is not a new phenomenon. The earliest period of consumer action began at the turn of the century when the head of the Division of Chemistry of the United States Department of Agriculture, Dr. Harvey W. Wiley, brought to public attention the widespread adulteration of food caused by the addition of such preservatives as formaldehyde and copper sulfate. Then early in 1906 Upton Sinclair published his daring expose of the Chicago meatpacking houses: The Jungle. Consumers began to organize, protest and lobby. Their protests were vociferous enough to gain the support of President Theodore Roosevelt who brought pressure on Congress to pass the Pure Food Bill and Meat Inspection Amendment in June of 1906.

Consumers were aroused. They made organized demands and met with increasing success until the advent of World War I, which brought scarcities and pressing international problems which over-rode consumer concerns. It was not until the depression of the 1930's that new impetus was brought to the consumer movement. As purchasing power decreased consumer concerns about the quality of merchandise, the proliferation of brands and the efficacy of advertising increased (Williams, 1972). In 1931 Phillips identified the basic source of consumer problems as lack of information (Muskrat, 1966). But the

hopes for and indications of an organized and continuing consumer movement were dashed by a new international conflict.

During the Second World War the consumer movement took a back seat to the difficulties presented by shortages and rationing of consumer goods (Nadal, 1971). After World War II, Americans enjoyed the end of rationing and the rapid proliferation of new products. However, in the late 1950's consumers suddenly realized that the marketplace was not all it had appeared to be. In addition to the advantages of technological progress came considerable irritations with advertising, product quality and product information which hit the disadvantaged and middle income consumer alike. The renaissance of consumer action was at hand (Soloman, 1972).

John F. Kennedy, hearing the rumblings of discontent, made a campaign promise to represent the consumers' interests in the nation's capital. His promise was partially kept when he delivered the first Consumer Message to Congress in March of 1962. In this message the President listed the following consumer rights:

- The right to safety - to be protected against the marketing of goods which are hazardous to health or life.
- The right to be informed - to be protected against fraudulent, deceitful or grossly misleading information, advertising, labeling, or other practices and to be given the facts he needs to make informed choices.
- The right to choose - to be assured, wherever possible, access to a variety of products and services at competitive prices; and in those industries in which competition is not workable and government regulation is substituted, an assurance of satisfactory quality and service at fair prices.

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

(H. R. Document 364, 1962, p. 2)

Consumer voices are no longer silent. They may sometimes falter and fade in the face of opposition and lack of unity, but they are being heard at last. Solomon (1972) tells us that consumers are one of the last segments of society to unite and initiate a fight for their rights. Furthermore, the cause of Consumer Action has crystallized a philosophy. It represents an uprising of both poor and affluent in seeking fairness and justice in the marketplace.

Consumers want the free enterprise system to succeed. They want industries to be competitive. . . . They want retailers to act as purchasing agents for consumers; i. e. to choose products of good quality, and safe ones, at fair prices. They want both manufacturers and retailers to act with social responsibility. They want government to maintain a balance between the influence of business and the influence of consumers.

(Solomon, 1972, p. 6)

Solomon (1972, p. 7) identifies four proposed goals of Consumer Action: ". . . an end to white collar crime; stronger policing of the marketplace; a voice in the decisions which affect his destiny; and the creation of an informed and concerned consuming public."

In focusing attention on the goal of creating an informed and concerned consuming public, the critical issue is consumers' need for information. When adequate information is readily available consumers are able to make choices in the marketplace that bring them more satisfaction. Without adequate information

consumers often choose products that do not meet expected standards (Aaker and Day, 1971). When this occurs consumers need to know where to go for help in seeking a remedy for the situation. They need to know what help is available and the appropriate channels to use in activating the available assistance.

Part of the help that exists is a result of consumer pressure which led to the enactment of protective legislation. In addition educational institutions and private businesses have also responded to consumer pressure and have provided some assistance. However, consumers vary greatly in their level of awareness of existing laws, aids and services. What affects the consumer awareness of an individual?

Some researchers (Williams, 1973 and Bolen, 1972) indicate that consumers with more education are more aware. Others (Foster, 1971 and Aaker and Day, 1971) indicate that low income consumers are completely unaware of most consumer benefits that are available to them. Bolen (1972) believes that people engaged in managerial or professional occupations have a higher consumer awareness level.

If it can be determined that the above socio-economic factors influence the general level of consumer awareness, individuals who need the most help can be identified. After those individuals with low consumer awareness have been identified, methods and procedures could be developed to enable them to raise their consumer awareness level.

The purpose

The purpose of this study was to relate consumer awareness with selected socio-economic factors.

Definition of terms

For this investigation the following operational definitions were used:

CONSUMER: a person using economic goods and services in order to satisfy his needs and desires.

CONSUMER AWARENESS: how familiar an individual is with current consumer problems, consumer legislation and sources of consumer protection or redress as measured by the Consumer Problems Questionnaire.

CONSUMER PROBLEM: dissatisfaction with an economic good or service because it did not perform as the consumer was led to expect.

Hypotheses

I. A woman's consumer awareness is affected by the income of her household.

II. A woman's consumer awareness is affected by the level of education she has attained.

III. A woman's consumer awareness is independent of her husband's occupational status.

IV. A woman's consumer awareness is affected by whether or not she is employed outside of the home.

V. A woman's consumer awareness is independent of the stage in the family life cycle.

REVIEW OF LITERATURE

Consumers' need for information

Consumers need help. They need adequate and accurate information in order to make rational, satisfying choices in the marketplace (Aaker and Day, 1971).

