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AUTHOR Phipps, Lloyd J.; And Others
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ABSTRACT

The study was designed to develop and evaluate a vocationally oriented, family-centered educational program for use by local educators in helping severely disadvantaged rural families overcome the social, economic, and psychological pressures which inhibit their advancement in American society. The chapters are entitled (1) Overview of Project PEDY (Rural Education: Disadvantaged Youth), (2) Characteristics of Families Residing in Depressed Rural Areas, (3) Characteristics of Severely Disadvantaged Families, (4) Socioeconomic Aspects of Family Life in a Depressed Rural Area, (5) Educational Program Development for the Rural Disadvantaged, (6) An Educational Program for the Rural Disadvantaged, (7) Evaluation of an Educational Program for the Rural Disadvantaged, (8) Subjective Findings of Project REDY Staff Members, and (9) Summary of Findings, Conclusions and Recommendations. The educational program, developed on the basis of needs of these rural families, was evaluated using a pretest-posttest control group design in which the educational program served as the treatment. Results of the study indicated that families in the educational program exhibited significant improvements in terms of parental desires for their children, occupations and organizations of parents, situation and goals of the children and family, the home and its surroundings, and morale and general adjustment of family members. (AM)

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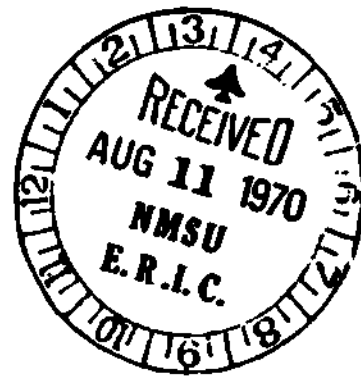
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DEVELOPMENT OF HUMAN RESOURCES THROUGH
A VOCATIONALLY ORIENTED EDUCATIONAL PROGRAM
FOR DISADVANTAGED FAMILIES IN DEPRESSED
RURAL AREAS

Lloyd J. Phipps
Hollie B. Thomas
David L. Williams



with the assistance of
Daniel Vogler, H. Eugene Craig, Bennie Byler
Ali Amadi and Linda Byler

Vocational and Technical Education Department
College of Education
University of Illinois at Urbana-Champaign
Urbana, Illinois

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CHAPTER I

OVERVIEW OF PROJECT REDY

(RURAL EDUCATION: DISADVANTAGED YOUTH)

INTRODUCTION

Underemployment and unemployment of individuals, including the socially and economically disadvantaged, has brought vocational and technical education into the focus of the public within the last few years. Educational agencies have been charged to prepare realistically these individuals for adequate employment. However, the planning and conducting of effective educational programs for the disadvantaged has puzzled educators for many years. Not only have educational agencies been unsuccessful in attempting to provide meaningful occupational education for youth and adults in disadvantaged families, but the efforts of non-school educational agencies have also been equally unsuccessful. The continued failure to reach the disadvantaged in both rural and urban areas brought about major federal legislative action during the decade of the sixties. Public laws, vocational education legislation, have mandated that concentrated attention be given to providing occupational education for disadvantaged citizens living in urban slums as well as those residing in depressed rural areas.

Statement of the Problem

Previous research has identified problem areas in the development of occupational competence among disadvantaged youth in rural areas as follows:

1. Failure to obtain the attention of deprived rural families (17). Educational programs for the disadvantaged must obtain and maintain the attention of disadvantaged family members by involving them in planning their own educational programs, instead of providing a program for them and then either inviting them to participate or imposing a program upon them.
2. Failure to create readiness for learning (3) (9). To reach effectively the rural disadvantaged, educational programs must create learning readiness by involving family members in activities that include analysis of the family's present situation and development of realistic individual and family goals. The fallacious assumption is often made that disadvantaged youth and adults desire to change or are ready to change. Disadvantaged youth and adults are often more fearful of change than they are of continuing in their present capacity. Only a program that "starts where they are" and develops readiness, instead of providing or imposing a program, has a chance of success.
3. Failure to recognize the importance of family ties (6) (10). To disadvantaged rural people, families are especially

important for they provide a secure bulwark against the undependable and often frightening milieu of society. Educational programs for the disadvantaged should recognize the family as a basic educational unit. This will provide a security to individual family members and create readiness for participation in specialized vocational education activities.

4. Failure of disadvantaged rural family members to assess their problems, define their objectives, identify possible alternatives for solving their problems, select definite objectives, and plan a program for obtaining these objectives (8) (12) (14). Disadvantaged rural family members, youth and adults, have not learned how to do these things; hence, the first educational undertaking must be directed toward developing abilities in the performance of these tasks (9) (11). Most existing educational programs for disadvantaged rural families disregard this essential step in the educational process. Educational opportunities are offered, but the disadvantaged ignore or rebel against them because they are not ready for them.
5. Failure to involve the lay citizens, at all economic levels, in the development and identification of opportunities, the providing of psychological support for the educational programs of the disadvantaged rural families, and the teaching of specialized vocational skills and abilities needed by disadvantaged youth and adults (17). Professional educators, with their middle-class values and personal biases, determine the program, resulting in programs that do not reflect the needs of disadvantaged rural youth.

The rural disadvantaged. Schools and other educational agencies have attempted to provide effective education for youth and adults in disadvantaged rural families. These efforts have been rather unsuccessful. They have often not obtained the interest, attention or support of disadvantaged rural family members. The holding power of schools for the youth and adults of disadvantaged rural families has been poor, and the persons who remained in school have often not profited from their educational experiences to the extent that other students have profited (18).

The attitudes of families influence the way youth develop. Family attitudes learned by many disadvantaged rural youth are not conducive to the development of their full educational and employment potential. Most existing and proposed vocational education programs for the disadvantaged focus primarily on the individual and fail to give adequate attention to the individual functioning as a family member. Thus an important root of the problem of the disadvantaged youth is neglected.

The United States had 35 million persons existing under deprived economic conditions in 1955, with at least six million of these living in rural areas (11). Recent estimates are that some 14 million rural residents are living in deprived economic conditions. Many of these millions of people are youth living in certain rural communities, where the inhabitants are becoming progressively and significantly more disadvantaged each year. The schools in these economically depressed rural areas have been unable to equal the general increase in quality and variety of educational opportunities that are being provided across the country (13). Youth in these areas are handicapped and unable to compete for a better way of life. Their continuing inability to compete for a better way of life may sooner or later seriously threaten our democratic system of government. The mainstream of American society is moving further and further from the disadvantaged youth in rural areas.

A vocational-oriented educational offensive against poverty in rural areas may produce both social and financial improvements. Economists estimate that, by 1980 improved work opportunities for rural people could add 40 billion dollars a year to the gross national product of the United States (16).

Purpose of the Study

Project REDY focused upon the development of a family centered, vocationally oriented educational program for the severely disadvantaged families living in economically depressed rural areas. The research activities included an in-depth study of the problems that confronted rural families that were socially and economically disadvantaged. The information obtained from the study of the rural poor was utilized in developing a vocationally oriented educational program that focused on families as a means of (1) obtaining and maintaining the interest of youth and other family members, (2) raising family members to the level of readiness necessary for a realistic confrontation of reality regarding their socioeconomic situation, (3) helping family members arrive at decisions which relate to the improvement of their socioeconomic status, (4) providing families and family members with opportunities for carrying out their decisions, (5) providing psychological and guidance support during this process, and (6) evaluating the outcomes.

Objectives. The research project was guided by the following major objectives:

1. Study in depth a selected depressed rural area to identify the anthropological, economic, psychological and sociological conditions and trends that typify the area.

2. Develop and conduct a model preparatory and supplemental vocationally oriented education program, specifically designed for members of disadvantaged rural families, which will lead to the gainful employment of youth.
3. Evaluate through an experimental treatment the model program in terms of the processes used and the results obtained.

These major objectives included the following subobjectives:

1. Identify the characteristics of disadvantaged rural families and family members in depressed rural areas.
2. Identify the conditions, trends and positive cultural aspects that have implications for vocationally oriented educational programs in depressed rural areas.
3. Identify effective techniques and procedures for use in attracting the attention of formerly "unreachable" disadvantaged rural families.
4. Identify effective techniques and procedures that will develop a sense of awareness and readiness for desirable change on the part of disadvantaged rural youth and other family members.
5. Identify effective techniques and procedures that can be used to match "ready" youth and adults with the most appropriate vocational training and economic assistance programs available under present and future legislation.
6. Measure and interpret the results of the processes developed and tried out in the model educational program.
7. Measure and interpret the overall results of the model educational program.
8. Develop guidelines for a vocationally oriented program that communities may use to attack the educational problems of disadvantaged rural youth.

GENERAL DESIGN

Project REDY was divided into five correlated phases. Each phase was subsequently divided into major steps.

Phase I, Community Study

The first phase of Project REDY focused upon an in-depth study of the characteristics of a sample of all families residing in the economically depressed rural area in which the model educational program was later tried out. Major steps included in this phase were:

1. Determine the population of depressed rural communities in the state.
2. Analyze the depressed rural areas of Illinois and select a typical depressed rural area for further study.
3. Study the depressed rural area selected to obtain anthropological, economic, psychological and sociological data about the area and its inhabitants.

Phase II, Study of the Rural Disadvantaged

The second phase of Project REDY focused upon an in-depth study of the characteristics of the families residing in the study area who were considered to be most severely disadvantaged both socially and economically. Major steps included in this phase were:

1. Identify the disadvantaged families living on an acreage of land in the selected depressed rural area.
2. Select by random the families to be involved in the study.
3. Collect anthropological, economic, psychological and sociological data from a sample of the severely disadvantaged families.

Phase III, Development of a Model Educational Program

The third phase of Project REDY dealt with the development of a tentative model family centered, vocationally oriented educational program, the application of the model program in a community, and the revision of the model educational program into a form which could be tested in the exemplar phase of the study. Major steps included in Phase III were:

1. Randomize families in Phase II into one experimental and two control groups.
2. Define and try out the model vocationally oriented educational program.
3. Analyze and evaluate the results of the model program developed during this phase of the study.

Phase IV, Demonstration and Evaluation of Model Educational Program

Phase IV involved the experimental demonstration and evaluation of the model educational program developed as a result of the Phase III effort. Major steps followed in this phase were as follows:

1. Select by random ten depressed rural communities to participate in the model educational program, in addition to the community where Phase III was conducted.
2. Study the community census data of each community and pair the ten communities on the basis of these data.
3. Assign by random one community of each pair of communities to the experimental group and the other to the control group.
4. Apply the model program developed in Phase III in the five experimental communities.
5. Analyze and evaluate results to determine implications regarding the use of the model program.

Phase V, Analysis of Data and Reporting Findings

The fifth and final phase of Project REDY included the activities related to the final analysis of data and the reporting of findings.

To plan and coordinate activities included in the research project, PERT (Program Evaluation Review Technique) system was utilized (2). The PERT system served to manipulate and control the time, cost and performance factors associated with the project.

Advisory Group

To aid in developing and conducting the total research project, a group of consultants were identified and asked to provide assistance as follows:

1. Identify the kinds of information that should be collected to study disadvantaged rural families and to evaluate the model educational program.
2. Identify persons or agencies that could supply the needed information.
3. Suggest instruments appropriate for collecting data relevant to the study.
4. Identify effective procedures for working with people in economically depressed rural areas.

The following people were used as consultants for Project REDY:

1. Alex Lawson, Director, Illinois Education Program for Adults on Welfare.
2. Thomas Mann, Associate Director, Illinois Education Program for Adults on Welfare.
3. Dr. Alice Jonietz, Clinical Psychologist, University of Illinois.
4. Dr. A. E. Trask, Educational Sociologist, University of Illinois, Bureau of Educational Research.
5. Dr. J. Thomas Hastings, Director, CIRCE, University of Illinois.
6. Dr. Robert Stake, Associate Director, CIRCE, University of Illinois.
7. Dr. R. G. F. Spitze, Economist specializing in the economics of rural areas, University of Illinois.
8. Dr. E. L. Sauer, Rural Area Development, University of Illinois.
9. Dr. Jacquetta H. Burnett, Research Cultural Anthropologist, University of Illinois.
10. Dr. D.E. Lindstrom, Rural Sociologist, University of Illinois.
11. Mr. Kenneth Green, Chief, Division of State and Local Planning, Department of Business and Economic Development, Springfield, Illinois.
12. Dr. Robert Ferber, Research Professor, Bureau of Economic and Business Research, University of Illinois.
13. Professor Neil Ford, Bureau of Economic and Business Research, University of Illinois.
14. Professor Mildred Nuttall, Cooperative Extension Service, University of Illinois.
15. Professor Merlin Tabor, The Jane Addams Graduate School of Social Work, University of Illinois.
16. Rev. Jack Jones, Champaign County Economic Opportunity Council, Urbana, Illinois.

17. Dr. Merle Karnes, Director of Occupational Education for Potential Dropouts, Champaign Public Schools, Champaign, Illinois.
18. Mr. Guy Jones, Director, Prevocational Curriculum Project, Champaign Public Schools, Champaign, Illinois.

DATA AND INSTRUMENTATION

Project REDY researchers utilized existing data available from (1) the schools, (2) Illinois State Employment Service, (3) Cooperative Extension Service, (4) Welfare agencies, (5) churches, (6) law enforcement agencies, (7) Office of Economic Opportunity, and (8) other appropriate agencies that operated in the communities studies. In addition, instruments were selected and developed to collect appropriate data needed to study severely disadvantaged people residing in depressed rural areas and to evaluate the REDY Educational Program. A copy of each instrument developed by the research staff appears in the appendices.

Standardized Instruments

After a careful review of the literature, the following standardized instruments were selected as being appropriate for use in this project:

1. Community Solidarity Index Schedule by Donald R. Fessler (4) (7). The mean of the total score is considered as the index of a person's opinion of the quality of the community. The scores represent the consensus of opinion between individuals living in a community regarding certain selected aspects of their community.
2. Gordon Occupational Check List by Leonard V. Gordon*(5). Individuals select occupations which they consider appropriate for their interests and abilities from a large number of existing occupations. The instrument provides information regarding the occupational interests of the group being surveyed.
3. Minnesota Survey of Opinion (Short Form) by E. A. Rundquist and R. F. Sletto (7). The scores obtained from this instrument provide an indication of a person's morale and general adjustment in terms of his or her present way of life in American society.

*Used only in Phase I of the study.

4. Sims SCI Occupational Rating Scale by Verner M. Sims (15). The score obtained from the scale reveals the level in the social structure of American society with which a person identifies. The scale also yields a measure of "occupational," or social class" tolerance.
5. Wants and Satisfaction Scale by Edgar C. McVoy (7). The scale measures the wants, or wishes and interests, of individuals and the degree to which the people feel their wants are being satisfied.
6. Your Leisure Time Activities by C. R. Pace (7). The instrument measures the degree to which people use and enjoy their leisure time in terms of customary leisure time activities.

Family Data Record

It was recognized that certain family characteristics would not be identified by using only standardized instruments. Therefore, the researchers developed the Family Data Record form. The dimensions for which data were collected on the Family Data Record form included: (1) residence, (2) income, (3) ancestry, and (4) family.

Interview Schedules

Instruments designed to collect data related to the family situation, desires, and goals were also developed by the research staff. These instruments were:

1. Schedule I, Parental Desires for Their Children
2. Schedule II, Occupations and Organizations of Parents
3. Schedule III, Situation and Goals of Children Age Twelve and Over Living at Home
4. Schedule IV, Situation and Goals of Family
5. Schedule V, The Farm Business
6. Schedule VI, The Home and Its Surroundings

School Data

Permission was obtained from school officials to collect data from the permanent files of the cooperating schools. Forms were developed to collect the following types of data:

1. Year in school

2. Non-vocational grade point average
3. Vocational and practical arts grade point average
4. Overall grade point average
5. Number of days absent from school
6. Number of days tardy to school

Data Collection

All instruments were administered by trained interviewers during visits to the homes of families participating in the study. Data collected through the use of instruments were coded and punched into IBM cards to facilitate analysis.

Procedures were developed to record, at the conclusion of home contacts with severely disadvantaged families, the impressions of the research staff member making the contact. Information regarding family attitudes, goal orientation, attitude toward education and work, values, health, home surroundings and other observations were recorded using a tape recorder and special forms developed.

TREATMENT

The REDY Educational Program served as the treatment for the experimentally designed study. Utilizing the knowledge gained from a comprehensive study of the severely disadvantaged families during early phases of Project REDY, a vocationally oriented, family-centered educational program was developed to help prepare members of disadvantaged rural families for gainful employment.

Objectives of the Educational Program

The model vocationally oriented, family-centered educational program was designed to:

1. Obtain the attention and interest of disadvantaged rural youth by involving them and their families in organizing and planning meetings to discuss their concerns relating to family resource development. A teacher with the competencies needed was employed as a staff member of the local public school in each community studied to involve families in planning and conducting these meetings. These family groups met approximately once a month. All family members were invited to attend these meetings.

2. Provide educational assistance at the family group meetings and during individual sessions. The content of this instruction was focused upon family resource development. The teacher employed to organize the family group meetings provided the instruction, with the help of others.

This instruction was designed to:

- a. Motivate and assist the families, including the youth involved, in the task of analyzing critically the socioeconomic, psychological, and other dimensions of their situation.
 - b. Encourage the defining of family socioeconomic goals and vocational goals for individual family members, especially the youth.
 - c. Identify alternative actions possible for promoting achievement of family and individual goals.
 - d. Guide and encourage the selecting of alternative(s) to be tried.
 - e. Plan action programs including vocational education to realize alternative(s) selected.
 - f. Encourage the completion of the action programs planned and the evaluation of the results.
3. Help the communities involved to mobilize for providing members of disadvantaged rural families with opportunities to obtain the initial vocational competencies and economic assistance needed for gainful employment by:
 - a. Involving local public school teachers and administrators.
 - b. Involving lay citizens.
 - c. Assisting in identifying and organizing local educational programs, which might include employment of special vocational competencies which presently employed teachers are not capable of teaching.
 - d. Involving the local area vocational and technical education institution in providing appropriate instruction not available in the local community.
 - e. Assisting in identifying and organizing educational and economic assistance programs available to communities or members of communities.

Instructional Procedure

The instructional program included both group meetings and individual family instruction in the home. Local coordinators followed the comprehensive teaching plans provided by the research staff in conducting the program. However, each teacher was encouraged to adapt the plans to meet the needs of his particular group. Group meetings were commonly conducted at the school once each month with parents and children twelve years of age and over attending. The local coordinator made a visit to the home of each family enrolled in the program at least once each month. During the home visits the teacher reviewed the previous group meeting and related the information covered to the particular family situation. The teaching plans and source units used in the educational program are presented in Chapter VI.

Coordinating the Educational Program

Schools that cooperated in the research recognized the REDY Educational Program as a part of the adult education program of the agricultural occupations department. The program was conducted as an effort by the local secondary school to improve education in the community. Agricultural occupations instructors served as local coordinators and were paid for their services from the research project funds.

The research staff provided assistance to the experimental schools in the form of source units, teaching plans, visual aids, references, and program evaluation.

RESEARCH POPULATION

The disadvantaged rural families, primarily concentrated in 20 Illinois counties, served as the population for this research. Two southern Illinois counties were selected as the area for the first three phases of Project REDY. One county was used in conducting the pilot activities required in the research and the other for major activities associated with Phases I, II, and III of the project.

In the study of severely disadvantaged families during the early phases of the research, data were collected from both randomly selected families which were representative of all families living in the study area and from a sample of the families identified as being severely disadvantaged who were residing in the study area. Families were classified as severely disadvantaged when the annual family income was \$3,000 or less. When a family was exceptionally large and when a family was qualified for one or more public aid programs the annual income limit was extended. For the purpose of

this study, families were selected to participate that had the following characteristics:

1. The family had at least one child in junior or senior high school.
2. The head of the household was 55 years of age or younger. This age limit was exceeded if there were children in the family twelve years of age or older and in school.
3. The family lived in a rural environment.

Disadvantaged families that met the criteria outlined above were used in the development of the model educational program. Phase III of the project was conducted with an experimental group and two control groups. The experimental group participated in the REDY Educational Program that was administered by one secondary school within the depressed area studied.

In Phase IV of the study five additional schools in other depressed counties were selected to participate in the educational program and were considered as the experimental group. The control group that included families from five communities received no treatment other than that normally available in the community. Families included in both the experimental and control groups had to meet the selection criteria established for the study.

DESIGN AND ANALYSIS

The Experimental Design

A pretest-posttest control group design was used in Phase III and IV of the research. Campbell and Stanley (1) illustrated the design as follows:

R	O ₁	X	O ₂
R	O ₁		O ₂

Where O represents the process of measurement or observation, X refers to the experimental treatment, and R indicates random assignment.

Expanding the experimental design and including all treatment groups the design for Phase III was as follows:

Selection process	Group	Pretest	Treatment	Posttest
Random	1	0	X	0
Random	2	0		0
Random	3	0		0

Families in the treatment group received the model vocationally oriented, family centered educational program. The families in the control group received no special treatment but had available to them the regular educational opportunities available to all citizens in the area.

Phase IV included five replications of the educational program. Thus, the design for Phase IV of the study was as follows:

Selection process	Communities	Pretest	Treatment	Posttest
Random	1	0	X	0
	1a	0		0
Random	2	0	X	0
	2a	0		0
Random	3	0	X	0
	3a	0		0
Random	4	0	X	0
	4a	0		0
Random	5	0	X	0
	5a	0		0

Statistical Analysis

Depending on the type of data, appropriate statistical analyses were employed to analyze data collected to study the severely disadvantaged rural families and to evaluate the model educational program. A descriptive analysis was used to report the findings resulting from the in-depth study of the severely disadvantaged rural families during the early phases of the research.

Chi square, analysis of variance, and analysis of covariance were employed to analyze pretest and posttest data. Statistical

procedures were used for descriptive purposes and to determine if there were differences among the experimental and control groups with regard to selected variables. A detailed description of each statistical procedure utilized is reported in later chapters.

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CHAPTER II

CHARACTERISTICS OF FAMILIES RESIDING IN DEPRESSED RURAL AREAS

INTRODUCTION

Since rural America accounts for a large percentage of the nation's poor, it was appropriate that one of the first activities of a comprehensive study of the rural disadvantaged should concentrate on an in-depth study of the residents of a depressed rural area. One of the broad objectives of Project REDY which applied directly to Phase I was: To study in-depth a selected depressed rural area and to identify the anthropological, economic, psychological and sociological conditions and trends that typify the area. From this broad objective evolved three subobjectives, wholly or in part, applicable to Phase I. The three subobjectives follow:

1. Identify the characteristics of disadvantaged rural families and family members in depressed rural areas.
2. Identify the conditions, trends, and cultural aspects that have implications for vocationally oriented educational programs in depressed rural areas.
3. Identify effective techniques and procedures for use in attracting the attention of formerly "unreachable" disadvantaged rural families.

To make the comprehensive study of a depressed rural area manageable, Phase I was divided into three major parts as follows:

1. Prepilot study. This part included all the preliminary activities which were necessary before collection of data from families could begin.
2. Pilot study. This segment included the development of effective techniques that may be used in identifying and working with families in a depressed rural area.
3. Main study. This part included the activities associated with collection and analysis of data from families residing in a depressed rural area.

The major purpose of the three substudies defined above and the activities included in each are presented in this chapter.

PHASE I PREPILOT STUDY

The Phase I prepilot study was conducted to accomplish three objectives: (1) to determine the universe of depressed rural counties in Illinois; (2) to analyze the depressed rural areas in Illinois and select two areas for further study, one area for

Phase I pilot study and one area for Phase I main study; (3) to identify or develop instruments which could be used to collect data for an in-depth study of the residents of a socioeconomically depressed rural area.

Characteristics of Depressed Rural Areas

A review of the literature was conducted to provide information that may be helpful in determining the dimensions that should be considered in identifying socioeconomically depressed rural areas. Summaries of findings of four studies follow:

1. Educational Status of Rural Youth by Charles B. Nam and Mary G. Powers (3). Information in this source was based largely upon the authors' analysis of 1960 United States census reports, sample surveys taken by Bureau of Census in recent years, and a review of seven related studies. A summary of findings follow:

- rural adult population was behind urban population in educational attainment.
- limited education was partly due to migration of rural people and past differences in rural and urban school systems.
- enrollment rates of rural youth were approximately equal to those of urban youth at the compulsory ages.
- urban enrollment was higher than rural enrollment in non-compulsory kindergarten and college.
- educational level of non-whites was usually less than whites, although both improved between 1950 and 1960.
- rural youth tended to be more retarded in school (i.e., fail to remain in same grade as their age group) than urban youth, non-whites more than whites.
- family and community socioeconomic and education levels were good indicators of scholastic attainment of youth.
- enrollment rates will probably continue to increase particularly at later high school and early college ages.
- numerous factors, such as more scholarships and loans, the extension of community college and increased educational requirements will cause higher college enrollments.
- educational levels of fathers and sons tended to be similar.
- if a boy's father attended college, his chances of going to college are 3 times greater than a boy whose father had not finished high school.

-median years of school completed for people over 25 were:

11.1 in urban areas
9.5 in rural nonfarm areas
8.8 in rural areas

-women were more likely than men to complete grade and high school.

-men were more likely than women to enroll and complete college.

-percentage of adult population who completed only 8 grades was:

38 percent of adult whites in nation
60 percent of adult non-whites in nation
34 percent of urban whites
54 percent of urban non-whites, 45 percent of rural nonfarm whites
52 percent of rural farm whites, 75 percent rural nonfarm non-whites
84 percent of rural farm non-whites

-regionally the West exhibited the highest rates of educational attainment.

-out migration of educated farm youth left rural areas with about the same level of education in 1950 and 1960 while the level of the country as a whole was rising.

-drop out rates were about the same for rural and urban youth in 1960.

-drop out rates were higher among:

non-white than white
boys than girls
youth with low than high IQ's
those whose parents had little education
those from low socioeconomic backgrounds

2. The Health of Children and Youth in Rural Areas by Helen M. Wallace (4). Information in this source was based on data from thirty sources. A summary of findings follow:

-maternal mortality rates in the United States during 1958-1959 were as follows:

	<u>Urban</u>	<u>Rural</u>	<u>Total</u>
All counties	3.6	4.0	3.8
Metropolitan	3.6	2.6	3.3
Non-Metropolitan counties	3.7	4.9	4.4

-Mortality rates by age levels in the United States during 1959 were as follows:

<u>Age Group</u>	<u>Metropolitan Counties</u>	<u>Non-Metropolitan Counties</u>
Infant	23.7 per 1000 births	30.9 per 1000 births
Up to 1 year	17.7 per 1000 births	21.1 per 1000 births
1 to 4 years	89 per 100,000 population	133 per 100,000 population
5 to 14 years	39 per 100,000 population	57 per 100,000 population
15 to 24 years	83 per 100,000 population	141 per 100,000 population

-mortality rates for infants and preschool children were 50 percent higher in rural counties. United States National Health Service Survey (1957-58) shows physician visits per child per year for children under five years:

rural farm families	4.5 visits
rural non-farm families	6.1 visits
urban families	7.0 visits

-availability of practicing physicians was markedly less in isolated areas.

-fewer hospital beds were available for children in rural counties than in urban counties.

-little out-patient care in rural county hospitals.

-survey of parents in Hamilton County, Iowa in 1960 found:

70 percent of infants had had DPT shots
32 percent of infants had had smallpox vaccine
67 percent of infants had had polio vaccine

-percentages of preschool children in above survey getting booster shots were low.

-rural children had lower number of dental visits per person per year than urban children.

-food eaten by males (13-30 years of age) in 1959 was adequate in nutrients except vitamin C.

-diets of females (13-30 years of age) were low in:

calcium
iron
thiamine
vitamin C
protein

3. Educational and Occupational Choices of Farm Youth by Archibald O. Haller(1). Information in this source was based on a review of the literature. The author used twenty-three different sources. A summary of findings follow:

- about 10 percent of boys living on farms could expect to become commercial farmers.
- number of boys who say they plan to farm exceeded number of farms available.
- farm people tended to believe education was not as important for those who plan to farm.
- highly competitive agricultural marketing required many of the same abilities as nonfarm work.
- education was closely tied to success in farming as in other occupations and ties will probably get stronger in future.
- farm-reared people in urban jobs were found:
 - concentrated in manual labor jobs
 - less in professional and semi-professional jobs
- three factors that seemed to influence boys' decision to farm were:
 - personality of boys
 - degree to which parents stress farming and nonfarm occupations
 - resources available to boys for entering farming
- boys were more likely to leave farming when parents have higher than average educational and occupational aspirations for them.
- boys from smaller families with economic resources available were the ones most likely to enter farming.
- plans to farm were greatly influenced by:
 - the levels of nonfarm occupational aspirations.
 - post-high school educational plans.

-if a boy decided to farm, a decision which often becomes firm by the tenth grade, he effectively sealed himself off from the occupational information which was around him.

-the effect of geographic isolation on level of aspirations was as follows:

lowest level of aspiration was among isolated farm boys who planned to farm.

second lowest level of aspiration was among less isolated youth who did not plan to farm.

highest level of aspiration was among isolated youth who did not plan to farm.

-data for farm girls were more limited than for farm boys, but seemed to indicate the same relationships, although the difference in rural and urban girls were not as pronounced as among males.

4. Adult Education Programs and Parents' Roles in Career Plans of Rural Youth by Russell G. Mawby(2). Information in this source was based on data from nine previous studies plus direct inquiry with nineteen different organizations and individuals. A summary of findings follow:

-youth cited their parents as the leading influence in their occupational plans.

-rural parents functioned less effectively in occupational plans of their children.

-parental discussions of career plans were reported least frequently by farm boys who did not plan to farm.

-less parental encouragement for children to attend college in rural families than in urban families.

-farm youth relied on parental aspirations and guidance, more than urban youth (possibly because of closer family ties in rural areas).

-rural youth with college plans generally reported strong parental encouragement.

-youth in lower status families often started working earlier thus made occupational choices earlier in life.

-for boys planning to farm, fathers were most influential in their career plans.

-for boys planning nonfarm careers, mothers, teachers or counselors were most important influence.

Universe of Depressed Rural Counties

The consultants for the study and the personnel of several agencies in Illinois concerned with socioeconomically depressed families were contacted, and the literature was analyzed to determine the dimensions to consider in determining the universe of depressed rural counties in Illinois. The major dimensions considered were:

- a. Median annual family income.
- b. Number of rural families.
- c. Total number of rural families with annual income of less than \$3000.
- d. Number of rural families with annual income of less than \$2000.
- e. Number of rural families with annual income of less than \$1000.

Data were collected on these dimensions and from the analysis of these data the universe was defined as the following Illinois counties:

Alexander	Jasper
Bond	Johnson
Brown	Pike
Carroll	Pope
Clark	Pulaski
Edwards	Richland
Fayette	Saline
Gallatin	Schuyler
Hamilton	Stephenson
Hardin	Wayne

To select two typical depressed rural areas for further study the following dimensions were identified and considered:

1. Economic Dimensions

- Unemployment rate
- Percentage on welfare
- Annual family income
- Taxable property and tax rates
- Ownership of property (Real and Personal)
- Percentage receiving aid for dependent children
- Buying power
- Percentage employed by occupation

Percentage of land in crop land classification
Crop yields and cash receipts
Livestock and production
Sales tax collected
Unemployment compensation
Classification of rural families
Number of wage earners

2. Anthropological Dimensions

Distribution of ethnic groups
Type of community
In-and-out migration
Subculture groupings
Occupational patterns
Personal characteristics

3. Psychological Dimensions

Interests of youth in the community
Academic aptitude of youth in the community
Mental health
Mental patients institutionalized

4. Sociological Dimensions

Years education completed
Percentage who do not go to high school
Percentage who do not finish high school
Infant mortality
Percentage of people having tuberculosis
Number of felonies and misdemeanors per 1000
Distribution of socioeconomic classes
Education facilities and standards

Using anthropological, sociological, and economic data drawn from United States census reports (5) (6) (7) (8) a further study of each county in the universe of depressed rural counties was conducted. The data gleaned from the census reports are summarized in Tables II-1, II-2, II-3.

Table II-1. Anthropological and Sociological Data for the United States, Illinois, and Twenty Selected Illinois Counties

Area	Anthropological and Sociological Dimensions					
	Percentage Urban Population	Percentage Rural Population	Percentage Farm Population	Farm population	Number Households	Median years School Completed by Residents 25 years of age or older
United States	69.9	22.6	7.5	--	--	10.6
Illinois	80.7	13.7	5.6	--	--	10.5
Alexander	58.2	32.2	9.6	1549	5337	8.5
Bond	32.5	37.7	29.8	4192	4488	8.5
Brown	0.0	56.6	43.4	2644	2090	8.9
Carroll	25.4	47.2	27.4	5354	6138	10.4
Clark	37.2	34.8	28.0	4633	5541	8.9
Edwards	0.0	68.7	31.3	2487	2676	9.0
Fayette	25.2	43.2	31.6	6939	6808	8.7
Gallatin	0.0	73.1	26.9	2051	2478	8.5
Hamilton	29.5	29.8	40.6	4062	3377	8.6
Hardin	0.0	80.6	19.4	1139	1869	8.4
Jasper	25.5	27.0	47.5	5385	3588	8.8
Johnson	0.0	16.3	33.7	2333	2268	8.6
Pike	19.9	47.6	32.5	6670	6893	9.8
Pope	0.0	68.5	31.5	1280	1377	8.5
Pulaski	0.0	82.2	17.8	1867	3399	8.4
Richland	53.8	20.8	25.4	4133	5245	9.0
Saline	45.6	41.2	10.2	2666	9405	8.6
Schuyler	32.3	22.9	44.8	3922	2928	9.9
Stephenson	57.6	23.1	19.3	8920	14,436	10.4
Wayne	33.5	31.3	35.2	6693	6237	8.7

Table II-2. Human Economic Data for the United States, Illinois, and Twenty Selected Illinois Counties

Area	Economic Dimensions						
	Percent- age Unem- ployed	Number Fami- lies	Number Farm Fami- lies	Median Farm Income	Median Farm Family Income	Percent- age of Families with Income Less than \$3000	Percent- age of Farm Families with Income Less than \$3000
United States	5.1	--	--	5660	--	21.4	--
Illinois	4.5	--	--	6566	3815	15.0	38.9
Alexander	10.6	4157	431	3146	3091	47.9	48.3
Bond	4.9	3748	1209	4038	2950	37.0	50.9
Brown	4.2	1717	746	3060	2438	49.2	59.1
Carroll	3.8	5265	1341	4888	2888	27.9	52.2
Clark	7.3	4621	1343	4075	2952	37.0	51.0
Edwards	6.9	2260	701	3666	2958	40.2	50.6
Fayette	4.2	5878	2003	3806	3002	84.4	50.0
Gallatin	6.9	2071	590	2711	2592	55.1	57.1
Hamilton	6.6	2867	1180	3284	2813	46.8	52.7
Hardin	4.5	1601	327	3136	2700	47.7	54.1
Jasper	4.1	3031	1446	3484	2955	42.9	50.9
Johnson	8.8	2014	696	3097	2612	48.7	55.7
Pike	4.9	5684	1848	3696	2869	40.7	52.3
Pope	12.7	1190	397	2787	3043	52.7	49.1
Pulaski	10.5	2707	519	2789	2594	53.3	56.3
Richland	6.1	4423	1139	4356	2855	33.9	53.0
Saline	9.9	7680	837	3505	2951	44.3	50.9
Schuyler	2.7	2426	1092	3626	2948	40.8	50.9
Stephenson	3.0	12,329	2268	5476	2948	22.2	51.1
Wayne	6.5	5423	1201	4081	3004	35.6	49.9

Table II-3. Productive Economic Data for the United States, Illinois, and Twenty Selected Illinois Counties

Area	Economic Dimensions										
	Average Size Farm	Percent- age Tenant Operated Farms	Percent- age Farms 0-99 Acres	Percent- age Farms 100-219 Acres	Percent- age Farms 220-499 Acres	Percent- age Farms Over 500 Acres	Number Commer- cial Farms	Percent- age Farms \$10,000 Income & Over	Percent- age Farms \$5000- 10,000 Income	Percent- age Farms \$2500- 5000 Income	Percent- age Farms Sales Below \$2500 Income
United States	--	--	--	--	--	--	--	--	--	--	--
Illinois	225	30.4	26.4	31.8	34.3	7.4	--	51.3	20.7	13.0	4.9
Alexander	241	23.4	37.3	28.6	22.1	12.0	222	40.1	24.7	18.4	16.7
Bond	189	16.4	34.0	33.3	27.3	5.3	866	38.1	31.9	21.4	7.6
Brown	251	22.7	22.3	31.4	37.2	9.1	544	47.5	28.1	17.0	7.4
Carroll	221	39.1	15.9	47.6	32.6	3.9	1102	70.3	17.6	9.3	2.7
Clark	218	12.9	35.9	26.1	28.6	9.4	983	48.2	25.2	19.9	6.6
Edwards	197	11.9	34.1	32.1	27.7	6.0	528	42.0	26.5	21.0	10.4
Fayette	202	17.6	32.7	31.0	30.3	6.0	1323	35.1	29.8	25.4	9.7
Gallatin	336	22.6	23.4	24.5	33.8	18.2	394	54.3	19.8	13.7	7.1
Hamilton	206	9.0	38.2	28.0	26.7	7.1	725	29.6	29.6	26.6	19.1
Hardin	184	4.4	37.8	34.9	21.1	6.2	136	16.3	16.9	33.1	39.7
Jasper	200	9.8	31.9	28.1	35.2	4.8	1120	47.4	27.8	17.1	7.6
Johnson	195	3.1	38.5	36.3	19.2	6.3	315	11.7	21.0	43.5	23.8
Pike	278	25.9	23.1	27.7	34.7	14.5	1432	57.1	24.2	13.2	5.4

Table II-3 - continued

Area	Economic Dimensions										
	Average Size Farm	Percent- age Tenant Operated Farms	Percent- age Farms 0-99 Acres	Percent- age Farms 100-219 Acres	Percent- age Farms 220-499 Acres	Percent- age Farms Over 500 Acres	Number Commer- cial Farms	Percent- age Farms \$10,000 Income & Over	Percent- age Farms \$5000- 10,000 Income	Percent- age Farms \$2500- 5000 Income	Percent- age Farms Sales Below \$2500 Income
Popè	211	8.4	34.7	37.8	22.3	6.5	256	14.8	22.3	28.5	34.4
Pulaski	205	10.5	41.7	28.3	21.7	8.3	354	32.8	29.1	24.5	13.5
Richland	200	7.7	34.8	28.4	32.2	5.4	763	39.1	28.8	23.5	8.6
Saline	189	9.2	45.8	25.8	21.1	7.2	525	35.2	23.4	22.1	19.2
Schuyler	272	25.2	22.3	27.3	37.1	13.3	785	52.9	23.9	17.6	5.6
Stephens son	170	33.3	24.9	49.1	24.8	1.3	1805	69.6	18.2	9.6	2.6
Wayne	200	8.9	37.1	29.2	26.8	6.9	1296	29.3	29.5	22.7	14.5

II - 13

Selection of study areas. Based upon an analysis of existing data for the 20 depressed rural counties, one county in southern Illinois was selected as the geographical location for the main study of Phase I. The officials of the public school that served a major portion of the county agreed to cooperate in the research activities. The agricultural occupations instructor in the senior high school agreed to serve as the local coordinator.

Another county that closely resembled the characteristics of the county selected for the main study was chosen as the site for Phase I pilot study. The county was located near Project REDY headquarters to facilitate pilot research activities.

Data and Instrumentation

Recommendations of Project REDY consultants and personnel of Illinois agencies who had worked with families in depressed rural areas, and a review of the literature directed the decision concerning the data needed for a comprehensive study of the inhabitants of a depressed rural area. The three dimensions studied were defined as: (1) economic, (2) psychological, and (3) sociological.

A major activity consisted of placing the above desired information into perspective and the subsequent selection or development of instruments. The criteria for selection of instruments included their applicability to Project REDY, their validity and reliability, and their ease of administration. The following instruments (description of each may be found in Chapter I) were developed or selected:

1. Family Data Record
2. Sims SCI Occupational Rating Scale
3. Gordon Occupational Check List
4. Community Solidarity Index Schedule
5. Wants and Satisfaction Scale
6. Your Leisure Time Activities
7. Minnesota Survey of Opinion (Short Form)

Since this research was conducted pursuant to a contract with the United States Office of Education, instruments used were submitted for clearance. Clearance was obtained in November, 1965 for all instruments as submitted, with minor exceptions and suggestions. Steps were taken to comply with the changes recommended.

PHASE I PILOT STUDY

To accomplish the objectives of Phase I of Project REDY, several definable activities were conducted as a part of the pilot study. The major activities included:

1. Identifying the population of families residing in the pilot study area.
2. Selecting and training of local personnel to assist with project activities.
3. Developing an interviewers' manual.
4. Collecting and analyzing data to validate instruments.

Population and Sampling Procedure

The site for Phase I pilot study was selected as a part of Phase I prepilot study. The pilot study population consisted of the families residing in the area. The published county tax roll was used as a base in securing the names of families residing in the area. Individuals in the county were identified to add and/or delete names to reflect the present population of corporate and unincorporated areas in each township. Two lists resulted, one for families residing in corporate areas, and one for families living in unincorporated areas. The families in each group were assigned consecutive numbers to facilitate random selection. There were approximately three times as many families residing outside corporate areas as there were families residing inside corporate areas. Hence, to secure a representative sample from the depressed rural area, 10 families were randomly selected from the corporate group and 30 families were randomly selected from the unincorporated group. A reserve pool of ten and thirty families were also drawn in the same manner from which "replacement" families could be drawn by order of random number, if needed.

Assignments of Instruments to Sample

In order to keep the amount of time required to administer the battery of seven instruments within reason and to control extraneous variables, a technique for randomly assigning instrumentation to families was used. The Family Data Record was administered to all families interviewed. Each of the families studied were administered two instruments randomly assigned from the remaining six instruments. Each of the six instruments were randomly assigned numbers. All combinations and permutations for pairs of instruments were identified and randomly assigned numbers and the families selected by random were randomly assigned to the thirty pairs of instruments.

The rationale used for the instrumentation assignment technique was: (1) the development of pairs of instruments allows the data collection time to be kept to a minimum of one hour per family, (2) the random assignment of pairs of instruments to sample families facilitates economic efficiency in data collection by providing data equivalent to that obtained if the six instruments were administered to each sample family, and (3) the random assignment of permutations and combinations controls extraneous variables that may be operating in a random sample of the population.

