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This was a pioneer empirical study of the effectiveness of residential and nonresidential adult education programs. Two similar courses in insurance fundamentals were given by the same instructor, for the same length of time, and with the same objectives. One eight day residential course for 60 participants was held at the Michigan State Kellogg Center for Continuing Education and the eight-day nonresidential course for 74 participants was held in Detroit. Three methods of testing achievement were used: an essay type quiz, measures of knowledge application, and state insurance test results, to measure combined knowledge acquisition and application. The central hypothesis tested was that residential instruction results in superior achievement. Also analyzed were attitudes toward fellow students, instructors, and the program. Results tended to affirm the superiority of residential instruction and it has been suggested that the determinants are the combined effects of isolation, continuity, and group influence. Further research is needed to clarify such emerging problems as the possible influence of subject content, methodology, and prior experience. (ly)

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A COMPARISON OF THE EFFECTIVENESS OF ADULT RESIDENTIAL AND NON-RESIDENTIAL LEARNING SITUATIONS

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A COMPARISON OF THE EFFECTIVENESS OF ADULT RESIDENTIAL AND NON-RESIDENTIAL LEARNING SITUATIONS

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CENTER *for the* **STUDY OF LIBERAL EDUCATION FOR ADULTS**

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PREFACE

This study constitutes a pioneering effort to conduct an empirical investigation into an area which has recently aroused much discussion and speculation. There have been many arguments for and many against residential adult education, but no research has been available to demonstrate any advantages or disadvantages attaching to "the residential experience." There is, however, at least one good explanation for this lack of research. The differences between the typical residential and the typical non-residential situation are so numerous (including content area, amount of material covered, objectives and the like), that situations which provide the suitable comparisons which might make for some logically valid conclusions are extremely rare.

The Center has for some time been interested in the residential-non-residential controversy, and has been aware of the inherent difficulties standing in the way of an adequate empirical effort to provide some evidence. Therefore, when in the summer of 1960, James Whipple (the Center's Assistant Director) and Harry Miller (then the Center's Assistant Director for Research) learned from H. R. Neville of the existence of two similar courses in insurance fundamentals (taught by the same instructor, for the same length of time, with the same objectives) differing only in that one took place in a residential setting and the other occurred in a city with the students going home every night, the near-perfect opportunity seemed available to do some solid research in this area.

Mr. A. A. Lacognata was then asked to undertake a study comparing the two. He agreed eagerly and has done, we believe, a very creditable job. He has pointed out what seem to be the crucial factors in differentiating the two kinds of educational experience, though of course, as he points out, this must be repeated with courses of different content and with different settings before generalizations can confidently be made.

The Center's interest in this area continues, and plans are already underway for investigations of other types based upon the residential experience.

Daniel Solomon,
Staff Associate,
Center for the Study of Liberal
Education for Adults

July, 1961

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A COMPARISON OF THE EFFECTIVENESS OF ADULT RESIDENTIAL AND NON-RESIDENTIAL LEARNING SITUATIONS

Introduction

Education, in a generic sense, refers to the socialization of individuals. Adult education tends to emphasize those aspects of the socialization process which enable mature members of society to raise their intellectual horizons.

In its endeavors towards the development of the "total" man, the field of adult education has established a multiplicity of organizations and programs. This paper reports an investigation, conducted under experimental conditions, of one particular type of adult education program.*

Interest in adult residential programs is evidenced by the numerous articles published in the area.[1] However, experimental studies rigorously testing the effectiveness of adult residential learning situations as compared with alternative methods have been lacking.[2] This report ex-

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*The writer wishes to express his appreciation to Daniel Solomon for his critical reading of the report and for offering constructive suggestions.

1. For an extensive bibliographical coverage see J. D. Mezirow and D. Berry, Literature of Liberal Adult Education (New York: The Scarecrow Press, Inc., 1960), pp. 210-55. More recent publications include James Harrison, "Learning To Live in a Tower," Adult Education, Vol. XI, No. 1, Autumn 1960, pp. 42-47; and John Diekhoff, "Residential Education, No Place Like Home," Adult Education, Vol. X, No. 4, Summer 1960, pp. 238-46.

2. A reading of current adult education research reveals keen interest in the area but no specific experimental studies on this particular problem. See Edmund des Brunner et al., An Overview of Adult Education Research (Chicago: Adult Education Association of the U.S.A., 1959). Also Burton W. Kreitlow, "Research in Adult Education," in Handbook of Adult Education in the United States, Malcolm S. Knowles (ed.) (Chicago: Adult Education Association of the U.S.A., 1960), Chapter 9. Suggestions for needed research along the lines of the present study include David E. Wilder, "Group Research and Adult Education," in Brunner et al., op. cit., p. 195; and George Daigneault, "Improving

amines the effectiveness of certain aspects of adult learning under conditions of residential as compared with non-residential instruction.[3] More specifically, it seeks to test the hypothesis that for adults, the residential learning situation results in higher achievement. The basis for the hypothesized superiority of the residential situation as a learning setting is suggested by the following variables:

(a) The isolation of the educational experience accounts for superiority of residential programs. That is, the physical and psychological detachment from family and business matters tends to enhance residential learning.[4]

(b) The continuity of the learning experience accounts for the superiority of residential programs. Concentration of subject matter and uninterruptedness of program schedules provides an opportunity for the inclusion of more material as well as for explorations in greater depth.[5]

(c) Group support for change arising from the development of interpersonal relationships serves to facilitate the learning process. That is, opportunities for frequent student-instructor contacts and exchange of viewpoints among fellow students outside of formal class situations are more likely to develop in residential programs. Such interaction and communication, it is suggested, act as strong influences in developing a social climate making for superior achievement.[6]

Procedure and Method

Data for the experimental group were obtained from an eight-day residential course in insurance fundamentals. Sixty participants lived throughout the entire period at the Michigan State Kellogg Center for Continuing Education—sharing study rooms, eating together, and engaging in various other activities on a group basis. Data for the control

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the Effectiveness of Residential Learning" (Chicago: Center for the Study of Liberal Education for Adults, December, 1960), p. 4 (mimeographed).

3. The initial impetus for this research project emanated from a series of communications between H. R. Neville, J. B. Whipple, and H. L. Miller. The research design was formulated primarily by H. L. Miller.