Bolen (1972) in a study of the relationship between consumer awareness of truth-in-lending and credit habits, sampled 400 consumer households in Savannah, Georgia and found that respondents who knew the law were better credit consumers. They knew what credit information was required by Federal law, the interest rate they were paying, and they were more likely to shop for credit. He concluded that consumers having adequate information made more rational decisions and choices.

McNeal (1973) pointed out that the consumers of yesterday provided all consumer goods and services for themselves. However, with the advent of the industrial revolution, they have been forced to rely upon others, primarily business, for their needs. Self-reliance is not a difficult task as long as the products available in the market are relatively simple to use and few in number. Aaker and Day (1971) indicated that the widening choice of goods and services available, in addition to the increasing complexity of items, have made it impossible for consumers to be expert purchasing agents for all goods and services. They simply lack the information necessary to enable them to buy

wisely, therefore they have great difficulty in making satisfactory choices.

Newman and Lockeman (1971) predicted that the amount of information that consumers would seek would be partially determined by the amount of risk involved in making the purchase. When risk is high consumers are often unable to make a rational, satisfying choice. Risk is more likely to be high when consumers have had little or no past experience with a product; when past experience with a similar product has been unsatisfactory; when it is especially important to make the right purchase; or when there are many alternatives to be considered and adequate information is lacking. Additional information will help reduce risk, increase awareness and increase the possibility of making a rational, satisfying choice of a consumer product or service.

Sources of information

The search for information includes two approaches: finding sources which provide adequate and accurate knowledge about a product or service, and finding sources of help that can aid in solving a problem or gaining redress.

Williams (1973) separated sources of information into four broad categories:

- (1) Advocate/personal, including salesmen and other company representatives;
- (2) Non-advocate/personal, including friends, neighbors and relatives;
- (3) Advocate/non-personal, including all forms of advertising and company-sponsored information; and

- (4) Non-advocate/non-personal, including government reports and brochures, newspaper and magazine columns and reports from independent product testing services.

(Williams, 1973, pp. 59-60)

Sheth (1970) indicated that people were quite likely to differ in their accessibility to sources of information, in their sensitivity toward information, and in their willingness to exert themselves enough to search out information.

A search for information is costly. Newman (1966) verified that consumers were aware that searching out information that was personally useful was difficult and took time. Consumers sought information in a variety of ways: they visited several stores; they consulted friends and other family members; and they made price and quality comparisons. However, they seldom did all of these things. The extent of their search depended upon: the cost of the product; the importance of the purchase to the buyer; the buyer's previous experience with similar products; and his education.

Keckler (1972), in a study of sources of consumer information, worked with 86 consumers in Sioux Falls, South Dakota. He found that by and large, consumers do not use sources that are available to them, but those used are the sources that are presented to them closest to the time of need. The implication was that more information needed to be more readily available, more frequently.

Richard H. Holton in Aaker and Day (1971) confirmed the need for more information. He said, "If the information system were more efficient, an increased search would yield more knowledge and consumers would make fewer purchase errors." (Aaker and Day, 1971, p. xx)

Sources of help

Some help is available to consumers. Newman (1972) stated that marketers were beginning to recognize that they have a responsibility to help consumers become informed about goods. He identified the federal government as the source of this new impetus to provide an information service. The government in turn received its push from the increasing strength and pressures exerted by the consumer movement. Business Week (February 26, 1972) located the strength of the consumer movement at the grass roots level. The failure by Congress to enact any new consumer legislation in 1971 made consumer activists at the local and state level impatient for results. Consequently activists have taken the matter into their own hands and have set up consumer protection offices or departments within state governments, in their city governments, in their county governments and in the private sector. Utah, in the 1973 legislative session, created a Consumer Affairs Division of the Utah Trade Commission.

There has been an increase in the number of general consumer protection articles in popular magazines such as Good Housekeeping, Better Homes

and Gardens, and McCalls: from four articles in 1963 to 48 articles in 1970. There were 20 new Consumer Protection laws enacted by Congress between 1963 and 1970 (Nadel, 1971). The latter indicates some help but certainly not at an optimum level.

Factors affecting awareness

A project at the University of Pennsylvania has shown that most people do not use the information that is available (Newman, 1966). Large differences were evident among people. Those most sensitive to information were open-minded and felt that they were in control of their environment. Those least sensitive to information tended to have closed minds and felt that they had little control of their environment.

Williams (1973) found that better educated, higher status consumers tend to rely upon non-commercial information while Aaker and Day (1971) stated that low income, low status consumers lacked the education and knowledge necessary to make wise consumer choices even if the information were available. When officers of major consumer protection agencies in San Francisco were interviewed, it was found that low income consumers rarely used any of those agencies to gain recourse following fraud and/or deception (Foster, 1971).

Are low income consumers insensitive to the existence of the agencies; is their awareness so limited that it denies them access to knowledge about the

existence of these agencies; or do their circumstances limit the economic or psycho-social possibilities of engaging in a search for information?

Bolen (1972) in investigating the relationship between consumer awareness of the truth in lending law and consumer credit habits. He found that consumers who had some knowledge of the truth-in-lending act were more likely to be white, to be young, to have more formal education, to have more income and to have a professional or managerial occupation than consumers who had no knowledge of the act.

Sheth (1970) stated that employed men were more likely than other family members to secure consumer related information from sources near their place of work, be more sensitive to print media and may have engaged in a broader search for consumer information. On the other hand, housewives more easily utilized in-store displays and broadcast media in their information search.