The forty family contacts yielded 35 acceptable interviews, seven with families residing inside corporate areas and 28 with families living outside corporate areas. The instruments used and the number of each administered follow:

Family Data Record-----	35
Sims SCI Occupational Rating Scale----	9
Gordon Occupational Rating Scale-----	18
Community Solidarity Index Schedule--	12
Wants and Satisfaction Scale-----	12
Your Leisure Time Activities-----	11
Minnesota Survey of Opinion (Short Form)-----	8

Local Personnel

A local coordinator for Project REDY was employed, who in turn employed five other local individuals to assist with family interviews.

After the research staff had obtained experience in interviewing using the selected instruments, an interviewers' manual was developed that included the following:

1. Overall purposes of the project
2. Directions for contacting families
3. Definition of terms
4. Instructions for administering instruments

The interviewers' manual was introduced to the local interviewers and the local coordinator at a special training session conducted by the research staff. Local personnel were oriented to the objectives

of Project REDY, and received instruction concerning interview techniques and the procedure to follow in administering instruments.

Collecting and Analyzing Data

Interviewers contacted the randomly selected families at their homes, briefly explained the nature of the research, and asked for cooperation from the family. If a family did not have time for the interview when the initial contact was made, an appointment was made for a later time. As interviews were completed, data were turned in to the local coordinator. If an interview could not be obtained with an assigned family, the interviewer was assigned another family by the local coordinator.

After instruments were administered to the families included in the sample for the pilot study, the data were checked, coded and punched into IBM cards. The data were verified by numerous card sorts to locate possible errors in coding. Computer programs were developed to analyze the data collected during the pilot study. Summaries were made for each variable measured by the instruments employed to verify their efficiency and effectiveness in performing the tasks intended.

PHASE I MAIN STUDY

A county in southern Illinois was chosen as the site for an in-depth study of the inhabitants of an economically depressed rural area. Officials of a school that served a major portion of the county agreed to cooperate in the project, and the agricultural occupations teacher in that school was employed as the local coordinator. The major objectives of Phase I main study were:

1. To identify all families in the selected county.
2. To select a random sample, stratified by township, of families residing in the county.
3. To collect data from the sample using instruments tried out in Phase I pilot study.
4. To analyze data collected to determine characteristics of the population of a depressed rural county.

Population and Sampling Procedure

In order to obtain a list of families residing inside and outside the corporate areas of the various townships in the county, the published county tax roll was used. The tax assessor's list, though broken down by townships, was not divided into separate lists of assessments for people living inside and outside corporate areas.

As a result, people in the community were contacted and asked to indicate on the personal assessment roll those people who lived inside and outside corporate areas within each township. Names of people who were not living in the area and those who had moved or died were removed from the list. Names of families living in the community not included on the tax roll were added to the list. The final list included two groups, families living within corporate areas and families living in unincorporated areas.

Totaling the number of families living inside and outside corporate areas for all townships in the county, it was determined that a total of 2073 families resided in the county. The percentage of the counties total population living inside and outside corporate areas of each township was calculated, as shown in Table II-4.

Table II-4. Number and Percentage of Families by Township Who Lived Inside and Outside Corporate Areas of the County Selected for Phase I Main Study.

Township	Population Inside Corporate Area		Population Outside Corporate Area		Total Population
	Number	Percentage	Number	Percentage	Number
1	00	.00	132	10.14	132
2	64	8.30	189	14.52	253
3	80	10.38	203	15.57	283
4	87	11.28	154	11.33	241
5	145	18.81	161	12.37	300
6	00	.00	154	11.33	154
7	27	3.50	102	7.83	127
8	00	.00	77	5.91	77
9	<u>368</u>	<u>47.73</u>	<u>130</u>	<u>9.98</u>	<u>498</u>
Total	771	100.00	1302	99.98*	2073

*Less than 100 percent due to rounding error.

A 10 percent random sample, stratified by township, and corporate and unincorporated areas was drawn. It was necessary to interview

204 families in order to have a sample in each stratum which was proportional to that stratum's part of the total population. A reserve pool of families was drawn in the same manner for each stratum.

Data and Instrumentation

The same instrumentation was used in Phase I main study as in Phase I pilot study. Except for the Family Data Record which was completed for all families interviewed, instruments were randomly assigned by the same procedure used in Phase I pilot study.

Local personnel, a coordinator and interviewers, were employed to assist with the research. The interviewers' manual and special training sessions were used to familiarize the supportive personnel with the project and to insure continuity of data collection.

Data for Phase I main study were checked and prepared for computer analysis similar to the procedure followed in Phase I pilot study. Data gathered by the Family Data Record were analyzed using percentages and measures of central tendency. Data from the standardized instruments were analysed according to instrument recommendations.

Descriptive data gathered through the use of the Family Data Record is presented in Chapter III as a comparison between a random sample of all families residing in the depressed rural area and a sample of the severely disadvantaged families residing in the study area. Likewise, data collected through standardized instruments are presented in Chapter IV. Subjective findings, observations and reactions of local coordinators and interviewers, are reported in Chapter VIII.

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Phase I of Project REDY concentrated on the study of a selected depressed rural area and its inhabitants. This phase of the research consisted of three major parts, prepilot study, pilot study, and main study which were designed to (1) determine the universe of depressed rural counties in Illinois, (2) identify or develop instruments that could be used to collect data from family members, (3) select and train local personnel to assist with the research, and (4) collect data for a comprehensive study of families residing in a depressed rural area.

Although many of the activities reported in this section were procedural and preliminary research steps, they were crucial to the success of later research activities. The pilot activities prevented many mistakes in conducting later research activities. In the pilot study it was learned that the population of families in an area could

be obtained from local tax rolls. Techniques were developed for obtaining the cooperation of local lay citizens and officials. The research staff obtained "first-hand" experiences in the use of the instruments and in interviewing.

Experience was obtained in selecting, training, and using local personnel as coordinators and interviewers. This experience indicated that with care in the selection of local individuals and with proper training and supervision, local persons can obtain information from certain families that may not be easily obtained by other research staff interviewers.

The use of the selected instruments in the pilot study indicated that they could be used satisfactorily to collect data from rural family members. The pilot study also provided an opportunity to develop coding and analysis procedures for data collected later in the project.

The following conclusions, based on the activities of Phase I, emerged as being of particular importance:

1. The published tax roll is a good base for identification of the population of families residing in rural depressed counties. Local individuals should be identified in the community to add and/or delete names from the tax roll to reflect the present population.
2. Random selection of families should be used in sampling.
3. Samples should be stratified to reflect families residing inside corporate areas and families residing outside corporate areas, for a comprehensive study of the population of a rural area.
4. Random assignment of instruments worked successfully; however, in later phases of the research where the number of families is limited, perhaps all instruments should be administered to all families in the sample.
5. Local interviewers when trained and supervised properly can be used successfully.
6. A local coordinator should be selected and trained to assist with the local research activities.
7. Training session for local coordinators and interviewers should be conducted. Content of the training sessions may include problems identified during Phase I pilot study as follows:
 - a. Authenticity of interviewee responses was questioned by some interviewers.

- b. Interviewee felt that some instruments were designed for younger people.
- c. Interview sometimes was given only because local interviewer knew family.
- d. Interviewee seemed indifferent about some survey questions.
- e. Interviewees were frequently concerned about use of data.
- f. Some questions on some instruments do not apply to all families.
- g. Interviewee wanted to be sure we were not the "government."
- h. Interviewee did not understand some questions on interview instruments.

8. The interviewers' manual should be used in future phases. Changes reflecting problems should be made in the manual.

9. With the possible exception of the Gordon Occupational Check List, instrumentation used in Phase I should be extended to future phases. The Gordon Occupational Check List requires considerable time to administer as an interview instrument.

10. Computer assisted analysis should be extended to future phases of the research.

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INTRODUCTION

An important segment of Project REDY was a comprehensive study of the severely disadvantaged families who lived in a depressed rural area of Illinois. The characteristics of the severely disadvantaged families included in the study are described and compared to a random sample of all families residing in the rural area studied. Special attention was given to family characteristics that may have implications for the development of educational programs for families and individuals with special needs.

As was emphasized by Sandra A. Warden in The Leftouts, Disadvantaged Children in Heterogeneous Schools (1), each individual brings into the classroom an already developed collection of values, beliefs, attitudes, and behavior patterns. In order to understand the background of the disadvantaged, it is necessary to know something of how his early experiences and training influence his present thinking and behavior. Warden (1) further stated that "... for this kind of concern, the family is the critical focus of attention, since it is the family that serves as the first agent of socialization ..."

An economically depressed county in southern Illinois served as the site for Phase I main study and Phase II of Project REDY. Phase I main study was concerned with the characteristics of a cross-section of the families residing in the study area. Phase II focused upon an in-depth study of the characteristics of the families residing in the depressed rural area who were considered to be severely disadvantaged both economically and socially. To make the most efficient use of research resources, the research procedures were designed to commit staff and financial resources to the initiation of Phase II before Phase I was concluded. Therefore, the initial stages of Phase II were being conducted as the final activities in Phase I were being completed.

Sampling Procedure

To obtain a list of families residing in the county studied, the county tax roll was used. This list was modified by removing and/or adding names to reflect the present population. It was determined that 2,073 families resided in the county at the time of the study. From the population of families, a 10 percent random sample, stratified by township, was drawn. This sample is referred to as the "randomly selected families."

Since no single individual or agency in the county could identify the total population of severely disadvantaged families, it was necessary to develop a procedure to identify the severely disadvantaged families living in the county. The plan for identification of families with special needs included two steps:

1. Identify local individuals who may be able to provide names of disadvantaged families living in the area.
2. Contact selected individuals to identify families having special needs as a result of their low socioeconomic status in the community.

Following the procedure described above, 238 families in the county were identified as being socially and economically deprived. From the population of families with special needs, a 25 percent random sample was drawn that was stratified by township. This sample is referred to as the "severely disadvantaged families."

Each of the families selected for the two samples were visited one or more times by a Project REDY staff member. These visits were designed to (1) develop rapport, (2) collect data, and (3) observe the socioeconomic situation of the families.

Data and Instrumentation.

The researchers utilized existing data available from (1) the schools, (2) State Employment Service, (3) Cooperative Extension Service, (4) welfare agencies, (5) churches, (6) law enforcement agencies, (7) Office of Economic Opportunity, and (8) other appropriate agencies in the community. These data were supplemented by interviews to obtain additional information. With the exception of the Gordon Occupational Check List the instruments used in the pilot study of Phase I were also used in this segment of the research. However, due to the length of time required for the interview, instruments were randomly assigned to families so that each family responded to a maximum of three standardized instruments plus the Family Data Record. Instruments randomly assigned included (1) Community Solidarity Index Schedule, (2) Minnesota Survey of Opinion (short form), (3) Sims SCI Occupational Rating Scale, (4) Wants and Satisfaction Scale, and (5) Your Leisure Time Activities.

In addition to data collected by instruments, procedures were developed to record on tape at the conclusion of each interview, the impressions of the interviewers regarding family attitudes, goal orientation, attitudes toward education, values, health, home surroundings and other observations. The interviewers received training regarding the interview procedure to insure continuity in data collection.

Analysis. Descriptive analyses are used to report the findings resulting from the in-depth study of the selected depressed rural community and its inhabitants. Summary figures and percentages are utilized to make a comparison between randomly selected families that represented the total population of families in the area and a random sample of the severely disadvantaged families in the rural area studied.

MAJOR FINDINGS

In this section findings are limited to the data collected using the Family Data Record form and observations made by interviewers. Findings gathered by standardized instruments employed in the study are reported in a subsequent section.

Residence of Families

Location of family residence. The data in Table III-1 show the location of the family residence in the county-wide study area. Of the 60 severely disadvantaged families included in the study, 98.3 percent lived outside incorporated areas and nearly two-thirds were living on farms. This is compared to 51.4 percent of the randomly selected families in the study area with residence outside incorporated areas and approximately one-third residing on farms. When interpreting this finding, one should be cognizant of the fact that the study area was a rural county in Illinois and that the largest town in the county, the county seat, had a population of approximately 1,200 people.

Table III-1. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Location of Residence.

<u>Location of Residence</u>	<u>Randomly Selected Families</u>	<u>Severely Disadvantaged Families</u>
On a farm	37.59	63.45
In a rural area but not on a farm	13.82	34.86
In a village or town	<u>48.58</u>	<u>1.68</u>
. Total	99.99*	99.99*

*Less than 100 percent due to rounding error.

Type and condition of residence. The data in Table III-2 reveal that all severely disadvantaged families included in the study and 95.3 percent of the randomly selected families resided in a house. Apartment and trailers were not popular in the rural depressed area because of the availability of old houses on farms and in small towns. Many of the houses were constructed during the 1930's and were in urgent need of major repair. The residences of severely disadvantaged families were on the average about five years older than the residences of randomly selected families in

in the depressed rural area. The out-migration of families from rural areas in recent years made the older more dilapidated houses available to economically disadvantaged families at a low cost.

Table III-2. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Type of Residence.

Type of Residence	Randomly Selected Families	Severely Disadvantaged Families
House	95.32	100.00
Apartment	2.16	00
Trailer	<u>2.50</u>	<u>00</u>
Total	99.98*	100.00

*Less than 100 percent due to rounding error.

Facilities in family residences. A majority of family residences in the study area, including the severely disadvantaged families, had five or more rooms being used by the family. The average number of rooms used by the sample of randomly selected families was 5.25 compared to 5.23 rooms for families included in the sample of severely disadvantaged families.

Table III-3 shows the major residence facilities available to families included in the study. Compared to the randomly selected families in the county, a lower percentage of severely disadvantaged family residences had electricity, telephone and bathroom. Only a few homes did not have electricity, however, only six out of ten of the severely disadvantaged families had a telephone in the residence and less than 50.0 percent of the homes were equipped with indoor bathrooms. This was compared to eight out of ten homes of the randomly selected families that had telephones and 71.7 percent that had indoor bathrooms at the time the study was made.

Table III-3. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Available Residence Facilities.

Residence Facilities	Randomly Selected Families	Severely Disadvantaged Families
Electricity	99.59	96.72
Telephone	79.98	60.50
Indoor bathroom	71.73	45.93

Table III-4 shows that over one-third of the severely disadvantaged families were living in housing that was classified by the interviewer as "poor." This classification indicated that a residence was so dilapidated that major defects would be difficult to correct with regular maintenance or major repairs. Another 29.6 percent of the residences of the severely disadvantaged families had many defects of the type which would require major repairs and were classified as "fair" by the interviewer. These findings can be compared to only 37.0 percent of the residences of the randomly selected families that were classified as "fair" or "poor." Almost two-thirds (63.0 percent) of the residences of the randomly selected families in the study area had only minor defects (classified as "good" or "excellent") and could be corrected with regular maintenance. Only 36.3 percent of the houses where the severely disadvantaged families resided were considered as desirable housing (classified as "good" or "excellent") for a family.

The mean value of the residences of the randomly selected families, as estimated by the head of the household, was \$7,734.00 compared to a mean value of \$6,994.00 for the residences of the severely disadvantaged families.

Table III-4. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Condition of Residence.

Condition of Residence	Randomly Selected Families	Severely Disadvantaged Families
Excellent	18.84	11.76
Good	44.18	24.58
Fair	29.01	29.59
Poor	<u>7.96</u>	<u>34.07</u>
Total	99.99*	100.00

*Less than 100 percent due to rounding error.

Ownership of residence. The data in Table III-5 reveal that many families residing in the depressed rural area, including the severely disadvantaged families, owned their own home. However, a slightly lower percentage (84.0) of the severely disadvantaged families owned their own homes compared to the randomly selected families in the study area (89.2 percent). Approximately eight percent of both groups provided housing for the family by paying cash rent. The mean cash rent paid for family housing by the

severely disadvantaged families was \$15.60 per month. The percentage of families that had housing provided through farm tenancy agreements was less than two percent for both the randomly selected families in the study area and the severely disadvantaged families.

Table III-5. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Ownership Status of Residence

Ownership Status of Residence	Randomly Selected Families	Severely Disadvantaged Families
Owned	89.17	84.01
Cash rented	8.41	7.83
Farm tenancy	1.20	1.61
Other	<u>1.20</u>	<u>6.54</u>
Total	99.98*	99.99*

* Less than 100 percent due to rounding error.

Type and condition of roads. The data in Table III-6 reveal that almost three-fourths (73.3 percent) of the severely disadvantaged families included in the study had residences that were located along county and township roads. Only 26.7 percent of the disadvantaged families had residences that were located along state or federal highways and village or town streets. This finding can be compared to 39.7 percent of the randomly selected families in the county whose residences were located along county or township roads and slightly over 60.0 percent that lived along highways and within the boundaries of a town or village.

Table III-6. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Type of Road Where Residence Was Located.

Type of Road	Randomly Selected Families	Severely Disadvantaged Families
State or federal highway	24.13	25.00
County or township road	39.74	73.30
Village or town street	<u>36.13</u>	<u>1.70</u>
Total	100.00	100.00

As shown in Table III-7, most residences of both groups were located along roads which were in good condition. Of the severely disadvantaged families, 11.4 percent were situated along unimproved roads that were frequently impassable during periods of bad weather. Of the randomly selected families in the study area only 8.7 percent lived along unimproved roads.

Table III-7. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Condition of Road Where Residence was Located.

Condition of Road	Randomly Selected Families	Severely Disadvantaged Families
Hard surfaced, improved	62.77	30.20
Dustless, improved	28.52	58.42
Unimproved	<u>8.70</u>	<u>11.38</u>
Total	99.99*	100.00

* Less than 100 percent due to rounding error.

Economic Conditions of the Family

The farm business. Of the randomly selected families included in the study, 39.0 percent were engaged in production agriculture. A majority, 59.0 percent, of the severely disadvantaged families had a functional farm business. The data in Table III-8 show that about one-fifth of the farms of the randomly selected families were classified as commercial farms, more than one-half of the family income came from the farm. In comparison, only 9.8 percent of the severely disadvantaged families were operating commercial farms. Almost 50.0 percent of the severely disadvantaged families were operating farms that were classified as a part-time farm business. Of the severely disadvantaged families, 41.0 percent were not engaged in a farm business. This finding can be compared to 61.0 percent of the randomly selected families that were not directly engaged in production agriculture.

Size of farm. The size of farms operated by severely disadvantaged families substantiates the finding that a large percentage of the farm businesses were part-time operations, as shown in Table III-9. Almost one-half of the farms operated by the severely disadvantaged families consisted of 40 acres or less. Another 21.4 percent of the severely disadvantaged families operated farms that ranged in size from 41 to 80 acres. Less than 12.0 percent of the severely disadvantaged families operated farms that consisted of more than 160 acres.

Table III-8. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Type of Business Operated

Type of Business Operated	Randomly Selected Families	Severely Disadvantaged Families
Commercial farm ^{a/}	20.3	9.8
Part-time farm ^{b/}	18.7	49.2
Nonfarm	<u>61.0</u>	<u>41.0</u>
Total	100.00	100.00

^{a/} Farm contributed at least one-half of family income.

^{b/} Farm contributed less than one-half of family income.

Table III-9. Percentage of Severely Disadvantaged Families by Size of Farm Operated.

Farm Size (acres)	Percentage
1-40	45.2
41-80	21.4
81-120	14.3
121-160	7.2
161-240	4.7
241+	<u>7.2</u>
Total	100.00

Farm enterprises. The data in Table III-10 show the types of production enterprises commonly found on farms of the severely disadvantaged families in the area studies. Livestock enterprises were the most popular with 35 percent of the severely disadvantaged families engaged in some type of livestock production. Since many of the families were residing on small acreages, small livestock enterprises were common. Families frequently had a small swine enterprise that was used to produce meat and supplemental income for the family.

One-third of the everely disadvantaged families had field crop enterprises and only 8.33 percent produced vegetables as a cash crop. Fruit was produced for family use only.

Table III-10. Percentage of Severely Disadvantaged Families Who had Livestock, Field Crop, Fruit, and Vegetable Enterprises

Farm Enterprise*	Percentage
Livestock	35.00
Field crop	33.33
Fruit	00
Vegetable	8.33

* A family may have more than one farm enterprise.

Family members contributing income. The data in Table III-11 reveals the mean number of family members living at home and away from home that contributed in work or cash to the family income. The severely disadvantaged families had a larger average number (2.42) of family members living at home and away that contributed to the family income in the form of work than the randomly selected families (2.07). However, much of the work of severely disadvantaged family members was associated with small inefficient farm enterprises that generated only a limited amount of cash income. The randomly selected families had 1.47 family members living at home and away that contributed cash income to the family. This is compared to only 1.31 family members of severely disadvantaged families that contributed to the cash income of the family.

Table III-11. Mean Number of Immediate Family Members Living at Home or Away of Randomly Selected Families and Severely Disadvantaged Families Who Contributed Toward the Income of the Family in Cash and Work

Status of Family Members	Randomly Selected Families	Severely Disadvantaged Families
Living at home and contribute work	2.07	2.42
Living at home and contribute cash	1.41	1.29
Living away and contribute work	.01	.00
Living away and contribute cash	.06	.02

Sociocultural Situation

Race and household composition. All families included in both groups studied were caucasians. The ancestry of families studied was not linked with any foreign country and none of the families commonly spoke a foreign language.

The composition of the immediate family is shown in Table III-12. The severely disadvantaged families averaged almost one and one-half more family members per household than the randomly selected families. For the purpose of this study, a family was defined as two or more individuals related by blood, marriage or adoption who lived together in the same household. The mean size of the immediate family was 4.54 members for the randomly selected families and 6.09 members for the severely disadvantaged families. The severely disadvantaged families had 4.23 family members living at home compared to 3.19 members for the randomly selected families.

Table III-12. Mean Number of Immediate Family Members, Family Members Living at Home, and Family Members Living Away from Home of Randomly Selected Families and Severely Disadvantaged Families

<u>Composition of Family</u>	<u>Randomly Selected Families</u>	<u>Severely Disadvantaged Families</u>
Immediate family members	4.54	6.09
Immediate family members living at home	3.19	4.23
Immediate family members living away from home	1.35	1.86

Source of public aid. The data in Table III-13 show the sources of public financial aid of the severely disadvantaged families. Of the 60 families included in the severely disadvantaged sample, 36.42 percent received some type of public financial assistance. Social security was the major source of financial aid with 18.33 percent of the severely disadvantaged families receiving this type of assistance. Five percent of the families received financial assistance due to unemployment. Pension, disability, and aid for dependent children were equally prevalent sources of financial aid.

Table III-13. Percentage of Severely Disadvantaged Families by Type of Financial Assistance Received.

Type of Financial Assistance*	Percentage
Pension	3.33
Disability	3.33
Social Security	18.33
Aid for Dependent Children	3.33
Unemployment	5.00
Other	3.33

* Families may have received more than one source of public aid.

Age of parents. The ages of parents included in the two groups studied are summarized in Table III-14. Generally speaking, both parents of the randomly selected families were older than the parents of the severely disadvantaged families. The fathers of the randomly selected families were 4.3 years older than the male heads of the severely disadvantaged household. Similarly, the mothers of the randomly selected families were 5.97 years older than the mothers of the severely disadvantaged families. When the age of both parents was considered, the mean years of age of the parents of the randomly selected families was 50.67 years compared to 45.43 years of age for the parents of the severely disadvantaged families.

Table III-14. Mean Years of Age of Parents of Randomly Selected Families and Severely Disadvantaged Families

Parent	Randomly Selected Families	Severely Disadvantaged Families
Father	51.82	47.52
Mother	49.44	43.47
Father and Mother	50.67	45.43

Place of birth of parents. In an effort to identify the mobility pattern of people living in depressed rural areas, parents interviewed were asked if they were born in the county where they resided at the time the study was conducted, in another county within the state, or in another state. Table III-15 shows the place of birth of parents of the randomly selected families and the severely disadvantaged families. Slightly over one-half of the parents of both groups were born in the county where they resided at the time of the study. Another 34.30 percent of the parents of the randomly selected families and 26.28 percent of the parents of the severely disadvantaged were born in another county within the state where they resided. A slightly larger percentage of the parents of the severely disadvantaged families than the parents of the randomly selected families were born outside the state where they resided when the study was made.

Table III-15. Percentage of Randomly Selected Families and Severely Disadvantaged Families by Place of Birth of Parents.

Place of Birth of Parents	Randomly Selected Families	Severely Disadvantaged Families
County where now residing	54.39	57.90
Another county within the state	34.30	26.28
Another state	<u>11.29</u>	<u>15.81</u>
Total	99.98*	99.99*

* Less than 100 percent due to rounding error.

Education of parents. The parents of families in the depressed rural areas studied commonly had less than a high school education. Table III-16 presents a comparison of the mean years of education of adult members of the randomly selected families and the severely disadvantaged families. Generally speaking the parents of severely disadvantaged families had attained less years of formal schooling than the randomly selected families and the fathers of both groups possessed less years of education than the mothers. The fathers of the randomly selected families had 1.67 years more education than the fathers of the severely disadvantaged families. The mothers of the randomly selected families had 9.93 years of education compared to 9.03 years of formal schooling for the mothers of the disadvantaged families. When both the mother and father were considered; the parents of the severely disadvantaged families had 1.26 years less education than the parents of the randomly selected families.

Table III-16. Mean Years of Education of the Parents of Randomly Selected Families and Severely Disadvantaged Families

Parent	Randomly Selected Families	Severely Disadvantaged Families
Father	9.81	8.14
Mother	9.93	9.03
Father and Mother	9.87	8.61

Educational attainment of out-of-school children. The educational attainment of out-of-school school children of families living in the depressed rural area studied was similar to that of their parents, in that they had not normally completed a high school education. The data in Table III-17 show the mean years of education of out-of-school children of the randomly selected families and the severely disadvantaged families. The male out-of-school children of the randomly selected families had completed 11.31 years of education and the females of the same families had attained 11.36 years of formal schooling. This is compared to only 10.87 years of education completed by the males and 10.59 years by the females for the out-of-school children of the severely disadvantaged families.

Table III-17. Mean Years of Education of the Out-of-School Children of Randomly Selected Families and Severely Disadvantaged Families.

Out-of-School Children	Randomly Selected Families	Severely Disadvantaged Families
Male	11.31	10.87
Female	11.36	10.59
Male and Female	11.34	10.73

When the data in Tables III-16 and III-17 were compared, it was noted that the mean years of education completed by both parents of the randomly selected families was 9.87 years, and that the out-of-school children of these families had completed 11.34 years of formal education, a difference of 1.47 years. In comparison, the parents of the severely disadvantaged families had completed 8.61 years of education and the out-of-school children of these families had completed 10.73 years, a difference of 2.32 years.

Perhaps this finding indicates that severely disadvantaged family members in rural areas were beginning to recognize the importance of a formal education.

Occupational Information

Occupation of family members age 21 and below living at home.
The data in Table III-18 show the occupational classification of young family members of the randomly selected families and the severely disadvantaged families who were engaged in nonagricultural and agriculturally oriented occupations at the time the study was conducted. In addition, the percentage of unemployed youth for both groups is presented.

An agriculturally oriented occupation was considered to be one which required a person who possessed knowledges and skills in agriculture. A nonagricultural occupation was defined as one which did not require knowledges and skills in agriculture. In other words, possession of such knowledge was incidental to the successful completion of the work. Of the rural youth, age 21 and below and living at home when the study was completed, 69.33 percent of the youth from the randomly selected families and 89.12 percent of the youth from the severely disadvantaged families were engaged in occupations that were not directly related to agriculture. Slightly less than one in ten of the children of the severely disadvantaged families who were living at home were engaged in an agriculturally oriented occupation. This is compared to approximately three in ten of the children from the randomly selected families who were identified with occupations directly related to agriculture. Almost two percent (1.88) of the youths from the severely disadvantaged families were classified as unemployed compared to only .21 percent of the youths from the randomly selected families.

Table III-18. Percentage of Family Members: Age 21 and Below Living at Home of Randomly Selected Families and the Severely Disadvantaged Families by Occupational Classification.

<u>Occupational Classification</u>	<u>Randomly Selected Families</u>	<u>Severely Disadvantaged Families</u>
Nonagricultural	69.33	89.12
Agriculturally Oriented	30.44	8.99
Unemployed	<u>.21</u>	<u>1.88</u>
	99.98*	99.99*

* Less than 100 percent due to rounding error.

When interpreting the findings presented in Tables III-18 and III-19, it should be understood that 49 percent of the randomly selected families and 59 percent of the severely disadvantaged families were engaged in either commercial or part-time farming activities. However, only 20 percent of the randomly selected families and 10 percent of the severely disadvantaged families were operating farms that contributed at least one-half of the family income. Perhaps the lack of opportunities for the severely disadvantaged in rural depressed areas to gain entry into a production agricultural business, and the fact that they did not have the training needed for many of the off-farm agricultural positions helps to explain why a small percentage of the children, age 21 and below, of the severely disadvantaged families were identified with an agriculturally oriented occupation.

Occupation of family members age 21 and below living away from home. Table III-19 presents the occupational classification of family members age 21 and below who lived away from home for the randomly selected families and the severely disadvantaged families. All indications point to the fact that youth from both groups had found employment. However, many of the youth were employed temporarily and in jobs that frequently did not require specialized knowledges and skills. All of the young family members from the severely disadvantaged homes and 96.01 percent of those from the randomly selected families had gained employment not directly related to agriculture.

In comparing the data in Tables III-18 and III-19, it could be generalized that rural youth from depressed rural areas tend to secure employment outside of agriculture when they moved away from home. This was expected due to the fact that employment opportunities in rural depressed areas were frequently limited to those related to production agriculture, and the fact that training programs were not available to equip youth with the skills needed for employment in the nonfarm sector of agriculture.

Table III-19. Percentage of Family Members Age 21 and Below Living Away from Home of Randomly Selected Families and Severely Disadvantaged Families by Occupational Classification

Occupational Classification	Randomly Selected Families	Severely Disadvantaged Families
Nonagricultural	96.01	100.00
Agriculturally oriented	3.99	.00
Unemployed	.00	.00
Total	100.00	100.00

Occupation of family members age 22 and above living at home.

The data in Table III-20 show the occupational status of family members age 22 and above who lived at home of the randomly selected families and the severely disadvantaged families. More than one-half (53.70 percent) of the family members of the severely disadvantaged families were employed in agriculturally oriented occupations. This is compared to only 7.77 percent of the randomly selected family members that were occupationally identified with agriculture. Almost one percent (.91) of the severely disadvantaged family members were unemployed. All family members of the randomly selected families, age 22 and above and living at home, were at least temporarily employed at the time the study was completed.

Family members age 22 and above that lived at home included not only the male head of the household, but also the mother and older children who were living in the household at the time the study was completed. A finding reported earlier revealed that the randomly selected families had 1.41 family members that contributed family cash income compared to 1.29 family members of the severely disadvantaged group that contributed cash income to the family.

Table III-20. Percentage of Family Members, Living at Home Age 22 and Above, of Randomly Selected Families and Severely Disadvantaged Families by Occupational Classification.

<u>Occupational Classification</u>	<u>Randomly Selected Families</u>	<u>Severely Disadvantaged Families</u>
Nonagricultural	92.13	45.36
Agriculturally oriented	7.77	53.70
Unemployed	<u>.00</u>	<u>.91</u>
Total	100.00	99.98*

*Less than 100 percent due to rounding error.

Occupation of family members age 22 and above living away from home. Table III-21 shows the employment status of family members age 22 and above living away from home of the randomly selected families and the severely disadvantaged families. Of the randomly selected families, 82.23 percent of the family members were employed in nonagricultural occupations compared to 88.10 percent of the family members of the severely disadvantaged group who had gained employment not directly related to agriculture. A larger percentage (17.23) of the family members of the randomly selected families were employed in agriculturally oriented occupations than the family

members of the severely disadvantaged group (11.89 percent). None of the severely disadvantaged family members, age 22 and above that live away from home were unemployed and only .53 percent of the family members of the randomly selected group were unemployed at the time of the study.

Table III - 2i. Percentage of Family Members Age 22 and Above Living Away from Home of Randomly Selected Families and Severely Disadvantaged Families By Occupational Classification.

<u>Occupational Classification</u>	<u>Randomly Selected Families</u>	<u>Severely Disadvantaged Families</u>
Nonagricultural	82.23	88.10
Agriculturally oriented	17.23	11.89
Unemployed	<u>.53</u>	<u>.00</u>
Total	99.99*	99.99*

*Less than 100 per cent due to rounding error.

SUMMARY AND CONCLUSIONS

This segment of Project REDY gave special attention to the characteristics of severely disadvantaged families. Prior to the development of an effective educational program for the rural disadvantaged, an understanding of the values, beliefs, attitudes, and behavior patterns of severely disadvantaged family members was essential. To gain this understanding, the research team identified and studies randomly selected families who were representative of the total population of families and the severely disadvantaged families residing in a depressed rural county in Illinois. Data were collected by interviewing family members using the Family Data Record form developed by the researchers and by observations of interviewers that were recorded following each family visit.

The Severely Disadvantaged Families

Compared to other families residing in the rural area studied, the severely disadvantaged families generally lived in older more dilapidated houses that frequently lack one or more of the conveniences of electricity, telephone, and indoor bathroom. Less than one-half of the residences of the severely disadvantaged families included in the study had bathrooms.

Even though a majority of the disadvantaged families owned the residence where they resided, they were still in great need of major maintenance and repair. The home furnishings were generally in very poor condition and the yard and surrounding area were generally trashy and unkept. Either the disadvantaged families could not afford to keep their houses and yards maintained, or they were unconcerned or unwilling to do so. Most of the disadvantaged family dwellings were located outside the boundaries of towns and villages and away from the main arteries of travel in the county. The homes of the disadvantaged families were often located along unimproved roads in remote areas and their presence were frequently unknown by the more affluent neighbors living nearby.

Disadvantaged families engaged in production agriculture commonly operated small farms that were poorly managed and contributed only limited family income. A majority of the farms consisted of less than 80 acres and many of the operators and other family members had found part-time off-farm jobs to supplement the family income. Many of the families living on small acreages had small livestock enterprises that helped to provide meat and supplemental income for the family.

The size of severely disadvantaged families was frequently large compared to other families in the area. Four or more children per family were common among the severely disadvantaged families with a majority of them living at home. The children commonly contributed to the family income by working on the home farm. However, this work did not generate large amounts of financial assistance because of the lack of competent management and insufficient scope of farm enterprises. Over one-third of the severely disadvantaged families received financial aid from the government or other agencies. The most common source of financial assistance was social security.

The parents of severely disadvantaged families were commonly less than 50 years of age and had less than an eighth grade education, only a few had earned a high school diploma. The severely disadvantaged families were not mobile. Over one-half of the parents still resided within the same county where they were born and over three-fourths still lived within the state where they were born.

The educational attainment of out-of-school children of severely disadvantaged families patterned that of their parents who had not normally completed a high school education. Even though most of the young people had secured employment, more frequently in nonagricultural businesses than agriculturally oriented jobs, many had jobs that were temporary in nature and that required only limited skills.

A majority of adult members, parents and older children, of severely disadvantaged families living at home were employed in an

agricultural occupation. A large group was attempting to make a living for their family with inadequate productive land, capital, and business management skills. Labor was generally available, but was frequently not utilized advantageously due to the lack of other production resources. Adult family members commonly recognized their inability to successfully compete with the more progressive farmers in the community. Adults also recognized that their lack of education and skills handicapped them in competing for employment in off-farm agricultural firms and other businesses that required specialized knowledges and skills.

IMPLICATIONS AND RECOMMENDATIONS

Findings from the comprehensive study of the rural disadvantaged revealed certain family and situational characteristics that were common among severely disadvantaged rural families. Based on the findings and observations of the researchers, the following statements appear worthy of consideration by those who are responsible for promoting and implementing programs specifically designed for the rural disadvantaged:

1. The lack of education and skill training of adults and older children shows a need for educational programs designed for all age levels. Both, adults and youth need occupational training that will help them secure adequate employment.

2. Adult family members as well as children need help in understanding the world of work. Information related to employment opportunities and training needed for various occupations is needed by all family members if the younger generation is to receive adult encouragement and develop the desire to improve their living standards.

3. Self employed families, especially those engaged in production agriculture, need training that will acquaint them with modern production and management techniques.

4. Adult family members need assistance and training in home and family management. Budgeting of the family income and establishment of realistic family and individual goals may help to improve the economic situation of the family.

5. Since many of the rural disadvantaged families lived on farms in isolated rural areas, attention should be given to the social needs of adults and youth as well as to their economic needs.

6. Attention should be given to ways and means of improving the living conditions of rural disadvantaged families. Improvements in the family residence and its furnishings and surroundings are greatly needed.

SELECTED REFERENCES

1. Warden, Sandra A. The Leftouts, Disadvantaged Children in Heterogeneous Schools, New York: Holt, Rinehart and Winston, Inc., 1968.

CHAPTER IV

SOCIOECONOMIC ASPECTS OF

FAMILY LIFE IN A DEPRESSED RURAL AREA

INTRODUCTION

The American society has started to question the advisability of continuing the process of removing people from rural areas and concentrating them on small areas of land. Society is asking if the population of America may actually be overurbanized and if excessive urbanization may be having a negative effect on the economic and social health of the nation.

The economically depressed rural areas of this nation have not developed overnight. These areas, which contain over six million people, are a partial product of American society's inclination to place an inordinate emphasis on economics. The economically disadvantaged rural areas have lacked the material and monetary resources needed to make them competitive with the more advantaged rural and urban-metropolitan areas. Up to this time, society had decided not to help the deprived rural areas gain the resources they needed. Thus, the disadvantaged rural areas have become social and occupational backwaters of the mainstream of the technological revolution. Some economists and sociologists have promulgated a continuing deterioration of the disadvantaged low population density areas of America.

The focus of American society upon economic growth has resulted in the continuing movement of both human and economic resources into clusters of high population density areas. The people of America seem to have little chance to escape the whirlpool of economic and social pressures which continually push more and more of them toward the vortices of the urban areas, leaving fewer and fewer people in the outer fringes. These whirlpools of urbanization, started by society, have been growing in intensity every year.

The severely disadvantaged families residing in the poorer rural areas of this country have been consistently told that urban areas offer them great opportunity for improvement in family living. The focus of society, primarily due to economic pressures, has been on the development of urban areas. There has been a general disregard of the positive aspects of rural living and the contributions that economically depressed rural areas can make to the nation if given the attention deserved.

American society suddenly realized that the centralization of its economy and the subsequent centralization of its people into high population density areas is not the panacea that sociologists and economists had envisioned. The severely disadvantaged population of urban areas contains many families who did not wish to abandon their rural homes but were forced by American society to leave. Evidence indicates that a very large number of these families were more satisfied, or at least as satisfied, with the rural way of life than they now are with urban living. The recent turmoil in the

big cities of America attests in part to the dissatisfaction rural migrant families have for life in high population density areas. Society must recognize that life in rural areas, including the economically depressed rural areas, does provide families with a great deal of satisfaction. The existing positive aspects of rural life must be identified and used as part of the foundation for rural area development.

As our economy progresses with new developments on all side, the needs and interests of individuals and groups change. People who are in the mainstream of progress have interest and needs that are divergent to those of rural disadvantaged people who have been left behind. Members of rural disadvantaged families frequently find that social institutions, e.g., schools, commonly designed for children from higher social class homes, may not be in harmony with their needs and interest.

The billions spent nationally for education each year has not generated educational programs that effectively reach and prepare rural disadvantaged people for the world of work. Schools are ineffective because they are not geared to the values and norms of disadvantaged people living in depressed rural areas.

To understand the socioeconomic disadvantaged in rural areas, to plan educational programs for them, it is important to understand:

1. Their social class identification.
2. The degree to which the wishes and interests of family members are satisfied.
3. How they spend their leisure time.
4. Their opinion regarding social behavior of the community.
5. An indication of a person's morale and general adjustment in terms of his or her present way of life in the American society.

Purpose of the Research

The general purpose of Project REDY was to generate an effective vocationally oriented family centered educational program that would bring about the full utilization of the present and potential capabilities of rural youth and adults who were economically and socially handicapped. However, before this could be accomplished, it was necessary to study in-depth a typical depressed rural area and its inhabitants.

The major aspects of this segment of Project REDY were:

1. To study the sociological conditions and trends that typify residents in economically depressed rural areas. This was partially accomplished by exploring the degree of consensus among rural people about the social behavior of their community.
2. To identify some of the aspects of family living which were satisfying to the residents of an economically depressed rural area.
3. To explore the degree of upward social and occupational mobility which society might realistically expect from residents of a rural economically depressed area under existing circumstances.
4. To determine the kinds of leisure time activities in which families in an economically depressed rural area participate, the frequency of participation, and the enjoyment received from the participation in these activities.
5. To obtain an indication of the severely disadvantaged morale and general adjustment in terms of their present way of life in the American society.

Research Population

A rural, southern Illinois county identified as being economically depressed was the geographic area in which this part of Project REDY was conducted. The total population of families in the area served as the research population from which a random sample of families was drawn. Also, the families that were severely disadvantaged both socially and economically were identified within the total population universe and randomly sampled. Trained interviewers contacted the male or female family head of each family in the two random samples. The data reported in this section is based upon the findings obtained from an interview of family members in each of the random samples.

Data regarding wants and satisfaction, leisure time, opinions regarding social behavior, social class identification, and morale were collected for 84 families in the random sample which represented the 2,073 families identified as living in the study area. This sample is commonly referred to as "randomly selected families." Similar data were also collected for 31 severely disadvantaged families which were randomly selected from the 238 families identified as being severely disadvantaged both socially and economically who were residing in the study area. This sample is referred to as the "severely disadvantaged families."

Instrumentation and Analysis

Appropriate data collection instruments were selected for an in-depth study of a random sample of the total population of families and a sample of the severely disadvantaged families residing in an economically depressed rural area of Illinois. The following instruments, among others, were used in this project: (1) Community Solidarity Index Schedule by Donald R. Fessler (3), (2) Minnesota Survey of Opinion (Short Form) by E. A. Rundquist and R. F. Sletto (10), (3) Sims SCI Occupational Rating Scale by Verner M. Sims (13), (4) Wants and Satisfaction Scale by Edgar C. McVoy (7), and (5) Your Leisure Time Activities by C. R. Pace (7).

Since instruments were randomly assigned to participating families and since all families did not respond to all instruments, the number of respondents varied slightly among the instruments.

Percentages, measures of central tendency and single factor analysis of variance were employed in analyzing the data gathered by the five standardized instruments.

MAJOR FINDINGS

Findings of this part of Project Redy are reported in five sections and correspond to the instruments utilized in the study. Emphasis is placed on identifying how severely disadvantaged families differ from the randomly selected families which represented a cross-section of all families residing in the study area.