4. Sometimes referred to as a "cultural island" environment. For general comments see W. H. Schmidt and E. V. Svenson, "Methods in Adult Education," in Knowles (ed.), op. cit., Chapter 7. Relevant studies on group research from the social sciences are cited by Wilder in Brunner et al., op. cit., Chapter 12.

5. Wilder, ibid.

6. Wilder, ibid., and Chapter 2 in Brunner et al., op. cit.

group were secured from an eight-day, concentrated, all-day, non-residential course in insurance fundamentals. Seventy-four participants were enrolled in the non-residential program which was conducted in Detroit. The basis of program selection by participants was voluntary and determined primarily by dates the program was being offered. Membership composition of both programs revealed similarities in terms of the inclusion of both sexes, rural and urban residents, a high proportion of neophytes in insurance, and a cross section of residents throughout the State.

Instructors, course objectives, class material and class time for both the residential and non-residential programs were essentially the same. An interval of approximately three weeks ensued between the scheduled starting dates of the two types of programs.

Instruments developed or employed to compare achievement between the groups centered around the insurance course objectives. Three devices were administered to both groups. These instruments were designed to measure two particular dimensions—knowledge acquisition and knowledge application.

An essay-type quiz[7] was developed for the research project by the head instructor and aimed at testing knowledge acquisition. Both groups took the same test and it was evaluated by the same instructor. The test scores served as indices of the extent of knowledge of insurance fundamentals acquired by participants.

Measures of knowledge application, i.e., how well participants could communicate and apply what they learned, were secured through the construction of a multiple-choice test.[8] This test was also developed and evaluated by the same instructor.

The third instrument combined the dimensions of knowledge acquisition and application. State insurance test results fulfilled this function. Upon completion of their respective programs, participants took the same State examination, and the test scores were considered as reasonably valid indices of acquisition and application. Evaluation of performance

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7. The test was developed by Mr. Carl Strong, the insurance administrator responsible for the courses. He also conducted most of the teaching in both programs. See Exhibit A in Appendix.

8. See Exhibit B in Appendix.

on the State examinations was conducted by State officials.

It was suggested earlier that three interrelated factors—isolation, continuity, and group support—account for the hypothesized superiority of residential learning. Several additional instruments were employed to get at the interplay of these variables in the different programs.

To gather information on student-instructor contact, informal discussions, and other forms of behavior, a "residensity" instrument was developed.[9] This instrument was given to the participants on the last day of their respective programs. If the residential situation results in superior performance, then significant differences on these dimensions should be evident from the data.

Viewing overt behavior as the expression or reflection of attitudes, it follows that any changes in behavior indicate attitudinal changes. Thus, significant differences between the groups on behavioral dimensions should indicate significant changes in attitudes. Insofar as the insurance program had as one of its objectives to instill a "feeling of professionalization" on the part of participants, a further dimension for investigation presented itself. To measure attitudinal changes towards insurance as a profession, a modified insurance scale was utilized.[10] Identical scales were administered to both groups at the beginning and conclusion of the course sessions.

Comparison of General Characteristics

To ensure comparability between residential and non-residential groups, certain selected characteristics deemed important were examined. The analysis focused on whether any significant differences existed between the groups at the start of their respective programs.

Mean age was calculated and found to be 35.1 years and 36.9 years for residential and non-residential groups respectively. The difference

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9. See Exhibit C in Appendix.

10. Instrument originally developed for and tested on insurance agents by George C. Bubolz, The Property Insurance Agent: A Study in Professionalization, unpublished M.A. thesis, Michigan State University, 1958. Applicability of scale items for this study were checked with Mr. Carl Strong. Modification of scale was necessary in order to measure intensity and changes in participants' attitudes towards insurance as a profession. In its original form, the scale focused primarily on "degree of professionalization." See Exhibit D in Appendix.

was not statistically significant. Mental ability group tests (Otis) were administered, and group score averages of 104.9 and 101.9 for residentials and non-residentials respectively (again, a non-significant difference) indicated groups of similar ability in thinking power.

Professional background characteristics[11] were also examined, and Table I summarizes the analyses on these variables.

TABLE I

A COMPARISON OF PROFESSIONAL CHARACTERISTICS BETWEEN RESIDENTIAL AND NON-RESIDENTIAL GROUPS*

Variable	Residential Group	Non-Residential Group	Analyses
Work for an insurance agency	(N = 57)	(N = 66)	$X^2 = 1.69$
Yes	47%	59%	No significant difference
No	53%	41%	
Own insurance business	(N = 57)	(N = 69)	$X^2 = .38$
Yes	23%	19%	No significant difference
No	77%	81%	
Licensed agent	(N = 59)	(N = 69)	$X^2 = 1.24$
Yes	25%	17%	No significant difference
No	75%	83%	
Years of experience in the insurance field	(N = 55)	(N = 58)	$X^2 = 1.61$
Less than 3 years	75%	65%	No significant difference
3 years or more	25%	35%	

*Since Ho = no differences, no direction is hypothesized; hence two-tailed tests were applied with the level of significance = .10.

11. See Exhibit E in Appendix for device used to secure information on professional background.

On the basis of results from Table I, we can conclude that the residential and non-residential groups are essentially similar in terms of professional background characteristics. The two groups appear to be equated on these variables.

However, inquiry on whether the two groups differed appreciably in "previous course work taken" did reveal a significant difference. The analysis is presented in Table II.

TABLE II

PREVIOUS INSURANCE COURSES TAKEN

	Yes	No	Totals
Residential group	36% (22)	64% (38)	100% (60)
Non-Residential group	14% (10)	86% (60)	100% (70)*
Totals	(32)	(98)	(130)

$X^2 = 8.00$ $P < .01$

*No response from four participants.

Residential participants had significantly more courses in the field of insurance than did the non-residentials <u>prior</u> to taking the present insurance program. This factor, based on the analysis from Table II, appears to be the only measured variable in which the two groups were not matched. In the analyses of performance on state examinations this variable was controlled for effect.

Tests of Achievement Hypothesis

An essay-type quiz was developed, administered, and evaluated by the responsible instructor for both programs. Test scores served as measures of how well participants had acquired knowledge of insurance fundamentals. Table III summarizes the results of scores on knowledge acquisition.