Green (cited in Newman, 1966) did a study on how consumers use information. He indicated that perception of information may be dependent on social class and other unidentified behavioral variables.

Aaker and Day (1971) linked awareness of consumer problems with cognition. They indicated that consumers were not aware of problems, or that others shared the same consumer problem, until the extent of the problem had been publicized or until an alternative had been provided.

In a similar vein Cox (1967) linked awareness of information and the process of seeking information with consumer needs and wants. In addition,

he related self concept to awareness of information: women who are psychosocially uncertain tend to be defensive about new information.

No studies were found which related stages of family life cycle to consumer awareness. However, other related aspects of consumer behavior have been studied in regard to this factor. David (1962) indicated that family consumption patterns were directly related to several dimensions of family composition (size, age of parents, age of children). Miller (1955) in studying the relationship between life cycle and the impact of advertising, found that younger housewives were more open to new information. They were more aware of new products and new brands and were more willing to try new things. Younger housewives were more inclined to change their buying patterns in response to advertising.

Summary

Is lack of information due to lack of consumer awareness? Which consumers are more aware of problems, what help is available to them, and where to get help? Do low income consumers actually have a lower consumer awareness level than their higher income counterparts?

Consumerism is not a fad, it is a definite need. It will be successful if it can give aid in the right places. As Virginia Knauer has said:

Neither my office nor the entire federal government can do it alone. Neither can the states; each and every citizen must help. The consumer has a responsibility, too, to be-

come informed--to use available laws passed for his protection or to lobby for new laws if the old ones are not effective.

(Knauer in AAUW Journal, April, 1971)

An important segment of the problem appears to be to locate the consumers who are most in need of assistance. The focus of this study is to identify those individuals most likely to have a low level of consumer awareness.

METHODS OF PROCEDURE

Instrument

In order to catalog current pertinent legislation a review was made of two periodicals published in Utah which regularly discuss consumer concerns. All issues of the Utah State University Extension Bulletin, Consumer Alert, written by Helen Thackery, Consumer Information Specialist, were reviewed for the years 1970, 1971, 1972 and 1973. In addition, copies of Ms. Thackery's column in the Salt Lake Tribune, "Consumer Information" were reviewed for corroborating information over the same period of time. From this information a Consumer Problems Questionnaire was developed. The questionnaire consisted of eight parts:

- I. Awareness of current consumer problems
- II. Awareness of current consumer protection
- III. Awareness of current sources of help
- IV. Consumer periodicals read or subscribed to
- V. Use of different sources of consumer information
- VI. Value of sources of consumer information
- VII. Personal data
- VIII. Comments

The first three sections contained 26 questions each covering consumer problems in the areas of food, credit, labeling and sales. The third section had one additional question relating to the respondents' awareness of the existence of a state office of consumer affairs.

The questionnaire was pretested by five married student wives living in married student housing on the Utah State University campus. The five wives represented a cross section of educational attainment, age, stage in family cycle and amount of regular income. As a result of discussion with the participants the section for comments by the respondent was added to the questionnaire.

Sample

Using the City Directory for Logan, Utah (Polk, 1973) and a table of random numbers a random sample of 150 consumer households from high socio-economic residential areas and a random sample of 150 consumer households from low socio-economic residential areas were selected. The questionnaires were mailed to the selected participants with instructions for the wife to respond, and for the response to be returned in the enclosed addressed and stamped envelope.

Collection of data

A total of 112 questionnaires were returned, 93 of which were usable. The first three sections were scored individually to give the level of consumer awareness for each section. The Part I, awareness of consumer problems, score was determined by giving 4 points for each response in the "No trouble" column; 3 points for each response in the "Not much trouble" column; 2 points

for each response in the "Quite a bit of trouble" column; and 1 point for each response in the "Constant trouble" column. No points were given for responses in the "No experience" column. On Part II, awareness of laws, and Part III, awareness of sources of help, one point was given for each correct response.

The personal data section provided the socio-economic data needed for the statistical analysis: income level, educational level, occupation of husband, employment status of wife, and stage in life cycle.

The statistical test used was a chi square analysis. A significant value of chi square indicated that the relationships were significant and did not occur merely by chance. Further percentage analysis by cell was used to indicate direction of trends and as an aid in determining directional relationships between level of consumer awareness and socio-economic factors.

RESULTS AND DISCUSSION

The present investigation was concerned with the influence of selected socio-economic factors on the consumer awareness of women. The respondents indicated their perceived problems with 26 consumers issues, whether or not there were laws controlling these problems and where they would go for help with such problems.

Description of sample

The questionnaire was mailed to 300 subjects with instructions for the wife to respond. One hundred twelve questionnaires were returned. Of these 93 were useable for the study.

The sample was divided into three income levels: low, medium and high. Annual income for the sample ranged from less than \$5,000 to more than \$20,000 (Table 1).

The educational level of the respondents ranged from completion of the eighth grade to completion of a masters degree (Table 2).

The occupations of the husbands were classified into four categories: professional, including members of the medical, law and education professions; white collar, including supervisory, clerical and sales personnel; blue collar, including construction workers, truck drivers and other manual laborers; and those who were retired or deceased (Table 3).