Social Class Identification of Families in an Economically Depressed Rural Area

The social class structure of American society, as identified by the Sims SCI Occupational Rating Scale (13), contains the "Upper-Upper" class, the "Upper" class, the "Upper-Middle" class, the "Middle" class, the "Upper-Working" class, the "Working" class, and the "Lower-Working" class. A cross-section of society would contain all seven social strata, and the social strata would not be equally distributed in terms of numbers, according to Sims, but would be shifted toward the middle and working classes in the social stratification system (13). Deterioration of the social class structure would result in a social imbalance, severely shifting the distribution toward the lower working classes.

The social class identification model used in the study was based upon the degree to which families associated their present position in society with 42 selected occupations requiring varying degrees of technical and leadership abilities. The occupations

with which a family was asked to associate represented a hierarchy based upon an occupational prestige ranking given by society. Selected clusters of occupations within this hierarchy represented different social classes within society. The social class of a family was thus identified by the cluster of occupations with which the family associated (13).

Randomly Selected Families. Based upon the results of this study the sociological phenomenon of class stratification of the economically depressed rural area studied, when viewed by the families residing in the area, can be characterized as primarily middle, upper-working, and working class as shown in Table IV-1. The depressed area studied was found to be devoid of the highest prestige social classes and only a small number of families associated themselves with the lowest social class.

The upper-middle social class was the highest prestige group found in the area but represented only four of each 100 families. Two families in every ten associated themselves with the middle social class. The middle-working and working classes were about evenly split and, when combined, accounted for seven of every ten families in the economically depressed area. The lowest social class in the prestige hierarchy, the low-working class, accounted for a very small number of the families; one in each 100.

Table IV-1. Social Class Structure of Randomly Selected Families

Prestige Ranking	Social Class	Percentage of Families
Highest ↓ Lowest	upper-upper	0
	upper	0
	upper-middle	4
	Middle	22
	upper-working	35
	working	38
	low-working	1

Severely Disadvantaged Families. The economically depressed rural area studied contained a large number of families who, by American society's contemporary standards, were classified as being severely disadvantaged socially and economically. These severely disadvantaged families were an integral part of the rural area. They were dispersed throughout the area and resided among the more advantaged families. The factors of distance between residences and the scattering of the disadvantaged families throughout the area tended to make them somewhat invisible as a group to the more advantaged families in the area. Perhaps these financially

and socially deprived families represented a kind of "subculture" within the economically depressed rural area.

The data in Table IV-2 reveal that the social stratification of the severely disadvantaged families was skewed more toward the lowest prestige social stratum than was the randomly selected families' in the depressed rural area. However, the severely disadvantaged families residing within the economically depressed rural area did not tend to associate themselves with only the low-prestige social class. Rather, they tended to see themselves as being dispersed throughout the low-working, working, middle-working, and even the middle social classes.

Table IV-2. Social Class Structure of Severely Disadvantaged Families

Prestige Rank	Social Class	Percentage of Families
Highest ↓ ↓ ↓ ↓ ↓ Lowest	upper-upper	0
	upper	0
	upper-middle	0
	middle	13
	middle-working	30
	working	30
	low-working	27

Of the severely disadvantaged families, nearly 30 percent identified with the lowest social class. The majority of families, six in ten, associated themselves with the middle-working and working classes while approximately one of each ten severely disadvantaged families classified themselves as being in the middle social class. The three upper classes were not represented in the sample of severely disadvantaged families.

Wants and Satisfaction of Families
in an Economically Depressed Rural Area

McVoy's Wants and Satisfaction Scale (7) was used to determine the degree to which the wishes and interests of families residing in an economically depressed rural area were being satisfied. The response to the questions contained in the instrument indicated whether the opportunity was available to a family for satisfying a particular wish or interest. A positive correlation exists between the degree to which the "wants" of a family were being met and the degree to which a family was "satisfied," according to McVoy (7). The responses also indicated whether or not a family was satisfied with the quantity and with the quality of the item or experience which was described.

Degree of General Satisfaction with Selected Aspects of Family Life

A total score was calculated for each family being considered, based upon the responses to the items listed on the instrument. The total score was an indication of the degree to which each family felt the wishes and desires associated with the items listed on the Wants and Satisfaction Scale were being satisfied. A mean score was calculated for the random sample of all the families living in the economically depressed rural area studied. The mean score for the families was used as the basis for determining the standard deviation from the norm. The same mean score was used to determine the standard deviation from the norm for each of the families contained in a random sample of families who were severely disadvantaged both socially and economically.

A negative standard deviation must be interpreted as favorable. Due to the manner in which the scores were calculated, a negative standard deviation is associated with less deprivation. Therefore, a negative standard deviation indicates greater than average satisfaction while a positive standard deviation is related to less-than-average satisfaction when an individual family's score is compared to the mean score of the families in the random sample of the total population.

Families who had scores falling within the minus one standard deviation range can be characterized as tending to be slightly more satisfied than the average family in the rural area studied while those families with scores falling in the minus two standard deviation range can be considered as being considerably more satisfied than the average family.

Regarding positive standard deviations, those families having scores within the plus one range tend to be slightly less satisfied than the average family in the rural area being considered. The families having scores within the plus two standard deviation group tend to be considerably more dissatisfied than the average family.

Randomly selected families. The findings, as shown in Table IV-3, indicate that 54 percent of the families with scores in the minus two and minus one standard deviation groups were satisfied with the degree to which their wants were being met. Of these families, the 15 percent with scores falling within the minus two standard deviation group were highly satisfied with the degree to which their wishes and interests were being met when compared to the average family. The 46 percent of the families having scores within the plus one and plus two standard deviation groups apparently lacked the opportunity to have their wishes and interests as adequately satisfied as the average family. Of these families, the 13 percent falling in the plus two standard deviation group were very dissatisfied when compared to a typical family.

Table IV-3. Percentage of Randomly Selected Families and Degree of General Satisfaction, by Standard Deviation Group

Standard Deviation*	Percentage of Families
-2	15.476
-1	38.095
+1	33.333
+2	13.095

* Negative standard deviation is more satisfied than average.
Positive standard deviation is less satisfied than average..

Severely disadvantaged families. The researchers were especially interested in determining the characteristics of those families most severely disadvantaged both socially and economically. The design of the research was such that the population of severely disadvantaged families residing in the study area could be identified and examined as a subgroup of the total population.

According to the findings, the manifest interests and wishes examined by the instrument were being less well satisfied for the sample of the severely disadvantaged "subculture" than for the population as a whole. However, the data in Table IV-4 show that not all the severely disadvantaged families felt seriously deprived of an opportunity to satisfy their wishes and interests. Just over 38 percent of the severely disadvantaged families felt satisfied, in general, with the opportunities available to them for fulfilling their wants when compared to the average family. Of the severely disadvantaged families, there were 16 percent who believed their wishes and interests were being very well satisfied.

Table IV-4. Percentage of Severely Disadvantaged Families Living in the Area Studied and Degree of General Satisfaction, by Standard Deviation Group

Standard Deviation*	Percentage of Families
-2	16.129
-1	22.581
+1	35.484
+2	25.800

* Negative standard deviation is more satisfied than average.
Positive standard deviation is less satisfied than average.

Sixty-one percent of the severely disadvantaged families felt that their wishes and desires were not being met as well as would be the case of the typical family in the rural area studied. It was found that 35 percent of the deprived families were slightly less satisfied than the average family in the community. Nearly 26 percent of the severely disadvantaged families were found to be very dissatisfied when compared to the typical family; a ratio nearly twice that found in the sample of randomly selected families.

Degree of Satisfaction with Availability, Quantity, and Quality of Selected Aspects of Family Life.

The 71 items included in the Wants and Satisfaction Scale were clustered by the researchers into four groupings which represented different areas of family living.* The four areas of family living were further divided into 17 major classifications associated with family life. The four major areas of family living and the subgroupings of items are as follows:

- I. Residence
 - A. House
 - B. Yard
 - C. Utilities
 - D. Household facilities
- II. Consumer goods
 - A. Clothing
 - B. Food
 - C. Household furnishings
 - D. Reading materials
 - E. Transportation
- III. Family welfare
 - A. Health
 - B. Security

*McVoy grouped the items in such a manner that 11 areas of family living were identified. The items were reorganized, based upon face validity, for the purpose of analyzing the findings as they related to Project REDY.

- C. Insurance
- D. Education
- E. Recreation
- F. Working conditions

IV. Social participation

- A. Sense of belonging
- B. Interpersonal relationships

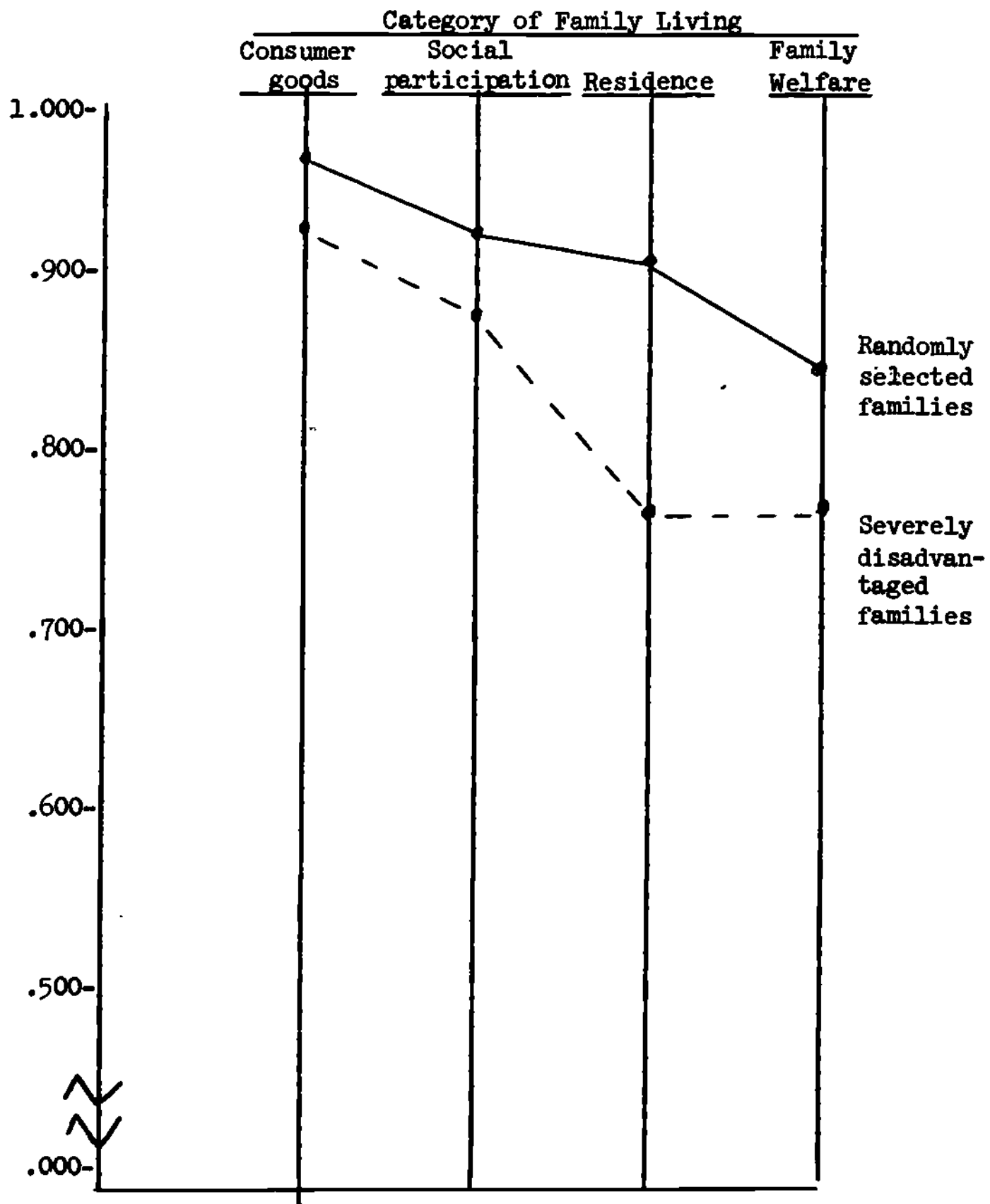
Three weighted index scores were calculated for each of the four major areas of family living for both the sample of the randomly selected families and the sample of severely disadvantaged families. The indices indicated the degree to which the families felt satisfied with (1) the availability of opportunities to fulfill their wishes and interest, (2) the quantity of the specific items or experience they were able to possess or obtain, and (3) the quality of the items they were able to possess or experiences they were able to obtain. The indices will be referred to as "availability," "quantity," and "quality" in the remainder of this report.

The indices were computed so that a value of 1.000 would indicate all families tended to feel satisfied. Conversely, a feeling of dissatisfaction on the part of all families would yield an 0.000 index value.

Availability. The opportunities for families to satisfy their wishes and interests regarding the areas of family living studied existed to a very great extent in the economically depressed rural areas. According to the data in Figure IV-1, both the randomly selected families and the severely disadvantaged families felt living in the economically depressed rural area did not seriously deprive them of opportunities to satisfy their wants. However, the severely disadvantaged families indicated they had slightly less opportunity to satisfy their wishes than did the randomly selected families.

Opportunities to satisfy family wants regarding consumer goods were rated highest by both groups and families. The availability of opportunities to satisfy wants related to a family residence was rated third by the randomly selected families and lowest by the families in the sample of the severely disadvantaged. Opportunities to satisfy desires related to family welfare were ranked low by both groups of families. The greatest difference between the indices calculated for each group of families occurred in the category labeled residence.

Figure IV-1. Index of Availability of Opportunities to Families for Satisfying Selected Wishes and Interests



Quantity. The families sampled in the economically depressed rural area were relatively well satisfied with the quantity of the items they possessed or experiences they were able to obtain, as indicated in Figure IV-2. The sample of severely disadvantaged families again tended to feel slightly less satisfied than did the sample of the population as a whole. However, the severely disadvantaged families indicated slightly more satisfaction regarding family welfare than did the randomly selected group. Both groups of families were most satisfied with the quantity of consumer goods which they possessed. The randomly selected families ranked the quantity of items related to the category of residence as second, while the severely disadvantaged families considered this category as being lowest in rank. The severely disadvantaged families studied placed family welfare as second in rank but the families in the total population sample placed this lowest of all categories. The quantity of experiences related to social participation was placed third in the ranking by both groups of families. Again, the largest difference in indices occurred in the residence category.

Quality. The families studied in the economically depressed rural area were relatively well satisfied with the quality of the items they possessed or experiences they were able to obtain related to the areas of family living studied, as reported in Figure IV-3. The severely disadvantaged families in the sample tended to be less satisfied than the randomly selected families in terms of quality of items or experiences. The families in the total population sample rated the quality of family welfare highest, with the quality of social participation a very close second. The group of severely disadvantaged families ranked the quality of social participation first and family welfare a not-so-close second. The quality of consumer goods was rated third and the quality of residence fourth by both groups of families. The categories of residence and family welfare showed the greatest differences in indices between the total population sample and sample of severely disadvantaged families.

It can be ascertained from the data that life in the economically depressed rural area best satisfied the wishes and interests of the randomly selected families in the following categories of family living:

1. Availability of opportunities to satisfy wants regarding goods and social participation.
2. Quantity of items possessed relating to consumer goods and a residence.
3. Quality of family welfare and social participation.

Life in the deprived rural area was least satisfying to the families as a whole in terms of:

Figure IV-2. Index of Quantity of Items or Experiences Possessed or Obtained by Families in Selected Areas of Family Living

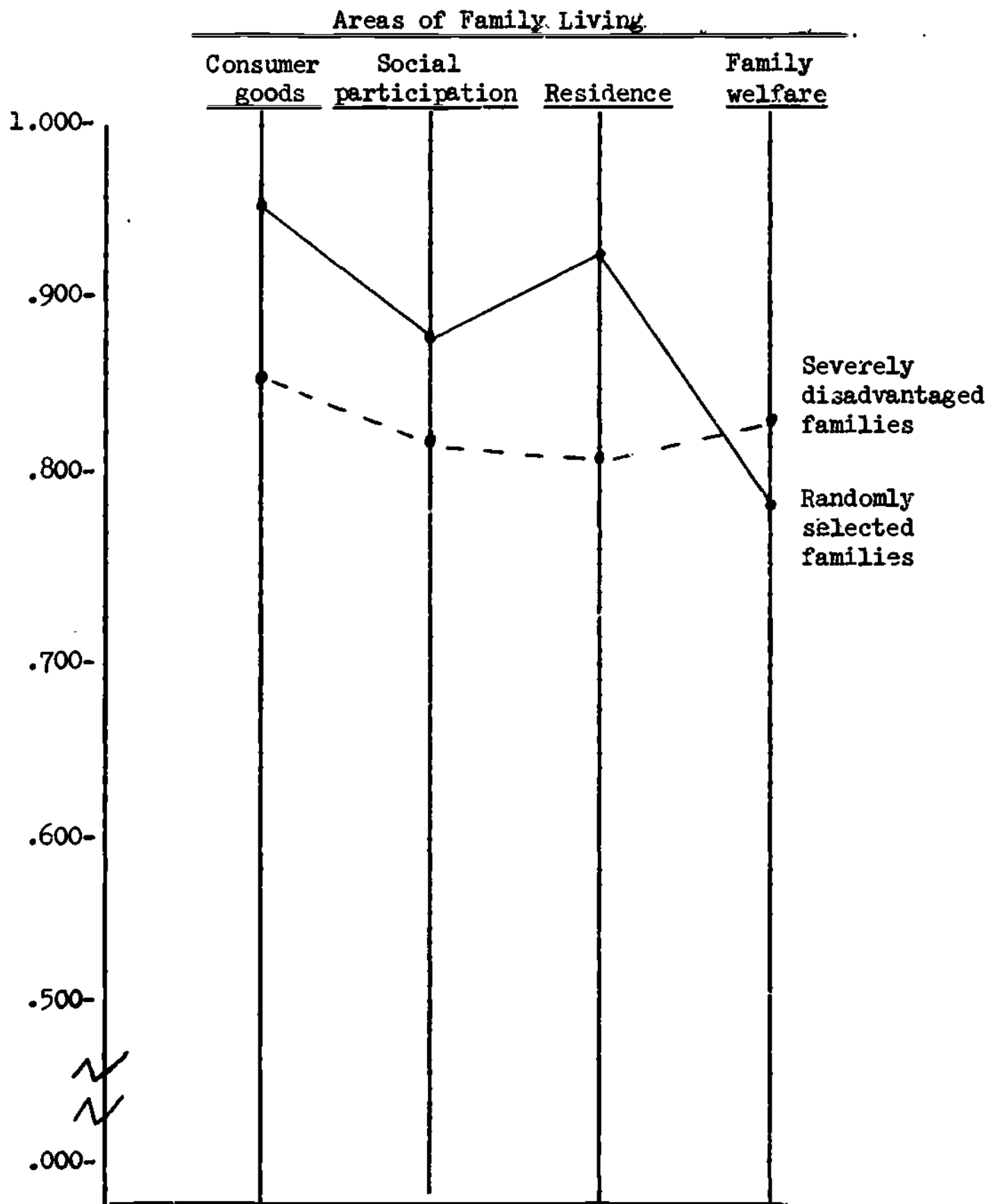
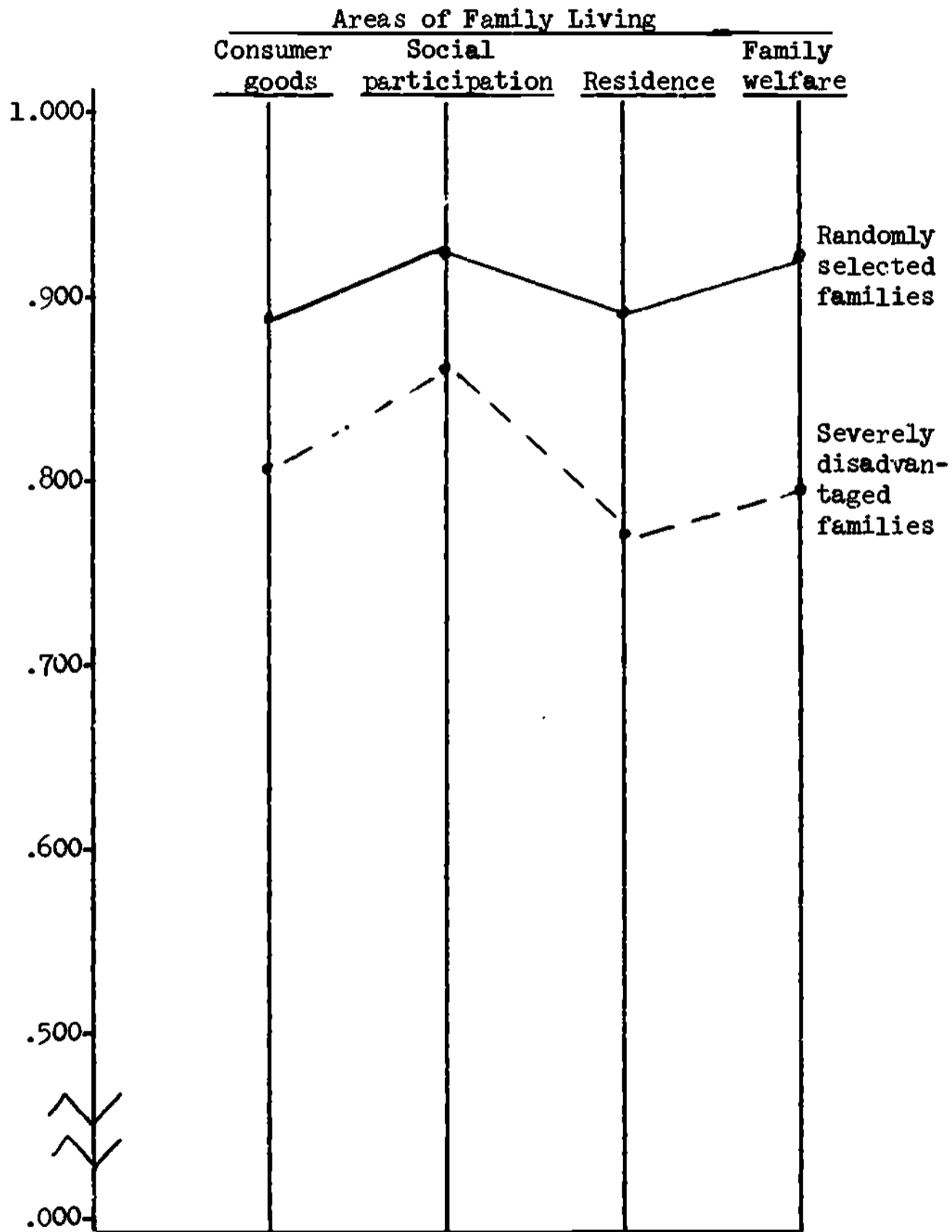


Figure IV-3. Index of Quality of Items or Experiences Possessed or Obtained by Families in Selected Areas of Family Living



1. Availability of opportunities to satisfy wants related to residence and family welfare.
2. Quantity of experiences obtained regarding social participation and family welfare.
3. Quality of items related to consumer goods and a residence.

The severely disadvantaged families were least satisfied with the:

1. Availability of opportunities to satisfy their wishes regarding a residence and family welfare.
2. Quantity of items possessed related to a residence and amount of social participation.
3. Quality of items associated with both a residence and consumer goods.

Social Behavior of Families in an Economically Depressed Rural Area

This part of Project REDY was designed to determine whether or not a significant difference existed between the severely disadvantaged family members and the randomly selected families in an economically depressed rural area regarding their opinion of the social behavior of their community. To accomplish this objective, Fessler's Community Solidarity Index Schedule (3) was employed. The 40 statements constituting the schedule, some of which were worded positively and some negatively, were, by design, divided equally among eight major areas of community behavior: (1) community spirit, (2) interpersonal relations, (3) family responsibility toward the community, (4) schools, (5) churches, (6) economic behavior, (7) local government, and (8) tension areas. The statements were rated by each respondent on a five-item scale according to his judgment of how the statement applied to his community. The items range from "very true" to "definitely untrue" with scores ranging from 4 for the statements most favorable to the community to 0 for the least favorable. The standard deviation of the scores of all schedules for the community was taken as a measure of the degree of consensus, and therefore, of solidarity in the community.

The findings are presented in eight sections which correspond with the major areas of community behavior measured by the instrument. In addition, a section is devoted to community solidarity which is a measure of the degree of consensus among community members regarding the social behavior of their community.

Community Social Behavior

Data in Table IV-5 present the means and standard deviations by area of behavior for the randomly selected families in the rural

depressed area and the severely disadvantaged families. The mean score for each area of behavior indicates what, in general, the family members thought of the social behavior of their community. The institutionalized behavior was relatively superior when it was scored high by community members, and it was relatively inferior when it was scored low by them, regardless of how well it met the norms set by the community.

Table IV-5. Means and Standard Deviations for Areas of Community Behavior for the Severely Disadvantaged Families and the Randomly Selected Families

Areas of Community Behavior	Severely Disadvantaged Families		Randomly Selected Families	
	Mean	Standard Deviation	Mean	Standard Deviation
Community spirit	17.500	3.273	18.241	2.366
Interpersonal relations	18.194	3.544	19.012	2.371
Family responsibility	18.258	2.516	18.373	2.168
Schools	17.548	2.447	18.145	2.253
Churches	17.323	3.487	18.253	2.368
Economic behavior	15.968	3.291	18.108	2.425
Local government	14.174	3.763	16.072	3.127
Tension areas	18.032	2.664	18.904	1.998

The standard deviation of the scores served as a statistical measure of the degree of consensus among community members about the social behavior existing in their community. The smaller the standard deviation, the greater the degree of consensus among community members, regardless of whether their opinions yielded a high or low evaluation of the community.

The mean scores for the two groups on each of the eight areas of community behavior measured by the schedule were compared using the analysis of variance statistical test. The analysis of variance for each area of community behavior is presented in Table IV-6. There was significant difference at the .01 level between the randomly selected families and the severely disadvantaged families for two areas of community life, economic behavior, $F(1,112) = 14.355$, and local government, $F(1,112) = 7.275$. There was no significant difference between the two groups regarding community spirit, interpersonal relations, family responsibility, schools, churches, and tension areas.

Table IV-6. Comparison of Index Scores for Eight Areas of Community Behavior Between the Severely Disadvantaged Families and the Randomly Selected Families

Area of Behavior (Variable)	Source of Variation	Degrees of Freedom	Sum of Squares	Mean Squares	F Ratio
Community spirit	Between Within	1 113	12.680 791.181	12.680 7.002	1.811
Interpersonal relations	Between Within	1 112	15.121 837.827	15.121 7.481	2.021
Family responsibility	Between Within	1 112	.301 575.357	.301 5.137	.058
Schools	Between Within	1 112	8.022 595.943	8.022 5.321	1.508
Churches	Between Within	1 112	19.539 824.461	19.539 7.361	2.654
Economic	Between Within	1 112	103.429 806.992	103.429 7.205	14.355**
Local government	Between Within	1 112	79.665 1226.405	79.665 10.950	7.275**
Tension areas	Between Within	1 112	17.137 540.197	17.137 4.823	3.553

**Significant at the .01 level..

Economic behavior. There was a significant difference between the randomly selected families and the severely disadvantaged families in their opinion of the economic behavior of the community. The randomly selected families had a more favorable opinion of the economic behavior of the community than did the severely disadvantaged family members. However, the standard deviation scores for the two groups reveal that the severely disadvantaged family members were more divergent in their opinions of community economic behavior than the randomly selected families.

Local government. There was a significant difference between the randomly selected families and the severely disadvantaged families in their opinion of the quality of the local government in the community. The randomly selected families were significantly better satisfied with the local government than the severely disadvantaged.

However, the large standard deviation score of both groups revealed that there was a low degree of consensus among community members about the quality of the local government.

Community solidarity. When the total Community Solidarity Index scores of the randomly selected families in the depressed rural community and the severely disadvantaged group were tested by analysis of variance, the difference, $F(1,112) = 5.691$; $p < .05$, between the two groups was found to be significant. Table IV-7 presents the analysis of variance summary table for the community solidarity data.

Table IV-7. Comparison of Community Solidarity Index Scores Between the Severely Disadvantaged Families and the Randomly Selected Families

Source of Variation	Degree of Freedom	Sum of Squares	Mean Squares	F. Ratio
Between	1.00	1402.406	1402.406	5.691*
Within	112.00	27597.470	246.406	
Total	113.00	28999.876		

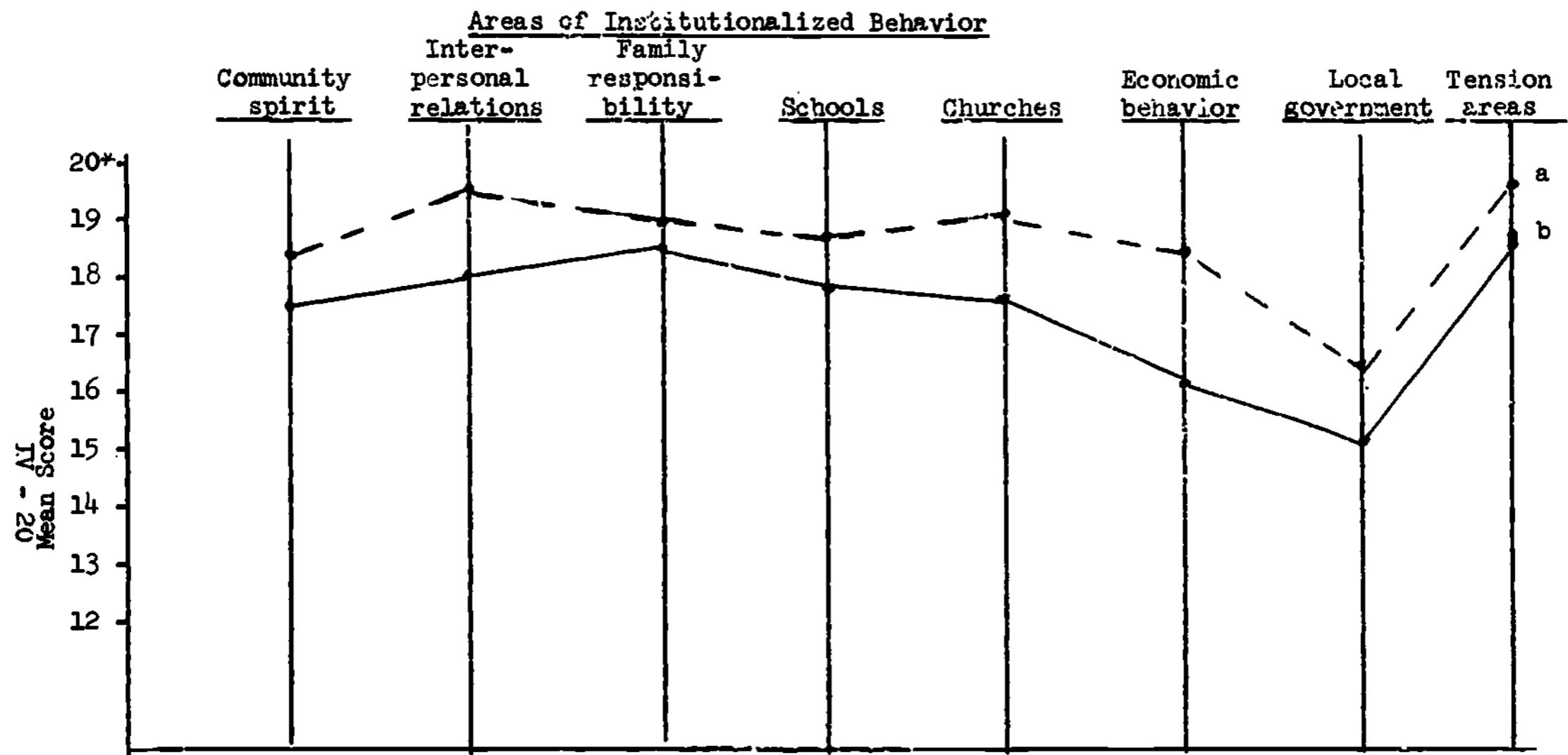
* Significant at the .05 level.

The mean total score yielded by the entire 40 criteria in the index for the randomly selected families of the depressed rural area was 145.108 with a standard deviation of 13.420. This is compared to a mean total score of 137.226 and a standard deviation of 20.680 for the severely disadvantaged families. Since a smaller standard deviation depicted a greater degree of consensus about the social behavior of the community, it was revealed that the severely disadvantaged group was more divergent in their opinions of certain areas of community life than the randomly selected families.

When the eight different areas of community life were examined, a picture of how family members looked upon the social behavior of their community was unveiled. This is graphically represented in Figure IV-4, in which each point represents one of the eight areas of community life examined. The mean score for the five statements in each area is plotted on the graph for the randomly selected families and for the severely disadvantaged.

A maximum score of 20 points was possible in each area of community behavior. When the respective points on the graph were connected, it was possible to visualize how the different areas of behavior of the community compared with one another and where the two groups differed in their opinions of the social behavior of the community. The profiles for the two groups are similar with both having a relative low estimate of the local government in their community. The severely disadvantaged family members also had a low opinion of

Figure IV-4. Community Solidarity Profiles for the Severely Disadvantaged Families and the Randomly Selected Families



*Total possible score for each area of behavior.
 a Randomly selected families.
 b Severely disadvantaged families.

the economic behavior in their community when compared to other areas of community life and the randomly selected families of the depressed rural area. The data illustrate that neither of the two groups viewed the social behavior in their community equally good in all areas. However, the opinions of the severely disadvantaged were less well balanced and consistently lower than that of the randomly selected families.

Leisure Time Activities of Families in an Economically Depressed Rural Area

The leisure time survey segment of Project REDY examined (1) the activities in which families participated during their leisure or non-working time, (2) the frequency of participation in certain leisure time activities, and (3) the enjoyment received from participation in certain leisure time activities. The research was designed to determine whether or not a significant difference existed between the severely disadvantaged families and the randomly selected families in an economically depressed rural area.

Participation in Leisure Time Activities

Fewer of the severely disadvantaged families than the other families in the community participated in the leisure time activities studied. Their frequency of participation was less and they did not enjoy their participation as much. There was a significant difference between them and the other families in all three dimensions of leisure time studied.

Your Leisure Time Activities Index by C. R. Pace (7) was used to obtain background information about severely disadvantaged families so that the vocational educational problems of the adults and children of disadvantaged families could be attacked more intelligently.

It may be concluded from this study that severely disadvantaged families learn less and profit less from their leisure time activities than other families. Their leisure time activities provide few valuable experiences on which vocational education, motivation, attitudes, plans and skills can be built.

Table IV-8 presents the leisure time activities with the highest mean frequency of participation by the randomly selected families in the economically depressed area which was studied. The mean frequency of the severely disadvantaged families is given so that their frequency of participation in these activities may be compared with the other group of families.

As shown in Table IV-8, 14 leisure time or non-working time activities for the randomly selected families received a mean frequency of participation of less than two, with a zero rating

signifying frequent participation, one rating signifying fairly often participation and two rating signifying occasional participation, three rating signifying rare participation and four rating signifying no participation. The leisure time instrument listed a total of 47 activities.

For the severely disadvantaged families only five of these 14 leisure time activities received a mean frequency of participation rating of less than two. For these five there was considerably more frequent participation by the randomly selected families than there was by the severely disadvantaged families. The five activities which received a mean participation rating of less than two by both groups of families studied were (1) listening to the radio or TV, (2) conversation with family, (3) informal contacts with friends, (4) odd jobs at home, and (5) newspaper reading.

The interviewers, after visiting with the randomly selected families and the severely disadvantaged families, reported that they were impressed with the religious orientation of the families, especially the severely disadvantaged families. They also reported that they were impressed with the general high moral standards, honesty and motivation of the severely disadvantaged. They did find, however, some families with little or no religious orientation and some families with exceedingly low morals.

They concluded that the poor socioeconomic situation of most of the severely disadvantaged had not resulted from their lack of morals, or lack of motivation. Their informal conclusion based on their interviews, was that, for the most part, other factors were responsible for the socioeconomic predicament which the families were involved in.

It is interesting to observe in Table IV-8, however, that participation in church and related organizations, was slightly less than occasional for the severely disadvantaged families. The mothers often explained after the family had rated this activity, that they would like to participate more in church activities but that they had not because of the lack of transportation, lack of clothes, illness, and so forth.

Shopping was used as a leisure time activity by the randomly selected families more often than by the severely disadvantaged families. The severely disadvantaged families probably viewed shopping as a necessity, and perhaps an ordeal when money was not available to purchase the necessities of life. The mean frequency of participation rating they gave the activity of shopping seems to indicate that they did not use it as a way to utilize their leisure time.

Entertaining at home for the severely disadvantaged families received a mean frequency participation rating of 2.90, with 3.0

Table IV-8. Leisure Time Activities in Which the Mean Frequency of Participation is Two or Less* for Either the Randomly Selected Families or for the Severely Disadvantaged Families

Variable	Mean for Randomly Selected Families	Mean for Severely Disadvantaged Families
1. Listening to Radio or TV	.32	.93
2. Conversation with Family	.46	1.37
3. Informal Contacts with Friends	.61	1.50
4. Odd Jobs at Home	.69	1.53
5. Newspaper Reading	.84	1.97
6. Sitting and Thinking	.90	2.07
7. Informal Discussions, e.g. "bull sessions"	1.20	2.97
8. Magazine Reading for Pleasure	1.37	2.23
9. Church and Related Organizations Participation	1.37	2.30
10. Shopping	1.46	2.33
11. Entertaining at Home	1.57	2.90
12. Book Reading for Pleasure	1.58	2.13
13. Picnics	1.70	2.73
14. Special Hobbies - Stamps, Photography, Shop work, Gardening and Others not included.	1.83	2.77

* The lower the mean, the higher the participation: 0 = Frequent Participation, 1 = Fairly Often Participation, 2 = Occasional Participation, 3 = Rare Participation, 4 = No Participation.

indicating rare participation. The randomly selected families entertained at home considerably more often than the severely disadvantaged families.

In analyzing the differences in the frequency of participation of the randomly selected families in various leisure time activities with the frequency of participation of the severely disadvantaged, it should be remembered that the randomly selected families were from a depressed rural county where the average income, according to the 1960 census, was less than \$3000. Of course some of the randomly selected families studied were relatively wealthy. It is the hypothesis of the researchers in this study that the mean frequency of participation of the randomly selected families in leisure time activities would have been greater if a typical county had been selected for the study instead of a depressed county in which the average family income was less than \$3000. If this hypothesis is true, the differences between randomly selected families and the severely disadvantaged families in regard to how they use their leisure time would have been more pronounced.

Table IV-9 presents the leisure time or non-working time activities with a mean frequency of participation rating from two to three for the randomly selected families, the middle area for the families studied. There were only nine activities with a mean frequency of participation rating between two and three. For eight of the nine activities listed in Table IV-9, the mean frequency of participation of the severely disadvantaged families was less than the mean frequency of participation of the randomly selected families, as indicated by their larger mean frequency of participation scores.

The activities in Table IV-9 may be characterized for the most part, as activities requiring more physical action than the activities in Table IV-8 which listed the leisure time activities that received a lower rating, which indicated a greater frequency of participation.

It was the research hypothesis of this study that for some leisure time activities the frequency of participation for the severely disadvantaged families would be greater than for the randomly selected families. The rationale for this hypothesis was that the severely disadvantaged families because of underemployment and unemployment would have more leisure time. The findings indicated that for all the leisure time activities studied, with one exception, the frequency of participation by the randomly selected families was greater than by the severely disadvantaged families. The one exception was knitting, sewing, crocheting, and so forth. The randomly selected families had a mean frequency of participation rating of 2.56 while the severely disadvantaged families had a mean frequency of participation rating of 2.37. Neither group had a very high mean frequency of participation rating for the activity and the difference in the frequency of participation rating for the two groups of families was not large.

Table IV-9. Leisure Time Activities in Which the Mean Participation is More Than Two and Less than Three for the Randomly Selected Families Compared to Mean Participation for the Severely Disadvantaged Families

Variable	Mean for Randomly Selected Families	Mean for Severely Disadvantaged Families
1. Writing Personal Letters	2.01	2.50
2. Attending Small Social Entertainments (Dinner Parties, etc.)	2.11	3.43
3. Fairs, Exhibitions, etc.	2.21	2.83
4. Spectator of Sports	2.23	3.23
5. Amusement Parks and Halls	2.32	3.20
6. Fishing or Hunting	2.43	3.17
7. Knitting, Sewing, Crocheting, Etc.	2.56	2.37
8. Traveling or Touring	2.57	3.00
9. Telephone visiting	2.80	3.33

* The lower the mean, the higher the participation: 0 = Frequent Participation, 1 = Fairly Often Participation, 2 = Occasional Participation, 3 = Rare Participation, 4 = No Participation.

Table IV-10 contains the leisure time activities in which the randomly selected families and the severely disadvantaged participated the least. The activities in Table IV-10 received a mean frequency of participation rating between three and four, with three indicating rare participation and four indicating no participation. Table IV-10 contains 2^b leisure time activities in which, from a practical standpoint, the families studied did not participate.

For 23 of the 24 activities listed in Table IV-10, the frequency of participation by the severely disadvantaged was less than the frequency of participation by the randomly selected families. The one exception was using the public library. For this activity, the difference in the mean frequency participation rating was slight with the randomly selected families having a mean frequency of

Table IV-10. Leisure Time Activities in Which the Mean Participation is More than Three for the Randomly Selected Families Compared to the Mean Participation for the Severely Disadvantaged Families

Variable	Mean for Randomly Selected Families	Mean for Severely Disadvantaged Families
1. Card playing	3.02	3.57
2. Organizations or Club Meetings as a Member	3.06	3.90
3. Movies	3.08	3.23
4. Playing Musical Instruments or Singing	3.11	3.63
5. Volunteer Work - Social Service, etc.	3.25	3.63
6. Outdoor Individual Sports - Golf, Riding, Skating, Hiking, Tennis	3.26	3.43
7. Theater Attendance	3.38	3.77
8. Visiting Museums, Art Galleries, etc.	3.42	3.87
9. Indoor Team Recreation or Sports - Basketball, Volleyball	3.44	3.80
10. Lectures - Not Class	3.45	3.83
11. Conventions	3.51	3.83
12. Using Public Library	3.54	3.47
13. Attending Large Social Functions - Balls, Benefits, Bridge, etc.	3.56	3.97
14. Outdoor Team Sports - Hockey, Baseball, etc.	3.58	3.83
15. Organizations or Club Meetings as a Leader (as for younger groups)	3.61	3.97
16. Art Work	3.61	3.83
17. Indoor Individual Recreation or Sports - Bowling, Gym, Pool, Billiards, Handball	3.63	3.77

Table IV-10. - continued

Variable	Mean for Randomly Selected Families	Mean for Severely Disadvantaged Families
18. Camping	3.67	3.80
19. Symphony or Concerts	3.67	3.90
20. Literary Writing - Poetry, Essays, Stories, etc.	3.68	3.80
21. Dancing	3.74	3.93
22. Dates	3.78	3.83
23. Amateur Dramatics	3.90	4.00
24. Developing and Printing Pictures	3.96	4.00

participation rating of 3.54 and the severely disadvantaged families having a rating of 3.47. The activities in Table IV-10 may be characterized as activities that are, for the most part, of a type that are more expensive, more dependent on educational level and on skill development than the leisure time activities in Table IV-8. This finding might be expected in a study involving families from a depressed area and involving severely disadvantaged families.