The hypothesized superiority of residential learning, insofar as knowledge acquisition is concerned, is conclusively borne out by the analysis in Table III. Residential members learned their course material on insurance fundamentals much better than did the non-residentials.

A second instrument for comparing learning achievement between

TABLE III

COMPARISON OF KNOWLEDGE ACQUISITION SCORES*

	Residential Group	Non-Residential Group	Totals
Number of scores above combined median	60% (41)	40% (27)	100% (68)
Number of scores below combined median	27% (17)	73% (46)	100% (63)
Totals	(58)	(73)	(131)**

$X^2 = 14.69$ $P < .001$

*An X^2 median test employed. Since direction is hypothesized, one-tail test applied with the level of significance = .05.

**Three did not take exam.

the two types of programs was a knowledge application test. This multiple-choice type exam was designed, administered, and evaluated by the same instructor. It tested the ability of participants to communicate and apply knowledge of insurance fundamentals acquired. Table IV contains the results and analyses.

TABLE IV

A COMPARISON OF KNOWLEDGE APPLICATION TEST SCORES*

	Passed	Failed	Totals
Residential group	80% (48)	20% (12)	100% (60)
Non-residential group	66% (49)	34% (25)	100% (74)
Totals	(97)	(37)	(134)

$X^2 = 3.153$ $.05 > P > .02$

*One-tail test applied with the level of significance = .05.

Residential members demonstrated superior performance on the dimension of knowledge application. The ability to communicate and apply insurance knowledge appears to be more successful in residential type learning situations. Evidence for this is apparent from Table IV which shows that eighty per cent of residentials performed satisfactorily as compared to only sixty-six per cent of the non-residentials.

Performance on the State insurance examinations was the third and external criterion employed to test our hypothesis of the superiority of residential learning. Our rationale for attaching great weight to the State examinations is based upon several factors. First, the majority of participants in both groups stated as their primary reason for taking the course that of "passing State exams or getting licensed." Secondly, the State exams combined both the dimensions of acquisition and application. Consequently, the results served as objective indicators on these dimensions. Thirdly, a primary objective of the programs, as viewed by the instructor, was to pass the State insurance examinations. Table V summarizes the State examination results.

TABLE V

STATE INSURANCE EXAMINATION TEST SCORE RESULTS*

	Passed	Failed	Totals
Residential group	80% (43)	20% (11)	100% (54)
Non-residential group	79% (57)	21% (16)	100% (73)
Totals	(100)	(27)	(127)**

$X^2 = .05$ $.45 > P > .40$

*One-tail test applied with the level of significance = .05.

**Seven did not take State examinations.

The analysis of State exam scores indicates no significant difference between groups. Performance was approximately the same in terms of the combined dimensions of knowledge acquisition and application. The data suggest that the non-residential program was as effective as the residential program. This is further reinforced when considering the group test score averages of members who passed. The residential group had an average of 84.7 for its forty-three members, while the fifty-seven non-residentials' average was 84.0. Range and distribution of scores were also similar.

As indicated earlier, the two groups differed significantly in the area of "previous course work taken." To control for this variable, subgroupings were delineated and relationships to performance on State tests examined. The following tables summarize the relationships.

TABLE VI

COMPARISON OF STATE INSURANCE EXAMINATION RESULTS OF PARTICIPANTS WITH PREVIOUS COURSE WORK IN INSURANCE

	Passed	Failed	Totals
Residential group	86% (19)	14% (3)	100% (22)
Non-residential group	80% (8)	20% (2)	100% (10)
Totals	(27)	(5)	(32)

$X^2 = .003$ $.49 > P > .47$ (Yates correction employed)

TABLE VII

COMPARISON OF STATE INSURANCE EXAMINATION RESULTS OF PARTICIPANTS WITHOUT PREVIOUS COURSE WORK IN INSURANCE

	Passed	Failed	Totals[12]
Residential group	75% (24)	25% (8)	100% (32)
Non-residential group	74% (38)	26% (13)	100% (51)
Totals	(62)	(21)	(83)

$X^2 = .02$ $.45 > P > .40$ (Yates correction employed)

The inter-group analyses from Tables VI and VII show that achievement, with or without prior course work, was essentially the same in both types of programs.

Intra-group analyses were also carried out and resulted in similar findings. Residential members were dichotomized in terms of pass-fail and course work versus no course work. An identical table was constructed on the non-residentials. The results yielded no significant differences in performance.

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12. Only respondents who took the State exam are considered. This constituted 84% (32/38) of the residentials. All sixty non-residentials took the State exams. However, to achieve comparability a random sample of 84% (51/60) of the non-residentials was taken. This, of course, does not remove the possibility that those residentials who did not take the exam were consistently different from those who did, and might have influenced the results accordingly had they taken the test.

In reviewing this section of the report, several comments appear necessary. Of the three types of analyses undertaken to test the hypothesized superiority of residential instruction, two conclusively support the hypothesis. The essay quiz and multiple-choice test results demonstrated a significant difference between the groups in favor of the residential participants. The analysis of performance on State exams, however, indicated no significant differences between programs. Why the inconsistent findings?

Several interrelated factors may shed some light on this question. First is the factor of evaluation. Two of the tests were devised and evaluated by the same instructor. He was aware of the study and of the hypotheses being tested. Perhaps the grading of the essay-quiz may have been unconsciously biased in favor of residential participants. This does not apply to the multiple-choice test by reason of its construction. Secondly, no control for effect of "previous course work taken" on the knowledge application and acquisition instruments was made. The necessary information for this control was lacking. Whether any differences would still have been uncovered remains speculative. Further, and unknown to the investigator until sometime after the data was collected, is the factor of the use of an insurance manual. Evidence, in the form of statements taken from focused interviews, revealed that non-residential participants had access to and studiously read an insurance manual specifically designed for passing State exams. No mention of this manual was evident from the interview material of residential participants. Thus, acquisition of additional factual knowledge on the part of non-residentials may have accounted for the lack of significant difference in performance on State examinations.