Table 1. Income level of respondents

Income level	Respondents	
	Number	Percent
Low (\$7,999 or less)	27	29
Middle (\$8,000 - \$13,999)	27	29
High (\$14,000 or more)	39	42

Table 2. Educational status of respondents

Educational level	Respondents	
	Number	Percent
Completed high school or less	38	41
Some college or training after high school	27	29
Completed college or graduate degree	28	30

Table 3. Occupational status of husbands of respondents

Occupation	Respondents	
	Number	Percent
Professional	27	29
White Collar	22	24
Blue Collar	21	22
Retired or deceased	23	25

Of the 93 respondents 30 were employed outside of the home. Thirteen of the 30 were in the low income group indicating that nearly half of the 27 low income wives work outside of the home. Seven of those employed were widows and those seven were also in the low income group (Table 4).

Table 4. Employment status of wife

Employment status	Respondents	
	Number	Percent
Housewife	63	68
Employed outside of the home	30	32

The stage in family life cycle was determined by the age of the head of household and the ages of children living at home (Lansing and Morgan, 1955).

Table 5 shows categories and numbers of respondents in each category.

Sources of consumer information

The average number of consumer oriented periodicals read by the respondents ranged from a low of .658 magazines for those in the middle income group to 1.41 magazines for those in the high income group. The mean

Table 5. Stages in life cycle

Age of head of household	Children under 18 living at home	Respondents	
		Number	Percent
1. Under 40 years old	yes	16	17
2. Over 40 years old	yes	36	39
3. Over 40 years old	no	29	31
4. Over 40 years old and widowed	no	12	13

number of magazines read for all respondents was 1.14 magazines. The number of magazines read by the respondents ranged from none to 6. Thirty-seven respondents reported reading no consumer related periodicals.

Newspapers were mentioned by 39 of the 93 respondents as being of most value as a source of consumer information. The sources next most often mentioned were store displays, family and friends.

Of the 93 respondents 90 indicated that newspaper advertisements were used frequently or always as a source of consumer information. Seventy-one respondents indicated that newspaper articles were used frequently or always as a source of consumer information.

Hypothesis I: Effect of income on
consumer awareness

The first hypothesis stated that a woman's consumer awareness is affected by the income of her household. The hypothesis was tested using the chi square test for independence at the .05 level of significance. All three parts of the questionnaire, awareness of problems, awareness of laws and awareness of sources of help, were tested and all three were significant at the .05 level. The hypothesis was retained (Table 6).

Table 6. Effect of income on consumer awareness

	Part I Awareness of problems	Part II Awareness of laws	Part III Awareness of sources of help
Chi Square Value	44.69	33.55	8.54
Critical value at .01 level	20.09*	9.21**	9.21**
Critical value at .05 level	15.51*	5.99**	5.99**

*df = 8

**df = 2

In further analysis of the results of Part I, awareness of problems, the percentages of expected values actually observed and percentages of total observed scores for each income group observed in each cell were calculated. This showed no consistent trends. The results are shown in Tables 7 and 8.

Table 7. Percent of expected value actually observed on Part I according to income

	High income	Middle income	Low income
No trouble	85	114	108
Not much	115	95	83
Quite a bit	119	88	85
Constant trouble	77	117	117
No experience	100	88	111

Table 8. Percent of responses by income group on Part I

	High income	Middle income	Low income
No trouble	26	36	34
Not much	27	22	20
Quite a bit	18	13	13
Constant trouble	6	10	10
No experience	22	19	24
Total	100%	100%	101%

When a similar analysis was applied to Part II, awareness of laws, and Part III, awareness of sources of help, very definite trends were indicated. A greater percentage of high income respondents were more aware of both laws and sources of help than those with either middle or low incomes. A greater percentage of middle income respondents were more aware of both factors than those with low income.

It would appear that income is a definite factor in helping to determine a woman's awareness of whether or not she is protected on consumer issues under the law and whether or not she knows where to go for help with consumer problems. In all income groups a higher percentage of correct responses was made on Part III, awareness of sources of help, than on Part II, awareness of laws (Tables 9 and 10).

Table 9. Percent of expected value actually observed according to income

	Part II			Part III		
	High	Medium	Low	High	Medium	Low
Correct	121	88	81	107	100	90
Incorrect	91	105	108	95	101	107

Table 10. Percent of responses by income group

	Part II			Part III		
	High	Medium	Low	High	Medium	Low
Correct	36	26	24	43	40	36
Incorrect	64	74	76	56	59	63
Total	100%	100%	100%	99%	99%	99%

Hypothesis II: Effect of education
on consumer awareness

The second hypothesis states that a woman's consumer awareness will be affected by the level of education she has attained. The hypothesis was tested using the chi square test for independence at the .05 level of significance. The test was significant for Part I, awareness of problems, and Part III, sources of help, but was not significant for Part II, awareness of laws. Therefore the hypothesis was retained for two sections: awareness of problems and awareness of sources of help. It was rejected for awareness of laws. The data from the analysis are presented in Table 11, page 26.

Two interesting factors appear in a percentage analysis of the individual chi square cells on Part I, awareness of problems. There is an increase in percentage of those reporting "No trouble" with a decrease in level of education. There is a decrease in percentage of those reporting "Quite a bit of trouble" with a decrease in the level of education.

Table 11. Effect of education on consumer awareness

	Awareness of problems	Awareness of laws	Awareness of sources of help
Chi square value	46.21	2.68	6.98
Critical value at .01 level	20.09*	9.21**	9.21**
Critical value at .05 level	15.51*	5.99**	5.99**

*degrees of freedom = 8

**degrees of freedom = 2

This could be interpreted in two ways:

The first interpretation would be that those indicating "No trouble" are not aware of problems and therefore have a low level of consumer awareness, and those indicating "Quite a bit of trouble" are aware of problems and the response indicates a high level of awareness.