Table IV-11 shows that, using Your Leisure Time Activities Index, there was a significant difference at the .01 level between the frequency of participation in leisure time activities of randomly selected families in a depressed rural area and severely disadvantaged families in the same geographical area.

Table IV-11. Comparison of Index Scores for Leisure Time Participation Between Randomly Selected Families and Severely Disadvantaged Families in Area Studied

Source of Variation	Degrees of Freedom	Sum of Squares	Mean Squares	F Ratio
Between	1.00	5851.50	5851.500	35.542**
Within	112.00	9951.03	445.991	
Total	113.00	5802.53		

** Significant at the .01 level

Table IV-12 permits a comparison of the means and standard deviations for frequency of participation in leisure time activities and for enjoyment of leisure time activities by randomly selected families and severely disadvantaged families. The mean and standard deviations for the randomly selected families were larger than the means and standard deviations for the severely disadvantaged families.

Table IV-12. Means and Standard Deviations for Leisure Time Frequency of Participation and for the Enjoyment of Leisure Time of Randomly Selected Families and Severely Disadvantaged Families in the Area Studied

Variable	Randomly Selected Families		Severely Disadvantaged Families	
	Mean	Standard Deviation	Mean	Standard Deviation
Leisure Time Participation	113.679	21.689	86.900	19.400
Leisure Time Enjoyment	101.462	33.954	67.133	33.057

Enjoyment of Leisure Activities

The families that participated in a leisure activity were asked to rate their enjoyment of the activity. They did not provide an enjoyment rating of the activities in which they did not participate. The percentage of families providing enjoyment ratings for each activity and the mean enjoyment rating given are presented in Tables IV-13 and IV-14, with a rating of 0 indicating that the activity was liked very much, a rating of 1 indicating that the activity was liked, a rating of 2 indicating that the families were indifferent about the activity, a rating of 3 indicating a dislike of the activity, and a rating of 4 indicating that the families disliked the activity very much.

Tables IV-13 and IV-14 show that for most activities, a higher percentage of the randomly selected families participated in the activity than the severely disadvantaged families. Also, the randomly selected families rated their participation in these activities as more enjoyable than the severely disadvantaged families.

Table IV-13 contains the leisure activities that received a mean enjoyment rating of less than one by the randomly selected families. It is interesting to compare Tables IV-13 and IV-14 and Tables IV-8 through IV-10. Conversation with family, listening

Table IV-13. Leisure Time Activities in Which the Mean Enjoyment is One or Less* for Those Families in the Randomly Selected Group that Participated in Each Activity and the Mean Enjoyment Rating of Those Families in the Severely Disadvantaged Group that Participated in Each Activity

Variable	Randomly Selected Families		Severely Disadvantaged Families	
	Percent- age that Partici- pated in Activity	Mean of those Partici- pating	Percent- age that Partici- pated in Activity	Mean of those Partici- pating
Conversation with Family	95.2	.34	63.3	.72
Listening to Radio and TV	98.8	.38	93.3	.64
Informal Contacts with Friends	95.2	.41	93.3	.64
Fishing and Hunting	58.3	.53	33.3	.70
Outdoor Individual Sports - Golf, Riding, Skating, Hiking, Tennis	35.7	.60	26.7	.87
Book Reading for Pleasure	82.1	.61	66.7	.75
Informal Discussions, e.g. "bull sessions"	89.3	.67	36.7	1.27
Special Hobbies, Stamps, Photography, Shop Work, Gardening and others not included	71.4	.67	43.3	.77
Magazine Reading for Pleasure	85.4	.68	76.7	1.00
Playing Musical Instrument	30.9	.69	20.0	.33
Organizations or Club Meet- ing as a Leader (As for younger groups)	25.0	.70	3.3	2.00
Picnics	89.0	.73	66.7	.05
Entertaining at Home	88.1	.73	50.0	.80

Table IV-13 - continued

Variable	Randomly Selected Families		Severely Disadvantaged Families	
	Percent- age that Partici- pated in Activity	Mean of those Partici- pating	Percent- age that Partici- pated in Activity	Mean of those Partici- pating
Church and Related Organ- izations	83.3	.73	70.0	.76
Card Playing	36.9	.74	23.3	.86
Knitting, Crocheting, Sewing, etc.	47.6	.75	56.7	.94
Newspaper Reading	96.4	.79	66.7	.75
Traveling or Touring	76.2	.80	53.3	.81
Spectator of Sports	60.7	.82	30.0	.44
Dances	9.5	.87	6.7	.50
Fairs, Exhibitions, etc.	72.6	.89	50.0	1.20
Odd Jobs at Homes	95.2	.95	76.7	1.09
Using Public Library	28.6	.96	20.0	1.00
Outdoor Team Sports - Hockey, Baseball, etc.	25.0	1.00	13.3	.75

* The lower the mean the higher the pleasure the participation provided: 0 = Like very much, 1 = Like, 2 = Indifferent, 3 = Dislike, 4 = Dislike very much

to radio and TV, and informal contacts with friends were participated in by more than 95 percent of the randomly selected families, they were participated in more frequently than any of the other activities studied and they received the highest mean enjoyment rating. Sitting and thinking was an activity in which 98.8 percent of the randomly selected families and 73.3 percent of the severely disadvantaged families participated, but the mean enjoyment rating indicated that the families did not enjoy this activity as much as many other leisure activities.

For the randomly selected families, 23 leisure activities in Table IV-13 received a mean enjoyment rating of one or less, with one indicating that the families participating in the activity liked it and zero indicating that the families participating in the activity liked it very much. Nineteen of these 23 leisure activities received a mean enjoyment rating of one or less by the severely disadvantaged families.

Table IV-14 contains the leisure time activities that received a mean enjoyment rating of more than one by the randomly selected families. Twenty-two leisure time activities are listed in Table IV-14. For all of the 22 activities, the percentage of severely disadvantaged families participating in these activities was less than it was for the randomly selected families. However, the severely disadvantaged families that participated in the activities in Table IV-14 indicated that they enjoyed the activities more than the randomly selected families indicated that they enjoyed these activities. It should be noted that the number of severely disadvantaged families participating in the following activities was very small:

1. Art work
2. Developing and printing pictures
3. Amateur Dramatics
4. Indoor individual recreation or sports, bowling, gym, pool, billiards, handball
5. Movies
6. Conventions
7. Shopping
8. Book reading for pleasure
9. Camping
10. Symphony and concerts
11. Visiting museums, art galleries and so forth
12. Indoor team recreation or sports, basketball and volleyball
13. Dancing
14. Theater attendance
15. Telephone visiting
16. Lectures

Table IV-14. Leisure Time Activities in Which the Mean Enjoyment Is More than One for Those Families in the Randomly Selected Group that Participated in Each Activity and The Mean Enjoyment Rating of Those Families in the Severely Disadvantaged Group that Participated in Each Activity

Variable	Randomly Selected Families		Severely Disadvantaged Families	
	Percent- age that Partici- pated in Activity	Mean of Those Partici- pating	Percent- age that Partici- pated in Activity	Mean of Those Partici- pating
Book Reading for Pleasure	80.9	1.04	36.6	1.00
Camping	23.8	1.05	13.3	1.00
Organizations or Club Meet- ings as a member	40.5	1.06	6.7	1.50
Art work	17.9	1.07	6.7	.00
Symphony or Concerts	25.0	1.09	6.7	1.00
Amusement Parks and Halls	73.8	1.11	43.3	1.23
Movies	48.8	1.11	40.0	.92
Visiting Museums, Art Galleries, etc.	28.6	1.13	13.3	1.00
Sitting and Thinking	98.8	1.14	73.3	1.23
Indoor Individual Recreation or Sports, Bowling, Gym, Pool, Billiards, Handball	22.6	1.21	10.0	.33
Indoor Team Recreation Sports, Basketball, Volleyball	27.4	1.22	10.0	1.00
Dancing	15.5	1.31	3.3	1.00
Theater attendance	36.9	1.32	16.7	1.00
Telephone visiting	57.1	1.37	36.7	1.18
Conventions	21.4	1.39	6.7	.50

Table IV-14 - continued

Variable	Randomly Selected Families		Severely Disadvantaged Families	
	Percent- age that Partici- pated in Activity	Mean of Those Partici- pating	Percent- age that Partici- pated in Activity	Mean of Those Partici- pating
Shopping	90.5	1.39	70.0	1.57
Lectures (not class)	70.0	1.52	6.7	1.00
Amateur Dramatics	7.1	1.66	0.0	--
Writing personal letters	78.6	1.67	70.0	1.52
Attending Large Social Functions (Balls, Benefits, Bridge, etc.)	26.2	1.68	3.3	1.00
Literary Writing - Poetry, Essays, Stories, etc.	15.5	1.69	10.0	1.00
Developing and Printing Pictures	2.4	2.00	0.0	--

17. Writing personal letters

18. Attending large social functions

19. Literary writing

The number of activities in Table IV-13 that were enjoyed more by the severely disadvantaged families than by the randomly selected families were much fewer than in Table IV-14. Only six out of the 24 activities listed in Table IV-13 were enjoyed more by the severely disadvantaged families who participated in the activities than they were enjoyed by the randomly selected families who participated in these activities. These six activities follow:

1. Playing musical instruments

2. Picnics

3. Spectator sports

4. Newspaper Reading

5. Dates

6. Outdoor team sports

For all six of these activities the percentage of severely disadvantaged families participating in these activities was less than the percentage participating among the randomly selected families.

Table IV-15 indicates that there is a significant difference between the randomly selected families and the severely disadvantaged families in the enjoyment they indicated they received. The difference was significant at the .01 level. The severely disadvantaged families enjoyed their participation in leisure time activities less than the randomly selected families.

Table IV-15. Comparison of Index Scores for Enjoyment of Leisure Time Between Randomly Selected Families and Severely Disadvantaged Families

Source of Variation	Degrees of Freedom	Sum of Squares	Mean Squares	F Ratio
Between	1.00	26071.65	26071.650	22.924*
Within	112.00	127380.40	1137.325	
Total	113.00	153452.10		

* Significant at the .01 level.

Morale of Families in an Economically Depressed Rural Area

The morale and general adjustment of families residing in a depressed rural area was also a concern of Project REDY researchers. The Minnesota Survey of Opinion (Short Form) was employed to measure the morale and general adjustment of rural people living in a depressed rural area in terms of their present way of life in American society.

The Concept of Morale

Many of the definitions found in reviewing the literature on morale pertain to morale in a group work situation. In this study, an attempt was made to apply the concept beyond the realm of the world of work to include other areas that influence the individual. In introducing the concept of "life space," Kurt Lewin (5) emphasized that it is the totality of facts that determine the behavior of a given individual at a given time. This includes the person himself, everything that influences his behavior, and the subjective reality that influences him at a given time.

When the individual decides or acts, he does so as an organic whole to meet his various needs which may be economic, social, intellectual, or emotional in nature. A definition of moral that seemed to fit this extended concept and the working definition adopted for Project REDY use, was the one formulated by Rundquist and Sletto (10) and adopted by Miller (7). As defined by these researchers, "morale is the degree to which the individual feels competent to cope with the future and to achieve his desired goals."

The results of this segment of Project REDY will be presented in two main sections corresponding to the two types of data obtained, the two scores from the Minnesota Survey of Opinion. These two scores were computed from the thirty items on the instrument which was administered to the head of the household of each of the families in the two samples. These scores were General Adjustment, a score that represents the degree a person is adjusted to his environment, and Total Morale, which represents an overall assessment of morale, including the attitudes toward personal inferiority, family, law, conservatism and education. The instrument was so designed that some items required a positive response while others required a negative response in order to show a favorable attitude toward the individual's and families' environment. Since a low score was assigned to a favorable response, a low score represents a favorable attitude toward the environment or a good adjustment in the case of the General Adjustment score.

General Adjustment

When data regarding general adjustment was considered, the main effect due to treatment was significant at the .01 level [$F(1,111) = 11.096$]. Table IV-16 includes the summary of the analysis of variance for General Adjustment from which it may be concluded that the mean score of the severely disadvantaged group was significantly different than the randomly selected group from the total research population. By inspecting the sample means included in Table IV-17, it may be observed that the disadvantaged group had an average general adjustment score which was approximately two-thirds of a standard deviation lower than the randomly selected families that represented all economic levels in the research population.

Table IV-16. Comparison of Severely Disadvantaged Families with Randomly Selected Families Based on MSO General Adjustment Scores

Source of Variation	Degrees of Freedom	Sum of Squares	Mean Squares	F Ratio
Between	1	666.930	666.930	11.096**
Within	111	6671.531	60.104	
Total	112	7338.461		

**Significant at the .01 level

Table IV-17. Means and Standard Deviations of MSO General Adjustment Scores for Severely Disadvantaged Families and Randomly Selected Families

Group	Mean	Standard Deviation
Disadvantaged	43.774	8.678
Randomly Selected Families	38.329	7.380

Total Morale

Using the analysis of variance technique, it was found that there was a significant difference at the .01 level in Total Morale [$F(1,111) = 23.669$] between the severely disadvantaged families and the randomly selected families. The summary of the analysis of variance is included in Table IV-18. Inspection of the sample means included in Table IV-19 shows that the severely disadvantaged group had a mean Total Morale score which was approximately one standard deviation lower than the mean Total Morale score for randomly selected families.

Table IV-18. Comparison of Severely Disadvantaged Families with Randomly Selected Families Based on MSO Total Morale Score

Source of Variation	Degrees of Freedom	Sums of Squares	Mean Squares	F Ratio
Between	1	2112.250	2112.250	23.669**
Within	111	9905.680	89.24	
Total	112	12017.930		

**Significant at the .01 level.

Table IV-19. Means and Standard Deviations of MSO Total Morale Scores for Severely Disadvantaged Families and Randomly Selected Families

Group	N	Mean	Standard Deviation
Disadvantaged	31	43.774	8.678
Randomly Selected Families	82	38.329	7.380

SUMMARY AND CONCLUSION

The instruments administered to disadvantaged families were given in hopes that they would shed some light as to how the opinions, activities, attitudes, leisure time interests, and morale of the severely disadvantaged families differ from the randomly selected families that represented the total population in the depressed area studied. The education of a child and his values and goals are acquired from his family and his close associates. If the family can be analyzed, this gives the educator the first clue as to what type of educational measures must be employed if the disadvantaged are to be helped.

Too many people have the idea that education should start at age five or six, but by this time, a child has often acquired his parents' values and ideas, whether they are right or wrong. Then the teacher becomes frustrated when a child is reluctant to change his or her habits, not realizing his actions go further than just his outward show of emotions. This is like trying to grow a blade of grass from the blade to the root. Educators must start at the "root of education."

The disadvantaged families in our society have not just come into being overnight. Generation after generation is born into what seems to them a hopeless situation. If we start with this generation and train them as a family, not as segments, then we correct the situation at its beginning. We must view a person's family and environment as a puzzle, each piece having no meaning until they are fitted together.

The people interviewed were not just lacking in formal education. They were lacking in social adjustment as much, if not more, and they were unconsciously transmitting their feelings of disequilibrium to their children. If parents can be reached and constructively helped to improve their situation, then the job of the teacher will be greatly improved. The teacher will no longer train a child only to have him go home and meet disappointment when his family sees no great accomplishment in his learning of new and exciting things.

Five instruments were used to collect data that would help clarify the problems of severely disadvantaged families compared to a sample of the total population of a depressed rural area, so that educational programs could be developed to combat negative attributes.

The following are conclusions that emerged from the study of people residing in the depressed rural area studied.

Social Class Identification

It can be said that the economic deterioration of disadvantaged rural areas similar to the one studied has been accompanied by a deterioration of the social class structure, if one is willing to generalize the findings of this research. A severe social class imbalance, dramatically shifted away from the upper social class, exists for the population as a whole in economically depressed rural areas. The social class structure of the "subculture" of severely disadvantaged families in economically depressed rural areas is critically skewed toward the lower working social classes.

Elimination of upper social classes. The economic deterioration has in effect eliminated the higher status social classes from the disadvantaged rural areas. Some families, who in the past probably identified with the higher social classes, have either chosen or been forced to remain in the deprived rural areas. These families have seen the technological advances of society progress in the economically advantaged rural and urban areas at a more rapid rate than in the depressed areas. These families have been unable to keep up with the mainstream of society. The material and cultural gap between higher social classes in advantaged areas and the rural disadvantaged areas has widened. The families in rural areas, that in the past identified with higher social classes, no longer are able to associate their position with the higher prestige strata in society.

Rural brain drain. The economic deterioration of deprived rural areas has also led to the out-migration of the higher social classes and the abandonment of the rural areas by high-ability youth and adults. Economically depressed rural areas offer few attractions to the types of individuals they need most. The occupational prestige hierarchy used in the social class identification model implies that greater degrees of educational attainment, leadership development, technological skill development, and cultural interests are associated with the higher social strata. Due to the kinds of occupational opportunities available to residents who remain in economically depressed rural areas, individuals with high ability are relegated primarily to occupations associated with the working and middle-working social classes. Those who are not willing to accept this situation are attracted to the urban areas.

The urban-metropolitan areas of our Nation have benefitted greatly from the rural "brain drain" at the expense of the disadvantaged rural areas. The high ability, ambitious youth and adults in disadvantaged rural areas have found, and continue to find, the "big city" is where they must go for employment. This is true for those seeking entry into high prestige occupations as well as those seeking upward social mobility through a change in occupations. The rural areas thus lose many of their potential leaders as well as the potential high ability labor force. Society has had few qualms over this type of rural to urban migration.

Out-migration of the low-ability individuals. The rural "brain drain" has also created a serious problem for urban areas. Economically depressed rural areas lack employment opportunities for large numbers of lower ability individuals. Most of these lower ability people are severely disadvantaged economically and socially. The attraction of occupational opportunities plus the usually greater public aid benefits in urban areas has created an out-migration of the socially and economically disadvantaged families. The social unrest of the big cities is in a large part related to the continuing influx of rural disadvantaged youth and adults. Society is pointing a finger at the rural areas, implying that the rural areas are contributors to the urban problems.

Society has failed to recognize that economically depressed rural areas are a by-product of the rapid development of an urbanized technical economy. The rural areas are an integral part of urban areas even though great distances separate the two types of areas. The economically depressed rural areas might be likened to geographically extended urban low-income and ghetto areas. Urban economic development at the expense of rural areas will continue to aggravate this situation.

Occupational status structure. The social class identification measurement used in Project REDY provided more than just a picture of the class stratification within the economically depressed rural area studied. The social classifications were based upon the social prestige hierarchy of the occupations with which families identified. The status given to various occupations was directly related in a positive direction to the amount of leadership and technical ability required to be successful in the job, as well as the anticipated earnings. The social class stratification would tend to correspond closely to the existing occupational opportunities available to persons living in the depressed rural areas.

An economically healthy area would have in it occupations representing all degrees of prestige. The distribution of occupations could be expected to peak near the middle and slightly lower status levels. Deterioration of the economic structure of an area would result in an imbalance in the occupational status structure as the higher status occupations are related to affluence. The research conducted in Project REDY suggests that rural economically disadvantaged areas similar to the one studied have a critical occupational imbalance, severely shifted toward low-status jobs in the occupational status structure.

Total population. To the extent the findings of this research are generalizable to other agrarian oriented economically depressed rural areas, an expected occupational status structure can be projected. It is apparent that in such deprived areas nearly 80 in every 100 occupations tend to fall below the middle occupational status on the hierarchy scale. Compared to higher status occupations,

these working and middle-working status occupations tend to require low to moderate degrees of ability when compared to the higher status occupations. However, the required ability levels within the occupational strata may differ greatly in relationship to each other.

The true circumstances found in the economically depressed rural areas seriously limit upward mobility of the residents. For all practical purposes, the majority of youth and adults in these areas have available to them the prospect of employment in occupations considered by society to be of a somewhat low status. The realistic expectations for the upward mobility of most rural residents who chose to, or must remain in economically depressed areas, is within the lower status occupational clusters rather than the higher status occupations.

Population of Severely Disadvantaged Families. The severely disadvantaged families are apparently relegated to the lower status occupations which are found in economically depressed rural areas. The severely disadvantaged families are not represented in the limited number of upper-middle status occupations available in the area where they live. These disadvantaged families associate their jobs with middle-status occupations at the rate of about 13 families per 100. Of the remaining, approximately 70 percent would probably be employed in the middle-working and working status occupations. A disproportionate number of disadvantaged families associate with low-working class occupations. Nearly 30 deprived families in each 100 would tend to associate their jobs with the lowest status occupations, even though only one in each 100 occupations in the area are probably this low in prestige.

The fact that these disadvantaged families generally associate with the lower status occupations requiring lower ability indicates that they receive relatively lower income. However, with a definite deficiency of higher status occupations existing in the depressed areas the severely disadvantaged families must compete with the more affluent families for the higher status occupations. Realistically it can be expected that the members of severely disadvantaged families would have a difficult time in meeting this challenge, even though they might have the potential ability to succeed in the higher status occupations.

Cross-social class tolerance. The Sims SCI Occupational Rating Scale has, according to its author, inherent validity as a measure of occupational tolerance. It is suggested by Sims that occupational tolerance is related to social tolerance, based upon some limited research in this area (13). If it is valid to assume that a positive relationship between the occupational tolerance and social tolerance does exist, then the degree of social tolerance of families in economically depressed rural areas can be examined using the data obtained in this study.

The degree of tolerance members of one social class exhibit towards members of other social classes was found by Sims to be negatively correlated with social class status (13). That is, the lower the social class status of a person, the higher the degree of tolerance the person has for members of other social class strata.

Total population. Generalizing from the data obtained in this study, families living in economically depressed rural areas of the type examined in Project REDY can be characterized as being rather tolerant toward members of differing social class strata. Nearly three-fourths of the families would probably identify with the three lowest social classes; the strata possessing the most tolerant individuals. It appears probable that these families would tend to accept families in similar social classes and thus associate with each other to a greater degree than would families in the higher status social classes.

Approximately 25 percent of the families living in a depressed rural area would tend to associate with the middle and upper-middle social classes and these families would probably be less tolerant toward the lower classes. It would seem realistic to expect only a limited amount of cross-social class association to occur between families of the upper and lower status social classes, even though the lower social classes possess a relatively high degree of social tolerance. As social class is associated with occupational status, mobility from one occupational status to another will be limited also.

Population of severely disadvantaged families. Considering the tolerance of members of one social class towards members of another social class, the severely disadvantaged families in the lower working social stratification would seem to be the most isolated from families in other social classes, even though they are probably the most tolerant of all social classes. Both the advantaged and disadvantaged families in the higher social classes in the hierarchy tend to be less tolerant of lowest stratum families and thus reject the low-working class. The middle-class, upper-working class, and working class seem to have large enough populations in the total community with which to associate so that isolation is not as severe as in the low-working class population. The upper-middle class is comparatively small but its members are probably not concerned with the problem of social isolation.

Apparently, in economically depressed rural areas such as the one studied in Project REDY, both social class isolation and separation by geographic distances would drastically limit opportunities for the severely disadvantaged families in the lower working status social class to develop intimate associations with members of the higher social classes. Also, economic deprivation would possibly limit the amount of cross-social class association both between and

within the higher status social classes. As a result, a kind of "subculture" of severely disadvantaged families may exist within the depressed area.

Aspirations and expectations. The occupational status structure and the associated social class status structure of rural areas that are economically depressed do not stimulate an overwhelming desire for social and occupational advancement in the rural youth. It is not realistic to expect the majority of youth and adults living in the deprived rural areas to strive for great personal advancements. Contrary to the "Horatio Alger" myth, economic deprivation may not be as strong a stimulus to upward mobility as some may think.

Influence of interpersonal contacts. The youth and adults in economically deprived families tend to have the majority of their personal contacts channeled toward persons in similar circumstances. The social class and occupational status structure of economically depressed rural areas dictates that for the vast majority, personal contacts will be with the middle-working and working social classes. An even more serious deterrent to upward mobility is the indication that a large proportion of the severely disadvantaged families will associate primarily with those in the lowest social class. According to Sewell and Orenstein, lower status adults lack knowledge of the activities of higher prestige persons. Thus the lower social classes are relatively unable to pass along to their members realistic and accurate information regarding the activities and occupations associated with higher social class status. Furthermore, members of the lower social status tend to have lower economic aspirations when compared to persons in higher social class strata and tend to suggest lower status occupations to others (11).

The aspirations of both youth and adults are influenced by someone other than the individual himself. This outside influence is both positive and negative in terms of the establishment of goals. Interpersonal relationship thus plays a critical role in determining for an individual a choice of occupations and thus the aspiration for upward mobility. An individual will examine an occupational choice in terms of the possible advantages and the disadvantages based upon his or her frame of reference. Persons in the economically depressed rural areas lack a broad frame of reference regarding occupational choice. Society has virtually eliminated the opportunity for members of lower social class rural families to obtain actual experiences in higher status occupations or to have intimate contact with members of higher social classes. The higher status occupations and persons in the higher social classes are lacking or nearly lacking in economically depressed rural areas.

The motivation of individuals living in depressed rural areas is derived in part from a desire to act in the manner in which they think people who are significant to them would expect, according to

Brimm (1). Preliminary research conducted in the State of Washington suggests that in terms of educational aspirations, the individual's peer group may have more influence on the development of values than does the family (14). But, research by Simpson indicated that he found support for the hypothesis that parental influence is a factor in the development of occupational aspirations of working-class boys. In addition, he found that those working-class boys who associated with middle-class boys tended to aspire more often for higher prestige occupations than did those working-class boys who associated only with others in their own social class stratification (12).

Again, the middle and higher social classes are relatively absent in economically depressed rural areas. Realistically, the proportion of middle and higher social class youths to working-class youths would limit interpersonal association. In addition, social class tolerance of the higher status groups would tend to prevent meaningful association with lower social class groups. This is probably even more true for members of the severely disadvantaged families and may offset the fact that some severely deprived families associate themselves with the middle-class social stratum.

Lipset and Bendix (6) summarized, in part, the problems facing the majority of youth in economically depressed rural areas. They stated:

"If an individual comes from the working class, he will typically receive little education or vocational advice; while he attends school, his job plans for the future will be vague and when he leaves school he is likely to take the first available job he can find. The poverty, lack of planning, and failure to explore fully the available job opportunities that characterize the working class families are handed down from generation to generation. The same accumulation of factors, which in the working class creates a series of mounting disadvantages, works to the advantage of a child coming from a well-to-do family."

Work imperative value. The families living in rural depressed areas characterized as being agricultural would be found to possess the work imperative value even though the majority tend to classify themselves in social strata below the middle class; the strata in which one can assume this value is strongest. The agrarian background of these families, plus the fact that many families are presently full or part-time commercial farmers tends to perpetuate a devotion to work in the minds of the people.

The positive value of work held by residents of rural areas that are economically depressed does not, as has been pointed out, insure that they will be motivated toward upward mobility. According to Slocum, "the pervasive influence of work-related values is such that every boy is aware that he will eventually participate in some

occupational role." Slocum (14) points out that research shows most young men from middle-class families not only expect to work after leaving school, but usually expect to work hard and generally aspire to move upward to higher prestige occupations than those held by their fathers. He states that "it is probably correct to assume that the work imperative is very strong among adults, especially among those in commercial agriculture and in middle status nonfarm occupations."

Again, it appears that upward mobility is more likely to occur among members of middle and upper social class families. The agrarian, economically depressed area will generally contain youth and adults who want to and will work. However, the majority of the youth and adults may tend to select lower status occupations due to availability and the social circumstances in which they live.

Wants and Satisfaction

Sociologists and economists constantly compare life in economically depressed rural areas of America with life in the more affluent, middle-class, urban areas. Little attention has been given to ascertaining the positive aspects of life afforded to those people living in the depressed rural areas. The literature seems to focus upon the differences between affluent urban living and less affluent rural living. The differences are generally given negative connotations and rural families are classified as the disadvantaged.

There are aspects of rural life which are very satisfying to rural people, even to those who are severely disadvantaged. Likewise, there are certain aspects of rural life which are less satisfying. It would seem that American society should accept the moral responsibility for improving the depressed rural areas so the people living in rural America can gain more satisfaction from those things which they value most, rather than attempting to cast rural people into the mold of urban society.

Satisfaction. The data collected in Project REDY indicate that there are certain aspects of family living which families in economically depressed rural areas feel are being well satisfied. Also, certain categories of family living with which families were less satisfied were identified. Indications of the value placed by families in an economically depressed rural area upon selected aspects of family life would be implicit in these data. These data provide insight regarding the strength of depressed rural areas which can be capitalized upon and the weaknesses which must be improved.

Life in the economically depressed rural area studied was relatively satisfying to the vast majority of families who lived there at the time the research was conducted. The data revealed that a majority of the families in the area studied considered themselves as not being greatly dissatisfied with family life in the depressed rural area, when the findings were projected. Interestingly, when

the population of severely disadvantaged families was examined as a separate group, 74 percent felt that they were not greatly dissatisfied with living in the depressed rural area.

It was evident that families living in the economically depressed rural area had a somewhat different pattern of family living than the affluent American, middle-class, urban family. Yet for the most part, the rural families were relatively satisfied with the degree to which their wishes and interests were being met. The male household heads may be deeply aware that other people live better than they. At the same time, they may have a realistic concept of the world about them. They seem to recognize the situation about them and adjust their wishes and interests to be consistent with realistic prospects of achievement. Their goals are sometimes relatively low but realistic and desired with considerable intensity (14).

Also, there is some evidence that the contemporary economic measures of poverty which are prevalent in today's society may yield somewhat erroneous results when applied to the culture of rural America. The data tend to support Jack E. Weller's conclusions that many of the residents of economically depressed rural areas have low aspirations for economic success and derive their primary satisfaction from noneconomic aspects of family living. He characterized these families as being familistic and person-oriented rather than thing-oriented (15). Not all rural people who are judged by society as living in economic poverty consider themselves as disadvantaged.

The strongest positive aspects of living in an economically depressed rural area are, if one is willing to generalize the findings of this research, (1) the availability of opportunities for families to satisfy their wishes and interests regarding the welfare of the family and a residence for the family, (2) the amount of social participatory activities in which the family as a group and individual family members are able to participate, and (3) the quality of the social participation and the quality of the well being of the family unit and its members.

The aspects of family life in an economically depressed rural area with which families are less satisfied, when compared with the previously mentioned aspects, appear to be the (1) availability of opportunities to satisfy wishes and desires related to the welfare of the family and a family residence, (2) quantity of activities involving social participation, and (3) quality of consumer goods and residences.

The total population of families in a depressed rural area is not as well satisfied with the quality of services and activities regarding family welfare as are the severely disadvantaged families.

Another difference between the population of families as a whole and the severely disadvantaged families as a group relates to satisfaction associated with residences. The population of families as a whole is relatively well satisfied with the quality of items associated with a family residence but the severely disadvantaged families are not.

Values. It would appear that the responses obtained from families in the economically depressed rural area studied were influenced by both the recognition of the prospects for having wishes and interests satisfied and the placement of relatively high values upon things other than those commonly associated with the American society; characterized by Riesman as being consumption-oriented and other directed (8).

People tend to be most satisfied when the wishes and interests they value most highly are being well met. Therefore, an insight into the value system of a group of satisfied families could be obtained by determining which of their wishes and interests were being best satisfied and which were being least satisfied.

In this study, a majority of the families studied were not dissatisfied with the degree to which their wishes and interests were being met, as measured by the Wants and Satisfaction Scale. In effect, in the minds of the families the categories of family living ranked highest probably compensate for the short-comings of those ranked lower. Projecting the data, the population of an economically depressed rural area when examined as a whole would seem to have a value hierarchy from highest to lowest, as follows:

1. Availability of opportunities to satisfy wants related to consumer goods.
2. Quantity of consumer goods which they possessed.
3. Quantity of items which they possess related to a residence.
4. Quality of activities related to social participation.
5. Quality of family welfare they possessed.
6. Availability of opportunities to satisfy wants regarding social participation.
7. Availability of opportunities to satisfy wants regarding a residence.
8. Quality of consumer goods which they possessed.
9. Quality of items they possessed associated with a residence.

10. Quantity of social participation.
11. Availability of opportunities to satisfy wants regarding family welfare.
12. Quantity of items they possessed related to family welfare.

Examination of the data for the severely disadvantaged families revealed the somewhat different value hierarchy listed below, from highest to lowest:

1. Availability of opportunities to satisfy wants regarding consumer goods.
2. Quality of family welfare possessed.
3. Availability of opportunities to satisfy wants regarding social participation.
4. Quantity of consumer goods they possessed.
5. Quality of social participation activities.
6. Quantity of family welfare they possessed.
7. Quantity of social participation.
8. Quantity of items they possessed related to a residence.
9. Quality of consumer goods which they possessed.
10. Quality of items they possessed related to a residence.
11. Availability of items to satisfy wants related to a residence.
12. Availability of opportunities to satisfy wants related to family welfare.

Generalizing from the findings of this research, it can be said that the families living in an economically depressed rural area tend to value "thing" oriented aspects of family living slightly more than the "people" oriented aspects. They place a little higher value on consumer goods than on residences. Also, they tend to value slightly more the aspects of social participation as compared to family welfare.

It can be said that severely disadvantaged families residing in rural areas tend to place a higher value than the total population on "people" oriented aspects of family living as compared to the "thing" oriented aspects, if one is willing to generalize.

from the findings of this research. These families value social participation and family welfare. Within the "thing" oriented aspects of family living, the disadvantaged families tend to place a greater value on consumer goods than they do on residence.

Social Behavior

Project REDY concentrated on examining how family members living in depressed rural areas looked upon the social behavior of their community. The study was designed to afford a comparison between a sample of the population of a depressed rural county in Illinois and a sample of the severely disadvantaged families living in the area. The Community Solidarity Index Schedule was used to gather information that could be analyzed and studied in order to have a background from which to attack the problem of poverty in economically depressed rural areas.

Rural community life. The data collected indicated that families living in the economically depressed rural area studied had a favorable opinion of the quality of certain aspects of community life. Also, there were certain categories of community behavior identified which family members rated relatively low. The severely disadvantaged families consistently rated all areas of community life examined lower than did the randomly selected families in the area studied.

Aspects of community life that received a relatively high rating by rural residents included the following: (1) community spirit, (2) interpersonal relations, (3) family responsibility, (4) schools, (5) churches, and (6) tension areas. The high ratings given to these areas of community life by both groups indicated that people dwelling in depressed rural areas value their interpersonal relations with one another. It can be concluded that a majority of citizens living in rural areas have a favorable attitude toward their neighbors, the family unit, schools, and churches. Since community tension in rural areas was minimal, the areas of community strength identified provides a potential foundation for future development of people in depressed rural areas.

Poor rural economic conditions. When the sample of severely disadvantaged families was examined separately, it was discovered that they were statistically less satisfied with the economic conditions in their community than the randomly selected families. Compared to other areas of community life, the randomly selected families had a favorable opinion of the economic conditions prevailing in the community.

An earlier finding revealed that many residents in economically depressed rural areas have low aspirations for economic success and derived their satisfaction from noneconomic aspects of family living. Even though economic aspirations of severely disadvantaged family members was low, the household head must have means to provide the

necessities for his family. Many of the families were large and existed on less than \$3,000 annual family income, an economic condition commonly classified as poverty. The increased cost of living creates an ever more acute situation. It may be concluded that the concerned family head, who cannot due to insufficient resources provide the basic needs for his family, will normally possess a dim view of the existing economic conditions.

Lack of public services. It was evident from the data collected that a majority of families living in the economically depressed rural area studied had a relatively lower opinion of the local government than of other areas of community life. The severely disadvantaged families rated the local government significantly lower than the randomly selected families in the depressed rural area studied.

When interpreting this finding, it must be recognized that there has been a steady increase in the functions that both urban and rural citizens wish their local governments to perform. Many of the services that have become a reality in cities, because of the cooperation of a large number of people in a relatively small geographic area, are not economical in rural areas where the population is dispersed. The inability of small units of government to provide the services desired by citizens living in rural areas has resulted in many of the local functions being taken over by larger units--county, state, or federal. When this happens the rural disadvantaged citizen tends to lose identity with units of government and the people placed in positions of authority. Since the severely disadvantaged people in rural areas are not normally active in community and social activities, they frequently are not acquainted with public services that are available to their family and may even fear and distrust people in authoritative positions. People who are removed from the democratic way of life typify citizens living in depressed rural areas because individuals, especially the severely disadvantaged people, often do not share in community decision making and action.

Community cohesiveness. The severely disadvantaged families differed significantly from the randomly selected families in their degree of consensus about existing community life in the depressed rural area studied. The severely disadvantaged group was consistently more divergent in their attitude toward community life, hence, depicting a comparatively lower degree of community solidarity. Solidarity includes not only the uniting bonds of a social group, but also, the collective strength derived from the unity. Based on this twofold concept, it can be said that the less fortunate residents living in a depressed rural community lacked social cohesion and group strength compared to the randomly selected families in the area studied.

Sociologists refer to social cohesion as the strength of the bonds that unite individuals. Cohesive groups possess common norms

and values, and prize their inter-personal relations with one another. Cohesiveness among people in a community increases group power and the chances of successfully gained improvements for their family and community. The lack of consensus regarding community life discovered by the study, indicates that severely disadvantaged family members, even though they may be homogeneous in their needs, interest, and economic background, lack cohesive ties essential for group decision making and action that may lead to adjustment in their socioeconomic situation.

The social class differentiation that exists in depressed rural areas tends to cause residents to have diverse views of some segments of community life. These differences have a tendency to impede maximum cooperation among people in the various social classes that is necessary to build depressed rural areas into a more desirable place in which to live and work.

Leisure Time Activities

The purpose of this segment of the Project REDY research was to determine (1) whether or not severely disadvantaged families differed from other families in their communities in the kind of leisure time activities in which they participated, (2) the frequency of their participation in various activities, and (3) the enjoyment received from their participation in these activities.

Fewer of the severely disadvantaged families than the other families in the community participated in the leisure time activities studied. Their frequency of participation was less and they did not enjoy their participation as much. There was a significant difference between them and the other families in all three dimensions of leisure time studied.

Pace's Leisure Participation and Enjoyment Index was used to obtain background information about severely disadvantaged families so that the vocational educational problems of the adults and children of disadvantaged families could be attacked more intelligently.

It may be concluded from this study that severely disadvantaged families learn less and profit less from their leisure time activities than other families. Their leisure time activities provide few valuable experiences on which vocational education, motivation, attitudes, plans and skills can be built.

Morale of Families

The primary purpose of this segment of the study was to determine if severely disadvantaged families differed significantly from randomly selected families in a depressed rural area with regard to general adjustment and total morale. The Minnesota Survey of Opinion was employed to measure the variables.

The sample representing the severely disadvantaged group were drawn at random from the families identified as being severely disadvantaged in a single southern Illinois county. The second sample, designated as the randomly selected sample, was drawn from the total population of families in the same county.

General adjustment. By employing single factor analysis of variance, it was determined that the severely disadvantaged group were significantly lower in general adjustment as measured by the Minnesota Survey of Opinion.

The results bore out the expectations of the researchers since it was anticipated that living in an environment, lacking proper food, clothing, transportation, health care, and adequate shelter would lead to a degenerate adjustment in an individual's feeling of worth in this home and community. Here is an area on which an educational program designed to upgrade the disadvantaged persons' expectation and outlook on occupational education must focus a great deal of emphasis. The family must be able to see how they can remove themselves from their dilemma of being isolated from the community and then acquire the motivation to work toward a better life. The anomie that existed among the disadvantaged families emphasized by the rationalization that "everyone is against" them and that "nothing will turn out right no matter how hard you try" is a major hurdle that any educational program designed to motivate economically disadvantaged people must overcome.

Total morale. The analysis of variance technique was again employed to ascertain if there was a significant difference between the total morale score of the severely disadvantaged families and that of the randomly selected families. It was determined that the severely disadvantaged sample had a significantly lower total morale score than the sample representing all levels of income.

Since the total morale scale included items that related to personal inferiority, law, conservatism and education, it was anticipated that severely disadvantaged families would have a lower morale score than the randomly selected families. Glenn and Alston (4) noted that rural people as compared to urban are less informed, isolationist, and less trusting of people; thus, it follows that rural disadvantaged families are even more skeptical of the law, have less education, and are generally uninformed about the functions of the various community agencies that could be of service to them. The lack of trust in people was clearly visible during the interviews and may pose a major problem for the implementation of an educational program for rural disadvantaged families.

IMPLICATIONS

Families residing in economically depressed rural areas are for the most part, satisfied with their way of life. The vast majority of families residing in economically depressed rural areas are not ready to support major alterations in their way of life to the degree that satisfaction or dissatisfaction is related to motivation for change. Many families would prefer, if society would provide them with the opportunity, to remain in the rural area and accept the fact that they are, when compared with more affluent urban and rural areas, living in a disadvantaged situation. What these families seem to want most is the opportunity to remain in the region where they presently reside and for society to help them by providing the resources necessary to develop the depressed areas into more viable places in which to live.

The reason that so many rural people expressed an unwillingness to leave the community although it had no jobs to offer, was because they have never left it. Like a child who is afraid to let go of something familiar and walk, in such a childish way are these people afraid of the unknown. One woman indicated she had never been over 25 miles away from her home. As mobilized as society is today, many people find it unbelievable to think of a grown woman being so limited. This woman, like many other people in rural areas, lack knowledge of opportunities available to them or their children. Many rural disadvantaged children are being raised in the same manner as the above mother, living in an ignorant state as to what society has to offer. Frequently the only communication that families included in the study had with the outside world was the family television set.

Most of the family members interviewed were willing to admit their situation. Some reacted with embarrassment that someone recognized their inadequate home situation, but most were proud of the little they did have in material possessions. Most of the severely disadvantaged families were willing to admit their situations as lacking socially and economically. Many people when first confronted with the idea of a program to help them solve their problems were enthusiastic to become involved. One young father who worked seven days a week in order to feed his family, said he would rather be dead than to think he would have to live in the existing situation the rest of his life. Many like him were desperate for any way out of their situation. Most wanted to stay in the same community, however, and improve the situation where it existed.