Despite the probable influence of these factors, significant differences between groups on acquisition and application were uncovered. Are any differences evident in other areas? More specifically, did such differences manifest themselves in behavioral dimensions? And further, are the behavioral differences, if any, in accord with the earlier reasoning associated with the central hypothesis? The next section deals with this part of the investigation.

Analysis of Behavioral Characteristics

As mentioned earlier, one of the primary aims of the insurance pro-

gram was that of imparting to the participants a sense of professionalization. Something akin to attitudes held by people in the medical or legal professions was sought after.

Employing a modified attitude scale on insurance (see Exhibit D in Appendix), pre- and post-tests using the same instrument were administered to both groups. Table VIII presents the findings.

TABLE VIII

CHANGE IN "DEGREE OF PROFESSIONALIZATION"*

	Pre-Test of Attitudes		Post-Test of Attitudes	
	Range	Average	Range	Average
Residential group	20-34	24.9	19-31	25.6
Non-residential group	18-31	24.6	12-30	24.2
	$\bar{z}$ = .743		$\bar{z}$ = 2.73	
		NS	Significant at .01 level	

*Measure employed is the Standard Error of a Difference between Uncorrelated Means.

Pre-test results indicate similar orientations of attitudes by both groups on the professionalization dimension. That is, the two groups were not significantly different in their occupational self-images.

The post-test analysis reveals a significant shift in self-orientations on the part of residentials. Members exposed to residential instruction viewed themselves, upon completion of the program, as "professionals" to a greater extent than non-residentials. The latter group revealed self-orientations more akin to "businessmen" and "salesmen."

One implication emerging from this analysis on attitudes is that effective changes in self-perceptions are more likely to occur in social environments afforded by residential instruction.

Another dimension selected for analysis on group behavior was out-of-class study patterns. Data on group phenomena relating to study patterns were secured through the "residensity" instrument (Exhibit C in Appendix). Again our inquiry concerned itself with whether any differences existed between the groups. Table IX summarizes the findings.

TABLE IX

OUT-OF-CLASS STUDY PATTERNS*

Question	Residential Group	Non-Residential Group	Analysis
Did you do any studying outside of class?	(N = 59)	(N = 70)	$X^2 = 3.54$
Yes	100%	91%	.10 > P > .05
No	0%	9%	
Average amount of time per day spent studying outside of class	(N = 59)	(N = 64)	$X^2 = 5.25$ (df = 3)
1 hour or less	20%	23%	No significant difference
1-2 hours	30%	47%	
2-3 hours	36%	20%	
3 or more hours	14%	9%	
Did you do any out-of-class studying with other members?	(N = 59)	(N = 70)	$X^2 = 47.49$ P < .001
Yes	87%	26%	
No	13%	74%	
How was out-of-class studying time spent?	(N = 59)	(N = 66)	$X^2 = 47.29$ (df = 2) P < .001
Mostly alone	23%	85%	
Sometimes alone	41%	9%	
Usually with others	36%	6%	

*Two-tailed tests used with the level of significance = .10.

In terms of average amount of time spent studying outside of class, the groups did not differ. On all other dimensions, however, significant differences were indicated. More specifically, a higher percentage of the residential members studied outside of formal class sessions than non-residentials. In addition, a greater percentage of residentials studied more often in concert with fellow students.

These findings suggest several points worthy of comment. The fact that neither group differed significantly in average number of hours spent studying outside of class implies a probable difference in quality

of study patterns. Further, the motivation to study appears to be influenced by the social climate of residential programs. Evidence for this can be seen by the percentage figures—100% for residentials as against 91% for the non-residentials. Also, opportunity for interaction with fellow students afforded by the residential situation would seem to encourage communication and expression of viewpoints not feasible under other learning conditions. This cross-fertilization of ideas is more likely to extend itself into non-study periods under residential situations.

The question then is, given two groups of participants spending equal time on studying, what factors account for the differences in performance, attitudes, and study habits? It is suggested that under conditions of residential learning the quality of studying, motivation to study, and the opportunity for cross-fertilization of ideas account (in part) for the differences uncovered.

Do such differences manifest themselves in other spheres of behavior? Analyses on aspects of behavior focusing on out-of-class, free time patterns were conducted. Table X presents the analyses in response to this inquiry.

Significant differences on both questions were uncovered. A greater percentage of residential participants associated with their fellow students than did non-residentials during non-studying periods. Similarly, approximately 84% of this free time was devoted to discourse on insurance, as contrasted to only 51% on the part of the non-residentials. This seems to suggest that residentials, by extending conversations beyond formal sessions and study periods, tend to "live" their material.

Having investigated the areas of professional characteristics, achievement performance, and selected behavioral features in the residential and non-residential groups, there remains a discussion of the case interview materials.

Analysis of Interviews

The data was secured through focused interviews from thirty-one respondents. Fifteen residentials and sixteen non-residentials, randomly selected, were interviewed on the last day of their respective programs. Each interview session was approximately one-half hour.

It was hoped that this interview material would furnish additional

TABLE X

ASPECTS OF BEHAVIOR INDICATING HOW OUT-OF-CLASS FREE TIME WAS SPENT

Question	Residential Group	Non-Residential Group	Analysis
	(N = 58)	(N = 66)	
How was out-of-class free time spent?			$X^2 = 18.61$
Mostly alone	5%	36%	(df = 2)
Sometimes alone	36%	18%	P < .001
Usually with others	58%	45%	
	(N = 56)	(N = 66)	
How much free time spent with other participants was devoted to discussing course topics and program?			$X^2 = 18.83$ (df = 2) P < .001
Most or much of the time	46%	17%	
Some of the time	38%	34%	
Very little or none of the time	15%	49%	

evidence on opinions expressed towards program, instructors, and fellow students. Also, there existed the possibility of uncovering dimensions missed through the employment of conventional devices. A content analysis of the case interviews of residential and non-residential participants follows.

The general type of category employed in undertaking the analysis of the case interviews was that of substance. Under the rubric of substance, the analysis focused primarily on topic or subject matter. The emphasis was on "what is the communication about"? In addition to the topic of the communication, the analysis centered on evidences of positive and negative evaluation.