An alternate interpretation would be that those indicating "No trouble" are aware that consumer problems can and do occur and therefore work carefully in the marketplace to avoid them and consequently have a high level of consumer awareness, and those indicating "Quite a bit of trouble" have problems because they are unaware and consequently do not avoid them.

If the first implication is accepted it would indicate that a woman with more education is more aware of problems that exist in the marketplace, while acceptance of the second implication would indicate that a woman with a lower level of education is more aware of such problems (Tables 12 and 13).

Table 12. Percent of expected value actually observed on Part I according to education

	College or more	Some college	High school or less
No trouble	78	96	119
Not much	115	100	89
Quite a bit	119	116	74
Constant trouble	97	100	102
No experience	104	95	101

Table 13. Percent of responses in each education group on Part I

	College or more	Some college	High school or less
No trouble	24	30	37
Not much	27	24	21
Quite a bit	18	17	11
Constant trouble	8	8	9
No experience	23	21	22
Total	100%	100%	100%

In the percentage analysis of the individual chi square cells on Parts II and III it is evident that the percentage of correct responses is higher for those with more education. There is little or no percentage difference between those who completed college and those who have some college or training after high school. However, there is a greater difference between those who have some college and those who have high school or less; particularly on Part III.

These data further support the acceptance of the second hypothesis and further indicate that the higher the level of a woman's education, the higher her consumer awareness (Tables 14 and 15).

Table 14. Percent of expected value actually observed according to education

	Part II			Part III		
	College+	Some	H. S. -	College+	Some	H. S. -
Correct	104	105	93	106	105	92
Incorrect	98	98	103	96	97	105

Table 15. Percent of responses in each education group

	Part II			Part III		
	College+	Some	H. S. -	College+	Some	H. S. -
Correct	30	30	27	42	41	37
Incorrect	70	69	73	58	59	63
Total	100%	99%	100%	100%	100%	100%

Hypothesis III: The effect of the husband's occupation on consumer awareness

The third hypothesis states that a woman's consumer awareness is independent of her husband's occupational status. The hypothesis was tested using the chi square test for independence at the .05 level of significance. The test was significant for all three parts of the questionnaire. Since the hypothesis was in the null form, it was rejected, indicating that there is a significant relationship between a woman's consumer awareness and her husband's occupation (Table 16).

Table 16. Effect of husband's occupation on consumer awareness

	Part I Awareness of problems	Part II Awareness of laws	Part III Awareness of sources of help
Chi square value	50.24	28.14	19.73
Critical value at .01 level	26.22*	11.34**	11.34**
Critical value at .05 level	21.03*	7.84**	7.84**

*degrees of freedom = 12

**degrees of freedom = 3

In the percentage analysis of the individual cells trends are much more evident on Parts II and III than on Part I. For Part I, awareness of problems, the low percentage for "No trouble" occurs in the professional classification

indicating that this is the group that is more aware of the problems of consumers. The highest percentage for "No trouble" occurs in the white collar classification. The percentage levels for these classifications are reversed for "Quite a bit of trouble" supporting the indication that the wife of the professional is more aware of consumer problems and the wife of the white collar worker is less aware than wives in the other groups.

Table 17. Percent of expected value actually observed on Part I by occupational groups

	Profes- sional	White collar	Blue collar	Retired or deceased
No trouble	81	119	103	102
Not much	117	100	100	80
Quite a bit	122	86	92	94
Constant trouble	84	71	135	112
No experience	100	93	87	117

The indication that the woman whose husband is engaged in a professional occupation is more aware is supported by the percentage analysis of Parts II and III. In both sections the highest percentage of correct responses was in the professional classification and the lowest percentage of correct responses was in the white collar classification. This supports the rejection

Table 18. Percent of responses by occupational group on Part I

	Profes- sional	White collar	Blue collar	Retired or deceased
No trouble	25	37	32	32
Not much	27	23	23	19
Quite a bit	18	13	14	14
Constant trouble	7	6	11	9
No experience	22	21	19	26
Total	99%	100%	99%	100%

of the null hypothesis and indicates that the woman whose husband is engaged in a profession would have a higher level of consumer awareness than women whose husbands were engaged in other occupational groups (Table 19 and 20),

Table 19. Percent of expected value actually observed according to profession

	Part II				Part III			
	P	WC	BC	R or D	P	WC	BC	R or D
Correct	126	85	90	93	111	83	104	100
Incorrect	89	106	104	103	93	112	98	100

Table 20. Percent of responses by occupational group

	Part II				Part III			
	P	WC	BC	Ror D	P	WC	BC	Ror D
Correct	37	25	26	27	45	33	42	40
Incorrect	63	75	74	73	55	67	58	60
Total	100%	100%	100%	100%	100%	100%	100%	100%

Hypothesis IV: The effect of being employed outside of the home on consumer awareness

Hypothesis IV states that a woman's consumer awareness will be affected by whether or not she is employed outside of the home. The hypothesis was tested using the chi square test for independence at the .01 level of significance. Only Part I was significant; therefore the hypothesis was rejected.