The deep seated wishes and interests of people do not change greatly over a short time. Sudden changes in family living patterns forced upon rural people, such as migration to an urban area, may

be more frustrating than rewarding to the people involved. The people living in depressed rural areas have been at the mercy of a materialistically oriented society and, in order to survive, have been told they must give up many of the aspects of life they value most. American society has offered them few alternatives to date. Even so, large numbers of Americans choose to remain in the economically depressed rural areas regardless of their comparative disadvantaged situation, according to Roy (9).

Starting where the people are, in terms of readiness to take advantage of new employment opportunities, and planning a long-term program of development appears to be a necessity if a lasting impact is to be made in the deprived rural areas. Readiness includes the ability of the people to both perform the jobs and overcome the pressures of society which tend to keep them in the social class stratification with which they now identify.

Readiness for social advancement is particularly important when one considers the families in the lower social classes. The lower classes include the vast majority of the severely disadvantaged families. Realistically, some of these people tend to perpetuate their situation even though opportunities for advancement are made available. Unless society puts forth a purposeful effort to help these people strive for advancement, they will remain disadvantaged both socially and economically.

To insure that the severely disadvantaged families are ready to take advantage of the new employment opportunities, a systematic educational program should be initiated. The educational program should focus on the social and psychological problems that these people must overcome before they can move upward in the social stratification, as well as providing the necessary knowledges and skills needed for employment in the emerging occupations. Members of the deprived families must be helped to develop a realistic understanding of the world of work and how they can best take advantage of new opportunities. A purposeful effort must be made to include these people, especially the youth, in activities which involve youth and adults in the higher social classes. Society must help the severely disadvantaged families psychologically as well as economically.

The fact that the severely disadvantaged families living within the total population of the depressed rural area have a slightly different value orientation must not be overlooked by rural area developers. The primary thrust of activities focused on the disadvantaged families should center around the "people" oriented aspects of family living. Rural area developers must provide more opportunities for severely depressed families to satisfy their wishes regarding medical services, family security, insurance and savings, education, recreation and working conditions. Also, ways

and means will need to be developed whereby the disadvantaged families will be involved in a greater number of social activities to help them develop a sense of belonging in the community and to aid them in obtaining more personal contacts with others.

People living in depressed rural areas value the family unit. Families are frequently large and members depend upon one another for the necessities of life. Weller in describing economically disadvantaged families, characterized them as being familistic and person-oriented (15). In all social classes the family is commonly recognized as the oldest and most important social group within society. Cyril C. Clump in his book The Social Attitude (2), suggested that the family, the smallest social group, has three basic purposes in society: (1) preserving and continuing the human race, (2) serving as a training ground for social virtues and citizenship, and (3) providing for the material wants of the family members. These purposes bring into focus the significant role of the family unit in maintaining a strong democratic country. The affluent population of America should be alert to the fact that continued poverty may result in deterioration of the basic social unit of our society. Without strong family units, it is difficult to develop dynamic larger social units which are indispensable in a democratic society.

In recent years our country has been constantly reminded by various social movements of the dangers which can emerge from the low and insufficient income of the family man. Broken homes, neglected children, and general deterioration of the family as a responsible unit are frequent results of household heads not being able to fulfill their social obligation.

Legislative action has been taken by national and state agencies to improve the social and economic situations existing in economically depressed rural areas. This assistance, mostly in the form of financial aid, has helped to reduce inequalities in public services between the more aggressive rural areas and the urban centers. However, this aid in many instances has not reached the economically depressed rural community because a municipal structure is not present to administer the program. In addition, local initiative is needed to modify the program to fit local needs and to nurture the American tradition of solving problems at the grass roots through local democratic action.

Community action programs must commence with programs that will train local leaders and encourage involvement of citizens in community affairs. This can best be accomplished through systematic educational programs that will provide citizenship and occupational training for both adults and youth. A potential supply of reliable skilled workers is normally a prerequisite to business and industry locating in a rural community that will provide employment opportunities for people living in the area.

The indiscriminate development of business and industry in rural areas that are economically depressed may not be the most effective way to develop the human resources. Often, the emphasis is on improving the economy by adding a new business or industry with no attention being given to the long-term development of human resources. In fact, business and industry often exploits the disadvantaged rural labor force by providing relatively low-status occupations which in turn influence many of the residents to remain in the deprived area with little chance for social and economic improvement.

The full development of rural areas that are depressed economically will occur when business, industry, and education join forces in a planned, systematic attack on economic and social problems. Focusing only on the economic progress of the deprived areas will result in the "rich getting richer and the poor getting poorer" in the same way this phenomenon has occurred in the urban areas. Society must demand that the development of the human resources in depressed rural areas be given as much attention as economic development.

Business and industry should join forces with others who are interested in developing rural areas into viable places in which to live. There is adequate data available which indicates a systematic program of education, when combined with the planned development of employment opportunities, would lead to more effective development of rural areas that are economically depressed.

The affluence and abundance enjoyed by a majority of American citizens today casts a shadow over the deterioration of human and material resources in economically depressed areas. People living in depressed rural areas have a right to a "better way of life." The positive aspects of rural living and the areas of community life receiving favorable ratings by residents should be used as a foundation by people who are interested in developing the human and material resources in rural areas.

Economically depressed rural areas can be developed into more viable places in which to live. The existing positive aspects of rural life can be maintained and improved. By attacking those problems which families living in rural areas feel are detrimental to satisfying their wishes and interests, effective and positive changes can be made. As the present wishes and interests of rural people are better satisfied, these people will be ready to adjust realistically their desires upward. They will feel they are not being forced by society to sacrifice what they value most in order to exist in American society.

In developing a vocational educational program for severely disadvantaged families or in helping adults and children from these

families develop plans, attitudes, motivations, and skills for the world of work, the educator cannot assume much input from past or present experiences. Many experiences that are taken for granted by most middle class parents and children are omitted from the disadvantaged families experiences such as: exposure to a variety of books, traveling, organized games, numerous toys, modern conveniences such as a bathroom, and some pre-school training. These are omitted because of economic necessity and in turn affects social adjustment in the middle class school and society. Social adjustment must be included in the vocational educators' plans. The attention should be focused on the needs of the student, which are different from those of the middle class student, to make him a good citizen, capable of holding his head up in society and able to maintain social and economic stability.

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CHAPTER V

EDUCATIONAL PROGRAM DEVELOPMENT FOR THE RURAL DISADVANTAGED

INTRODUCTION

Recently more attention has been focused on the need for the amelioration of the condition of the people whose needs are not being met adequately due to their disadvantaged position in the socio-economic structure of society. Education is considered one of the possible means by which such amelioration may be initiated. Thus, "education for the disadvantaged," "compensatory education," and "education for the culturally deprived," have become by-words in the educational circles. This research project has been initiated for the purpose of development and evaluation of methods and techniques that may be useful in dealing with the special needs and problems of disadvantaged persons.

Purpose of the Research

The purpose of this phase of the research was to design and evaluate a vocationally oriented educational program that was designed to bring about the full utilization of the potential capabilities of rural youth who are economically and socially disadvantaged. The general objectives of Project REDY were:

1. To study in depth a selected depressed rural area to identify the anthropological, economic, psychological and sociological conditions and trends that typify the area.
2. To develop and conduct a model preparatory and supplemental vocationally oriented education program, specifically designed for members of disadvantaged rural families, which will lead to the gainful employment of youth.
3. To evaluate through an experimental treatment the model program in terms of the processes used and the results obtained.

To help accomplish these objectives, this phase of Project REDY (Phase III) dealt with the development of a model educational program, the application of this model program to an on-site situation, and the evaluation and revision of the model educational program into a form which would be tested in the exemplary phase of Project REDY (Phase IV).

This model program focused upon (1) youth and their career choices, (2) family financial management, and (3) improvement of family income. Methods and materials were developed for initiating the model educational program. An on-site trained coordinator conducted the model educational program and tried out the procedures and materials and assisted the researchers in evaluating the methods and materials used in the program.

Research Population

A rural southern Illinois county identified earlier in Project REDY as being economically depressed was the geographic area in which this phase of the project was conducted. Of the 2073 families residing in the study area, 238 were identified as being severely disadvantaged both socially and economically. Severely socially and economically disadvantaged families were considered to be those families who had an average annual income of less than \$3000, or who were considered to be socially or economically disadvantaged by officials of state and county agencies. From this population of families with special needs, 60 families were randomly selected to be interviewed. These families were located geographically with the assistance of the local coordinator for Project REDY. Each of the families selected was visited one or more times by a research staff member to develop rapport and to collect data through personal interview. On the basis of the data collected, the sample was delimited to include only the families meeting the following criteria:

1. The head of the household was 55 years of age or younger.
2. Family members included one or more children of school or pre-school age.

The 35 families meeting the criteria established in the proposal for Project REDY were randomly assigned to an experimental group and two control groups. However, only 28 of these families remained in the treatment groups until completion of the study. Ten families, including 85 family members, received the model vocationally oriented educational program conducted by the educational program coordinator. The control groups, including all individuals in 18 families, received no special treatment, but had available to them the regular educational opportunities afforded to all citizens in the area in which they lived.

This section reports the procedure followed in developing and conducting the tentative model educational program, evaluation of the model program in terms of the processes used and the results obtained, and recommendations for revisions of the model educational program prior to being used in the exemplary phase of Project REDY.

Data and Instrumentation

Five standardized instruments which were tried out in a pilot study earlier in Project REDY were used to collect psychological and sociological data to help the researchers evaluate the success of the model educational program. The standardized instruments used and a description of each are as follows:

1. Community Solidarity Index Schedule by Donald R. Fessler (2). The mean of the total score is considered as the index of a person's opinion of the quality of the community. The scores represent the consensus of opinion between individuals living in a community regarding certain selected aspects of their community.

2. Minnesota Survey of Opinion (Short Form) by E. A. Rundquist and R. F. Sletto (6). The scores obtained from this instrument provide an indication of a person's morale and general adjustment in terms of his or her present way of life in American society.

3. Sims SCI Occupational Rating Scale by Verner M. Sims (7). The score obtained from the scale reveals the level in the social structure of American society with which a person identifies. The scale also yields a measure of "occupational," or "social class" tolerance.

4. Wants and Satisfaction Scale by Edgar C. McVoy (4). The scale measures the wants, or wishes and interests, of individuals and the degree to which the people feel their wants are being satisfied.

5. Your Leisure Time Activities by C. R. Pace (5). The instrument measures the degree to which people use and enjoy their leisure time in terms of customary leisure time activities.

The criteria for the selection of these standardized instruments were their applicability to Project REDY, their validity, reliability, and their ease of administration. In order to keep the amount of time required to administer the battery of five instruments within reason, the standardized instruments were assigned at random to the random sample of severely disadvantaged families in the study area so that each family responded to a maximum of three different standardized instruments.

A Family Data Record form was developed for use in this research to assess family income, condition of residence, education of family members, and other family characteristics as a pretest measure.

Interview schedules designed to collect information about the situation and goals of the families were developed and used as a posttest measure. These schedules were:

1. Schedule I - Parental Desires for Their Children
2. Schedule II - Parents' Wishes and Desires for Themselves and Inventory of Experiences
3. Schedule III - Inventory of Children's Desires and Experiences for Children Age Twelve and Over Living at Home

4. Schedule IV - Financial Information
5. Schedule V - The Farm Business
6. Schedule VI - The Home and Its Surroundings

These schedules were revised utilizing the experiences gained by the research staff in interviewing and analyzing this phase, Phase III, and used in Phase IV.

The data reported in this section are based upon the findings obtained from an interview with the head of each family. Pretest data were collected by trained interviewers using the appropriate standardized instruments and the Family Data Record form. All pretest data were collected prior to randomly assigning families to the experimental and the control groups.

Approximately 18 months after collection of all pretest data and after experimental treatment, posttest data were collected from the treatment groups. To aid in evaluation of the tentative model educational program, subjects in the experimental and control group responded to the same standardized instruments during pretest and posttest data collection. The Family Data Record was used only for pretest data collection. The interview schedules were used only for the posttest.

The data collected by interview with the sample families were supplemented by school data available for children of school age. Pretest and posttest school data were collected which would exemplify attendance patterns and performance of children in school.

The instruments were selected or developed, officially cleared and tried out in a pilot study during Phase I of Project REDY.

Treatment

The model program, defined as a vocationally oriented, family centered educational program designed to be used by educators in helping severely disadvantaged families overcome social, economic and psychological pressures which inhibit their advancement, served as the treatment for the experimental group. The model educational program was tentatively divided into six stages: (1) "attention-getting," (2) "motivation," (3) "goal definition," (4) "decision making," (5) "action," and (6) "evaluation." Source units were developed for each stage of the program to provide the on-site coordinator with suggested methods and procedures to use in completing each stage. The source units included suggested teaching plans for both group and individual instruction as well as suggested instructional materials. The control groups received no treatment other than that normally available to them in the community.

Statistical Analyses

Appropriate statistical analyses depending on the type of data were employed to determine if the experimental group differed from the control groups. The chi square statistic was employed when the data were reported in frequencies or where data which were originally collected in a continuum could best be described in terms of a frequency distribution.

Computation of the chi square values followed the formula:

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

Where O represents the observed frequencies and E represents the expected frequencies, as explained by Lathrop (3). Expected values for a given cell were computed using the formula:

$$E_{r,c} = \frac{\sum r \quad \sum c}{N}$$

where:

r = row

c = column

$E_{r,c}$ = expected cell frequency at the intercept of row r and column c

N = total number of observations

$\sum r$ = observed frequency for row r

$\sum c$ = observed frequency for column c

The chi square statistic was used both for descriptive purposes with regard to pretest data and to determine if there were significant differences among the experimental and control groups on various environmental and sociological variables at the outset of the experimental study, and to compare the experimental and control groups to determine whether or not the response classifications were a function of the treatment groups on the posttest. Yates' Correction for Continuity (1) was applied to chi square computations with one degree of freedom.

In order to determine the treatment effect of the vocationally oriented educational program, analysis of covariance (8) was employed. The pretest scores on selected standardized instruments were used as the covariate for the posttest scores. Kewman-Keuls tests, as explained by Winer (8) were run to test the significance between means if significant F ratios were obtained when comparing three or more means simultaneously.

The design for Phase III may be described as a pretest posttest control group design and may be schematically diagrammed as follows:

Selection Process	Group	Pretest	Treatment	Posttest
Random	Experimental	0	X	0
Random	Control 1	0		0
Random	Control 2	0		0

As stated earlier, sixty severely disadvantaged families were randomly selected to be possible participants in the treatment groups. The thirty-five families who met the criteria established for the age of the head of the household, annual family income, and having children of school or pre-school age, were randomly assigned to treatment groups.

RESULTS

The results of Phase III, the model educational program, will be presented in three main sections: (1) description of the sample of severely disadvantaged families using chi square to compare the treatment groups; (2) analysis of covariance on the posttest data for each standardized instrument using the pretest data from the corresponding instrument as the covariate, (3) chi square analysis on posttest data obtained from interview schedules.

Description of the Sample

For the purpose of establishing the degree of similarity of the experimental and control groups the data from the Family Data Record collected as part of Phase II were compared for the experimental and control groups. These data were primarily frequency data; thus, chi square was the appropriate statistic. Yates' Correction (1) was employed for chi square analysis with one degree of freedom. For purposes of comparison, it was necessary to combine the two control groups in order to increase expected cell frequencies. This combined group included eighteen families.

A comprehensive analysis of the Family Data Record was presented as part of the report regarding Phase II. Thus, only an overview of these data will be presented in this section in order to establish the environmental conditions of the severely disadvantaged families involved in Phase III.

In addition to the Family Data Record, interview schedules were constructed to assist the coordinators of the educational

program in obtaining information in order to become acquainted with each family's situation in regard to topics that were included in the educational program. Similar data were collected from the control groups. The sketchiness of the data obtained on the pretest administration of the interview schedules precluded analysis. Thus, changes were made in the format of the schedules and in the procedures of administration to enable the interviewers to obtain more complete data on the posttest.

Family residence. The treatment group was not found to be a function of any of the variables related to the residence, indicating that the experimental and control groups had similar environments with regard to their residence. All families involved in Phase III lived in a single occupancy house which had electricity.

Tables I and II present the data regarding the location of the residence. The data in Table V-1 show that 80.00 percent of the experimental group and 61.11 percent of the control group lived on farms. Only one family, a member of the control group, lived in a corporated area. Families who did not live on farms or in a corporated town lived in rural areas on small acreage or in a rented farm house.

A majority of the families, 70.00 percent of the experimental and 72.22 percent of the control groups, lived in houses that were rated as being in fair or poor condition. These data are presented in Table V-2.

Table V-1. Frequency of Location of Residence by Treatment Group

Group	Location of Residence			Chi Square
	Farm	Rural	Village	
Experimental	8	2	0	1.29
Control	11	6	1	

Table V-2. Frequency of the Various Conditions of the Residences by Treatment Group.

Group	Condition of Residence			Chi Square
	Good	Fair	Poor	
Experimental	3	4	3	.65
Control	5	5	8	

Contrary to the expectations of the researchers, most of the severely disadvantaged families, 96.00 percent of the experimental group, and 83.33 percent of the control group, owned their homes. The few families who did not own their home either rented for a cash rent, were tenants on the land with the house included, or lived in a house without cost.

Table V-3 presents the data concerning the presence or absence of an indoor bathroom in the family residences. Nearly equal proportions of the experimental and control groups had indoor bathrooms. In each treatment group four-fifths or more of the families had no indoor bathroom, giving some indication of the standard of living.

Table V-3. Frequency of the Presence or Absence of Indoor Bathroom in the Residences of the Families by Treatment Group

Group	Indoor Bathroom		Corrected Chi Square
	Absent	Present	
Experimental	6	4	0.12
Control	11	7	

Table V-4 includes the data concerning the presence or absence of a telephone in the family residences in the two treatment groups. The chi square value obtained indicates that the presence or absence of a telephone is not a function of the treatment group. It was observed that a slightly higher proportion of the experimental group families had telephones than did the control group families. These proportions were 70.00 percent and 50.00 percent respectively.

Table V-4. Frequency of the Presence or Absence of a Telephone in the Residences by Treatment Group

Group	Telephone in Residence		Corrected Chi Square
	Absent	Present	
Experimental	3	7	0.39
Control	9	9	

Table V-5 includes the data concerning the resale value of the residences of the disadvantaged families in the experimental and control groups. Although this value included the value of the land and buildings owned by the families, only 40.00 percent of the experimental group and 33.33 percent of the control group reported the value of their residence as being more than \$6000. The

non-significant chi square value indicates that the resale value of the participants' residences was not a function of the treatment group.

Table V-5. Frequency of the Value of the Residences by Treatment Group

Group	Value of Residence in Dollars			Chi Square
	None or No Response	0-\$6000	Over \$6000	
Experimental	1	5	4	.28
Control	3	9	6	

Farm Business. The aspects of the farm business including the presence or absence of the farm business, portion of income from the farm business, size of the farm business, and the major enterprises in the farm business will be presented in turn. The treatment group was not found to be a function of any of the variables related to the farm business.

Although the families lived in rural areas, not all families operated a farm business. Table V-6 includes the data concerning the presence or absence of the farm business. Eighty percent of the experimental families and 72.22 percent of the control families had some type of farm business. These proportions do not deviate significantly from the expected proportions.

Table V-7 presents the data regarding the frequencies of families in the treatment groups that received one-half or more of their income from the farm business. All of the control group families and 80.00 percent of the experimental group families received less than one-half of their income from a farm business. One experimental family failed to report the percentage of income derived from their farm business. Because of the low expected frequencies in four of the six cells in the chi square table, results of the chi square test can not be considered as conclusive. The chi square value obtained was not significant, however.

Table V-6. Frequency of Family Ownership of Farm Businesses by Treatment Group

Group	Farm Business		Corrected Chi Square
	Yes	No	
Experimental	8	2	0.00
Control	13	5	

Table V-7. Frequency of Family Who Received Half or More of their Income from the Farm Business by Treatment Group

Group	One Half or More Income from Farm			Chi Square
	No Response	Yes	No	
Experimental	1	1	8	3.88
Control	0	0	18	

Table V-8 presents the data regarding the size of farm business that families in the treatment groups operated. Although some deviations were observed in the proportions of families who did not operate a farm business, operated a farm of 80 acres or less or operated a farm business of more than 80 acres, the chi square value indicated that these proportions did not differ significantly from those expected. It was noted that a higher percentage of the control group were in the classifications of having no farm business and having a farm business of over 80 acres than did the experimental group.

Table V-8. Frequency of the Acres in Farm Business by Treatment Group

Group	Size of Farm Business in Acres			Chi Square
	0	10-80	Over 80	
Experimental	2	7	1	4.79
Control	5	6	7	

For the purposes of determining the nature of the farm businesses the families operated, data were collected regarding the presence or absence of certain enterprises. Table V-9 includes the data concerning the presence or absence of livestock in the farm business. Fifty percent of the experimental group and 44.44 percent of the control group had some type of livestock as part of a farm business. The chi square value was not significant.

Table V-10 presents the data regarding the presence or absence of crops in the farm business. Forty percent of the experimental group and 33.33 percent of the control group had some type of crops as part of a farm business. The chi square value obtained indicates that these proportions did not deviate significantly from those expected.

Included in Table V-11 are the data regarding the presence or absence of vegetable production for consumption by the families in

the treatment groups. Only one family in each treatment group reported raising some vegetables for their own consumption, thus the expected values in two cells of the chi square were too low for the chi square test to be considered conclusive. The chi square value obtained was not significant.

None of the families in the treatment groups raised fruit for their own consumption.

Table V-9. Frequency of Family Who Produced Livestock as an Enterprise in the Farm Business by Treatment Group

Group	Livestock in Farm Business		Corrected Chi Square
	Yes	No	
Experimental	5	5	0.01
Control	8	10	

Table V-10. Frequency of Families Who Produced Crops as an Enterprise in the Farm Business by Treatment Group

Group	Crops in the Farm Business		Corrected Chi Square
	Yes	No	
Experimental	4	6	0.00
Control	6	12	

Table V-11. Frequency of Families Who Produced Vegetables for Their Own Consumption by Treatment Group

Group	Produced Vegetables		Corrected Chi Square
	Yes	No	
Experimental	1	9	0.11
Control	1	17	

Financial assistance. Knowledge of the presence and sources of income not derived from business or labor was considered to be important when working with severely disadvantaged families in a vocationally oriented educational program. Table V-12 includes a summary of the sources of financial assistance that the families in the treatment groups were receiving.

Table V-12. Sources from Which Families Received Financial Assistance and Frequency of Families Receiving Financial Assistance from Each Source by Treatment Group

Source	Group	
	Experimental	Control
Pension	1	0
Social Security	1	2
Aid for Dependent Children	1	0
Unemployment	0	1
Disability Payments	2	1
Other Financial Assistance	0	2

A total of four experimental group and five control group families had one or more source of financial assistance. The percentages were 40.00 and 27.78 respectively. One family in each treatment group had two sources of financial assistance. Chi square values were computed for each type of financial assistance to determine if the treatment group was a function of the sources of financial assistance. None of the chi square values were significant at the .05 level.

Race and nationality. Data regarding the race, recent immigration of husband's and wife's ancestors and foreign languages spoken in the home were collected. The families in the treatment groups were found to be Caucasians who had not recently immigrated to this country and spoke no foreign languages.

Geographic mobility. The geographic mobility of the severely disadvantaged families was determined by collecting data regarding the husband's and wife's place of birth and previous address of the family.

Table V-13 includes the data concerning the place of birth of the husbands of the families. Most of the husbands of the socio-economically depressed families were born in the same geographic area in which they were residing at the time of the study. Seventy-five percent were born in the same county and an additional 14.29 percent were born in the county adjoining the one in which they resided. The chi square value indicated that the place of birth of the husband was not a function of the treatment group. Wives in severely disadvantaged families were slightly more mobile than their husbands, but nearly two-thirds (64.28 percent) of the wives

were born in the same county or a county adjoining the one in which they resided at the time of the study, as shown by the data in Table V-14. Those born out of state accounted for 21.43 percent.

The chi square table was constructed to show mobility and thus, due to low cell frequencies, precluding a conclusive statement that the mobility of wives was not a function of the treatment groups. The chi square value obtained was not significant, however.

Table V-13. Frequency of Various Places of Birth of the Husbands of Disadvantaged Families by Treatment Group:

Group	Place of Birth			Chi Square
	Out of State	In Same County	In Adjoining County	
Experimental	1	8	1	0.26
Control	2	13	3	

Table V-14. Frequency of Various Places of Birth of the Wives of Severely Disadvantaged Families by Treatment Group:

Group	Place of Birth					Chi Square
	No Response	Out of State	In Same County	In Adjoining County	In Another County	
Experimental	0	1	3	5	1	2.12
Control	1	5	4	6	2	

Table V-15 includes the data regarding the geographic area in which the severely disadvantaged families had lived prior to moving to the location where they resided at the time of the study. Over three-fourths (75.57 percent) of the families had moved within the same county. The next largest group were those who had moved from out of state, accounting for 14.28 percent. Again, the low frequencies prevent making conclusions regarding whether or not the geographic mobility of the families was a function of the treatment group. The chi square value was not significant.

Table V-15. Frequency of Geographic Areas Where Severely Disadvantaged Families Had Lived Previous to the Location at the Time of Study by Treatment Group

Group	Geographic Area				Chi Square
	Out of State	In Same County	In An Adjoining County	In Another State	
Experimental	1	8	0	1	2.60
Control	0	14	1	3	

The Effect of the Educational Program.

The primary purposes of this phase of Project REDY were to determine the feasibility of involving severely disadvantaged rural families in a model vocationally oriented educational program, to evaluate the model educational program, and to revise the model prior to implementing the exemplary phase. This section deals with the analysis of data which served to evaluate the model educational program. The evaluation is limited by the low number of families that could be involved in this phase of the program.

As stated earlier, the families were randomly selected from a population of severely disadvantaged families and were randomly assigned to the treatment groups which included an experimental group and two control groups.

Analysis of standardized instrument data. Analysis of covariance was employed to analyze the data collected by the five standardized instruments described earlier. These instruments which yielded interval data were administered as a pretest and posttest. To keep the administration of the various instruments down to a reasonable time length, it was decided that no one family should be given more than three standardized instruments, thus severely limiting the degrees of freedom for the F test. Instruments were randomly assigned to families and were administered to each family on both the pretest and posttest. The pretest score on each scale of each instrument served as the covariate for its corresponding score on the posttest.

Community solidarity Variables. The Community Solidarity Index Schedule by Fessler (2) was used to ascertain an index of the participants' opinions on the quality of the community. The instrument provided measures of community solidarity on eight scales and a total score. The scales measured attitudes toward community spirit, interpersonal relations, family responsibility toward the community, schools, churches, economic behavior, local government, and tension areas. Table V-16 includes the analysis of covariance summary tables for each of the eight scales and the total score, a score obtained by summing the scores on each of seven scales. The non-significant F ratios indicate that there was no significant difference among the adjusted treatment means for the nine variables. By inspecting Table V-17, it was observed that the adjusted means for the experimental group were most favorable on the scales that measured attitudes toward community spirit, interpersonal relations, schools, economic behavior, local government, and tension areas, as well as the total score for all scales. Control Group 1 had the most favorable attitude as indicated by the adjusted mean on the remaining two scales, family responsibility toward the community and churches followed by the experimental group. Control Group 2 had the least favorable attitude on six of the eight scales as well as the total score.

Means that vary as much as observed here may have been significantly different if a larger sample size had been feasible.

Table V-16. One-way Analysis of Covariance Summaries Comparing the Experimental Group and Control Groups on Community Solidarity Variables

Source of Variation	Degrees of Freedom	Adjusted Sums of Squares	Adjusted Mean Squares	F Ratio
<u>Scale 1 Community Spirit</u>				
Between Cells	2	.613	.307	.054
Within Cells	10	56.299	5.630	
<u>Scale 2 Interpersonal Relations</u>				
Between Cells	2	20.625	10.313	1.745
Within Cells	10	59.102	5.910	
<u>Scale 3 Family Responsibility Toward the Community</u>				
Between Cells	2	8.729	4.364	.889
Within Cells	10	49.058	4.906	
<u>Scale 4 Schools</u>				
Between Cells	2	.365	.183	.036
Within Cells	10	50.310	5.031	
<u>Scale 5 Churches</u>				
Between Cells	2	25.291	12.645	3.72
Within Cells	10	33.984	3.398	
<u>Scale 6 Economic Behavior</u>				
Between Cells	2	10.167	5.083	1.639
Within Cells	10	31.019	3.102	
<u>Scale 7 Local Government</u>				
Between Cells	2	23.396	11.698	1.932
Within Cells	10	60.533	6.053	
<u>Scale 8 Tension Area</u>				
Between Cells	2	29.685	14.843	8.748
Within Cells	10	16.967	1.697	
<u>Scale 9 Total Score</u>				
Between Cells	2	523.451	261.725	2.386
Within Cells	10	1096.748	109.675	

Table V-17. Adjusted Means for Community Solidarity Variables by Treatment Groups

Variable	Adjusted Means*		
	Experimental	Control 1	Control 2
Community Spirit	18.512	18.045	18.057
Interpersonal Relations	18.843	17.837	13.922
Family Responsibility Toward the Community	17.840	18.336	16.260
Schools	18.153	17.796	17.820
Churches	17.499	17.847	13.140
Economic Behavior	17.360	16.675	14.051
Local Government	16.071	13.223	12.769
Tension Areas	19.277	18.420	15.365
Total Score	143.532	137.806	122.169

* High score is the most favorable attitude.

Morale of family members. The Minnesota Survey of Opinion (6) was employed to obtain two measures of morale, a general adjustment score and a total morale score. Table V-18 includes the analysis of covariance summary tables for these morale variables. Although the main effect due to treatment was not significant for either morale variable, it was noted from Table V-15 that the experimental group had a slightly higher morale than either of the control groups for both the total morale score and the general adjustment score. Thus, if a larger sample had been involved in the vocationally oriented educational program, it seems reasonable to conclude that a significant treatment effect would have been obtained on the morale variables.

Social Class of families. The Sims SCI Occupational Rating Scale (7) was employed to obtain a pretest and posttest rating of the families perceived social class. The analysis of covariance summary table included in Table V-20 shows that the difference among adjusted treatment means were not significant when compared by analysis of covariance. Adjusted mean values in Table V-21 show the experimental group rated themselves as middle class while control group 1 rated themselves as being in the upper working class and the control group 2 rated themselves as being in the working class. Thus, indicating that the educational program tended to improve, although not significantly, the severely disadvantaged families perception of their station on the social class scale.

Deprivation of families. Eleven deprivation scores and a total deprivation score were obtained from the pretest and posttest administration of McVoy's Wants and Satisfaction Scale (4). The eleven deprivation scales included house and yard, household conveniences, food, clothing, education, health, recreation, participation, working conditions, transportation, and security.

The analysis of covariance summary tables presented in Table V-22 shows that the F ratio obtained for the Household Convenience Deprivation scale was significant at the .05 level indicating that there was a significance among the three treatment means. Table V-23 includes the Newman-Keuls test (8) of ordered means which shows that the experimental group scored significantly lower at the .05 level than control group 2. This lower deprivation score indicates that the families felt they had more adequate household conveniences than did the families in control group 2 when the pretest scores were used as a covariate.

Table V-18. One-Way Analysis of Covariance Summaries Comparing the Experimental and Control Groups on Morale Variables

Source of Variation	Degrees of Freedom	Adjusted Sums of Squares	Adjusted Mean Squares	F ratio
	<u>Scale 1</u>	<u>Total Morale</u>		
Between Cells	2	48.712	24.356	.747
Within Cells	9	293.585	32.621	
	<u>Scale 2</u>	<u>General Adjustment</u>		
Between Cells	2	17.988	8.994	.409
Within Cells	9	197.824	21.980	

Table V-19. Adjusted Means for the Experimental and Control Groups on Morale Variables

Variable	Adjusted Means*		
	Experimental	Control 1	Control 2
Total Morale	63.171	67.750	64.991
General Adjustment	54.071	56.879	56.352

* Low score indicates high morale

Table V-20. One-Way Analysis of Covariance Comparison of Experimental and Control Groups on Perceived Social Class

Source of Variation	Degrees of Freedom	Adjusted Sums of Squares	Mean Squares	F Ratio
Between Cells	2	108.078	54.039	1.637
Within Cells	7	231.014	33.002	

Table V-21. Adjusted Means for Perceived Social Class Variable by Treatment Group:

Variable	Adjusted Means *		
	Experimental	Control 1	Control 2
Perceived Social Class	14.094	8.853	6.517

* Higher scores indicate higher social class

Table V-22. One-way Analysis of Covariance Summaries Comparing the Experimental and Control Groups on Deprivation Variables

Source of Variation	Degrees of Freedom	Adjusted Sums of Squares	Adjusted Mean Squares	F Ratio
<u>Scale 1 : House and Yard</u>				
Between Cells	2	2.073	1.037	.070
Within Cells	11	163.611	14.874	
<u>Scale 2 : Household Conveniences</u>				
Between Cells	2	40.970	20.485	5.430*
Within Cells	11	41.478	3.771	
<u>Scale 3 : Food</u>				
Between Cells	2	12.785	6.392	1.472
Within Cells	11	47.780	4.344	
<u>Scale 4 : Clothing</u>				
Between Cells	2	.047	.024	.013
Within Cells	11	19.390	1.763	
<u>Scale 5 : Education</u>				
Between Cells	2	6.850	3.425	.652
Within Cells	11	57.739	5.249	
<u>Scale 6 : Health</u>				
Between Cells	2	46.099	23.050	2.597
Within Cells	11	97.617	8.874	
<u>Scale 7 : Recreation</u>				
Between Cells	2	78.363	39.181	3.008
Within Cells	11	143.283	13.026	
<u>Scale 8 : Participation</u>				
Between Cells	2	12.880	6.440	1.576
Within Cells	11	44.941	4.086	

Table V-22 - continued

Source of Variation	Degrees of Freedom	Adjusted Sums of Squares	Adjusted Mean Squares	F Ratio
<u>Scale 9 Work Conditions</u>				
Between Cells	2	.296	.148	.494
Within Cells	11	3.299	.299	
<u>Scale 10 Transportation</u>				
Between Cells	2	.305	.152	.428
Within Cells	11	3.914	.356	
<u>Scale 11 Security</u>				
Between Cells	2	13.048	6.524	.714
Within Cells	11	100.572	9.143	
<u>Scale 12 Total Deprivation Score</u>				
Between Cells	2	1144.774	572.387	1.967
Within Cells	11	3201.238	291.022	

* Significant at the .05 level

Table V-23. Newman-Keuls Test for Ordered Pairs of Treatment Means for the Household Convenience Deprivation Scale

Order	1	2	3
Treatments	Experimental	Control 1	Control 2
Adjusted Means	4.950	7.600	9.521
	1	2	3
1	--	2.650	4.571
2		--	1.921
3			

Truncated range r	2	3
q.95 (r,11)	3.11	3.82
q.95 $\frac{MS_{error}}{n_h}$	2.81	3.45

	1	2	3
1			*
2			
3			

* Significant at the .05 level

Table V-24 includes the adjusted means for the eleven deprivation scales and the total deprivation score. These adjusted means show a trend toward the decreasing of the deprivation of families who were involved in the vocationally oriented educational program. The experimental treatment group had lower adjusted mean deprivation scores on ten of the eleven deprivation scores and the total deprivation score. The differences as large as those observed here could have easily been significant if a larger sample had been available. On the Work Conditions deprivation scale, the experimental group had an adjusted mean score equal to control group 1 but slightly higher than control group 2.

Table V-24. Adjusted Means for the Experimental and Control Groups on Deprivation Variables

Variable	Adjusted Means*		
	Experimental	Control 1	Control 2
House and Yard	8.253	9.022	9.172
Household Conveniences	4.950	7.600	9.521
Food	2.157	2.637	4.511
Clothing	1.499	1.589	1.694
Education	4.009	5.040	5.944
Health	2.820	5.487	7.560
Recreation	4.047	9.228	9.288
Participation	2.197	4.453	3.099
Work Conditions	.500	.500	.200
Automobiles	.840	1.199	1.089
Security	5.938	8.036	8.207
Total Deprivation Score	37.205	54.918	60.135

*High score indicates high deprivation

Leisure time of family members. The results of the analysis of covariance on the posttest scores of the leisure time variables are given in Table V-25. The data for this analysis was obtained by employing Your Leisure Time Activities instrument (5) which measured two variables, the amount of participation in common leisure time activities and the amount of enjoyment derived from the

participation. No significant difference was observed among the treatment means on either of the leisure time scales. A trend was impossible to identify because the experimental group adjusted means on the leisure time scales fell between those for the control groups. One control group had the highest adjusted mean leisure time score while the other control group had the lowest score. Table V-26 presents the adjusted means for the leisure time variables.

Table V-25. One-way Analysis of Covariance Summaries Comparing the Experimental and Control Groups on Leisure Time Variables

Source of Variation	Degree of Freedom	Adjusted Sums of Squares	Adjusted Mean Squares	F ratio
<u>Scale 1 Leisure Time Participation</u>				
Between Cells	2	1023.697	511.849	1.562
Within Cells	8	2621.908	327.738	
<u>Scale 2 Leisure Time Enjoyment</u>				
Between Cells	2	2889.422	1444.711	1.346
Within Cells	8	8586.938	1073.367	

Table V-26. Adjusted Means for the Experimental and Control Groups on Leisure Time Variables

Variable	Adjusted Means		
	Experimental	Control 1	Control 2
Leisure Time Participation	98.987	90.935	114.460
Leisure Time Enjoyment	101.002	72.887	109.186

School Data. Table V-27 includes the analysis of covariance summaries for school data of children who were 12 years of age or older, and were living at home. The variables were the grades and attendance for the year during the educational program while the covariates were the same data for the year prior to the beginning of the educational program. The treatment effect was not significant for the variables of academic grades, total grades, or days of absence. Total grades included all grades earned by students for both academic and vocational subjects. Vocational grades, contrasted to academic grades, were considered to be grades for courses designed to prepare a student for a particular occupation. Insufficient numbers of students, five in the experimental group and one in each of the control groups, had complete data for an analysis of the vocational grades to be computed.

Table V-28 presents the adjusted means for the school data variables. All of the experimental group adjusted means were higher, although not significantly so, than either of the control groups. Grades were averaged using the scale of A+=13, A=12, A-=11, B+=10, B=9, B-=8, C+=7, C=6, C-=5, D+=4, D=3, D-=2, and F=1. A trend for attendance, calculated by summing the total number of days each student was absent from school, to be better for the children in the experimental group was observed.

Table V-27. One-Way Analysis of Covariance Summaries Comparing School Data of Children Twelve Years of Age or Older

Source of Variation	Degrees of Freedom	Adjusted Sums of Squares	Adjusted Mean Squares	F Ratio
<u>Academic Grades</u>				
Between	2	.655	.327	.092
Within	28	99.923	3.569	
<u>Total Grades</u>				
Between	2	5.050	2.525	.654
Within	28	108.097	3.861	
<u>Attendance</u>				
Between	2	29.086	14.543	.190
Within	28	2141.112	76.469	

Table V-28. Adjusted Means for School Data of the Children Twelve Years of Age or Older by Treatment Group

Variable	Adjusted Means		
	Experimental	Control 1	Control 2
Academic Grades	7.046	6.716	6.735
Total Grades	7.386	7.128	6.427
Attendance	6.276	8.664	7.641

Analysis of Data from Interview Schedules

Chi square analysis was employed to analyze the nominal type data collected by employing the six interview schedules developed.

These instruments were designed to accompany various stages of the experimental treatment and were administered to each family in both the experimental and control groups as a posttest. Due to the low number of frequencies, the two control groups were collapsed for this analysis. The combined group totaled 18 families.

Parental wishes and desires for their children. Schedule One was designed to obtain information regarding the parental wishes for children who were at least 12 years of age and were living at home at the time of the posttest.

As a preliminary step, the frequencies of children in age ranges 12 through 14, 15 through 17, and 18 or over were tabulated by treatment group to determine whether or not the ages of children were a function of the treatment group to which their families were assigned. Table V-29 presents the frequencies and chi square value for the ages of children. The chi square value was not significant, indicating that the ages of children were not a function of the treatment group. It was noted that 82.63 percent of the children who resided at home and were over 12 years of age were less than 18 years of age.

Table V-29. Frequencies of Various Age Groups of Children by Treatment Group

Group	Ages of Children			Chi Square
	12-14	15-17	18 or Over	
Experimental	6	7	4	1.07
Control	17	13	5	

Table V-30 includes the data concerning the level of education parents desired for their oldest child living at home, provided the child was 12 years of age or older. The chi square value obtained indicated that the level of education parents desired for their oldest child was not a function of the treatment group. Although the variance from expected frequencies was not significant, it was noted that the higher percentage of the experimental group wanted their children to obtain some type of college education. All of the experimental group and 82.35 percent of the control group had some definite desire for the level of education which they wanted their children to attain.

Table V-31 presents the data for the levels of education parents desired for their next to the oldest child living at home. Children must have been 12 years of age or older to be included. As indicated by the non-significant chi-square value, very little deviation from expected values was observed.

Insufficient numbers of second from the oldest children who were 12 years of age or older living at home were available for an analysis to be made.

Table V-30. Frequency of Levels of Education Parents Desired for Their Oldest Child Living at Home by Treatment Group

Group	Education Desired			Chi Square
	Elementary and High School	Junior College or Four-Year College	No Response	
Experimental	3	6	0	2.01
Control	6	8	3	

Table V-31. Frequency of Levels of Education Parents Desired for Their Next to the Oldest Child Living at Home by Treatment Group

Group	Education Desired		Corrected Chi Square
	Elementary and High School	Junior College or Four-Year College	
Experimental	2	5	.12
Control	3	6	

Table V-32 presents the frequencies and chi square value for the data concerning parental knowledge of the cost of post-secondary education. The chi square value was not significant. A higher percentage of parents in the experimental group had some idea of the cost of post-secondary education than did the parents in the control group. These percentages were 63.63 and 31.25 respectively.

Table V-32. Frequency of the Parental Knowledge of the Cost of Post-Secondary Education by Treatment Group

Group	Cost of Education		Corrected Chi Square
	Had Some Idea	Did Not Know	
Experimental	7	4	1.61
Control	5	11	

Table V-33 includes the chi square table for the amount of financial assistance parents thought they could give to their children

for post-secondary education. The chi square value was not significant. at the .05 level. Thus the response of the participants to the percentage of financial assistance available for post-secondary education from the families was not a function of the treatment group. Inspection of these data indicated that a higher percentage of the experimental group, as compared to the control group, felt they could supply some, but less than 50 percent, of the educational expenses of their children beyond the secondary level. These percentages were 60.00 and 23.52 respectively. A higher percentage of the control group did not know or had no response to the question of the percentage of financial support they could provide for their children's post-secondary education than did the experimental group. These percentages were 20.00 and 58.82 respectively.