The unit of analysis selected for study was the "theme," that is, a simple sentence, statement, or assertion about a subject matter. Frequency of occurrence served as the basis for the tabulation of themes and the construction of categories. The attention given to the categories was determined by the responses of the interviewees, rather than by di-

mensions established a priori.

A cursory examination of the interview material indicated three general topics of communication: references to program, instructors, and fellow students. Within each of the areas, various sub-categories were delineated. The tables below summarize the information from residential and non-residential interview materials on these dimensions. Percentage figures represent frequency of occurrence and the evaluation by respondents on that particular category or sub-category (+ indicates positive evaluation; -, negative evaluation).

TABLE XI

SUMMATION OF INTERVIEW RESPONSES ON THE GENERAL CATEGORIES

	Program			Instructors			Fellow Students		
	+	-		+	-		+	-	
Residential group	68%	32%	N = 93 100%	67%	33%	N = 99 100%	90%	10%	N = 71 100%
Non-residential group	66%	34%	N = 130 100%	65%	35%	N = 118 100%	77%	23%	N = 56 100%

Data from the table on general categories reveals the following. Although there is a consistent trend for a higher positive evaluation by residential participants on all three categories, a sizable difference shows up only on fellow student evaluation. Residentials not only commented more frequently about their associates but the percentage of positive remarks was higher. Data collected from the residensity instrument on attitudes toward fellow students lend support to the findings from the interviews. Table XIII presents this analysis on attitudes towards associates.

A significant difference in the expression of attitudes about fellow students is evident from Table XIII. Residential participants had more student contacts and a higher percentage of positive evaluations than the non-residentials. Less than 50% of non-residential members became

TABLE XII

SUMMATION OF INTERVIEW RESPONSES
ON THE SUB-CATEGORIES

Sub-Categories	Residential Group			Non-Residential Group		
	+	-		+	-	
I Program			N = 93			N = 130
Organization/contents	15%	7%	22%	18%	4%	22%
Daily pace and length	6.5%	6.5%	13%	15%	17%	32%
Over-all length of session	6.5%	18.5%	25%	6%	9%	15%
Quizzes	5%	0%	5%	3%	2%	5%
General impressions	35%	0%	35%	24%	2%	26%
			100%			100%
II Instructors			N = 99			N = 118
Chief responsible instructor	17%	0%	17%	28%	0%	28%
Methods of presentation	12%	18%	30%	12%	22%	34%
General impressions of all teachers	38%	15%	53%	25%	13%	38%
			100%			100%
III Fellow Students			N = 71			N = 56
Formal table discussions	26%	3%	29%	34%	7%	41%
Informal group discussions	21%	0%	21%	29%	5%	34%
Exchange of points of view	24%	0%	24%	7%	2%	9%
General comments	20%	6%	26%	7%	9%	16%
			100%			100%

intimately acquainted with their classmates. Both the comments from the interview material and the data from the residensity device lend support to this relationship of student contact and positive evaluation of associates.

Data on the sub-categories (Table XII) reveal general agreement in emphasis by both groups on organization and content, quizzes, and methods of presentation.

TABLE XIII

ATTITUDES EXPRESSED ABOUT FELLOW STUDENTS

Item	Residential Group (N = 59)	Non-Residential Group (N = 68)
Met quite a few and liked them	66%	41%
Did not get to meet very many	22%	34%
Group members all right but too busy for personal and social contacts	10%	22%
Welcomed being alone when possible	2%	3%

$X^2 = 8.15$ (df = 3) $.05 > P > .02$

Differences in emphasis are apparent on the dimensions of daily pace and length and over-all length of sessions. Although the opinions expressed were similar in content, the non-residentials appeared to attach greater significance to the daily pace and length of program—32% of their remarks were devoted to this aspect of the program as contrasted to only 13% by the residentials. Comments on over-all length of session reveal the reverse pattern: residentials devoted more of their remarks to this dimension than non-residentials. Further, both groups were more negative in their evaluation on this dimension, with the residentials registering a higher percentage.

In the area of instructor evaluation, both groups had nothing but praise for the chief responsible instructor. However, non-residentials attached greater weight to his presence in the formal class sessions. Student-instructor contact outside of formal class hours revealed that patterns of interaction were more frequent among residentials. Table XIV presents the analysis.

Residential members had significantly more contacts with instructors outside of class than the non-residentials. Apparently, the greater emphasis on positive evaluation by non-residentials of instructors seems plausible in terms of compensation. That is, lacking the conditions for

TABLE XIV

CONTACTS WITH INSTRUCTOR OUTSIDE OF CLASS

Item	Residential Group (N = 59)	Non-Residential Group (N = 70)
Numerous contacts	2%	3%
Occasional contacts	37%	16%
A few contacts	42%	39%
No contacts	18%	43%

$X^2 = 12.00$ (df = 3) $.05 > P > .02$

frequent interaction with instructors, non-residential participants tend to compensate for this disadvantage by attaching greater importance to instructors when they are available—namely in the formal class sessions.

The area of greatest difference in evaluation between the groups was on comments relating to fellow students. Specifically, this is true of the remarks devoted to group discussions and exchange of viewpoints.

Formal table discussions took on greater significance for non-residential participants. Informal group discussions appear more important for the residential members. Such findings are consistent in terms of the basic differences in learning settings.

Of particular interest is the fact that a much larger percentage of residentials than non-residentials mentioned the dimension of exchange of viewpoints, and all considered it a distinct contribution to their learning. Of the much smaller percentage of non-residentials who mentioned this dimension, a majority also considered it a contribution to their learning.

In summarizing the findings from the analysis of case interviews, four points emerge as significant. First, residential participants viewed their learning experiences in a more positive framework than non-residentials. Secondly, interaction with fellow students and instructors was more frequent among the residentials. Thirdly, in the evaluation of fellow students, the residential participants expressed opinions indicating closer ties and companionship than the non-residentials. Finally, the most distinct difference as related to the learning process was the ex-

change of viewpoints. Residentials viewed the exchange of ideas and opinions on insurance fundamentals as central to their learning. The informal group discussions provided the occasions for such exchanges.

Summary

This research was concerned with investigating the effectiveness of residential and non-residential learning programs. The central hypothesis tested was that residential instruction results in superior achievement. The foci of analyses centered on the exploration of differences between the two types of instruction.