Table 21. Effect of being employed outside of the home on consumer awareness

	Part I Awareness of problems	Part II Awareness of laws	Part III Awareness of sources of help
Chi square value	16.21	1.66	1.88
Critical value at .01 level	13.28*	6.64**	6.64**
Critical value at .05 level	9.49*	3.84*	3.84*

*degrees of freedom = 4

**degrees of freedom = 1

The percentage analysis by cell gave no added information. No pattern was developed and the slight differences in percentages would indicate only small differences in awareness. Furthermore the highest percentage scores were evenly divided between the two groups (Tables 22-25).

Table 22. Percent of expected value actually observed by employment status on Part I

	Working women	Housewives
No trouble	98	100
Not much	113	94
Quite a bit	89	105
Constant trouble	123	86
No experience	88	106

Table 23. Percent of responses by employment status on Part I

	Working women	Housewives
No trouble	31	31
Not much	27	22
Quite a bit	13	16
Constant trouble	10	7
No experience	19	23
Total	100%	99%

Table 24. Percent of expected value actually observed by employment status

	Part II		Part III	
	Working women	Housewives	Working women	Housewives
Correct	94	103	105	98
Incorrect	102	99	97	101

Table 25. Percent of responses by employment status

	Part II		Part III	
	Working women	Housewives	Working women	Housewives
Correct	28	30	42	39
Incorrect	72	70	58	61
Total	100%	100%	100%	100%

Hypothesis V: The effect of family life cycle on consumer awareness

Hypothesis V states that a woman's consumer awareness is independent of the family life cycle. The hypothesis was tested using the chi square test for independence at the .05 level of significance. Results on all three parts of

the questionnaire were significant. Since the hypothesis was in the null form it was rejected indicating that the family life cycle does indeed affect a woman's consumer awareness (Table 26).

Table 26. The effect of family cycle on consumer awareness

	Part I Awareness of problems	Part II Awareness of laws	Part III Awareness of sources of help
Chi square value	25.80	21.96	14.45
Critical value at .01 level	26.22*	11.34**	11.34**
Critical value at .05 level	21.03*	7.82**	7.82**

*degrees of freedom = 12

**degrees of freedom = 3

The percentage analysis of Part I indicates no absolute trends but shows that in a household where the head is over 40 and there are children living at home under age 18 (group 2) the woman probably has a greater consumer awareness than women in the other stages of the family life cycle. This conclusion is based on the fact that the percentages of responses in the "Not much trouble" and the "Quite a bit of trouble" sections were higher than for other groups, and that the percentage of responses for the "Constant trouble" and "No experience" sections were lower than for other groups.

Table 27. Percent of expected value actually observed on Part I by stage in family life cycle

	Under 40 with children	Over 40 with children	Over 40 without children	Over 40 widow without
No trouble	92	103	95	112
Not much	100	111	96	78
Quite a bit	102	107	95	89
Constant trouble	109	85	97	138
No experience	105	85	116	98

Table 28. Percent of responses in each stage of the family life cycle on Part I

	Under 40 with children	Over 40 with children	Over 40 without children	Over 40 widow without
No trouble	29	32	30	35
Not much	24	26	23	19
Quite a bit	15	16	14	13
Constant trouble	9	7	8	12
No experience	23	19	25	21
Total	100%	100%	100%	100%

Table 31. Summary of the hypotheses

Hypothesis	Findings		Part I	Part II	Part III
			Awareness of problems	Awareness of laws	Awareness of sources of help
I. A woman's consumer awareness is affected by the level of income of her household.	accepted	χ^2 value	44.69	33.55	8.54
		sig. @ (critical value)	.01 (20.09)	.01 (9.21)	.01 (5.99)
II. A woman's consumer awareness is affected by the level of education she attains.	partially accepted	χ^2 value	46.21	2.68	6.89
		sig. @ (critical value)	.01 (20.09)	not sig. (5.99)	.05 (5.99)
III. A woman's consumer awareness is independent of her husband's occupational status.	rejected	χ^2 value	50.24	28.14	19.73
		sig. @ (critical value)	.01 (26.22)	.01 (11.34)	.01 (11.34)
IV. A woman's consumer awareness is affected by whether or not she is employed outside of the home.	rejected	χ^2 value	16.21	1.66	1.88
		sig. @ (critical value)	.01 (13.28)	not sig. (3.84)	not sig. (3.84)
V. A woman's consumer awareness is independent of the family life cycle.	rejected	χ^2 value	25.80	21.96	14.45
		sig. @ (critical value)	.05 (21.03)	.01 (11.34)	.01 (11.34)

SUMMARY AND CONCLUSIONS

The influence of selected socio-economic factors on the consumer awareness of women was investigated. An instrument was developed to measure the consumer awareness of individuals. The three areas assessed were awareness of existing problems in the marketplace, awareness of laws that control these problems and sources of help for these problems.

The instrument, in the form of a questionnaire, was mailed to a random sample of 300 consumer households in Logan, Utah, with instructions for it to be completed by the wife. One hundred twelve were returned, of which 93 were useable.

Five hypotheses were tested:

1. A woman's consumer awareness is affected by the income level of her household.
2. A woman's consumer awareness is affected by the level of education she attains.
3. A woman's consumer awareness is independent of her husband's occupational status.
4. A woman's consumer awareness is affected by whether or not she is employed outside of the home.
5. A woman's consumer awareness is independent of the family life cycle.

Scores were determined for each of the three parts of the questionnaire and significance was determined by using the chi square test for independence. Hypotheses 1 and 2 were accepted. Hypotheses 3, 4, and 5 were rejected. It should be noted that Hypotheses 3 and 5 were in the null form.