Table V-33. Amount of Assistance Parents Could Provide for Their Children's Post-secondary Education By Treatment Group

Group	Percentage of Educational Expenses			Chi Square
	Less than 50	More than 50	No response	
Experimental	6	2	2	4.39
Control	4	3	10	

The observed frequencies of occupational aspirations parents had for their oldest child living at home is included in Table V-34. Only those children who were 12 years of age or older were considered. The chi square value obtained was significant at the .05 level. Thus, the occupational aspirations of the parents for their oldest child living at home was a function of the treatment group. Nearly one-half (47.06 percent) of the control group did not have any idea what type of occupation they wanted their oldest child to enter while none of the experimental group responded thus. Over one-half (55.56 percent) of the parents in the experimental group had a specific occupation that they wanted their oldest child who lived at home to enter. This may be compared to approximately one-sixth of the control group parents.

Table V-34. Frequency of Occupation Aspirations Parents Had for Their Oldest Child Living at Home by Treatment Group

Group	Occupational Aspiration			Chi Square
	None	Up to Child	Specific Occupation	
Experimental	0	4	5	7.11*
Control	8	6	3	

* Significant at the .05 level.

Table V-35 presents the data regarding the occupation aspirations parents had for their next to the oldest child who was living at home and was at least 12 years of age. The chi square value was not significant. However, deviations from equal proportions were observed in the classifications of "Do Not Know" and "Up to Child." These percentages for the experimental and control groups were 0.00 and 44.44 respectively for the response classification "Do Not Know," and 62.50 and 22.22 respectively for the classification of "Up to Child."

Insufficient numbers of children who were in second from the oldest or younger were available for an analysis to be made.

Table V-35. Frequency of Occupational Aspirations Parents Had For Their Next to the Oldest Child Living at Home by Treatment Group

Group	Occupational Aspiration			Chi Square
	Do Not Know	Up to Child	Specific Occupation Specified	
Experimental	0	5	3	5.25
Control	4	2	3	

The frequencies of the income level parents desired for their oldest child living at home when the child is an adult is presented in Table V-36. The significant chi square value indicated that the level of income desired was a function of the treatment group. Deviations from equal percentages between the experimental and control groups were observed in the "Do Not Know" and "\$5000 to \$9999" classifications. These percentages were 82.35 and 50.00 respectively for the "Do Not Know" classification while those for the "\$5000 to \$9999" classification were 30.00 and 0.00 respectively.

Table V-36. Frequency of the Income Level Parents Desired for Their Oldest Child Living at Home by Treatment Group

Group	Income Desired			Chi Square
	Do Not Know	\$5,000-9,999	\$10,000-15,000	
Experimental	5	3	2	6.06*
Control	14	0	3	

*Significant at the .05 level.

Presented in Table V-37 are the data concerning the level of income parents desired for their next to the oldest child living at home. Again, children under 12 years of age were not included in the analysis. The significant chi square value obtained indicates that the income classification was a function of the treatment group. Deviations between the experimental and control group were observed in the "Do Not Know" and "\$5000 to \$9999" classifications. The percentages were 16.67 and 66.67 respectively for the "Do Not Know" classification while those for the \$5000 to \$9999 classification were 50.00 and 0.00 respectively. Low cell frequencies preclude making conclusions for these data.

Table V-37. Frequency of the Income Levels Parents Desired for Their Next to the Oldest Child Living at Home by Treatment Group

Group	Income Desired			Chi Square
	Do Not Know	\$5,000-10,000	\$10,000-15,000	
Experimental	1	3	2	6.43*
Control	6	0	3	

*Significant at the .05 level

Table V-38 includes the chi square table for the area of residence parents desired for their children when the children became adults. The chi square value was not significant. Thus, the area in which parents wanted their children to live when they became adults was not a function of the treatment group. Most parents (81.82 percent) wanted their children to live in the same township or county as they did.

Table V-38. Frequencies of the Area of Residence Parents Desired for Their Children by Treatment Group

Group	Area of Residence Desired		Corrected Chi Square
	Same Township or County	Another County or State	
Experimental	5	3	1.44
Control	13	1	

Table V-39 contains the frequencies and chi square value for the location of the residence that parents desired for their children when they became adults with regard to a rural or urban location. The chi square value was not significant. Thus, the treatment did not have a significant effect on where the parents wanted their children to live when they became adults with respect to

living in rural or urban areas. Slightly more parents in the control group as compared to the experimental group wanted their children to live in rural areas. These percentages were 76.92 and 50.00 respectively.

Table V-39. Frequency of the Location of Residence Parents Desired for Their Children by Treatment Group

Group	Location of Residence		Corrected Chi Square
	Rural	Urban	
Experimental	4	4	.63
Control.	10	3	

Parental experiences and desires for themselves. Schedule Two was designed to obtain information regarding parents' desires for themselves and to determine what educational and social experiences the parents had had during the year prior to the posttest.

Table V-40 presents the information regarding the occupation of the head of the household at the time of the posttest. The chi square value was not significant. It was noted that a higher percentage of the heads of households in the experimental group (54.54 percent) were involved in agricultural occupations than were the control group (33.33 percent), while the control group had a higher percentage involved in home economics and health occupations. One of the experimental group respondents was unemployed.

Table V-40. Frequency of Types of Occupations Held by the Head of the Household by Treatment Group

Group	Present Occupation					Chi Square
	None	Agricultural	Business and Industrial	Home Economics and Health	Other	
Experimental	1	6	3	1	0	4.46
Control	0	7	8	4	2	

Table V-41 includes the chi square table for the person by whom the head of the household was employed. Nearly equal percentages of the experimental and control group heads of the households were self-employed, employed by someone other than self, and both self-employed and employed by someone other than self.

Table V-41. Frequency of the Type of Employer by Whom the Head of the Household Was Employed by Treatment Group

Group	Employed By			Chi Square
	Self	Someone Other than Self	Both Self and Other	
Experimental	4	3	2	.68
Control	8	8	2	

Table V-42 presents the data regarding the degree to which the heads of the households were satisfied with their jobs. Most of the heads of the households, 83.33 percent of the experimental group and 81.81 percent of the control group, classified themselves as being "much" or "very much" satisfied with the job they held. The chi square value was not significant.

Table V-42. Frequency of the Various Degrees of Job Satisfaction Expressed by the Head of the Household by Treatment Group

Group	Satisfaction with Job		Corrected Chi Square
	Very Little to Little	Much to Very Much	
Experimental	1	5	.20
Control	2	9	

Table V-43 includes the data regarding the frequencies of the job advancements received by the participants of the treatment group. The corrected chi square value was not significant. Here a majority of the experimental and control group participants, 80.00 percent and 76.47 percent respectively, had not received a job advancement during the year preceding the posttest. None of the participants received a promotion or addition in fringe benefits.

Table V-43. Frequency of Job Advancements Received by the Head of the Household by Treatment Group

Group	Job Advancements		Corrected Chi Square
	None	None but Salary Increased	
Experimental	8	2	.07
Control	13	4	

Data regarding the number of heads of the household who acquired new skills during the year preceding the posttest are included in Table V-44. The corrected chi square value for the frequencies of participants who had acquired new skills was not significant. It was noted that a higher percentage of the experimental group participants obtained new skills than did the control group participants. These percentages were 30.00 percent and 11.11 percent, respectively.

Table V-44. Frequency of New Skills Acquired by the Head of the Household by Treatment Group

Group	New Skills Acquired		Corrected Chi Square
	Yes	No	
Experimental	3	7	.54
Control	2	16	

Table V-45 includes the data regarding the number of head of the household who changed jobs during the year prior to the posttest. Only one participant, a member of the control group, changed jobs. Thus, even though the chi square value was not significant, it cannot be considered conclusive due to the low expected cell frequencies. It is apparent, however, that the treatment had little if any effect on the number of participants who changed jobs.

Table V-45. Frequency of the Head of the Household Who Changed Jobs by Treatment Group

Group	Change Jobs		Corrected Chi Square
	Yes	No	
Experimental	0	10	.09
Control	1	17	

The data regarding the number of head of the household who wanted a job change are reported in Table V-46. The chi square value was not significant. It was noted that a higher percentage of the control group participants wanted a job change than did the experimental group participants. These percentages were 38.88 and 10.00 respectively.

Table V-46. Frequency of Head of the Household Who Desired to Change Jobs by Treatment Group

Group	Desired a Job Change		Corrected Chi Square
	Yes	No	
Experimental	1	9	1.40
Control	7	11	

The data regarding the amount of income that the head of the household desired to have in order to meet family needs is included in Table V-47. The chi square value was not significant. The number of participants did not allow for adequate frequencies in each range of salary, thus necessitating the collapsing of some salary ranges. Very little variance was observed between the percentage of the experimental and control group participants who desired each salary range. It was noted that over one-fifth, 20.05 percent of the experimental group and 23.52 percent of the control group, reported that the family needs could be met with \$1000 to \$5000. About one-half, 50.00 percent of the experimental group and 47.05 percent of the control group reported that \$5,000 to \$7,000 would be necessary to meet the family needs.

Table V-47. Amount of Income the Head of the Household Desired in Order to Meet Family Needs by Treatment Group

Group	Desired Net Income in Dollars				Chi Square
	1000-4999	5000-6999	7000-15,000	Don't Know	
Experimental	2	5	2	1	.30
Control	4	8	3	2	

Table V-48 includes the chi square table for the presence and absence of the desire for more education on the part of the head of the household. The chi square value was not significant. Nearly equal percentages of the experimental and control group reported having a desire for more education. These percentages were 50.00 and 44.44 respectively.

Table V-48. Desire for More Education by the Head of the Household by Treatment Group

Group	Desire More Education		Corrected Chi Square
	Yes	No	
Experimental	5	5	0.01
Control	8	10	

Table V-49 presents the data concerning the type of education, academic or vocational, that the heads of households who indicated wanting additional education desired. The chi square value was not significant. It was noted that all of the experimental group wanted some type of vocational training while less than one-half (42.85 per cent) of the control had the same desire.

Table V-49. Frequency of the Type of Education Desired by the Head of the Household by Treatment Group

Group	Type of Education		Corrected Chi Square
	Academic	Vocational	
Experimental	0	5	2.10
Control	4	3	

Data regarding the number of family heads who attended some type of education in the year prior to the posttest along with the chi square value are included in Table V-50. The chi square value was not significant. It was observed that 40.00 percent of the experimental group reported that they attended some type of educational program while 5.55 percent of the control group had obtained some type of organized educational activity.

Table V-50. Frequency of the Head of the Household Who Attended Educational Activities by Treatment Group

Group	Obtained Education		Corrected Chi Square
	Yes	No	
Experimental	4	6	3.12
Control	1	17	

Table V-51 includes the chi square value and frequencies of the number of families whose head of the household were members of community organizations during the year preceding the posttest. The chi square value was not significant. A low percentage of each of the treatment groups had been members of any club or organization, these percentages were 20.00 for the experimental group and 11.11 for the control group. None of the heads of households had been officers in community organizations or had been on a committee in a community organization.

Table V-51. Frequency of Membership of the Head of the Household in Community Organizations by Treatment Groups

Group	Member of Organization		Corrected Chi Square
	Yes	No	
Experimental	2	8	0.01
Control	2	16	

Table V-52 presents the data concerning the condition of health of the head of the household. The chi square value was not significant. Very little variation existed between the experimental and control groups with regard to the percentage of heads of the households who were classified as being in the health classifications of fair, good, and very good.

Table V-52. Frequency of the Condition of Health of the Head of the Household by Treatment Group

Group	Condition of Health			Chi Square
	Fair	Good	Very Good	
Experimental	3	5	2	0.09
Control	5	10	3	

Data regarding the number who had changed residence are included in Table V-53. The chi square value was not significant. One control group family had changed the place in which they resided in the year prior to the posttest while none of the experimental group had moved to a different residence.

Table V-53. Frequency of Change in Residence Location by Treatment Group

Group	Changed Residence		Corrected Chi Square
	Yes	No	
Experimental	0	10	0.09
Control	1	17	

Table V-54 includes the data and chi square value for the number of families in the treatment groups who desired a change in location of residence. The chi square value was not significant. It was

observed, however, that nearly two-fifths (38.88 percent) of the control group wanted to change the location of their residence while only one-tenth (10.00 percent) of the experimental group wanted to change locations of residence.

Table V-54. Frequency of Families Who Wanted to Make a Change in Location of Residence by Treatment Group

Group	Desire Residence Change		Corrected Chi Square
	Yes	No	
Experimental	1	9	1.40
Control	7	11	

Desires and experiences of Children. Schedule Three was designed to be used to obtain data concerning the educational and social desires and experiences that children living at home who were 12 years of age or older had had both prior to and during the year preceding the posttest.

Table V-55 includes the data concerning the number of years of formal education children 12 years of age and older had had at the time of the posttest. The chi square value obtained was not significant. The proportion of students who were in the grade classifications of sixth through ninth grade and tenth through twelfth grade were nearly equal for the treatment groups. Thus the treatment groups appeared to have about the same composition with regard to the number of years of school the children living at home and who were 12 years of age or older had completed.

Table V-55. Frequency of Years of Formal Schooling Completed by Children Living at Home Who Were Twelve Years of Age or Older by Treatment Group

Group	Years of Formal Education		Corrected Chi Square
	6 through 9	10 through 12	
Experimental	4	2	0.00
Control	10	8	

Table V-56 presents the data regarding whether or not the children who were living at home and were 12 years of age or older were in school. The non-significant chi square value indicates that the classification of being in or out of school was not a function of the treatment group. It was noted that all of the children in experimental group and nearly three-fourths (72.22 percent)

of the children in control group were in school at the time of the survey, and that five children of the control group were 18 years of age or over.

Table V-56. Frequency of Children Twelve Years of Age or More and Living at Home Who Were Enrolled in School by Treatment Group

Group	Enrolled in School		Corrected Chi Square
	Yes	No	
Experimental	7	0	1.00
Control	13	5	

Table V-57 presents the data for the level of education desired by children who were twelve years of age or more and living at home. The chi square value was not significant. Percentages for the high school and college classifications deviated very little between the experimental and control group. One child, a member of the experimental group, wanted vocational training beyond high school. Three children, all from the control group did not know what level of education they wished to attain.

Table V-57. Frequency of Education Desired by Children Who Were Twelve Years of Age or More and Living at Home by Treatment Group

Group	Desired Education				Chi Square
	High School	College	Vocational	Do Not Know	
Experimental	3	3	1	0	3.59
Control	9	6	0	3	

Table V-58 includes the data for the field of study that children who were twelve years of age or older and living at home desired to study at the highest level of education they wished to attain. The chi square value was not significant. It was noted that one-half of the children who responded in both treatment groups indicated that they desired agriculture as the field of study at the highest level of education they wished to attain.

Table V-58. Frequency of Field of Study Desired by Children Who Were Twelve Years of Age or More and Living at Home by Treatment Group

Group	Field of Study				Chi Square
	Agriculture	Business and Industry	Other	No Response	
Experimental	4	3	1	0	0.02
Control	7	5	2	4	

Table V-59 presents the data for the availability of financial support from the family for the education of children who were twelve years of age or older and living at home. The chi square value was not significant. The percentage of observed frequencies for the classification of financial support being available for education was slightly higher for the experimental group than the control group. These percentages were 57.14 and 40.00 respectively. Two children, both from the control group, did not know whether or not the family would support the education they desired to attain.

Table V-59. Frequency of Availability of Financial Support From the Family for Education of Children Who Were Twelve Years of Age or Older and Living at Home by Treatment Group

Group	Family Support for Education			Chi Square
	Yes	No	Do Not Know	
Experimental	4	3	0	1.26
Control	6	7	2	

The strongest desires of the children who were 12 years of age or older and living at home for the year following the posttest are presented in Table V-60. The desires expressed by the children were categorized into four classifications which were: (1) do not know, (2) occupational, (3) educational, and (4) material or other. The non-significant chi square value indicated that the response to these classifications was not a function of the treatment group. Inspection of the data revealed a trend for the experimental group to express desires in the occupational and educational classifications and not to express desires in the material or other classification.

Table V-60. Frequency of Strongest Desires for One Year from Time of Posttest Expressed by Children Who Were Twelve Years of Age or Older and Living at Home by Treatment Group

Group	Strongest Desire for One Year from Now				Chi Square
	No not Know	Occupational	Educational	Material or Other	
Experimental	2	2	3	0	4.95
Control	6	1	5	6	

Table V-61 presents the frequencies of the desires for the second year following the posttest of children who were twelve years of age or older and living at home. The non-significant

chi square value indicated that the responses of the children were not a function of the treatment group. As compared to the students' desires for the year following the posttest, more children did not know what their strongest desire was. Nearly equal proportions were observed for the "do not know" classification for the experimental and control group. These percentages were 42.85 and 44.44 respectively. A higher percentage of the experimental group (42.85 percent) than the control group (27.77 percent) verbalized their strongest desire as some kind of education.

Table V-61. Frequency of Strongest Desires for Two Years from Time of Posttest Expressed by Children Who Were Twelve Years of Age or Older and Living at Home by Treatment Group

Group	Strongest Desires for Two Years From Now				Chi Square
	Do Not Know	Occupational	Educational	Material or Other	
Experimental	3	1	3	0	1.57
Control	8	2	5	3	

Table V-62 presents the information regarding the strongest desires that children had for five years after the posttest. Responses verbalized by the children were categorized into the classifications of (1) do not know, (2) occupational (3) educational, and (4) material or other. The chi square value calculated for the frequency of response to these classifications was not significant. Observable differences appeared between the experimental and control group for the two response classifications of "educational" and "material or other." The percentage of responses for the "educational" classification was 42.85 for the experimental group and 5.55 for the control group. The percentages of responses for the "material or other" classification was 0.00 for the experimental group and 22.22 for the control group.

Table V-62. Frequency of Strongest Desires for Five Years from Time of Posttest Expressed by Children Who Were Twelve Years of Age or Older and Living at Home by Treatment Group

Group	Strongest Desire for Five Years from Now				Chi Square
	Do Not Know	Occupational	Educational	Material or Other	
Experimental	2	2	3	0	6.12
Control	6	7	1	4	

Table V-63 includes the data regarding the place of residence which children who were 12 years of age or older and living at home wished to live when they became adults. The chi square value was not significant indicating that the place of residence desired by these children was not a function of the treatment group. A predominance of the children in the experimental and control groups desired to reside in the same county in which they were residing. These percentages were 57.14 for the experimental group and 76.47 for the control group. These percentages seem to indicate a trend for the experimental group to want to move to a different location than the one in which they resided.

Table V-63. Frequency of Place of Residence Desired by Children Twelve Years of Age or Older Who Were Living at Home by Treatment Group

Group	Place of Residence		Corrected Chi Square
	Same County	Different County	
Experimental	4	3	.20
Control	13	4	

Table V-64 includes the data regarding the location of residence that children who were 12 years of age or older and living at home desired when they became adults. The non-significant chi square value indicates that the location of residence desired is not a function of the treatment group. Approximately three-fourths of the children, 71.42 percent of the experimental group and 82.35 percent of the control group, wished to reside in a rural area when they became adults.

Table V-64. Frequency of Location of Residence Desired by Children Who Were Twelve Years of Age or Older and Living at Home by Treatment Group

Group	Location for Residence Desired			Chi Square
	Rural	Small Town	City	
Experimental	5	0	2	2.94
Control	14	2	1	

Family financial information. Schedule Four was designed to obtain information regarding the financial situation of each family for the year preceding the posttest which was the year during which the educational program was conducted in the experimental communities.

Information regarding the frequency of various levels of gross farm income is reported by families in Table V-65. Although the chi square value was not significant, deviations from equal percentages occurred in all classifications. In general, a higher percentage of the control group had no farm income or did not know how much income was received, from the farm, while a higher percentage of the participating families in the experimental group reported gross farm income for the classifications of "less than \$3000" and "\$3001 to \$6000." It was noted that two experimental and five control families did not have a farm business.

Table V-65. Frequency of Gross Farm Income Reported by Families by Treatment Group

Group	Gross Farm Income				Chi Square
	None or Do Not Know	\$1-2999	\$3000-5999	\$6000 or more	
Experimental	5	3	1	1	1.96
Control	13	2	1	2	

Thus 30.00 percent of the experimental families and 38.99 percent of the control families did not know the amount of gross farm income they had received.

Presented in Table V-66 are the data regarding the frequency of families that reported receiving nonfarm income in the classifications of (1) none or do not know, (2) \$1 to \$2999, (3) \$3000 to \$5999, and (4) \$6000 or more. The chi square value was not significant. The largest deviation in percentages of frequencies occurred for the response classification of "\$1 to 2999" with 60.00 percent of the experimental group and 33.33 percent of the control group indicating that their income was within this range.

Table V-66. Frequency of Nonfarm Income Reported by Families by Treatment Group

Group	Nonfarm Income				Chi Square
	None or Do Not Know	\$1-2999	\$3000-6000	\$6000 or more	
Experimental	1	6	3	0	2.73
Control	4	6	6	2	

The amount of living expenses reported by the families was categorized into the classifications of (1) none reported (2) \$1-1999, (3) \$2000-\$3999, and (4) \$4000 or more. The chi square

value which appears in Table V-67 computed for these frequencies was significant. Thus, the income classification was a function of the treatment group. Inspection of the frequencies for the treatment groups revealed that the greatest deviation from equal percentages of treatment group frequencies occurred for the classifications of "none reported" and "\$1-1,999." The classification of "none reported" included 10.00 percent of the experimental group responses and 44.00 percent of the control group responses. Seventy percent of the families in the experimental group reported that their living expenses were in the range of \$1-1999 while 11.11 percent of the control group reported having living expenses in the same range.

Table V-67. Frequency of Living Expenses Reported by Families by Treatment Group

Group	Living Expenses				Chi Square
	None Reported	\$1-1999	\$2000-3999	\$4000 or More	
Experimental	1	7	1	1	10.38*
Control	8	2	4	4	

*Significant at the .05 level.

The farm business. Inadequate data were available regarding the farm businesses operated by the disadvantaged families for analysis by chi square. Efficiency measures such as yields of crops, birth rate of livestock, weaning rate of livestock, and cost of production were available from only a few families.

The home and surroundings. Schedule six, a data collection instrument was designed to enable the interviewer to record his evaluation of the condition of the home and surroundings. The results of the interviewers' evaluation are reported in this section.

The interviewers' evaluations of the conditions of the participants' houses were tabulated and reported in Table V-68. The chi square value was not significant. Inspection of the frequencies indicated a trend for fewer houses in the experimental group than the control group to be rated very poor. These percentages were 10.00 and 22.22 respectively. However, a higher percentage of the experimental group than the control group had houses that were rated fair; the percentage being 40.00 and 27.78 respectively.

Table V-68. Frequency of Condition of Residence of Participating Families by Treatment Group

Group	Condition of Residence				Chi Square
	Very Poor	Fair	Average	Above Average	
Experimental	1	4	2	3	1.24
Control	4	5	5	4	

Frequency of the interviewers' evaluation of the condition of the furniture of participating families are reported in Table V-69. The chi square value computed for these frequencies was not significant. It was noted, however, that 30.00 percent of the experimental group as compared to 16.67 percent of the control group had above average or better furniture.

Table V-69. Frequency of Condition of Furniture of Participating Families by Treatment Group

Group	Condition of Furniture					Chi Square
	Very Poor	Fair	Average	Above Average	Excellent	
Experimental	2	2	3	2	1	2.74
Control	2	6	7	3	0	

Included in Table V-70 are the data concerning the condition of the lawn and grounds of participating families as evaluated by the interviewers. The chi square computed for the frequencies of the various categories of the condition of the lawn and grounds was not significant, indicating that the condition of the lawn and grounds was not a function of the treatment group. It was noted that the experimental group had a higher percentage of families whose lawn and grounds were rated as above average than did the control group. These percentages were 30.00 and 11.11 respectively. Conversely, the control group families had a higher percentage of lawns and grounds rated as average than did the experimental group, the percentages being 22.22 and 0.00 respectively.

Table V-70. Frequency of Condition of Lawn and Grounds of Participating Families by Treatment Group

Group	Condition of Lawn and Grounds				Chi Square
	Very Poor	Fair	Average	Above Average	
Experimental	2	5	0	3	3.55
Control	3	9	4	2	

Table V-71 presents the data for the cleanliness and tidiness of the home and surroundings of the participating families as evaluated by the interviewer. The chi square value computed for the frequencies of the classification of cleanliness and tidiness by treatment group was not significant. It was noted that a slightly higher percentage of the control group families' surroundings were rated as poor, fair, average and above average. The experimental group had a

higher percentage of families whose surroundings were rated as being excellent with regard to cleanliness and tidiness as compared to the control group. These percentages were 20.00 and 0.00 respectively.

Table V-71. Frequency of Cleanliness and Tidiness of the Home and Surroundings of Participating Families by Treatment Group

Group	Condition of Home and Surroundings					Chi Square
	Poor	Fair	Average	Above Average	Excellent	
Experimental	2	3	2	1	2	3.97
Control	4	7	4	3	0	

SUMMARY AND CONCLUSIONS

This section presents a summary of the study, reports findings, and presents conclusions that the authors made from the research findings.

Summary

The primary purpose of this phase of Project REDY (Rural Education-Disadvantaged Youth) was to develop and evaluate a vocationally oriented educational program designed to develop the present and potential capabilities of socioeconomically disadvantaged youth. A model educational program was designed and tried out in a single community. The teacher of agriculture in the local school served as the local coordinator for the project.

Research Sample of Disadvantaged Families

Severely disadvantaged families were considered to be those families who had a net annual income of \$3000 or less or were considered to be socially or economically disadvantaged by officials in state and local agencies. By these procedures 238 severely disadvantaged families were identified from the total county population of 2073 families. A random sample of 60 families was drawn from the population of disadvantaged families. This sample was delimited to include only those families that had children of school or pre-school age and whose head of the household was 55 years of age or younger. The thirty-five families, remaining after this delimitation, were randomly assigned to an experimental and two control groups. Twenty-eight of these families were remaining in the treatment groups at the completion of the study.

Treatment

The model vocationally oriented educational program conducted by the local teacher of agriculture served as the treatment for the experimental families. The control groups were not involved in an educational program designed for the disadvantaged, but did have available the normal educational facilities of the community.

Data Collected

Standardized instruments, a Family Data Record, a School Data Form, and a series of Interview Schedules were employed to collect economic, sociological and psychological data. Pretest data were collected utilizing standardized instruments, the Family Data Record, and School Data Form. Posttest data were collected employing the standardized instruments, School Data Form and the Interview Schedules.

Statistical Design and Analyses

The research design employed was a pretest and posttest control group design with two control groups. Chi square analysis was employed both to describe the samples on the basis of the pretest and to ascertain the effect of the education program on the basis of posttest data which were grouped or nominal. Analysis of covariance was employed to analyze interval data. Here the pretest served as the covariate while the posttest served as the variate.

Conclusions

The conclusions of this study, based on the findings of the study, include a description of the families in the treatment groups and the evaluation of the educational program.

Description of the Sample

In order to establish the environmental conditions of the severely disadvantaged families and the equality of the treatment groups, comparisons of pretest data were made between the treatment groups. Major areas for which comparisons were made were (1) the family residence, (2) the farm business, (3) financial assistance, (4) race and nationality and (5) geographic mobility.

The residence. The residence in which the severely disadvantaged rural families lived may be described as a single occupancy house of fair or poor condition. The dilapidated condition of the residence was exemplified by the low resale value estimated by the families which was less than \$6000 for over one-half of the families. Many of the residences did not have some of the household conveniences, such as telephone and indoor bathroom, that most American families usually possess.

The treatment groups were not statistically different on any of the variables related to the condition of the residence.

Farm business. A majority of the participating families owned some type of farm business, but received less than one-half of the income from the farm business. On their small farms, which were mostly less than 80 acres in size, families produced some type of livestock and/or crops. Very few families produced vegetables or fruits for their own consumption. Thus, supporting the interviewers' reports of dietary habits and improper money management. These meager farm businesses were supplemented by part-time or regular jobs. Possessing little or no technical skills, the family breadwinner usually obtained low-paying jobs.

Financial assistance. Sources of financial assistance received by one or more families in the treatment groups were pension, social security, aid to dependent children, unemployment and disability payments.

The apparent underemployment of the breadwinner of the family appeared to necessitate a source of financial assistance to enable the family to survive. The treatment groups did not differ statistically in the proportion of families who received financial assistance from the various sources.

Race and nationality. All families in the treatment groups were Caucasians whose parents had not immigrated to this country.

Geographic mobility. Most of the parents in the disadvantaged families resided in the same geographic area in which they were born and grew to adulthood. The wives appeared to be slightly more mobile prior to marriage than their husbands. Additional evidence of the lack of mobility was given by the fact that over three-fourths of the families had lived in another location in the county before moving to the residence in which they resided. This lack of mobility was not viewed as being bad, rather as being a sign that these people did not wish or were afraid to leave the geographic area with which they were acquainted. Had they moved to the city, many would have found worse conditions in which to live and work.

The treatment groups thus compared were of similar composition with respect to variables relating to residence, farm business, financial assistance, geographic mobility, race, and nationality.

Evaluation of the Educational Program

In order to evaluate the educational program, posttest data were collected employing a battery of standardized instruments and interview schedules. These data were analyzed using the statistical procedures of analysis of covariance and chi square. Variables

included on the standardized instruments were related to the community, morale, perceived social class, deprivation, and leisure time. These variables were analyzed by analysis of covariance with the pretest data serving as the covariate for the corresponding data on the posttest. Interview schedules included variables related to parental desires for their children, parents' experiences and desires for themselves, financial information, farm businesses, and the home and its surroundings. These data were analyzed using the chi square technique.

Community variables. The Community Solidarity Index Schedule (2) was employed to ascertain an index of the participants on the quality of the community with regard to community spirit, interpersonal relations, family responsibility toward the community, schools, churches, economic behavior, local government and tension areas. Although no significant differences were observed among adjusted treatment means for any of the community variables, it was noted that the experimental group had the highest adjusted treatment mean on six of the nine variables. Thus, with larger groups differences as large as those observed here may be significant. Additional emphasis on this area of instruction in Phase IV would seem to be logical.

Morale variables. The morale variables of general adjustment and total morale were measured by employing the Minnesota Survey of Opinion (6). The fact that disadvantaged families have a lower morale and poor adjustment was pointed out in an earlier phase of Project REDY. Thus, this is a viable area in which to work toward a better adjustment and attitude toward the family, self concept and community. Here, as with the community variables, no significant differences were obtained between the treatment group adjusted means. However, the adjusted means indicated a trend for the experimental group to have a better general adjustment and higher morale. The experimental group had higher morale and better general adjustment than either of the two control groups, with only a short duration of the experimental treatment.

Social class. The socioeconomic class to which an individual perceives that he belongs appears to be related to his feelings of worth. To the disadvantaged person it may indicate an "acceptance" of one's position in life. Due to the large amount of within cell variance a significant F value was not obtained in the analysis of covariance. The fact that the experimental group adjusted means for perceived social class was in the middle class while the control groups' was in the upper working and working classes should not be overlooked.

Deprivation. Although it was recognized that an educational program could not solve all of the ills of a socioeconomic disadvantaged family, much progress was apparent. Perhaps this was due to the

follow-up visits made by the coordinator to the home of each of the experimental families following each group meeting. The experimental group had the lowest deprivation score on 11 of the 12 deprivation scales included on the Wants and Satisfaction Scale (4). For household conveniences, the experimental group adjusted treatment mean was significantly lower than one of the control groups. This fact supports the statement of the educational program coordinator regarding the attempts families involved in the educational program were making to improve their households.

Leisure time activities. The results of the data on participation in leisure time activities and leisure time enjoyment were inconclusive. Here it would seem that two possible conclusions could be made: (1) either the lack of money and time were available for such activities, or (2) the educational program was ineffective with regard to improving those leisure time activities included on the instrument.

School data. Grades in academic and vocational courses as well as attendance in school are to some extent measures of the effectiveness of an educational program which focuses on the development of the potential capabilities of youth. These measures were taken for the year immediately preceding the treatment and one year during the educational program. The variate, which was considered to be the year during the educational program, did not receive the full effect of the program since the grades students earned during the early part of the year were during the early phases of the educational program. The experimental group had a higher adjusted mean for both total and academic grades and lower adjusted mean for days absence from school than either of the control groups. Statistical significance was not achieved on these variables, however.

Parental desires for their children. Data concerning parental desires for their children's education, occupation, income, and area of residence were obtained by employing Interview Schedule One.

The establishment of realistic educational goals was one of the objectives of the educational treatment. It was ascertained that parents who were involved in the educational program had some definite aspiration as to the level of education they wished their children would attain and a higher percentage had some idea of the cost of post-secondary education.

The percentage of financial support that parents thought they could provide was a function of the treatment group as indicated by the significant chi square value. Here, a larger proportion of the experimental group indicated they could support some, but less than 50.00 percent, of their children's post-secondary education than did the control group. The educational program apparently had some effect on the experimental group families' financial planning

and their goal definitions. A greater proportion of the control group than the experimental group failed to respond to the amount of financial help they could provide for their children.

Occupational aspirations of the parents for their oldest child living at home was found to be a function of the treatment group. The parents in the experimental group either had a specific occupation in mind for their oldest child or wanted the child to formulate his own occupational objective. Nearly one-half of the control group families declined to establish any type of occupational objective for their oldest child. Parental aspirations for the next to the oldest child living at home were similar to the oldest; however, the occupational aspiration classification was not found to be a function of the treatment group.

The income level parents desired for their oldest and next oldest child living at home was found to be a function of the treatment group. Here, as with the level of education parents desired for their children, a higher percentage of the control group than the experimental group did not know what level of income they wanted their children to earn as adults. Thus, the goal definition unit in the educational program appeared to have performed the function for which it was designed.

Parental desires for themselves. It was anticipated by the researchers that the situation and desires of parents would be more difficult to influence than would the parents' desires for their children. Analysis of the posttest data supported this research hypothesis. No statistically significant difference was observed between the heads of the households in the experimental and control groups on the variables of job advancements, new skills acquired, changes of job, desire for job change, income desired, education desired, education obtained, membership in community organizations, or condition of health. It was noted, however, that a considerably higher percentage of the control group heads of the households wanted to change jobs and desired academic rather than vocational education, while a higher percentage of the experimental group reported attending some type of educational function during the year prior to the posttest.

Although the educational program was focused on disadvantaged youth, changes in adult members were also sought in order that the entire family could be brought back into the mainstream of community life. Additional emphasis on this aspect of the educational program appears to be necessary.

Some progress toward improving the families' attitude toward their place of residence appeared to have been made as reflected by the lower percentage of the experimental group who wanted to change their location of residence. The desire to do something about their situation rather than just wanting to get out of their situation seems to have been cultivated.

Desires and experiences of children. Inherent to any program which purports to develop the capabilities of youth through a vocationally oriented educational program is the establishment of realistic educational goals and defined aspirations that will enable individuals to pursue feasible objectives.

The establishment of realistic goals, however, is not easy to measure. An attempt was made to establish whether or not the children in disadvantaged families had established some type of goal. All of the children in the experimental group and five-sixths of the children in the control group had established the educational level they wished to obtain. Also a similar response was noted for the field of study students wished to pursue at their highest level of education where all of the experimental and seven-ninths of the control group designated a specific field of study.

A trend was observed for the children in the experimental group to express occupational or educational desires when asked what their strongest desires were for one, two and five years from the posttest date. The control group children tended to indicate more materialistic goals.

Data regarding the place of residence in which the children who were twelve years of age or older seem to indicate that a higher percentage of the experimental group children desired to live in an urban area or in a different county than the one in which they lived. This was contrary to the expectations of the researchers.

From these results, it was recommended that more emphasis be placed on goal definition and occupational planning as a part of the vocationally oriented, family centered educational program in which the children were involved.

Financial information. Valid financial information was extremely difficult to obtain from disadvantaged families. Many families did not know their gross farm income, and only guessed at their living expenses. Many factors preclude making conclusive statements regarding the effect of the educational program concerning the financial situations of the family. Among these factors are (1) the low observed frequencies in income classifications, and (2) absence of valid data.

The experimental group families appeared to know more about their financial situation than did the control group families. This is substantiated by the fact that the experimental group included a lower percentage of families who had no record of their gross farm income and a high percentage of families who knew what their living expenses were for the year prior to the posttest than did the control group. The larger percentage of experimental group families who reported having living expenses of less than \$2000 was probably due to the increased number of families who were cognizant of their living cost.

The farm business. Inadequate data were available about the farm businesses operated by the disadvantaged families with respect to production efficiency such as yields of crops, cost of production, birth of livestock, weaning rate of livestock for analysis by chi square. Instruments used to collect data related to the farm business should be revised to measure efficiency and to reflect improvements a family may make.

The home and surroundings. Pride of ownership seemed to emerge as the educational program coordinator worked with the families through group meetings and visits. The effect, although not statistically significant, was that many families cleaned up surroundings, remodeled parts of the house, and purchased new furniture. Hints of this improvement may be observed in the facts that (1) a lower percentage of the experimental group residences were rated very poor, (2) a higher percentage of experimental group families' furniture was rated above average or better, (3) a higher percentage of the experimental families' lawns and grounds were rated above average or better, and (4) a higher percentage of the experimental families' surroundings were rated as excellent with regard to cleanliness and tidiness as compared to the control group.

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CHAPTER VI

AN EDUCATIONAL PROGRAM FOR THE RURAL DISADVANTAGED

INTRODUCTION

Approximately one in every six persons existing under deprived conditions in the United States is living in rural areas. Improving the position of the rural disadvantaged has become a concern, not only to people in rural areas, but also to the urban citizen. Youth from severely disadvantaged families either migrate to urban areas where they often are unable to compete successfully for jobs available or they remain in the rural area and, lacking the ability to be socially mobile, may continue to live under deprived economic conditions. Thus, many rural disadvantaged youth find themselves living and raising families in conditions no better than the previous generations, an untenable situation in our present day society.

The study of rural disadvantaged families and the development and evaluation of a vocationally oriented educational program to meet their needs was the focus of a five-year research study directed by the Agricultural Education Division, Vocational and Technical Education Department, University of Illinois, Urbana, Illinois. The official title of the project was "Development of Human Resources Through a Vocationally Oriented Educational Program for Disadvantaged Families in Depressed Rural Areas." The short title more commonly used was "Rural Education - Disadvantaged Youth," (Project REDY).

Following is a description of the procedure followed in developing the REDY Educational Program. Source units and teaching plans that were developed for use by local educators in initiating and conducting the REDY Educational Program are also presented. The educational program, source units and teaching plans, served as the treatment for the experimentally designed study.

Purpose of Research

The purpose of Project REDY defined in its simplest terms was that of generating in rural school districts an effective vocationally oriented, family centered educational program that would bring about the full utilization of the present and potential capabilities of rural youth who were economically and socially handicapped.

The primary objective of the project was to develop, conduct and evaluate a "model" preparatory and supplemental vocationally oriented education program, specifically designed for members of disadvantaged rural families, which would lead to gainful employment of youth and adults.

Research Population

Using tax records and state and county census reports, depressed rural areas were identified in Illinois where the average annual family

income was less than \$3000. The REDY Educational Program was developed utilizing information obtained from an in-depth study of the severely disadvantaged families in a selected depressed rural area. One school district in the depressed rural area was utilized to try out the "model" vocationally oriented, family centered educational program. Families included in the educational program had to meet the following criteria:

1. The family had at least one child in junior high or senior high school.
2. The family had an annual income of \$3000 or less, except in cases of large families, or when the family was qualified for one or more public aid programs.
3. The head of the household was 55 years old or younger. This age limit was exceeded if children in the family were twelve years of age or older and in school.
4. The family lived in a rural environment.

The educational program was initially conducted and evaluated utilizing an experimental group which numbered ten families and two control groups of ten and eight families respectively. To evaluate the REDY Educational Program various instruments were utilized to gather data from families included in the experimental and control groups. Data were collected both prior to and following the educational activities that afforded an objective evaluation of the REDY Educational Program. In addition, the local coordinator provided constructive criticism as he conducted the pilot program. Data from both these sources guided the development of the educational program that was later conducted and evaluated in five other school districts.

THE EDUCATIONAL PROGRAM

Coordinating the Educational Program

The Agricultural Education Division, University of Illinois at Urbana-Champaign, provided assistance to the participating schools in the form of source units, teaching plans, selected visual aids, and program evaluation. In addition, staff members were available for consultation throughout the duration of the program.

The schools recognized the REDY Educational Program as a part of the adult education program of the agricultural occupations department. The program was conducted as a part of the local secondary school's effort to improve education in the community. Approximately 200 hours of group and individual instruction were involved. The agricultural occupations instructors who served as coordinators were paid a fee from the project funds.

Local coordinators were supplied by the University of Illinois Project REDY staff with:

- A. Source units and teaching plans that guided:
 - 1. Initiation of the educational program
 - 2. Group meetings
 - 3. Home visits

- E. Teaching materials that were reproduced for:
 - 1. Visual guides
 - 2. Handouts

- C. Data gathering instruments as follows:
 - 1. Family Data Records
 - 2. Interview schedules
 - 3. Standardized instruments

- D. Sample or multiple copies of reference materials

- E. Workshops that were used to:
 - 1. Brief coordinators on:
 - (a) Characteristics and attitudes of the rural disadvantaged
 - (b) The description of the education program, e.g., purpose, objectives, use of teaching plans, and suggested procedures and techniques for developing rapport with disadvantaged families
 - 2. Debrief coordinators to:
 - (a) Detect and solve problems common to the educational program
 - (b) Share in successes to maintain morale and enthusiasm of the local coordinators
 - (c) Get subjective evaluations of the REDY Educational Program and determine implications for expanding educational programs for the rural disadvantaged

Initiating the Educational Program

Prior to conducting the vocationally oriented educational program in a local school, it was necessary to take specific actions to identify disadvantaged rural families in the community, to establish rapport with family members, and to motivate families to cooperate by participating in the educational activities. Identification of families, gaining attention of family members, and family motivation were three important activities conducted as a part of the initiation stage of the occupationally oriented educational program.

Identifying families eligible for the educational program. The names of disadvantaged families were obtained from individuals and agencies in the community. From this list of names, families were selected to participate in the educational program.

Getting the attention of the families. This was accomplished by establishing rapport between the local coordinator and the families, who in many cases were not previously acquainted, and by the coordinator raising questions to focus on the need for vocational objectives, plans, and means of obtaining training for the family youth.