Experimental and control conditions were instituted, using as subjects members enrolled in an insurance fundamentals course. Necessary demographic and professional characteristics of participants were secured and analyzed for purposes of achieving comparability.

Instruments employed for investigation included an essay-quiz, a multiple-choice test, State examination scores, and focused interviews. Both groups were exposed to the same devices.

Dimensions examined for analysis were knowledge acquisition and knowledge application of insurance course material. Behavioral characteristics included attitudes relating to the insurance profession and fellow students, patterns of interaction with instructors and associates, and opinions of the programs in general.

The analyses uncovered the following significant differences. Residential members' performance on the separate examinations of knowledge acquisition and knowledge application was superior. When these two dimensions were combined in the State examinations, the non-residentials performed as well as the residentials. That is, no significant differences in performance on the State insurance examinations were evident between the two groups.

Changes in attitudes towards insurance as a "profession" differentiated residentials from the non-residentials. Pre-tests of attitudes indicated no differences; post-tests indicated significantly greater "professionalism" on the part of residential participants.

Out-of-class study patterns showed no differences between the groups in terms of average amount of time per day spent on studies. However, significant differences as to studying in concert with others

were uncovered. Residential members studied more often with their fellow students whereas 85% of the non-residentials usually studied alone. Also, more of the residential participants studied outside of class hours.

Aspects of behavior indicating how out-of-class free time was spent produced similar findings. The differences revealed that residential members associated with their fellow students to a greater extent than the non-residentials. Further, discussion engaged in on the part of the residential participants during out-of-class hours was usually devoted to program topics. That is, 84% of the residentials' conversations during out-of-class hours were discourses on insurance, as contrasted with only 51% for the non-residentials.

A content analysis of thirty-one focused interviews furnished additional specific information. On the general categories of "program" and "instructors" there were similarities in evaluation. Distinct differences on "fellow student" evaluation were uncovered. Residentials met and liked their associates more often than non-residentials.

Under the specific categories, differences in such factors as student-instructor contacts and exchange of viewpoints were uncovered. Non-residentials had significantly less contact with instructors and less often exchanged viewpoints on insurance with their fellow students.

With this cursory review of the research, a few brief comments on selected aspects of the study are offered.

Isolation Variable

The differences between the two groups on this variable were basic. Its importance and relevance to effective learning is best illustrated by citing several comments taken from the interviews.

Residential Case #4

> "I spent much more time studying here than if I would have been somewhere else."

Residential Case #7

> "You don't have outside activities interfering; you get away from your everyday problems; you forget all your family problems that you ordinarily would be having if you were there."

Residential Case #10

> "I would rather take the course here; I live in [name of city] and I

know what the temptations are when you are not living with something."

Residential Case #12

"No outside interference; no family to worry about; I prefer it this way."

Residential Case #14

"I think it would be impossible for us to go home every night and do your regular work and try to study like you should."

Non-Residential Case #2

"I think staying away [from home] would be conducive to study."

Non-Residential Case #16

"Wished I had attended [name of city where residential program was held]; I have not been able to study after class; family has outside activities planned every evening."

These illustrations suffice to indicate the significance of physical and psychological detachment offered by residential programs. Isolation appears to be a necessary condition providing the potential for effective study.

However, the data on out-of-class study patterns revealed no differences between groups on average time spent on studies. What then are the crucial factors making for effective study in residential learning situations? Isolation, though a necessary condition, does not appear to be a sufficient condition. It is suggested that the crucial determinants making for effectiveness are continuity and group influence.

Continuity Variable

The second fundamental difference between residential and non-residential instruction is program structure. Residential instruction imparts information on a continuous regular basis. Non-residential instruction is characterized by regular non-continuous dissemination of information. The import of this difference resides in the emphasis given to the learning processes.

Continuity in program schedule tends to assign primacy to the learning processes. Under residential conditions, the participants' energies are channeled so that "learning" becomes the primary activity. There is a relative absence of competition for the residential member's time and attention.

For the non-residential member, there is the central problem of allocation of time and energies. "Learning" becomes one of several influences vying for the member's attention.

Group Influence Variable

Evidence for positing group influence as a determinant making for effective study comes from the interviews. The comments below are representative examples.

Residential Case #2

> "Helpful experience to be associated with so many different people; a worthwhile experience."

Residential Case #3

> "Talk to each other; hashed out questions."

Residential Case #4

> "Association has been excellent with my roommates and boys down the hall; all done well to help one another; got with the fellows, they were studying so they encouraged me to study along with them."

Residential Case #6

> "Sometimes we congregated in fours; discussed different subjects; get each other's opinions and really accomplish a lot."

Residential Case #15

> "We got together and studied."

These illustrations convey the importance of group influence as related to study habits. The comments reinforce the findings on out-of-class study patterns summarized in Table IX.

Conclusion

Several limitations characterized the present study. Perhaps more problems were uncovered than resolved. The research tends to support the hypothesized superiority of residential instruction. It has been suggested that the combined interrelated variables of isolation, continuity, and group influence are the determinants making for superior performance in residential programs.

Further research is needed, however, to help clarify several problems that emerged from the study. These include:

(a) Are there likely to be significant differences between residential and non-residential instruction in liberal arts programs? This study dealt with a vocational-content program.

(b) What specifically is meant by knowledge acquisition and application? Operational definitions of these concepts are lacking.

(c) What is the relationship between forms of knowledge and types of instruction? For adult students, are lectures, discussions, and/or independent study more effective for developing ability to conceptualize and manipulate abstractions?

(d) Is prior experience a factor making for better learning in residential programs?

Further exploratory study should enable us to clarify some of these problems.

APPENDIX

Exhibit A: Knowledge Acquisition Quiz

(1) A filling station needs insurance. Would you cover this risk with a Form 18 Building and Contents For[illegible] or a Filling Station Form 6? Which form and why?

(2) A seasonal dwelling carries a higher than dwelling rate. How would you adjust the published rate to give him credit for his individual risk? What credits are possible?

(3) An insured has a $15,000 dwelling covered under Fire and EC. At renewal, would you suggest the same coverage or a Homeowners Policy? What coverage and why, listing advantages.