Based on the findings of the study a profile of a woman with high consumer awareness can be constructed. Her household income is above \$14,000 annually; she has some college education; her husband is engaged in a profession such as medicine or education; her husband is 40 years of age or older and they have children younger than 18 years of age living at home; she may or may not be employed outside of the home.

Conversely, a woman with low consumer awareness will have an annual household income of less than \$8,000; she will have a high school education or less; her husband will be employed in sales, clerical or managerial work; her husband will be 40 or older and they will have no children living at home.

It should be noted that even though the wives from households with an income of over \$14,000 had a higher percentage of correct scores on awareness of laws and awareness of where to go for help, the percentage was so low (36 percent) that it would appear to be correct to assume that women from all groups need assistance in becoming more aware of existing consumer laws and of sources of help. All women were more aware of possibilities of where to go for help than of what protection the law provides.

These characteristics should be of benefit in identifying the consumer who needs help: the one with low consumer awareness. This study lends support to the premise that some consumers need assistance in finding out what help is available and where to go for that help.

Recommendations

It is recommended that a similar study be conducted concerning the influence of selected socio-economic factors on consumer awareness considering the following factors.

1. A revision of Part I, awareness of consumer problems, of the Consumer Problems Questionnaire to indicate the participants' awareness of the existence of the problems rather than their actual experience with the problems.
2. A study conducted in another area of the United States with a broader socio-economic base and a more heterogenous population.
3. A study including the relationship of an individual's degree of internality or externality as measured by Rotter's I-E Scale with levels of education, income and consumer awareness.

It is further recommended that the additional data gathered in Part V of the Questionnaire (Sources of Consumer Information) be analysed as part of further study of the factors affecting consumer awareness.

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APPENDIX

Chi-Square Analysis

Chi-square is a statistical test for analyzing differences in distribution between sample means. The statistical formulas used for computing a X^2 value are:

$$X^2 = \frac{(O - E)^2}{E}$$

where O = observed frequencies

E = expected frequencies

$$df = (r - 1) (c - 1)$$

where df = degrees of freedom

r = number of rows in the contingency

c = number of columns in the contingency table

Frequencies are entered in the cells of a contingency table. The computed value is checked for significance with the X^2 distribution table, which indicates probabilities at various degrees of freedom. Significance is based on the probability that a particular deviation occurred by chance.

Consumer Problems Questionnaire

I. All consumers have some problems. Some consumers have more trouble with one thing than with another. We have listed several problems that consumers are likely to have. Please mark the degree of trouble each problem has given you.

	No trouble	Not much	Quite a bit	Constant trouble	No experience with it
1. Availability of enriched white bread and flour					
2. Availability of freshness dates on food.					
3. Availability of Unit pricing in grocery stores.					
4. Availability of lists of ingredients on food labels.					
5. Availability of nutritional contents of foods on labels.					
6. Control of the amount of fat in ground beef.					
7. Control of labeling the different cuts of meat.					
8. Being able to see both sides of the bacon in a package.					
9. Hot dog labels giving enough information.					
10. Advertisements that don't mean what they say.					
11. Differences in estimates on automobile repairs and actual charges.					
12. Automobile insurance claims being paid.					
13. Pressure to participate in referral sales plans.					
14. Pressure to buy from door-to-door salesmen.					
15. Disclosure of total finance charges on time-payment contracts.					

	No trouble	Not much	Quite a bit	Constant trouble	No experience with it
16. Disclosure of true annual interest rates on credit.					
17. A merchant selling your time-payment contract to a finance company. (Holder in due course)					
18. Balloon payments. (A large payment at the end of a contract.)					
19. Responsibility for lost or stolen credit cards.					
20. Having a label on garments that tells how to care for the garment properly.					
21. A label being provided for fabric (or yard goods) that tells how to care for it properly.					
22. Children's clothing that catches fire easily.					
23. Failure to deliver mail-order merchandise.					
24. Problems with mail-order merchandise. (Repairs)					
25. Stores not making good on guarantees or warranties.					
26. Cashing or using store coupons.					

II. The following is a list of some things that are done or should be done to protect consumers. On the scale for each item, indicate your opinion about the protection that is available by circling the letter in front of the item that represents your opinion.

- a. There is no existing law to control this problem.
- b. There is a law that controls this problem.
- c. There is no law but companies provide the service anyway.
- d. I don't know about laws relating to this problem.

- a b c d 1. Providing for the enrichment of white bread and flour.
- a b c d 2. Having freshness dates on food.
- a b c d 3. Having unit pricing in grocery stores.
- a b c d 4. Having lists of ingredients on food labels.
- a b c d 5. Showing nutritional contents of foods on labels.
- a b c d 6. Controlling the amount of fat in ground beef.
- a b c d 7. Controlling the labeling of different cuts of meat.
- a b c d 8. Being able to see both sides of the bacon in a package.
- a b c d 9. Having hot-dog labels that give enough information.
- a b c d 10. Advertisements that don't mean what they say.
- a b c d 11. Differences in estimates on automobile repairs and actual charges.
- a b c d 12. Participation in referral sales plans.
- a b c d 13. Door-to-door salesmen.
- a b c d 14. Automobile insurance claims being paid promptly.
- a b c d 15. Disclosure of total finance charges on time-payment contracts.
- a b c d 16. Disclosure of true annual interest rates on credit.
- a b c d 17. A merchant selling your time-payment contract to a finance company (holder is due course).
- a b c d 18. Balloon payments. (Large payment at the end of a contract.)
- a b c d 19. Responsibility for lost or stolen credit cards.
- a b c d 20. Have a label on garments that tells how to care for that garment.
- a b c d 21. A label provided for fabric (yard-goods) that tells how to care for it properly.