Motivating families to participate in the educational program. The purpose was to motivate the selected families to participate in the program by getting them to attend group meetings and cooperate with the coordinator in the follow-up or "kitchen table" lessons..

The three source units used by local coordinators in carrying out the three activities described above in their local communities are presented in Supplement A.

Units of Instruction

Utilizing the information gleaned from an in-depth study of the rural disadvantaged, the REDI Education Program was designed to focus upon three major areas: (1) determining realistic career choices and plans for the children, (2) improving family financial management, and (3) improving family income. Each area of focus or unit was analyzed and educational and action objectives established for each unit as presented in the outline that follows:

- I. Determining realistic career choices and plans for the children
 - A. Educational objectives. To develop in youth:
 1. The ability to enter into and progress in an appropriate field of work by developing a favorable attitude toward entry into the world of work.
 2. The ability to make realistic decisions regarding a career.
 3. A favorable attitude toward education and job training.
 4. A positive attitude toward accomplishing realistic career goals.
 5. The ability to gain entrance into the chosen career.
 - B. Action objectives. To help the older in-school and out-of-school youth living at home:
 1. Make realistic decisions regarding a career.
 2. Prepare for entry into the world of work through school supervised employment experiences.
 3. Enter into post-high school training programs leading to entry into or progress in the occupation of their choice.
 4. Enter into and progress in the occupation of their choice.

II. Improving family financial management

- A. Educational objectives. To create in family members the ambition and potential for achieving a higher standard of living by developing:
1. A favorable attitude toward raising income to an optimum level.
 2. A desire to establish family financial goals.
 3. Pride in productive effort.
 4. An understanding of how to obtain and use community service.
 5. The ability to use credit effectively.
 6. Favorable attitudes toward keeping records.
 7. An understanding of the decision process of buying.
 8. Pride in making the best use of finances available.
 9. A sacrificial determination to achieve worthwhile family goals.
 10. An awareness of and resistance to financial pitfalls.
- B. Action objectives. To have the family:
1. Obtain more family living benefits from their income through improved financial management.
 2. Develop long-range financial goals.

III. Improving family income

- A. Educational objectives. To develop in family members the desire and ability to make and implement realistic decisions regarding their employment and business by developing:
1. An attitude of making periodic appraisals of their income earning situation.
 2. A favorable attitude toward seeking additional occupational training and information.
 3. A realistic awareness of their personal abilities and preferences as well as their limitations.
 4. An attitude of looking for new opportunities within their present employment and in related occupations.
 5. A willingness to take the necessary steps to implement a change.
- B. Action objectives. To have adults in each family:
1. Increase the income for family living through improved management of farm enterprises.
 2. Make realistic decisions regarding their career choice.
 3. Prepare for entry into training which will allow them to begin in or upgrade themselves in the occupation of their choice.

Based on the objectives of the units and needs of the rural disadvantaged, teaching topics and anticipated problem areas were identified and incorporated into an overall program plan as shown in Table VI-1.

Table VI-1. Topics and Major Problem Areas Included in the Educational Program by Meeting Number

Meeting Number	Teaching Topic	Major Problem Area
1	Understanding the high school occupational training and guidance program	Understanding job requirements for youth Understanding the school guidance program
2	Identifying educational and training agencies in the community and state	Identifying post-high school institutions available Gaining admission to post-high school programs Financing children's education Setting goals for children
3	Helping family members establish educational and occupational goals	Helping youth in job entry Determining family expenditures
4	Helping youth through community action programs	Participating in community action programs Understanding children's employment opportunities
5	Analyzing family expenditures	Managing family expenditures
6	Establishing long-range family financial goals	Establishing financial plans Developing educational goals based on family finances
7	Developing family financial plans	Understanding the importance of financial planning Developing a family budget
8	Developing financial plans and using business and family records	Planning financial expenditures Planning family finances to meet educational goals Supplementing family income
9	Adjusting family resources to increase family income	Determining family resources Keeping family and business record
10	Using credit wisely	Understanding the use of credit Using credit to meet educational goals

Table VI-1 -- Continued

Meeting Number	Teaching Topic	Major Problem Area
11	Utilizing community services	Understanding the value of community services Identifying community services available Using community services
12	Reviewing and revising family goals	Establishing family goals Improving family income Improving financial management

Teaching Procedure

Family members, including older children, in the experimental educational program were encouraged to attend group meetings where the problems and concerns of participants directed the educational activities. Class discussions of mutual problems and visiting among families were encouraged. Local coordinators followed the comprehensive teaching plans provided in conducting the educational activities. Each coordinator was encouraged to adapt the plans to meet the needs of his particular group.

After each group meeting, the local coordinator made a visit to the home of each family enrolled in the program. If the family had attended the last group meeting, he briefly reviewed the meeting, related the information covered in the group meeting to the particular family situation, aided the families with their unique problems, sought problems he could help with, motivated the family to attend the next group meeting, made transportation arrangements for them to get to the next group meeting, and collected family data for his program files.

If the family had not attended the last group meeting, the coordinator proceeded as with the families who did attend the group meeting, and, in addition, he discussed the material covered at the last group meeting and put more emphasis on motivating family members to attend the next group meeting.

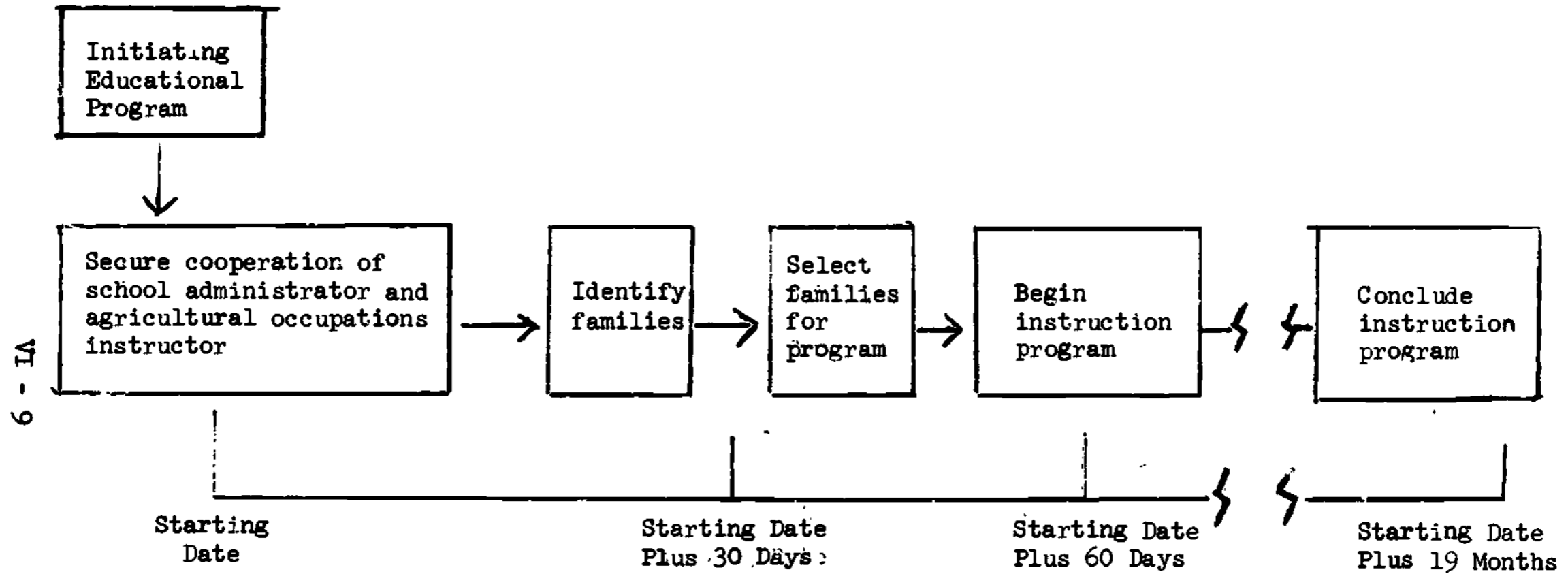
Group meetings were usually held at the local school, but the coordinator was free to conduct group meetings in homes or other preferred locations. Meeting times and dates were set to accommodate the families involved. Group meetings usually lasted from two to three hours. Home visits were commonly two hours, but ranged from one to three hours, depending upon the interest and needs of the family. During group meetings and the follow-up home visits, coordinators

encouraged each family to establish realistic goals that would improve family conditions. Throughout the program, family members were urged to take action to accomplish their goals.

Excluding the summer months, coordinators normally conducted one group meeting per month and visited each family in their home at least one time each month. The time span and major events of the REDY Educational Program are shown in Figure VI-1. The individual teaching plans used by local coordinators in conducting group meetings and home instructional visits are presented in Supplement B.

FIGURE VI - 1

Schedule of Major Events of the Educational Program



SUMMARY, CONCLUSIONS, AND IMPLICATIONS

The REDY Educational Program was developed following a comprehensive study of the rural disadvantaged, applied on a small scale, and evaluated in the developmental phase of the project. The program was modified according to recommendations that emerged during the developmental phase, and applied and evaluated again, on a larger scale, during the exemplary phase of the study.

The teaching plans and accompanying materials developed by the research staff were received favorably by the local school personnel. Local coordinators stated that the participating families displayed changes of attitudes and actions in keeping with the objectives of the program.

Local coordinators reported that disadvantaged families were anti-social and suspicious of people representing formal organizations at first, and that personalized activities were essential to gain their initial cooperation and trust. Most of the families responded favorably to the interest exhibited in them by the local educator. The coordinators granted that group activities gained teacher efficiency and provided valuable social activities for participating families, but that individual family contacts were necessary to individualize instruction and to encourage families to take action to improve their situation.

The local coordinators expressed a deep personal involvement with families and stated that they had benefited both personally and professionally from their involvement. Coordinators were rewarded for their efforts when they observed family members establish realistic occupational and educational goals; saw families start attending school and community functions; and realized that the economic conditions of the family had been improved due to better business or family management, or that more adequate or supplemental employment had been secured.

Statistical results, although not reported at this point, revealed that families participating in the education program did show improvements in (1) attitude toward the community, (2) morale of individual family members, (3) social adjustment and involvement, and (4) economic conditions of the family.

The warm response given by the majority of participating families to the sincere interest shown in them by the local educator indicated that rural disadvantaged family members want and need assistance. With proper motivation and a personalized educational program, many rural disadvantaged family members may establish realistic educational and occupational goals and take action to accomplish these goals as a means of breaking out of the chains of poverty.

The REDY Educational Program served effectively as a vehicle to reach a small segment of the disadvantaged rural families in Illinois. The vocationally oriented educational program should be expanded in Illinois and implemented in other states that have high concentrations of rural disadvantaged people in an effort to begin to prepare rural young people and adults for adequate employment. Also, portions of the educational program may be of value in working with the urban disadvantaged.

SUPPLEMENT A

THREE SOURCE UNITS FOR INITIATING
A VOCATIONALLY ORIENTED, FAMILY CENTERED
EDUCATIONAL PROGRAM FOR THE RURAL DISADVANTAGED

SOURCE UNIT I

UNIT: Initiating the REDY Educational Program

TOPIC: Identifying Families Eligible for the REDY Educational Program

INTRODUCTION: There is much data available which confirms the fact that families having special needs due to low socio-economic levels do live in rural areas. However, few people can identify these families by name and location of their residence. The first job of the REDY coordinator is to identify those people living in his area to be served by the REDY Educational Program. The procedures outlined represent the results of a carefully detailed study of the problem in a realistic on-site situation.

This source unit presents to the REDY coordinator a plan which can be followed to efficiently identify families with special needs. The coordinator should review the unit and become familiar with the objectives and procedures outlined. Each task is analyzed and methods which can be used to accomplish each task are outlined.

OBJECTIVES: The objectives of this step in the REDY Educational Program are to have the program coordinator:

Identify each family in the community having special needs due to socioeconomic factors.

Locate the residence of each family.

Collect selected data regarding the present situation of each family.

Start a personal data file for each family.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare forms on which data can be recorded	A. See Form A - List of People Who Can Help Identify Families (Samples of Forms A through H are provided at the end of this source unit.) 1. Review form and modify it to meet local needs. 2. Duplicate copies of the form for your use.

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Identify and record on Form A local individuals who may be able to provide names of families having special needs</p>	<p>3. Punch forms and insert in coordinator's notebook. (note: Forms will be furnished by Project REDY if requested)</p> <p>B. See sample Form B - Preliminary Information about Families Identified.</p> <ol style="list-style-type: none"> 1. Review form and modify it to meet local needs. 2. Duplicate copies of the form for your use. Prepare enough forms to accommodate approximately 25 percent of the families living in the area being served. 3. Punch forms and insert a quantity in the coordinator's notebook. 4. File extra copies in a properly labeled file folder in the REDY file. (note: Forms will be furnished by Project REDY if requested) <p>A. Contact local representatives of agencies such as the:</p> <ol style="list-style-type: none"> 1. Cooperative Extension Service, College of Agriculture 2. Agricultural Conservation and Stabilization Committee 3. State and County Public Aid (Welfare) Office 4. Township supervisors 5. State parole system 6. Others <p>B. Contact local civic leaders such as:</p> <ol style="list-style-type: none"> 1. Churchmen 2. Presidents of mens and womens civic organizations such as the Chamber of Commerce 3. Others <p>C. Contact school personnel such as:</p> <ol style="list-style-type: none"> 1. School nurses 2. Guidance counselors 3. Chief school administrators for public and parochial schools

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Prepare to contact individuals identified on Form A</p>	<p>4. School attendance officers (truant officers)</p> <p>5. Others</p> <p>A. Arrange with your supervisor for time required to make contacts</p> <ol style="list-style-type: none"> 1. Count the number of persons you wish to contact. Allocate an average of thirty minutes per contact plus necessary travel time. 2. Contact your supervisor to arrange to be permitted to spend the necessary amount of time and/or to inform him of the job you will be completing during this time. <p>B. Plan the visitation schedule</p> <ol style="list-style-type: none"> 1. Examine the list of addresses and determine what sequence of contacts would make most efficient use of your time. 2. Using a calendar similar to Form C, assign appropriate contacts to the days you have available for the REDY Educational Program (consider geographical proximity). 3. Review your tentative itinerary with your supervisor, and give him a copy if he approves your plan.
<p>IV. Contact the people listed on Form A</p>	<p>A. Make appointment with each person to be interviewed.</p> <ol style="list-style-type: none"> 1. Refer to your itinerary and determine contacts scheduled for the date or dates being considered. 2. Make a phone call to the person to be contacted and set up a date, time and place of meeting. (Refer to Form A for telephone number). 3. During phone conversation: <ol style="list-style-type: none"> a. Give your name and title b. Explain that you are establishing a family centered educational program for families who have special needs due to low socioeconomic level.

Jobs to be Done	Steps to Accomplish Jobs
	<p>c. Explain that you are the coordinator of the educational program.</p> <p>d. Explain that you have found that there are approximately (use a figure equal to one-fourth of the families you estimate live in the area being served) in the community.</p> <p>e. Relate that you need to identify the names of families having special needs as a result of their low socioeconomic status.</p> <p>f. Relate that you think he or she can help you identify some of these families.</p> <p>g. Explain that you would like an appointment on (give day) for about 30 minutes to discuss this.</p> <p>h. Arrange for agreeable date, time and place for interview and record arrangements on Form A.</p> <p>4. If questions are raised regarding the educational program, explain that you will be glad to discuss the program in more detail when you come to see him or her.</p> <p>B. Prepare for the interview</p> <ol style="list-style-type: none"> 1. The day of the interview inform your supervisor of the arrangement for the interview (it may sometimes be more appropriate to inform your administrator a day before the interview especially if interview is on a Saturday), 2. Check your coordinator's notebook to be sure you have an adequate supply of Form B - Preliminary Information About Families Identified. 3. Place your calendar of activities in the coordinator's notebook. 4. Arrange your time schedule so you can arrive at the place of the interview on time (you may need to allocate time to find an unfamiliar location). <p>C. Initiating the interview. Introduce yourself and the vocationally oriented educational program.</p>

Jobs to be Done

Steps to Accomplish Jobs

1. Give your name, title and the name of the school that you represent.
2. Explain that you are the coordinator of the educational program.
3. Explain that this is a local school sponsored family centered educational program designed to help families with special socioeconomic needs.
4. Explain that the educational program has as its purposes to:
 - a. Help disadvantaged families begin thinking about the future.
 - b. Help the family members identify realistic goals for themselves and for the family as a unit.
(Give examples:
Education goals of youth
Occupational goals of young and old
Improving present level of living)
 - c. Help the family reach these goals.
 - d. Provide individual instruction at the homes and small group instruction.
5. Explain that data indicate there are (give figure found in Item IV, A, 3, d) families having special needs due to low socioeconomic level in the area being served.
 - a. Explain that these general figures are available but they do not tell you who these people are.
 - b. Explain that you need to find out who these people are and where they live before you can begin working with them.
6. Tell the interviewee that he or she has been suggested as a person who can help you identify some of these families. Explain that you will talk to several other people who have been suggested and that by combining all the information you obtain, you should be able to identify all the families who can benefit from the REDY Educational Program.
7. Ascertain if the person is willing to help.
8. If the response is affirmative, proceed to D - "Conducting the interview."
If negative, politely conclude the visit by thanking him for the time spent

Jobs to be Done	Steps to Accomplish Jobs
	<p> talking with you. If he appears interested, suggest that you will keep them informed of the progress of the REDY Educational Program. </p> <p> D. Conducting the interview </p> <ol style="list-style-type: none"> 1. Open the coordinator's notebook and give the interviewee a copy of Form B - Preliminary Information About Families. Use a "new" Form B for each interview. <ol style="list-style-type: none"> a. Explain that you will be completing a form like the one that he (or she) has. b. Relate that you are primarily interested in names and addresses of families. c. Explain that if he or she has any additional information it would be helpful. d. Indicate that even if he or she is not sure of an item, you would appreciate knowing what they think the situation may be. e. Tell interviewer you will not use his or her name in connection with any of the families identified. 2. Clarify the type of family that should be identified. <ol style="list-style-type: none"> a. Families that have difficulty in maintaining a marginal standard of living. <ol style="list-style-type: none"> (1) May be small families with low income. (2) May be large families with moderate income. b. If the interviewee asks for income guidelines, answer: <ol style="list-style-type: none"> (1) A small family having about a \$3,000 yearly spendable income. (2) A large family may have more income. (A family of 13, two parents and 11 children, might have over \$7,000 income). c. Ask the interviewee to give you the names of families he believes have difficulty maintaining a marginal standard of living.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> (1) Explain you will come back to the other questions later. (2) List these names on your Form B. (Be sure the heading has been filled out). (3) Record appropriate remarks the interviewee makes for each family. <p>d. After you have the names of the families, begin collecting data for each family.</p> <ul style="list-style-type: none"> (1) Take the first family and ask if the interviewee can provide any of information requested on the form. (2) Record the information. (3) Proceed for each family. <p>E. Terminate the visit when you feel the interviewee is unable to make any additional contributions.</p> <ul style="list-style-type: none"> 1. Express appreciation for interviewee's contribution to the educational program. 2. Obtain the blank Form B from the interviewee. 3. Tell interviewee you will keep him or her informed as the educational program progresses. 4. Reaffirm that you will keep interviewee's name confidential. 5. Leave. 6. In some instances, you may feel that the interviewee is extremely busy and would prefer to finish the discussion at another time. If so: <ul style="list-style-type: none"> a. Suggest that you will return at another time to complete the interview. b. Establish date and time; refer to your calendar of activities to avoid conflicts. c. Record arrangements on Form A.

Jobs to be Done	Steps to Accomplish Jobs
V. Summarize data collected	<p>A. Duplicate sufficient quantity of Form D - General Family Data.</p> <ol style="list-style-type: none"> 1. Review form and modify if necessary. 2. Duplicate copies so there is one for each family identified. <p>B. Record data on forms.</p> <ol style="list-style-type: none"> 1. Begin recording data on Form D as soon as interviews have been completed. 2. Complete one form for each family having a head of household under 60 years old, with pre-school and/or in-school children and living on the land (farming, part-time farming, rural residence). <ol style="list-style-type: none"> a. Fill out the heading the first time a family name appears on a Form B and fill in the rest of the form. b. Prepare a Family Folder (see Form E) for each family when the name first appears. c. File Form D in the appropriate folder. d. File the folders alphabetically. e. Check each name on each Form B against the Family Folder file to see if the family name has already appeared. If the family name has already appeared, pull the folder, note any discrepancies in the information and refile the folder. Some of this information may not agree. This will be taken care of in the next step. f. One family folder with a completed Form D should be on file for each family identified. <p>C. File all Forms A and B in folders appropriately labeled. (See Form G).</p> <p>D. Check the number of families identified with the estimated figure.</p> <p>E. You may wish to make some preliminary summaries of data at this time. However, more meaningful summaries can be made after learning more about the families.</p>

FORM A

LIST OF PEOPLE WHO CAN HELP IDENTIFY FAMILIES

Name	Title or Position	Address	Phone No.



FORM B

PRELIMINARY INFORMATION ABOUT FAMILIES

Name of Person Interviewed: _____ Title of Position _____

Name of Family Head	Address	Approximate Age	Present Occupation	No. of children		Estimated Annual Income	Comments
				Pre-school	In-school		

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FORM C

CALENDAR OF CONTACTS

Month -

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

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FORM D

GENERAL FAMILY DATA

Name of Family _____ No. in-school children _____

Address _____ No. pre-school children _____

Phone No. _____ Estimated Yearly Income _____

Names of Adults Living at Home	Relationship to Head of Family	Age	Present Occupation	Comments

Names of Children Living at Home	Relationship to Head of Family	Age	"Pre-School" or grade level	Comments

Names of Children Living Away from Home	Relationship to Head of Family	Age	Occupation	Address	Comments



FORM E
FAMILY FOLDER

(REDY)

Smith, John Z.
Happy Hollow Road

FORM F
FILE FOR LIST OF KEY PEOPLE

List of people who can help identify families

FORM G

FAMILY FILE FOR PRELIMINARY INFORMATION

Preliminary Information About Families

A large rectangular box with a tab on the top-left corner, intended for preliminary information about families. The box is empty and occupies the central portion of the page.

FORM H

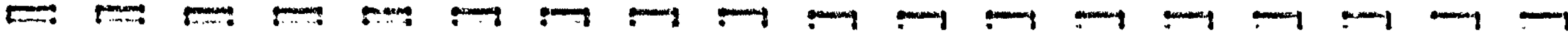
CALENDAR OF ACTIVITIES

Month -

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

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1. Use one form for each month
2. Write appropriate dates on line in each "box."
3. Record project activities in appropriate "box."



SOURCE UNIT II

UNIT: Initiating the REDY Educational Program

TOPIC: Getting the Attention of the Families

INTRODUCTION: The basic problem of this step is to reach those families whose needs have been passed over by the existing educational programs. Because they are economically and socially handicapped, these families are not prepared to utilize the existing educational programs.

County-wide educational programs, mass media, typical publications and texts, and formally structured programs with intensive group planning and participation are not likely to attract many disadvantaged families. One characteristic of culturally deprived rural families is their suspicion of outsiders and their disdain of formal organizations. This program involves the use of a person who lives in the community as a coordinator. Many of the families still will not be acquainted with teachers nor have much association with the school. Thus, it becomes the task of the local coordinator to make himself accepted by these people as a friend. Being a representative of the school system does not necessarily put one in good standing with these families. Careful attention must be given to establishing rapport between the coordinator and the families before the concept of an educational program is developed with the families.

Because of their conception of education they may not readily accept activities presented as an educational program. But, most of these families will appreciate someone taking a genuine interest in them. The program may be better accepted, when it is presented, if they believe the coordinator is truly interested in helping the family members.

The families can generally be reached best through very simple and intimate educational methods. This means that work with such families must begin through personal contacts. The coordinator's approach must center on the family. After the coordinator has developed rapport with the families, he may begin introducing the idea of a program in which several families will get together to discuss a common problem. These families must feel a need for a meeting before they will attend. This need will be developed during the motivational step.

SITUATION: Prospective families have been selected for the educational program.

Local coordinator is not acquainted with some of the families.

Some of these families are not receptive to educational programs.

Coordinator must contact all families in the program and develop rapport before next step can be initiated.

OBJECTIVES: The objectives of the "Attention Getting" step in the REDY Educational Program are to:

Acquaint local coordinator with families selected for the educational program.

Acquaint families with the local coordinator.

Establish a purpose for returning for a second home visit.

Collect additional preliminary information about the family.

First Visit to Families Unacquainted with Coordinator

Jobs to be Done	Steps to Accomplish Jobs
I. Plan visit	<ul style="list-style-type: none"> A. Determine which families are not acquainted with coordinator. B. Determine where each family lives, using information on Form D - General Family Data or other sources available. C. Determine when it would be the best time to contact the families. D. Develop a convenient schedule for visiting these families. E. Before each contact, review Form D to acquaint yourself with the names of family members and other pertinent information. F. Carry Form D and visit report in car for recording information after each visit.
II. Make first contact	<ul style="list-style-type: none"> A. The first contact should be rather casual. Wear appropriate clothes. Do not approach family with folders, papers or anything that might make them suspicious. B. Introduce yourself by name and as the local agricultural occupations teacher. C. Explain that you are visiting various families in the community in an attempt to become acquainted with the people and find out how you can better serve the families in the community. D. Discuss topics that are of interest to the family. Show interest in all members of the family. Casually try to determine the names of several members of the family, where the children attend school, etc., to augment the information you already have on the family. Notice any information needed for the records, but don't be obvious in gaining this information.

Jobs to be Done	Steps to Accomplish Jobs
III. Close visit	<p>E. It is important that you discover some interest or problems of some family member, for which you can gather some information and bring to the family at a later time.</p> <p>A. Break off the visit casually.</p> <p>B. Tell family you will return in a week or two with the information referred to in II, E above.</p>
IV. Record data	<p>A. Once you are out of sight of the house, record information on the visit report form and Form D.</p> <p>B. Do not be discouraged if very little new data is obtained. The main function of this contact is to establish an acquaintance and develop rapport that will allow you to return at a future date.</p>

First Visit to Families Acquainted With Coordinator

Jobs to Be Done	Steps to Accomplish Jobs
I. Plan visit	<ul style="list-style-type: none"> A. Set up travel schedule for visiting families to best utilize time. B. Review Form D to acquaint yourself with the names of family members and other pertinent information. C. Determine some interest approach or basis for making the visit. D. Carry Form D and Form I - Visit Report in car for recording information after each visit. (Sample of Form I is provided at the end of this source unit).
II. Make first contact.	<ul style="list-style-type: none"> A. The coordinator's dress and manner of conversation should make the family feel comfortable. B. Begin conversation with interest approach referred to in I, C above. C. Develop conversation on a topic of interest to the family. D. Try to develop free communication and rapport with whole family. E. Casually pick up information for Form D. But do not use formal questioning. F. Determine some point of interest or problem for which you can obtain information and bring back on next visit.
III. Close visit	<ul style="list-style-type: none"> A. Break off the visit casually. B. Tell family you will return in a week or two with the information referred to in II, F above.
IV. Record data	<p>Once you are out of sight of the house, record your visit on Form I. Record any new information on Form D.</p>

FORM I
VISIT REPORT

Name of family: _____

Name of family members talked to during visit: _____

Date of visit: _____ Length of visit: _____

Purpose of visit: _____

Reactions of family to visit: _____

Problems which family mentioned: _____

What has family done regarding problems mentioned during last visit?

Points to remember for next visits: _____

Your reactions to the visit: (Use the back of page if needed) _____

SOURCE UNIT III

UNIT: Initiating the REDY Educational Program

TOPIC: Motivating Families to Participate in REDY Educational Program

INTRODUCTION: The "motivation" step of the REDY Educational Program consists of the first efforts to develop systematically in the families a desire to participate in a vocationally oriented family educational program. Although the process of motivation will continue throughout the program, this step must psychologically prepare the families to participate in and benefit from this program by participating in group meetings and utilizing individual family instruction.

In this step the coordinator must gather some of the data that will be required for planning and evaluating the program. The motivation and data gathering will be accomplished through home visits with the families. The methods of obtaining this data will stimulate the families to consider their situation and problems and help motivate the families to participate in the educational program.

The rationale for the program will be developed on the basis of preparing children for careers. The objective of the REDY Educational Program is to bring about the full utilization of the present potential capabilities of youth. An underlying prerequisite to this objective is the improvement of the home situation of these youth. Thus, this program is designed for the improvement of income and financial management. The success of the program depends upon the families being committed to these ends. These families must accept this program as a means to improve their own situation and better prepare their children for the world of work. Thus, the motivation step is a most important step in the educational program.

Three visit plans are included in the Motivation Source Unit. But the coordinator should individualize his program for each family. With some families, more than three home visits will be required to gather the appropriate data and develop the desired level of motivation; with other families, fewer visits may be required. The visit plans should serve as suggested guidelines and the coordinator should adapt his approach according to his rapport with each family.

OBJECTIVES: The objectives of the "motivation" step of the REDY Educational Program are to:

Continue "attention-getting" by better acquainting families with local coordinator.

Develop rapport between local coordinator and families.

Stimulate families to consider the future of their children.

Stimulate family members to become realistically aware of their present situation.

Help family become aware of the need for change to alleviate their present situation.

Collect data needed for planning educational program.

Motivate families to participate in the program.

Prepare families psychologically for participation in the educational program.

Develop interest in obtaining information on career planning.

MAKING THE FIRST MOTIVATION VISIT

PURPOSE OF VISIT: The purpose of this home visit is to:

- Present family with information or material on subject of interest to family.
- Establish rapport with family members.
- Become acquainted with all family members.
- Obtain data on family members.
- Help family realize that their problems and interest are common to other families in the community.
- Develop rationale for a return visit.

SITUATION:

- Coordinator has made one or more visits with each family.
- Coordinator is acquainted with some members of the family.
- Coordinator promised to bring certain materials or information to family.
- Family data is needed to plan educational program.

Jobs to be Done	Steps to Accomplish Jobs
I. Plan visit	<ul style="list-style-type: none"> A. Place source unit in coordinator's notebook. B. Prepare a folder for each family. <ul style="list-style-type: none"> 1. Label folder with family name. 2. Put family name and other known data on Family Data Record and place in family folder. (A copy of the Family Data Record is attached at the end of this unit). 3. Place visit report from first visit in family folder. 4. Place Form D - General Family Data in family folder. 5. Place Schedule I - Parental Desires for their Children in family folder. (Copies of Schedules I through VI are attached at the end of this unit).

Jobs to be Done	Steps to Accomplish Jobs
	<p>C. Check visit report of first visit to determine what materials or information was promised the family. Gather this material and place in folder.</p> <p>D. Review instructions for filling out Family Data Record.</p> <p>E. Review visit plan before each series of visits.</p> <p>F. Review the following parts of the Family Data Record:</p> <p style="padding-left: 40px;">Section I, A Section I, B Section III Section IV, A</p> <p>1. Plan to pick up some of this information through observation.</p> <p>2. Consider approaches and questions that might produce other information.</p> <p>G. Review Schedule I.</p> <p style="padding-left: 40px;">Plan discussion to reveal information needed for this form.</p> <p>H. Determine the family(s) to be visited at this time.</p> <p>I. Pull the folder for the family(s) to be visited.</p> <p>J. Review information in the folder. Check to make sure the folder contains materials the family requested.</p> <p>K. Contact the family(s) and arrange time for visitation. Record time and date of contact on director's calendar.</p> <p>L. Inform your administrator of the dates and times you will be visiting families.</p>

Jobs to be Done	Steps to Accomplish Jobs
II. Make individual family contacts at their homes	<ul style="list-style-type: none"> A. Take the coordinator's notebook, family folder and a note pad on the visit. B. Review the information in the family folder just prior to arriving at the family's residence. <ul style="list-style-type: none"> 1. Review names - write these on the note pad. 2. Pull information to be given to the family as result of first contact. 3. Review comments made following the first visit. 4. Leave folder and notebook in car. (Carry note pad into house).
III. Review last meeting	<ul style="list-style-type: none"> A. Make contact. Introduce yourself and remind family that you promised to provide information on questions discussed during last visit. B. Provide appropriate information. C. Discuss the information provided. D. Structure discussion to obtain needed data. E. Tell family that you would like to get better acquainted with the family and discuss the plans they have for their children. F. Discuss each family member. Write down information which you might forget - names, ages, grades, etc. G. Discuss the general history of the family - nationality, migration, etc. H. Discuss the general plans the parents have for their children - occupation, education, expected cost of education, etc. I. Identify some special interest or problem of the family and explain that you would like to bring them more information on that topic at another time.

Jobs to be Done	Steps to Accomplish Jobs
IV. Conclude visit	<ul style="list-style-type: none"> A. Conclude the visit while family is still interested. B. State that you would like to return in a week or two and bring them some more information. C. It is not essential that all needed data be obtained during this visit. D. Casually break off visit and leave.
V. Record information	<ul style="list-style-type: none"> A. After leaving residence, record information. <ul style="list-style-type: none"> 1. Complete visit report. 2. Review Family Data Record. Record any information obtained. 3. Review Schedule I - Parental Desires for Their Children. Record any information obtained. B. File Family Data Record, visit report, and Schedule I in family folder and replace in office files.

MAKING THE SECOND MOTIVATION VISIT

PURPOSE OF VISIT: The purpose of the visit is to:

Present family information or material on subject of interest to the family.

Establish rapport with family members.

Develop interest in discussing education and occupations of parents and obtain data.

Develop interest in discussing home situation and obtain data.

Develop interest in discussing the farming operation and obtain data.

Introduce idea of families getting together to discuss common problems concerning the education of their children. This is a major objective of this visitation.

Develop rationale for a return visit.

SITUATION:

Coordinator has made two or more visits with each family.

Coordinator is acquainted with members of the family.

Coordinator is aware of some problems or interest of family.

Family data is needed to plan program.

Coordinator knows family's interest concerning the education of their children.

Jobs to be Done	Steps to Accomplish Jobs
I. Plan visit	A. Review the introduction and objectives of the motivation step. B. Prepare family folders. 1. Place a blank visit report in each family folder.

Jobs to be Done

Steps to Accomplish Jobs

2. Review previous visit report; determine what information or material is needed by family; secure such material and place in family folder.
3. Place Schedule II - Occupation and Organizations of Parents and Schedule VI - The Home and Its Surroundings in each family folder.
- C. Review Schedule VI and become familiar with items which you want to observe. When items are observed, make a mental picture of conditions so you can later record it. Try to determine what the family's goals are concerning various items. Avoid allowing your interpretation of the goals of the family. It may be necessary to obtain this data over several visits.
- D. Review Schedule II. Plan to structure the conversation to obtain information for this form.
- E. Review Family Data Record, Section I, C. Plan conversation with families who operate farms to obtain information for Schedule V - The Farm Business.
- F. Review plan of previous visit and determine what information was not obtained on that visit; plan to obtain such data on this visit.
- G. Review Family Data Record and previous visit report before each contact to familiarize yourself with special interest of family and names of family members.
- H. Determine the family(s) to be visited at this time.
- I. Pull folder for each family to be visited.
- J. Arrange with the family(s) for a time for a home visit.
- K. Record time and date of contact on coordinator's calendar.

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Make individual family contacts at their homes</p>	<p>L. Inform your administrator of the date and times you will be visiting families.</p> <p>A. Take the coordinator's notebook, family folders and a note pad on the visit.</p> <p>B. Carry note pad and any material you plan to give to family into house; notebook and family folder should be left in car.</p> <p>C. Make contact.</p> <ol style="list-style-type: none"> 1. Meet family. 2. Introduce self again if needed.
<p>III. Review last meeting</p>	<p>A. Associate with previous visit.</p> <ol style="list-style-type: none"> 1. Explain that you would like to visit with family members some more. 2. Explain that you have brought the information in which they were interested.
<p>IV. Introduce and stimulate interest in discussing occupational preparation of children</p>	<p>A. During the visit, observe situation to obtain data for Schedule VI - The Home and Its Surroundings.</p> <p>B. Explain to families that you as well as they realize some of the many problems children face today. Ask them to think back on how they got started. Suggest that it is much harder today to plan for a career and children often need assistance. Explain that it is often difficult to get a job a person likes; and that it is important to get the right education and training.</p> <p>C. Ask about their occupation, their future occupational plan, the education and training they have had, and other questions that might obtain information needed for Schedule II - Occupations and Organizations of Parents. Also, obtain data to complete Family Data Record, if not previously completed.</p>

Jobs to be Done	Steps to Accomplish Jobs
V. Conclude meeting	<p>D. If family is operating a farm business, discuss the farm program and obtain data for Schedule V - The Farm Business.</p> <p>E. Determine type of foods this family produces for their own needs, to be recorded in Family Data Record, Section I, C, 14.</p> <p>F. Structure conversation to obtain data omitted during previous visit.</p> <p>G. Explain that several families with whom you have talked have indicated that they are very interested in helping their children prepare for a career and get good jobs. Remind families that they indicated such interest in their children. Explain that the school has some information which would be important in getting the right training and best type of job for your children. Suggest that perhaps the families could, who are interested, meet together sometime and discuss this information and decide how they can best prepare their children for their future.</p> <p>A. Discuss specific problems of interest to the family.</p> <p>B. Explain that you would like to obtain more information concerning this problem and discuss it again with them.</p> <p>C. State that you hope to return in a week or two.</p> <p>D. End visit and leave.</p>
VI. Record information	<p>A. After leaving residence, record information.</p> <ol style="list-style-type: none"> 1. Complete visit report. 2. Record data in Family Data Record. 3. Record information on Schedules II and VI. 4. Determine needed information that was not obtained, note this on visit report so it may be obtained on next visit. <p>B. File Family Data Record, visit report, and Schedules II and VI in family folder and replace in office files.</p>

MAKING THE THIRD MOTIVATION VISIT

PURPOSE OF VISIT: The purpose of this visit is to:

- Establish further rapport with family members.
- Stimulate family to desire more information concerning occupational education for their children.
- Develop awareness in family that many families have similar problems concerning career preparation of their children.
- Stimulate an interest in the school program of their children.
- Stimulate a desire in the family to attend a meeting concerning the school program of their children.
- Determine interest and desires of the family which can be incorporated into a program for a group meeting.
- Determine the most convenient time for the family to attend a meeting.
- Obtain permission from parents to discuss career plans with their older children.
- Stimulate family to consider their situation and goals by asking questions and discussing programmed data not obtained during previous visits.

SITUATION: Coordinator has had three or more visits with families.

Coordinator has discussed youth career plans with parents.

Coordinator has discussed school's program for occupational preparation.

Family has indicated an interest in meeting to discuss information concerning occupational preparation for their children.

Jobs to be Done	Steps to Accomplish Jobs
I. Plan visit	A. Review the introduction and objectives listed earlier in the family motivation source unit.

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Make individual family contacts at their homes</p>	<p>B. Prepare family folders</p> <ol style="list-style-type: none"> 1. Place a blank visit report in each family folder. 2. Review previous visit report; determine what information or material is needed by family; secure such material and place in family folder. 3. Place in folder any programmed data not yet completed. <p>C. Review all data forms and determine what situations or goals of family have not been discussed, which might be appropriate to discuss during this visit.</p> <p>D. Review plan of previous visit and determine whether any needed information was not obtained on that visit; plan to obtain such data on this visit.</p> <p>E. Review Family Data Record and previous visit report before each contact to familiarize yourself with special interest of family and names of family members.</p> <p>F. Determine the family(s) to be visited at this time.</p> <p>G. Pull folder for each family to be visited.</p> <p>H. Contact the family(s) and arrange a time for the visit.</p> <p>I. Record time and date of contact on coordinator's calendar.</p> <p>J. Inform your administrator of the date and times you will be visiting families.</p> <p>A. Take the coordinator's notebook, family folders and a note pad on the visit.</p> <p>B. Carry note pad and any material you plan to give to family into house; notebook and family folder should be left in car.</p>



Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review last meeting</p>	<p>C. Make contact.</p> <ol style="list-style-type: none"> 1. Meet family. 2. Introduce yourself again, if needed. <p>A. Associate with previous visit.</p> <ol style="list-style-type: none"> 1. Mention the last time you visited them, you mentioned the program of the school to help prepare children for jobs and that they indicated they would be interested in learning more about it. 2. Explain that you also mentioned it to other families in the community and that they are also interested in learning about the various tests, etc., that the school has given their children to help determine their interest and the type of job preparations that might be best for them.
<p>IV. Introduce and stimulate interest in career planning for children</p>	<p>A. Discuss the various interest, ability, and aptitude test scores which are available at the school concerning their children.</p> <p>B. Briefly explain how this information may be used in helping plan the futures of their children.</p> <p>C. Briefly explain the various courses available at the school which may be of benefit to job preparation.</p> <p>D. Explain that you could arrange for the families who are interested to get together and discuss this information.</p> <p>E. Explain that such a meeting would be beneficial to both parents and high school children. If they are interested, invite by name the adults and older students.</p> <p>F. Ask family if they would like to meet and discuss these things; if so, determine the most convenient time for them.</p> <p>G. Ask family if there are any special questions or topics they would like to discuss at the meeting.</p>

Jobs to be Done	Steps to Accomplish Jobs
V. Conclude visit	<p>H. Explain that you want to help their children get prepared for the jobs they want, and that you need to find out more about their plans.</p> <p>I. State that you have a form which you would like to discuss with the older children about their future plans.</p> <p>J. Ask for permission to talk with the older children at another time. Name the children in seventh grade or higher and children not in school who are 16 years old or older.</p> <p>A. Discuss any problem or situation of interest to family.</p> <p>B. Explain that you will try to arrange a group meeting to discuss the topics they mentioned. Several other families have mentioned interest in a meeting.</p> <p>C. State that you hope to conduct the meeting in a week or two.</p> <p>D. State that you will return and tell them when the meeting will be held and where.</p> <p>E. End visit and leave.</p>
VI. Record information	<p>A. After leaving residence, record information.</p> <ol style="list-style-type: none"> 1. Complete visit report. 2. Record any data obtained. 3. Determine needed information that was not obtained, note this on visit report so it may be obtained on next visit. <p>B. File visit report and forms in family folder and replace in office files.</p>

MAKING THE FOURTH MOTIVATION VISIT

PURPOSE OF VISIT: The purpose of the visit is to:

Discuss career plans with older children and obtain data.

Stimulate interest of parents in children's plans.

Reinforce concern of parents for children's education.

Motivate parents and older children to attend a group meeting.

Inform family of time and place of group meeting.

Determine interest and desires of the family which can be incorporated into the meeting program.

SITUATION:

Coordinator has obtained permission of parents to discuss plans with older children.

Family has discussed group meeting with the coordinator.

Arrangements concerning time and place of the group meeting have been made.