Exhibit B: Knowledge Application Test

Basic Fundamentals Institute Exam

Composite Fire Examination

1. Under a Michigan Standard Fire Policy, two of the following have an insurable interest. (MARK TWO)

   A. A relative of the owner of a building who is sure to inherit the property at the death of the owner
   B. The trustee for the benefit of the estate of the deceased
   C. The contract purchaser of the property
   D. The money lender who loaned money on a personal note

2. Under a Michigan Standard Policy, two of the following statements are correct. (MARK TWO)

   A. In case of loss, policy grants pro-rate coverage for 10 days at each location to which property may be moved to protect it from the perils insured against
   B. Manuscripts may be covered, provided they are endorsed on the policy
   C. Policy can be cancelled by the company at any time only if the unearned premium is refunded at the same time
   D. Policy must be endorsed to cover described building that is vacant beyond 60 days

3. Under a Michigan Standard Policy, three of the following losses are excluded. (MARK THREE)

   A. Business interruption loss
   B. Loss caused by enemy attack by armed forces
   C. Loss from fire resulting from a riot
   D. Loss caused by theft

4. The Michigan Standard Policy can be assigned from one owner to another in one of the following ways. (MARK ONE)

   A. By written consent of the agent acting on behalf of company
   B. By realtor making notation on the policy at the time he handles the sale or transfer
   C. By the local agent completing a removal permit
   D. By seller giving policy to the buyer

5. The Michigan Standard Policy is voided when one of the following occur. (MARK ONE)

   A. Insured wilfully misrepresents any material fact concerning the property
   B. Company has not been advised that mortgage was fully paid
   C. Fire caused by rioters destroyed property
   D. Insured rents space to a grocery store that was formerly occupied by a mattress factory

6. The extended coverage endorsement, which is added to the Michigan Standard Policy protects against two of the following losses. (MARK TWO)

   A. Wind driven ice from lake damaging foundation of cottage
   B. Windstorm damage to T.V. aerial on dwelling
   C. Damage to insured's dwelling by a delivery truck
   D. Explosion of hot water heater

7. The special Auto Filling Station Form may be used to insure two of the following types of risks. (MARK TWO)

   A. Filling station with attached and communicating repair garage
   B. Frame gas station in the country, owned and operated by the insured
   C. Filling station owned and operated by the insured and only a single amount of insurance blanketed over building and contents
   D. A filling station, only if the rate used is the one published in the two rate book or on town rate cards

8. Two of the following are correct with respect to Business Interruption Insurance. (MARK TWO)

   A. Salaries of important employees are covered
   B. Only 1/12 of the total amount of insurance can be collected in any one month
   C. This type of insurance can only be written on a manufacturing plant
   D. Can be written to cover more than one location, if insured's operations are spread over several locations

9. One of the following statements is correct in connection with 90% coinsurance clause. (MARK ONE)

   A. It restricts the insurance to less than 90% of the cash value of the property
   B. The insured can collect only 90% of any loss
   C. The clause cannot be used when policy covers mercantile stock
   D. The clause states that insured agrees to carry 90% insurance to value, at time of loss, and failing to do so, becomes a coinsurer to the extent of the deficiency

10. Which three of the following statements are correct with respect to Dwelling Form #49. (MARK THREE)

    A. 10% of the amount of insurance on Item I may be used to cover rental value, but limited to 1/12 of the 10% per month
    B. 10% of the amount of insurance on Item I may be used to cover all or any outbuilding on the premises
    C. Unlimited vacancy is permitted without notice
    D. Trees and shrubs may be specifically insured

11. Which two of the following statements are correct. (MARK TWO)

    A. Vandalism and Malicious Mischief endorsement may be added to any policy whether the Extended Coverage Endorsement is attached or not
    B. The Vandalism and Malicious Mischief Endorsement has a $50 deductible clause
    C. The Vandalism and Malicious Mischief Endorsement excludes damage to glass except glass building blocks
    D. The Broad Form 490 endorsement covers Vandalism and Malicious Mischief

12. Referring to the Michigan Standard Policy, which of the following statements are correct? (MARK TWO)

A. Insured shall render to company a proof of loss within 60 days after the loss, unless the time is extended in writing by the company
B. Insured shall give written notice of loss within 60 days to the company
C. Company should pay loss within 60 days after receipt of proof, but actually the limit is 30 days in Michigan
D. Company must accept the completed proof of loss and make payment for same

13. The Michigan Standard Policy makes provision for two of the following. (MARK TWO)

A. The company has the option to take all, or any part, of the property at the agreed or appraised value, in case of loss, but must give written notice of its intention within 30 days after receipt of proof.
B. Company may require the insured to give assignment of right of recovery from party causing the loss
C. Insured may insist that the company repair or replace property damage instead of accepting cash payment
D. Insured may start suit or action for recovery any time within 24 months after inception of loss

14. Insured has policy covering his dwelling and has $6,000 on Item I on Form #49. In addition to his loss of $1,200 on the dwelling, he sustains a rental value loss of $90 for the one and one-half months that the dwelling could not be occupied. How much can he recover under the rental value option of the policy? (MARK ONE)

A. $90
B. $60
C. $75
D. $50

15. If the insured has $5,000 on Item I of Form 49 he could apply, in case of loss, up to $500 on which of the following buildings located on the same premises. (MARK THREE)

A. Private garage rented to neighbor for storage of neighbor's automobile
B. Shed used for storage of baled hay and neighbor's combine and other farm machinery
C. Boathouse where insured keeps his speedboat
D. Small building used by insured for his hobby of woodworking

16. A fire and extended coverage policy is in effect. Insured wants the extended coverage deleted. How must it be done?

A. Cancel extended coverage portion on pro-rata basis
B. Cancel entire policy on pro-rata basis
C. Cancel extended coverage portion on short rate basis
D. Cancel entire policy on short rate basis

17. Assume a building with an insurable value of $20,000 is insured for $6,000 and the policy contains the 90% coinsurance clause. In the event of a loss amounting to $3,000 the assured would collect $____?

A. $500

B. $1,000
C. $2,000
D. $2,700

Suppose the loss were $9,000—the assured would collect $_____?

A. $1,000
B. $2,700
C. $3,000
D. $5,000

Suppose the loss were $20,000—the assured would collect $_____?