- a b c d 22. Children's clothing that catches fire easily.
- a b c d 23. Failure to deliver mail-order merchandise.
- a b c d 24. Problems with mail-order merchandise. (Repairs)
- a b c d 25. Stores not making-good on a guarantee or warranty on a product from that store.
- a b c d 26. Cashing or using store coupons.

III. Is there any help for the consumer who has a problem?
If you had one of the following problems, which place do you think you would go for help?

- a. A State agency (such as the Department of Health).
 - b. A Federal agency (such as the Federal Trade Commission).
 - c. A business or trade association (such as the Better Business Bureau)
 - d. There is no place to go for help with this problem.
 - e. I don't know where to go for help with this problem.
- a b c d e 1. Availability of enriched white bread and flour.
 - a b c d e 2. Availability of freshness dates on food.
 - a b c d e 3. Availability of Unit Pricing in grocery stores.
 - a b c d e 4. Availability of lists of ingredients on food labels.
 - a b c d e 5. Availability of nutritional contents of foods on labels.
 - a b c d e 6. Control of the amount of fat in ground beef.
 - a b c d e 7. Control of labeling the different cuts of meat.
 - a b c d e 8. Being able to see both sides of the bacon in a package.
 - a b c d e 9. Hot-dog labels giving enough information.
 - a b c d e 10. Advertisements that don't mean what they say.

- a b c d e 11. Differences in estimates on automobile repairs and actual charges.
- a b c d e 12. Automobile insurance claims being paid.
- a b c d e 13. Participation in referral sales plans.
- a b c d e 14. Door-to-door salesmen.
- a b c d e 15. Disclosure of total finance charges on time-payment contracts.
- a b c d e 16. Disclosure of true annual interests rates on credit.
- a b c d e 17. A merchant selling your time-payment contract to a finance company. (Holder-in-due-course)
- a b c d e 18. Balloon payments. (A large payment at the end of a contract)
- a b c d e 19. Responsibility for lost or stolen credit cards.
- a b c d e 20. Having a label on garments that tells how to care for that garment properly.
- a b c d e 21. A label being provided for fabric (yard goods) that tells how to care for it properly.
- a b c d e 22. Children's clothing that catches fire easily.
- a b c d e 23. Failure to deliver mail-order merchandise.
- a b c d e 24. Problems with mail-order merchandise. (Repairs)
- a b c d e 25. Stores not making good on guarantees or warranties.
- a b c d e 26. Cashing or using store coupons.
- a b c d e 27. There is a central state office to help consumers with their problems.

IV. Please check which of the following periodicals you subscribe to and/or read.

Periodical	I subscribe	I read regularly	I read for specific information
1. Consumer Reports	_____	_____	_____
2. Consumer Bulletin	_____	_____	_____
3. Consumer Alert (USU Extension)	_____	_____	_____
4. FDA Consumer	_____	_____	_____
5. Changing Times	_____	_____	_____
6. Consumer News (Office of Consumer Affairs - President's Office)	_____	_____	_____

- V. Listed below are some common sources of consumer information. Please indicate how much you usually use these sources of information as aids in making decisions about purchases by placing a check in the appropriate box.

	Always used	Frequently used	Seldom used	Never used
1. Store display				
2. T. V. Advertisements				
3. Radio Advertisements				
4. Newspaper Advertisements				
5. Magazine Advertisements				
6. Newspaper articles				
7. Magazine articles				
8. Pamphlets from a dealer or manufacturer.				
9. Pamphlets from a non-biased source.				
10. Family members (children)				
11. Family members (other than children).				
12. Friends				
13. Other (Please indicate any other source of information you use in making decisions about purchases that is not listed above. _____)				

- VI. Which of the above sources of information are of most value to you as a consumer? Please list the sources of information in order of MOST IMPORTANCE to you.

1. _____ 5. _____ 9. _____
 2. _____ 6. _____ 10. _____
 3. _____ 7. _____ 11. _____
 4. _____ 8. _____ 12. _____
 13. _____

VII. DATA

1. Please indicate the highest level of school you have completed:
 grade 8 9 10 11 12 13 14 15 16 Masters Doctorate
2. Please indicate the level of annual income for your family unit:
 - a. less than \$5,000
 - b. \$5,000 - 7,999
 - c. \$8,000 - 10,999
 - d. \$11,000 - 13,999
 - e. \$14,000 - 16,999
 - f. \$17,000 - 19,999
 - g. \$20,000 or above.
3. Your date of birth _____.
4. Your husband's date of birth _____.
5. Your husband's occupation _____.
6. Your occupation _____.
7. Marital status (check one) Married _____ Single _____
 Widowed _____ Separated _____ Divorced _____
8. Number of children living at home.

a. none	e. 4
b. 1	f. 5
c. 2	g. 6
d. 3	h. more than 6
9. Ages of children living at home. Number of children in this age group.

a. 3 years or under	_____
b. 4-6 years old	_____
c. 7-12 years old	_____
d. 13-18 years old	_____

10. How long have you lived in Utah? _____
11. If you have lived in Logan, Utah for less than 1 year, where did you live before? City _____
State _____.

Thank you for your cooperation.

VITA

Virginia Anne Haldeman Dickinson

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Master of Science

Thesis: The Influence of Selected Socio-Economic Factors on Consumer Awareness

Major Field: Home Economics and Consumer Education

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