A. $6667.67
B. $2,700
C. $5,000
D. $6,000

18. The deposit premium on a reporting form policy is figured at a percentage of the rate multiplied by the limit of liability. This per cent is _____%

A. 25
B. 50
C. 75
D. 100

The minimum premium on this form is _____ annually

A. $5
B. $100
C. $200
D. None

19. Company "A" has a policy for $10,000
Company "B" has a policy for $20,000
The property has an insured loss of $3,000. What would company "A" pay?

A. $500
B. $1,000
C. $2,000
D. $3,000

20. A policy may be increased after its effective date. (MARK ONE)

A. By endorsement if an additional premium is always charged
B. By endorsement, but an additional premium is charged only if it is more than $1.00

21. When a dwelling is located outside the limits of a city or town, it can be considered under fire protection and enjoy a lower rate. (MARK ONE)

A. If the area is so certified by the Michigan Inspection Bureau
B. If the company writing the policy agrees to special rate treatment
C. If it is not more than one mile from the city limits
D. If a fire hydrant is located within 2,000 feet

22. The appraisal provisions of the Michigan Standard Policy operates only when the assured and the company fail to agree on the: (MARK TWO)

A. Actual cash value of the property
B. Amount of the loss
C. The cause of the loss
D. All difference of opinion when adjusting a loss

23. The Building and Contents Form #18 contains the following conditions. (MARK TWO)

A. Cloth awnings are not covered for damage by wind or hail unless the 80% or higher coinsurance clause applies
B. Cloth awnings are covered for damage by wind or hail only if the property of the owner of the building and then only if the 80% coinsurance clause applies
C. Plumbing equipment is considered a part of the building items
D. Customers' goods can be written only as a separate item and then only if 80% coinsurance applies to the item

24. Assume you have a five-year, cash policy for $5,000 on your household furniture. It has been in force for four years when you move into a new house. If the rate on your old house were 20¢ annually and the rate on the new house were 10¢ annually, what would your return premium be?

A. $22
B. $4.40
C. $17.60
D. None since less than $2

Exhibit C: Residensity Instrument

As part of the regular research program of Continuing Education, we are interested in knowing how participants spend their out-of-class hours. We thank you for your cooperation in answering the following questions.

1. Tell us in what program you participated: (Check one)
   Participated in the program at _____ City _____
   Participated in the program at _____ Center _____

2. Did you do any studying outside of class?
   (Check one)
   Yes _____
   No _____

3. If your answer is yes to number (2), please indicate the average amount of time per day you spend studying outside of class:
   (Check one)
   1 hour or less per day _____
   1-2 hours per day _____
   2-3 hours per day _____
   3 or more hours per day _____

4. Did you do any out-of-class studying in company with other members of your group
   (Check one)
   Yes _____
   No _____

5. Tell us how you spent your out-of-class studying time:
   (Check one)
   I studied most of the time by myself _____
   I studied most of the time with my roommate _____
   I studied most of the time with different people _____
   My studying time was divided; some of the time with various other members and some of the time by myself _____
   I studied most of the time with a particular group _____

6. Tell us with whom you spent most of your out-of-class-free time:

(Check one)

I spent most of my non-studying time by myself _____

I spent most of my non-studying time with my roommate _____

I spent most of my non-studying time with different people _____

My non-studying time was divided; some of the time by myself and some of the time with various other persons _____

I spent most of my non-studying time with a particular group _____

7. Generally, how much of your free time spent with other participants was devoted to discussion of topics connected with the course program?

(Check one)

Most of my free time spent discussing course topics _____

Much of my free time spent discussing course topics _____

Some of my free time spent discussing course topics _____

Very little of my free time spent discussing course topics _____

I did not engage in discussing course topics with other participants _____

8. Did you have much contact with the instructor out of class (e.g., lunch, evenings, coffee breaks, etc.)

(Check one)

I talked with him a good deal about problems connected with the program _____

I talked with him occasionally _____

I had a few brief contacts with him _____

I had no contacts with him out of class _____

9. Finally, we would be interested in knowing your general feelings about your fellow students:

(Check one)

A lot of the people I met here I liked and I would go out of my way to get together with them in the future _____

I liked one or two persons I met very much, but I didn't get to know many of the group members _____

In general, the group members were alright but I was too busy for social or personal contacts _____

It was tiring being with so many people continuously and I welcomed being alone when possible _____

Exhibit D: Professionalization Scale

We are interested in finding out how insurance agents think of themselves. Below are a list of items often associated with insurance agents. Rate each of the following items in terms of your image of an insurance agent.

Check the appropriate column opposite each item.

Items	Ratings			
	Always Important	Usually Important	Sometimes Important	Never Important
Ability to speak effectively	—	—	—	—
Drive or persistence	—	—	—	—
Knowledge of specific policies	—	—	—	—
Much training and schooling	—	—	—	—
Keeping up with new developments in the insurance field	—	—	—	—
Ability to get along well with people	—	—	—	—
Careful analysis of risk programming	—	—	—	—
Persuasive manner	—	—	—	—
Good personal appearance	—	—	—	—
Personally adjusting claims and keeping policies up to date	—	—	—	—

Exhibit E: General Information

Please answer all questions to the best of your ability.

(1) Age _____

(2) Sex _____

(3) Have you ever taken any insurance courses in school before?
yes _____
no _____

(4) If answer to (3) is yes, indicate how many insurance courses taken:
1 course _____
2 courses _____
3 or more courses _____

(5) Have you ever repeated any insurance courses in school? (e.g., refresher course, failed a course)
yes _____
no _____

(6) Do you own your own insurance business?
yes _____
no _____

(7) Do you work for an insurance agency?
yes _____
no _____

(8) If answer to (7) is yes, indicate: how many years employed _____
your present position _____

(9) Are you presently a professional (licensed) insurance agent
yes _____
no _____

(10) How many years of experience in the insurance field have you had? (total number of years)
(Check one)
1 year or less _____
1-2 years _____
2-3 years _____
3-4 years _____
5 or more years _____

(11) Briefly indicate your reason for taking this insurance course: (e.g., pass State exams, refresher course, etc.)

_____

Thanks for your time and effort. Continuing Education Research