Jobs to be Done	Steps to Accomplish Jobs
I. Plan visit	<p>A. Prepare family folders</p> <ol style="list-style-type: none"> 1. Place a blank visit report in each family folder. 2. Review previous visit report; determine if information or material is needed by family; secure such material and place in family folder. 3. Place in folder any programmed data not yet completed. 4. Check family folder and determine how many school children are in the 7th grade or above; obtain an appropriate number of Schedule III - Aspirations and Goals of Children Age Twelve and Over Living at Home. Put a student's name on each form and place in family folder. Carry one extra copy for interviewing.

Jobs to be Done	Steps to Accomplish Jobs
II. Make individual family contacts at their homes	<p>5. Check family folder and determine how many children are in this family and living at home who are age 16 and above but are not attending school; obtain appropriate number of Schedule III. Put a person's name on each form and place in family folder. Carry one extra copy for interviewing.</p> <p>B. Review all data forms and determine what situations or goals of family have not been discussed, which might be appropriate to discuss during this visit.</p> <p>C. Review plan of previous visit to determine information that was not obtained on that visit; plan to obtain such data on this visit.</p> <p>D. Review Family Data Record and previous visit report before each contact to familiarize yourself with special interest of family and names of family members.</p> <p>E. Review Schedule III and determine an appropriate interview approach.</p> <p>F. Review group meeting plans; be prepared to give family exact time and place of the group meeting.</p> <p>G. Determine the family(s) to be visited at this time.</p> <p>H. Pull folder for each family to be visited.</p> <p>I. Phone the family(s) and arrange time for visit.</p> <p>J. Record time and date of contact on coordinator's calendar.</p> <p>K. Inform your administrator of the date and times you will be visiting families.</p> <p>A. Take the coordinator's notebook, family folders and a note pad on the visit.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>B. Carry note pad and interview material into house; notebook and family folder should be left in car.</p> <p>C. Make contact.</p> <ol style="list-style-type: none"> 1. Greet family. 2. Explain that you wish to talk with (call by name) the children for whom you have interview forms (Schedule III).
<p>III. Review last meeting</p>	<p>A. Discuss the points that were talked about at the previous visit concerning career preparation.</p> <p>B. Remind parents that you need to know what their children want to do in the future in order to assist them in preparing for careers.</p>
<p>IV. Identifying and discussing children's plans for the future</p>	<p>A. Ask parents if you may talk to the older children about their desires and plans for the future.</p> <p>B. Indicate that if possible you would like to talk to each child alone. Indicate by name the person with whom you wish to talk.</p> <p>C. Give a blank copy of the interview form (Schedule III) to the person being interviewed. Keep the form with the person's name on it and fill in the form as it is discussed.</p> <p>D. Explain to the person that you are interested in discussing his plans for the future so you can be of more assistance in helping with selecting courses, getting job training, obtaining occupation information, etc.</p> <p>E. Briefly discuss each item and write down the individual's response. It is important to write down the exact response of the individual, even if the response is vague or unrealistic. If the individual volunteers additional information or shows special interest to some item, note such response in the back of the form so this can be used as an interest approach to this person later.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>F. If any item appears to make the individual uncomfortable or embarrassed, skip to the next item. Such a reaction can be noted on the form after leaving the home.</p> <p>G. After completing the interview with one individual, identify the next person, whom you would like to talk to, by name.</p> <p>H. After completing the interviews with the children, approach the parents with a statement in reference to the plans of some of the children.</p> <p>I. Emphasize the value of test results in planning for such careers.</p> <p>J. Inform family of the time and place that you have scheduled to discuss with them test results that the school has on their children.</p> <p>K. Identify by name the parents and the older children who can benefit from such a discussion.</p> <p>L. Obtain a commitment from the family to attend the meeting.</p> <p>M. Ask if they will have any transportation problems with which you can be of help.</p> <p>N. Ask again if there are any special questions or points of interest that they would like to have discussed at the meeting.</p>
<p>V. Conclude visit</p>	<p>A. Tell the family that you will try to obtain more information on the jobs that the children are interested in.</p> <p>B. Remind family again of the time and place of the group meeting. Assure them that you are looking forward to seeing them there.</p> <p>C. Bid family good-by and leave.</p>

Jobs to be Done	Steps to Accomplish Jobs
VI. Record information	<p data-bbox="745 531 1725 574">A. After leaving residence, record information.</p> <ol data-bbox="825 616 1709 828" style="list-style-type: none"> <li data-bbox="825 616 1351 658">1. Complete visit report. <li data-bbox="825 658 1421 701">2. Record any data obtained. <li data-bbox="825 701 1709 828">3. Determine needed information that was not obtained, note this on visit report so it may be obtained on next visit. <p data-bbox="745 871 1685 955">B. File visit report and interview forms in family folder and replace in office files.</p>

FAMILY DATA RECORD

Interviewer _____ Date _____

Name of Family _____

Address of Family _____

Special directions for locating residence _____

Phone number _____

Name of person interviewed _____

Relationship of person interviewed to family _____

I.D. Code $\frac{1}{(1)}$ $\frac{0}{(2)}$ $\frac{1}{(3)}$ $\frac{\quad}{(4)}$ $\frac{\quad}{(5)}$ $\frac{\quad}{(6)}$ $\frac{\quad}{(7)}$ $\frac{\quad}{(8)}$ $\frac{\quad}{(9)}$

SECTION I - RESIDENCE

A. Complete on basis of personal observation

1. This family lives in a : _____ (10) House
_____ (11) Apartment
_____ (12) Mobile Home
_____ (13) Other _____
Specify
2. This residence is located: _____ (14) On a farm
_____ (15) In a rural area
but not on a farm
_____ (16) In a village, town
or city
3. This residence is located: _____ (17) On a state highway
_____ (18) On a county or
township highway
_____ (19) On a village, town,
or city street

4. The road is: _____ (20) Hard surfaced, improved
 _____ (21) Dustless, improved
 _____ (22) Unimproved
5. The condition of this residence can be classified as: _____ (23) Excellent
 _____ (24) Good
 _____ (25) Fair
 _____ (26) Poor
6. This residence is constructed of: _____ (27) Wood
 _____ (28) Stone
 _____ (29) Brick
 _____ (30) Concrete Brick
 _____ (31) Metal
 _____ (32) Other _____
 Specify

B. Complete by asking appropriate questions

7. This residence is: _____ (33) Single occupancy
 _____ (34) Multiple occupancy
 _____ (35-36) Number of units
 (Number)
8. This residence is: _____ (37) Owned by family
 _____ (38) Cash rented
 _____ (39) Provided on a farm tenancy basis
 _____ (40) Other _____
 Specify

9. This residence has: _____ (41-42) Rooms being
 (Number) used by family
 _____ (43) Electricity
 _____ (44) An indoor bathroom
 _____ (45) A telephone

10. The approximate age of this residence: _____ (46-48) Years
 (Number)

11. The estimated resale value of this residence is: \$ _____ (49-53)
 (Dollars)
 or

The monthly rent paid for the use of this residence is: \$ _____ (54-56)
 (Dollars)

C. Complete this section only if the residence is a part of an operating farm business.

12. This farm can be classified as: _____ (57) Commercial
 _____ (58) Part-time

13. The size of this farm is: _____ (59) 0 to 10 acres
 _____ (60) 11 to 40 acres
 _____ (61) 41 to 80 acres
 _____ (62) Over 80 acres _____
 Specify

14. The major farm enterprise(s) on this farm is (are): _____ (63) Livestock
 (Check more than one if appropriate) _____ (64) Crops
 _____ (65) Fruit
 _____ (66) Vegetables
 _____ (67) Other _____
 Specify

SECTION II - INCOME

I.D. Code 1 0 2

 (1) (2) (3) (4) (5) (6) (7) (8) (9)

1. How many immediate family members living at home contribute to the income of the family in:

_____ (10-11) Cash
(Number)

_____ (12-13) Work
(Number)

2. How many immediate family members not living at home contribute toward the income of this family in:

_____ (14-15) Cash
(Number)

_____ (16-17) Work
(Number)

3. Approximately how much is the total yearly cash income of this family?

\$ _____ (18-22)
(Dollars)

4. How many members of the immediate family receive:

_____ (23) A pension

_____ (24) Disability payments

_____ (25) Social security

_____ (26) Aid for dependent children

_____ (27) Unemployment benefits

_____ (28) Other _____
Specify

SECTION III - ANCESTRY

1. INTERVIEWER CHECK THIS QUESTION:

Race _____ (29) Caucasian
_____ (30) Negro
_____ (31) Other _____
Specify

2. What foreign nationality, if any, is associated with:
_____ (32-33) The wife's family
(specify)
_____ (34-35) The husband's family
(specify)

3. Is a foreign language spoken regularly in this household?
_____ (36-37) Yes
(Specify)
_____ (38) No

SECTION IV - FAMILY

A. Size

1. How many persons are there in the immediate family?
_____ (39-40)
(Number)

2. How many members of the immediate family live in this household?
_____ (41-42)
(Number)

3. How many members of the immediate family do not live in this household?
_____ (43-44)
(Number)

4. How many persons live in this household who are not members of the immediate family?
_____ (45-46)
(Number)

ID Code 1 0 3 (1) (2) (3) (4) (5) (6) (7) (8) (9)

Complete the information for each immediate member of the family living in the household.

B. Members

List names of immediate family members living in household.

	C. GENERAL				D. EDUCATION	
	Age <u>1</u> (years)	<u>2</u> Place of birth State	<u>3</u> Place of birth County	Relation- ship to head of house (19)	<u>4</u> Number of <u>5</u> years lived in house- hold (20-21)	<u>6</u> Years of school completed (22-23)
	(12-13)	(14-15)	(16-18)			
01. (10-11)						
02. (10-11)						
03. (10-11)						
04. (10-11)						
05. (10-11)						
06. (10-11)						
07. (10-11)						
08. (10-11)						
09. (10-11)						
10. (10-11)						
11. (10-11)						

ID Code 1 0 3 (1) (2) (3) (4) (5) (6) (7) (8) (9)

Complete the appropriate sections for each immediate family member living in the household.

B. MEMBERS

List names of immediate family members living in household.

E. EMPLOYMENT					
1	2	3		4	5
Present Occupation	Previous Occupation	Years Worked in		Miles to present job (one-way)	(36-38)
(24-26)	(27-29)	Present Occupation	Previous Occupation		
(30-32)	(33-35)				
01. (10-11)					
02. (10-11)					
03. (10-11)					
04. (10-11)					
05. (10-11)					
06. (10-11)					
07. (10-11)					
08. (10-11)					
09. (10-11)					
10. (10-11)					
11. (10-11)					

09 - IA

ID Code 1 0 3 (1) (2) (3) (4) (5) (6) (7) (8) (9)

Complete the appropriate section for each immediate family member living in the household.

B. MEMBERS

List names of immediate family members living in household.

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	F. MIGRATION					
	1 Number of years since family last moved (39-40)	2 Previous home address		3 Years lived at previous home address (46-47)	4 Where lived most of childhood (48-49) (50-55)	
		State (41-42)	County (43-45)		State	County
01. (10-11) _____						
02. (10-11) _____						
03. (10-11) _____						
04. (10-11) _____						
05. (10-11) _____						
06. (10-11) _____						
07. (10-11) _____						
08. (10-11) _____						
09. (10-11) _____						
10. (10-11) _____						
11. (10-11) _____						
12. (10-11) _____						
13. (10-11) _____						

SECTION V - IMMEDIATE FAMILY MEMBERS NOT LIVING IN HOUSEHOLD

ID Code 1 0 4
 (1) (2) (3) (4) (5) (6) (7) (8) (9)

(complete the appropriate sections)

List the names of all immediate family members not living in the household.

	1	2	3	4	5	6	7
	Age (Years)	Relationship to head of household	Present Address		Present Occupation	Years away from house- hold	Years of edu- cation Com- pleted
	(12-13)	(14)	State	County	(20-22)	(23-24)	(25-26)
01. (10-11)							
02. (10-11)							
03. (10-11)							
04. (10-11)							
05. (10-11)							
06. (10-11)							
07. (10-11)							
08. (10-11)							
09. (10-11)							
10. (10-11)							
11. (10-11)							
12. (10-11)							

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SCHEDULE I

PARENTAL DESIRES FOR THEIR CHILDREN

Family _____ I.D.No. _____

Person interviewed: Husband _____ Date _____

Wife _____

Other _____
(specify)

I. What are your wishes and desires for your children listed below concerning their future jobs and education?

	(Example) James						
A. Age	18						
B. What kind of job do you want the child to have for his lifetime work? (Check only one).	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1. Specific occupation.	✓						
2. Up to child.							
3. Do not know							
C. What education or training do you think the child will need? (Check only one.)	xxx	xxx	xxx	xxx	xxx	xxx	
1. High school							
2. Specialized vocational training.							
3. Jun. ~ college.	✓						
4. Four-year college.							
5. Up to child.							
6. Do not know.							

II. A. How much income per year would you like your sons to make as adults? (Check only one.)

- 1. _____ \$2,000 or less
- 2. _____ \$2,001-\$4,000
- 3. _____ \$4,001-\$6,000
- 4. _____ \$6,001-\$8,000
- 5. _____ \$8,001-\$10,000
- 6. _____ \$10,001 and over
- 7. _____ Do not know

B. How much income per year would you like your daughters to make as adults? (Check only one.)

- 1. _____ \$2,000 or less
- 2. _____ \$2,001-\$4,000
- 3. _____ \$4,001-\$6,000
- 4. _____ \$6,001-\$8,000
- 5. _____ \$8,001-\$10,000
- 6. _____ \$10,001 and over
- 7. _____ Do not know

III. Where do you want your children to live when they become adults? (Check only one.)

- A. _____ In present or adjoining county
- B. _____ In another part of same state
- C. _____ In another state
- D. _____ Up to child
- E. _____ Do not know

IV. Would you want your children to live in the country, in a town, or in a city to do their life's work? (Check only one.)

- A. _____ In the country
- B. _____ Small town

C. _____ City or suburban

D. _____ Up to child

E. _____ Do not know

V. Approximately how much do you think it would cost for one year of training after high school? (Check only one.)

A. _____ \$500 or less

B. _____ \$501-\$1,000

C. _____ \$1,001-\$2,000

D. _____ \$2,001 or more

E. _____ Do not know

VI. If one or more of your children should desire training after high school, what percent of the money could be provided by:

	None 1	Up to 25 percent 2	26-50 percent 3	51-75 percent 4	76-100 percent 5	Do not know 6
A. Family						
B. Child working.						
C. Scholarships.						
D. Loans.						
E. Other.						

Vii. During the past year, how many of your children moved away from home? _____ (Complete table for all children who moved away.)

	(Example) Suc				
A. Age.	20				
B. What was the reason for moving away? (Check only one.)	XXX	XXX	XXX	XXX	XXX
1. Marriage					
2. To work.	✓				
3. For education.					
4. Other (include military service)					
C. Where is he (she) living now? (Check only one.)	XXX	XXX	XXX	XXX	XXX
1. In present or adjoining county.					
2. In another part of same state.	✓				
3. In another state.					
4. In another country.					
D. What is his (her) present job? (Check only one.)	XXX	XXX	XXX	XXX	XXX
1. Unemployed.					
2. Student.					
3. Agricultural (Production and agricultural related).	✓				
4. Business (nonagricultural)..					
5. Industrial (nonagricultural).					

6. Home economics.					
7. Health occupations.					
8. Other (include military service).					

SCHEDULE II

OCCUPATIONS AND ORGANIZATIONS OF PARENTS

Family _____ I.D. No. _____

Person Interviewed: Husband _____ Date _____

Wife _____

Other _____
(specify)

I. Indicate below present job, new skills learned during the past year, and other job desired.

	None	Agricultural (production and agricultural related)	Business (nonagricultural)	Industry (nonagricultural)	Home economics	Health occupations	Other
A. What is your present job?	xxx	xxx	xxxx	xxx	xxx	xxx	xx
1. Husband.							
2. Wife.							
B. What new job skills did you learn during the past year?	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1. Husband.							
2. Wife.							
C. What other kind of job would you like to have?	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1. Husband.							
2. Wife.							

II. Do you need additional training to get the job you desire?

A. Husband: 1. _____ Yes 2. _____ No 3. _____ No other job
desired

B. Wife: 1. _____ Yes 2. _____ No 3. _____ No other job
desired

III. Do you need additional training for your present job?

A. Husband: 1. _____ Yes 2. _____ No

B. Wife: 1. _____ Yes 2. _____ No

IV. Have you changed jobs during the past year?

A. Husband: 1. _____ Yes 2. _____ No

B. Wife: 1. _____ Yes 2. _____ No

V. How much money do you think is necessary to meet your family
needs per year? (Check only one.)

A. _____ \$2,000-\$4,000

B. _____ \$4,001-\$6,000

C. _____ \$6,001-\$8,000

D. _____ \$8,001-\$10,000

E. _____ \$10,001 and over

F. _____ Do not know

VI. How often during the past year did you attend meetings or community functions of the following types?

	Never	Rarely	Occasionally	Regularly
A. Church or church-related activities.	xxx	xxx	xxx	xxx
1. Husband.				
2. Wife.				
B. School activities or school-related organizations.	xxx	xxxx	xxx	xxx
1. Husband.				
2. Wife.				
C. Civic, fraternal and political organizations.	xxx	xxx	xxx	xxx
1. Husband				
2. Wife				
D. Job-related organizations.	xxx	xxx	xxx	xxx
1. Husband				
2. Wife				

SCHEDULE III

SITUATIONS AND GOALS OF CHILDREN AGE TWELVE AND OVER LIVING AT HOME

Family _____ I.D. No. _____

Date _____

I. Situations and goals of children living at home and who are listed below.

	(Example) James								
Age	17								
A. What is your present educational situation? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. In school.	✓								
2. Graduated.									
3. Left school before this past school year.									
4. Left school during this past school year.									
B. Were you employed during this past school year? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Nonstudent, employed part time.									
2. Nonstudent, employed full time.									
3. Nonstudent and unemployed.									
4. Student and employed.	✓								
5. Student and not employed.									

	(Example) James								
C. If you worked during this past school year what kind of job did you have? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Unemployed									
2. Agricultural (production and agricultural related).	✓								
3. Business (nonagricultural).									
4. Industrial (nonagricultural).									
5. Home economics.									
6. Health occupations.									
7. Other.									
D. What job do you want for your lifetime work? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Do not know.									
2. Agricultural (production and agricultural related).	✓								
3. Business (nonagricultural).									
4. Industrial (nonagricultural).									
5. Home economics.									
6. Health occupations.									
7. Other.									

	(Example) James								
E. What education or training do you think you need for the job you want? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Do not know.									
2. Less than high school									
3. High school.									
4. Specialized vocational training.									
5. Junior college.	✓								
6. Four-year college.									
F. Approximately how much do you think it would cost for one year of training after high school? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. \$500 or less									
2. \$501-\$1,000.	✓								
3. \$1,001-\$2,000.									
4. \$2,001 or more.									
5. Do not know.									
G. Do you expect to find the job you want in the country or small town or in a city? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Rural area or small town.									
2. City and suburban.	✓								
3. Do not know.									

	(Example) James								
H. What do you want or desire more than anything else? (Check only one.)	XX	XX	XX	XX	XX	XX	X	X	XX
1. Occupationally oriented.									
2. Educationally oriented.	✓								
3. Pleasure or materialistically oriented.									
4. Marriage and family oriented.									
5. Do not know.									
I. What do you want your situation to be five years from now? (Check only one.)	XX	XX	XX	XX	XX	XX	X	X	XX
1. Occupationally oriented.	✓								
2. Educationally oriented.									
3. Pleasure or materialistically oriented.									
4. Marriage and family oriented.									
5. Do not know.									
J. How often did you participate in school or community functions during this past school year? (Check only one.)	XX	XX	XX	XX	XX	XX	X	X	XX
1. Never.									
2. Rarely.									
3. Occasionally.	✓								
4. Regularly									

	(Example) James								
K. If you desire to seek training after high school, where would you get the money: (May check more than one.)	xx	xx	xx	xx	xx	xx	xx	xx	xx
1. Parents.	✓								
2. Self-employment.	✓								
3. Scholarships.									
4. Loans.									
5. Other.									
6. Do not know.									
L. How much income per year would you like to make in your future job? (Check only one.)	xx	xx	xx	xx	xx	xx	xx	xx	xx
1. \$2,000 or less.									
2. \$2,001-\$4,000.									
3. \$4,001-\$6,000.									
4. \$6,001-\$8,000!	✓								
5. \$8,001-\$10,000.									
6. \$10,001 or more.									
7. Do not know.									

SCHEDULE IV

SITUATION AND GOALS OF FAMILY

Name of family _____ I.D. No. _____

Person interviewed: Husband _____ Wife _____ Other _____
(specify)

Date _____

I. During the past year, what changes or plans were made to increase your family income? (Check each affirmative answer.)

- | <u>Planned</u> | <u>Change</u> | Did you plan or make a change to - - - |
|----------------|---------------|---|
| _____ | _____ | A. Expand or improve farming activities? |
| _____ | _____ | B. Get additional occupational training and/or receive a promotion? |
| _____ | _____ | C. Have more family members get a job? |
| _____ | _____ | D. Get another job (change jobs)? |
| _____ | _____ | E. Have one or more family members get a second job? |
| _____ | _____ | F. Get more money from pensions or welfare sources? |
| _____ | _____ | G. Others, specify _____ |

II. During the past year, what changes or plans were made to adjust your family expenditures? (Check each affirmative answer.)

- | <u>Planned</u> | <u>Change</u> | Did you plan or make a change to - - - |
|----------------|---------------|---|
| _____ | _____ | A. Start or expand production of home-raised products (meat, vegetables, milk, eggs, wood, etc.)? |
| _____ | _____ | B. Develop shopping list and shop around for good buys? |
| _____ | _____ | C. Keep records of expenditures? |
| _____ | _____ | D. Eliminate certain items of expense? |
| _____ | _____ | E. Budget (plan) the amount spent for various items? |
| _____ | _____ | F. Do without some things? |
| _____ | _____ | G. Others, specify _____ |



III. During the past year, how did you use borrowed money or items purchased on credit? (Check each affirmative answer.)

Did you use borrowed money or items purchased on credit for - -

- A. Business purposes.
- B. Family living.
- C. Educational expenses.
- D. Others, specify _____

IV. During the past year, what sources of credit did you use or make plans to use? (Check each affirmative answer.)

Planned Used Did you use or plan to use - - -

- A. Local bank.
- B. Production Credit Association.
- C. Farmers Home Administration.
- D. Merchants or dealers.
- E. Individuals.
- F. Credit bureau.
- G. Finance companies (Household Finance Corp, etc.).
- H. Others, specify _____

V. During the past year, did your family receive services from the following public agencies? (Check each affirmative answer.)

- A. University Extension Service (County Farm Advisor or Home Agent).
- B. Local school (including agricultural occupations teacher).
- C. Soil Conservation Service.
- D. County Health Service.
- E. Office of Economic Opportunity.
- F. Employment service.
- G. Others, specify _____

SCHEDULE V

THE FARM BUSINESS

Name of family _____ I.D. No. _____
Person Interviewed: Husband _____ Wife _____ Other _____
(specify)

Date _____

I. What is your yield per-acre goal for each crop grown on your farm?

A. Corn (check only one)

- | | |
|---------------------------|------------------------------------|
| 1. ___ 50 bushels or less | 5. ___ 201 bushels or more |
| 2. ___ 51 to 100 bushels | 6. ___ Do not know, or no goal |
| 3. ___ 101 to 150 bushels | 7. ___ Do not grow corn on my farm |
| 4. ___ 151 to 200 bushels | |

B. Soybeans (check only one)

- | | |
|---------------------------|--|
| 1. ___ 25 bushels or less | 4. ___ 76 to 100 bushels |
| 2. ___ 26 to 50 bushels | 5. ___ Do not know, or no goal |
| 3. ___ 51 to 75 bushels | 6. ___ Do not grow soybeans on my farm |

C. What other crops do you grow on your farm (specify) _____
What is your yield per acre goal for each crop _____

II. What is your production goal for each of the following types of livestock?

A. Average number of pigs weaned per litter. (check only one)

- | | |
|------------------|--------------------------------|
| 1. ___ 5 or less | 5. ___ 12 to 13 |
| 2. ___ 6 to 7 | 6. ___ 14 or over |
| 3. ___ 8 to 9 | 7. ___ Do not know, or no goal |
| 4. ___ 10 to 11 | 8. ___ Do not raise pigs |

B. Average number of calves weaned per cow per year. (check only one)

- | | |
|---|--------------------------------|
| 1. ___ Less than one | 4. ___ Two or more |
| 2. ___ One | 5. ___ Do not know, or no goal |
| 3. ___ More than one, but less than two | 6. ___ Do not raise calves |

C. Average number of lambs weaned per ewe per year. (check only one)

- | | |
|---|--------------------------------|
| 1. ___ Less than one | 4. ___ Two |
| 2. ___ One | 5. ___ More than two |
| 3. ___ More than one, but less than two | 6. ___ Do not know, or no goal |
| | 7. ___ Do not raise lambs |

SCHEDULE VI

THE HOME AND ITS SURROUNDINGS

Name of family _____ I.D. No. _____

Person interviewed: Husband _____ Wife _____ Other _____
(specify)

Date _____

What improvements did you make or plan for family living surroundings during the past year? (Check each affirmative answer)

<u>Planned</u>	<u>Change</u>	Did you plan or make a change to - - -
_____	_____	A. Rent or buy a better or larger house?
_____	_____	B. Repair or remodel house (include adding bath or other rooms)?
_____	_____	C. Get more or better furniture (including heating and cooking stove)?
_____	_____	D. Get better water supply (include running water in house)?
_____	_____	E. Get electricity in house?
_____	_____	F. Get telephone?
_____	_____	G. Improve yard (clean yard, plant grass or flowers, etc.)?
_____	_____	H. Others, specify _____

SUPPLEMENT B

TEACHING PLANS FOR TWELVE GROUP MEETINGS

AND TWELVE HOME VISITS

TEACHING PLAN FOR FIRST GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Understanding the High School Occupational Training and Guidance Programs

OBJECTIVES:

To stimulate families to consider the steps in choosing an occupation.

To help families become aware of the requirements for entry and success in an occupation.

To help families become acquainted and motivate them to work together in planning and establishing goals.

To motivate families to become familiar with, and take advantage of, the school's guidance program in career preparation.

To motivate families to give serious consideration to occupational goals for their children.

To stimulate family interest in occupational training and educational programs.

SITUATION:

Families are interested in their children's future.

Parents have not given serious consideration to career planning and preparation.

Families have not given serious consideration to occupational requirements.

Parents do not understand the potentials and abilities of their children.

Parents are not acquainted with the school's guidance program.

Families with common needs and situations are not acquainted with each other.

Jobs to be Done	Steps to Accomplish Jobs
<p>I. Prepare for the meeting</p>	<p>A. Review teaching plan.</p> <p>B. Arrange for meeting place.</p> <ol style="list-style-type: none"> 1. Arrange to use school buildings; or 2. Arrange to meet in someone's home. 3. Notify each family of time and place of meeting. 4. Recheck meeting arrangements a day or two before the meeting. <p>C. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Make a newsprint flip chart, following suggestions on Visual Guide 1-1, Occupational Goals. 3. Secure information from school counselor and write down information so it can be put on chart during meeting. (1) Names of test given to students, (2) Grade in which tests are given, and (3) Areas measured on interest and achievement tests. 4. Reproduce copies of Handout 1-1, Outline of Testing Program and Handout 1-2, Examples of Occupations. A copy of each handout should be provided for each adult and older child at the meeting. 5. Secure a writing instrument for each person. 6. Secure a tripod or other holding device for the flip chart. 7. Secure a marker for writing on flip chart. 8. Secure a folder for each family; put family's name on folder; folder will be given to family for filing handouts.
<p>II. Open the meeting</p>	<p>A. Set up tape recorder, flip chart, and arrange teaching materials.</p> <p>B. Explain that you would like to record the meeting so you can review and find out what you covered and what you left out so you can better plan for the next time.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review previous meeting and motivate participants</p>	<p>C. Introduce each family. (This gets their names on the tape.)</p> <ol style="list-style-type: none"> 1. Give name of parents. 2. Give name of each child present. 3. May want to mention children not present. <p>A. Use flip chart to present the following questions:</p> <ol style="list-style-type: none"> 1. How did you learn the occupational interest of your children? 2. How did your children decide what occupations interested him (her)? <p>B. Discuss these questions for a few minutes:</p> <ol style="list-style-type: none"> 1. Call upon individuals whom you feel will respond. 2. Write suggestions under each questions. <p>C. Explain that you have prepared a list of occupations mentioned during your visits to their homes.</p> <ol style="list-style-type: none"> 1. Present Visual 1-1. 2. Ask them to look at list and add any other occupations in which their children are interested. 3. Discuss these occupations and why they were chosen.
<p>IV. Introduce problem area - Understanding job requirements for youth</p>	<p>A. Use chart to present question: Are you sure your child has a good chance of succeeding in the occupation?</p> <p>B. Lead a short discussion pointing out that there are some indicators of future success.</p> <p>C. Ask the questions: How can you find out what occupations offer your children the best chance for success?</p> <p>D. Discuss factors which influence success.</p>

Jobs to be Done	Steps to Accomplish Jobs
V. Introduce problem area Understanding high school guidance program	<p>E. List factors influencing success on chart as they are mentioned.</p> <ol style="list-style-type: none"> 1. Interests 2. Abilities 3. Education and Training 4. Experience 5. Initiative 6. Integrity <p>A. Use Visual 1-2, School Testing Program, to show outline of school testing program.</p> <p>B. Introduce guidance program, pointing out that it provides some of the information the group just identified as indicators of possible success in an occupation.</p> <p>C. Distribute Handout 1-1.</p> <p>D. Discuss handout, pointing out how each part relates to assisting children select appropriate occupations.</p> <p>E. Fill in names of test on Visual 1-2, when given, and areas measured. Have group fill in this information on the handouts.</p> <p>F. Use Visual 1-3, Interest Test - Sample Profile, to illustrate how to interpret interest test scores.</p> <ol style="list-style-type: none"> 1. Show sample profile. 2. Distribute Handout 1-2. 3. Discuss how this can be used. <p>G. Use Visual 1-3 to illustrate how achievement scores are interpreted.</p> <ol style="list-style-type: none"> 1. Show sample profile. 2. Discuss how this can be used. <p>H. Give each family a folder to keep handouts in.</p>

Jobs to be Done	Steps to Accomplish Jobs
VI. Preview next meeting	<p>A. Tell families you will gather information available for their children and bring it to their homes. You will discuss the scores and what they mean. You should be making visit in next two or three weeks.</p> <p>B. Use flip chart to show question: What else do you need to know or be able to do to help your children prepare for an appropriate occupation?</p> <p>C. Lead a discussion.</p> <ol style="list-style-type: none"> 1. List factors on chart as they are identified. 2. Be sure to include such things as: <ol style="list-style-type: none"> a. Providing financial help to children. b. Planning ways to meet future money needs. c. Cost of obtaining training. d. Availability of school. e. Location of school. f. Entrance requirements. <p>D. Lead discussion (stemming from previous question) to show that more information is needed.</p> <ol style="list-style-type: none"> 1. Names of schools and other training agencies. 2. Requirements for entering. 3. Costs of training. 4. Financial assistance available. 5. Getting admitted. <p>E. Discuss need to begin thinking now about how they can meet future needs, e.g., planning ways and means so children can get training.</p> <p>F. Explain that families could have another meeting to estimate the financial needs for providing children's education. Families can look at where they are now and begin making some plans to meet future needs.</p> <p>G. Tell families you will gather information regarding:</p> <ol style="list-style-type: none"> 1. Where children can get occupational training. 2. Costs of training 3. Financial assistance available 4. Getting admitted to training institutions

Jobs to be Done	Steps to Accomplish Jobs
VII. Close the meeting	<p>H. Ascertain group interests in attending another meeting on these topics. Suggest meeting 4 weeks from now or earlier. (Give date).</p> <p>I. Remind that you will be visiting them in the next 2 or 3 weeks to discuss some of the guidance information the school has for their children.</p> <p>A. Adjourn.</p> <p>B. Turn off tape recorder.</p>

VISUAL GUIDE 1-1

OCCUPATIONAL GOALS

Print each of these questions on a sheet of newsprint.

(Note: Leave space at bottom of pages to write in answers.)

SHEET 1: "How did you find out what occupations interest your child?"

SHEET 2: "How did your child decide what occupations interest him (her)?"

SHEET 3: Using your visit reports, develop a list of the occupations that have been mentioned by the families; print this list on a sheet of newsprint.

SHEET 4: "Do you think your child has a good chance of succeeding in the occupation?"

SHEET 5: "How can you find out what occupations offer your child the best change of success?"

SHEET 6: "What else do you need to know or be able to do to help your children prepare for an appropriate occupation?"

VISUAL GUIDE 1-2
SCHOOL TESTING PROGRAM

Name of Test	When Test is Given	Meaning of Score
<p>Achievement Tests (Fill in name of test the school uses)</p>	<p>(Fill in the grade in which tests are given, during the meeting.)</p>	<p>This test determines achievement in the following areas: (Fill in appropriate areas during the meeting)</p>
<p>Interests Tests (Fill in name of test the school uses)</p>		<p>This test indicates your child's interest in these areas: (Fill in appropriate areas during the meeting.)</p>
<p>National Merit Scholarship</p>		<p>This test is used as a basis for awarding some scholarships for college.</p>
<p>ACT</p>		<p>This test indicates the probable college success of a student.</p>

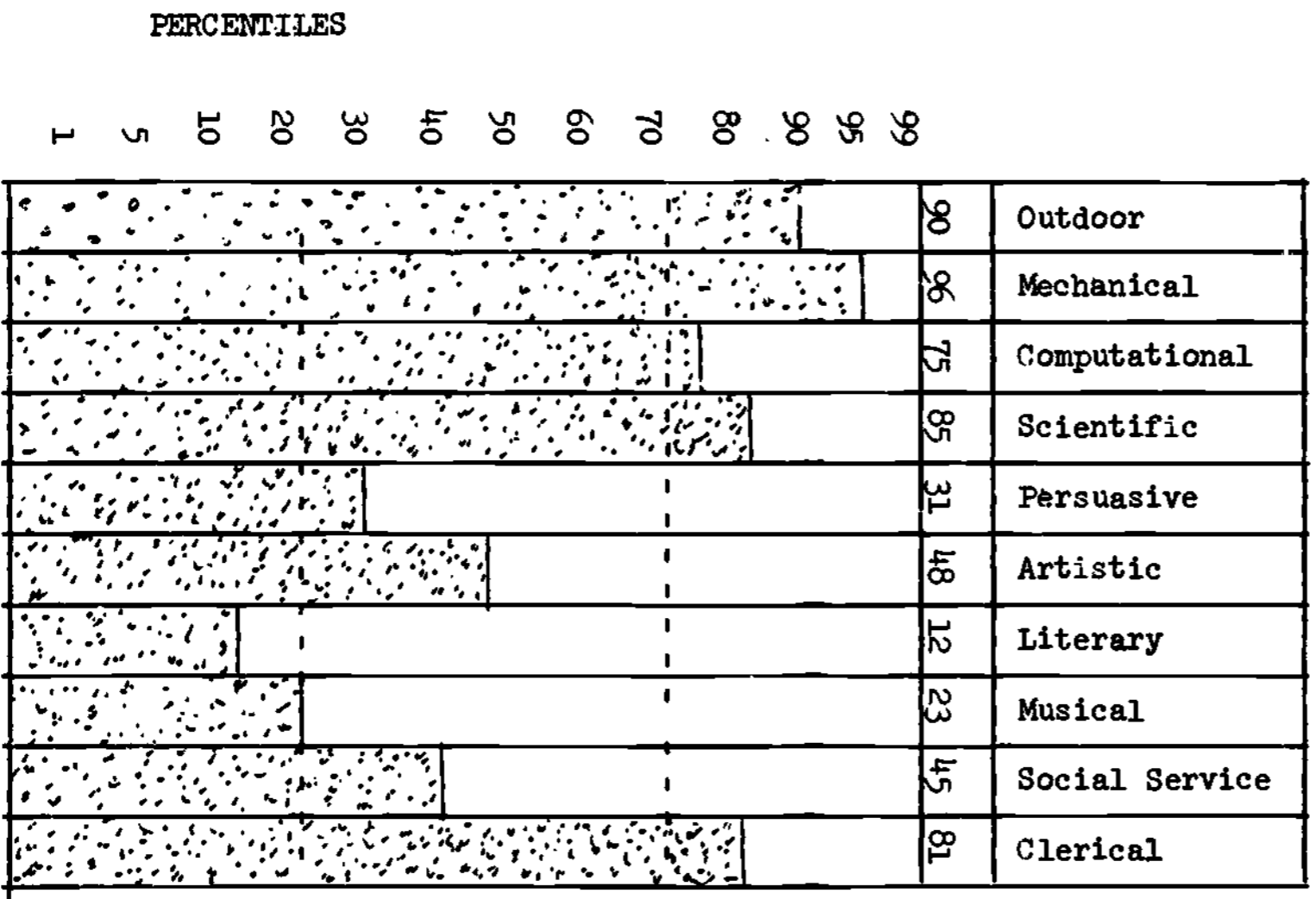
VISUAL GUIDE 1-3

INTEREST TEST - SAMPLE PROFILE

Name: Bill Brown

Grade: 10

Date: 11-15-67



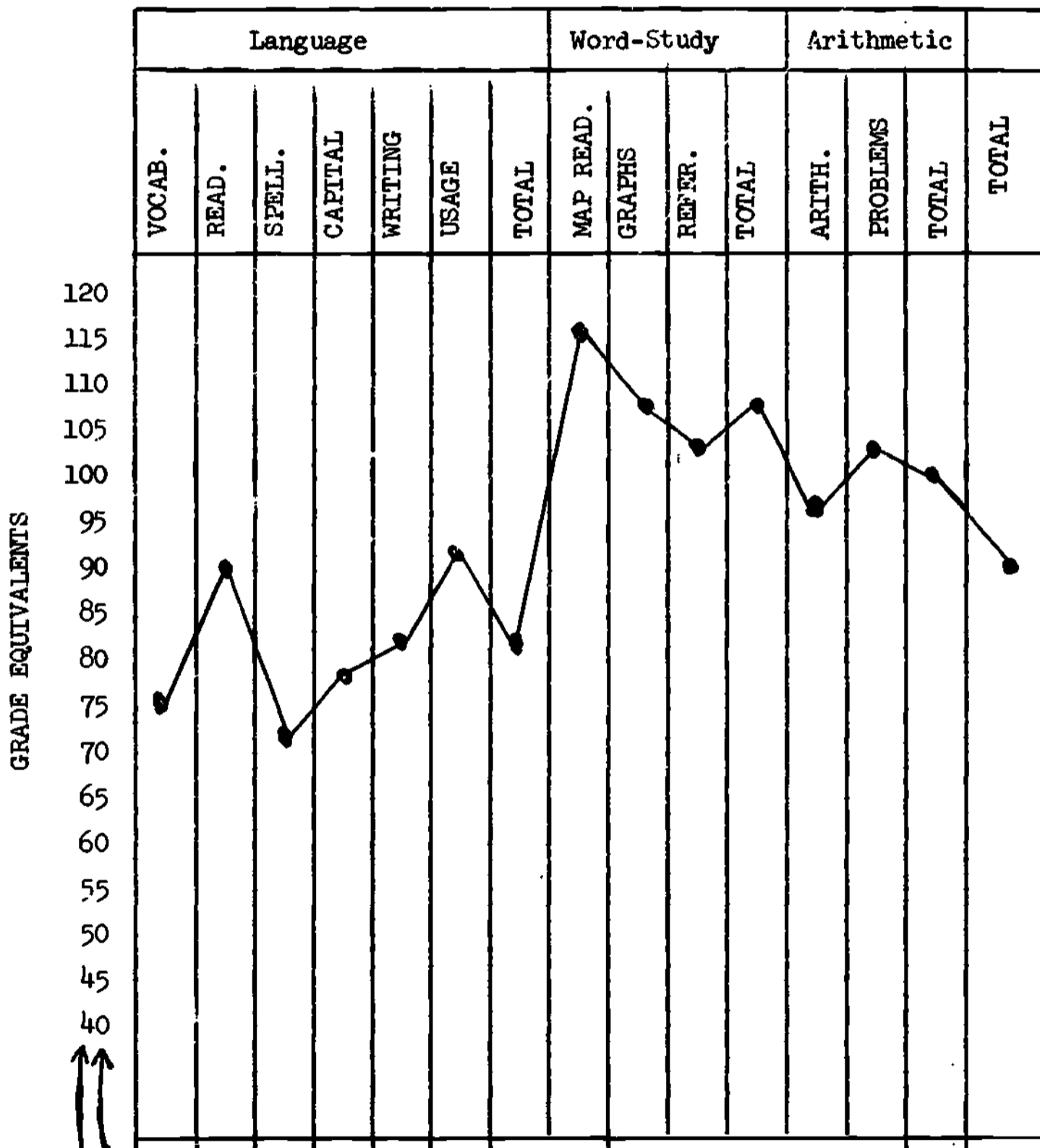
VISUAL GUIDE 1-4

ACHIEVEMENT TEST - SAMPLE PROFILE

Name: Bill Brown

Grade: 9

Date: 10-26-66



Last No. indicates months in the grade.

Other No. indicates grade.

HANDOUT 1-1

OUTLINE OF TESTING PROGRAM

Name of Test	When It is Given	Meaning of Score
Achievement Tests		<p>This test determines achievement in the following areas:</p> <p>A high score is desirable. For example, a high score in arithmetic means that your child has a good understanding of arithmetic for his age group. A low score may indicate that the student needs to try harder in the particular area.</p>
Interest Tests		<p>This test indicates the interest of your child in these areas:</p> <p>A high score in a certain area means that your child is more interested in that area. For example, a high score on mechanical means that your child has much interest in mechanics. It may also mean that he needs to be encouraged to pursue education activities and an occupation in mechanics. A low score may mean that your child should not pursue a certain area.</p>
National Merit Scholarship		<p>This test is often used as a basis for determining those who receive certain scholarships or financial aid in attending college. There are other ways of obtaining financial aid other than taking this test.</p>
ACT		<p>This is a test given to determine the probable success of a student in college. It is often required for entry into a college. Some colleges establish scores known as "cutoff" scores. If a student falls below this "cutoff" score he is not permitted to enter.</p>

HANDOUT 1-2

EXAMPLES OF OCCUPATIONS UNDER GENERAL INTEREST CATEGORIES

Outdoors

Forest Ranger
Tree "Doctor"
Farmer
Nurseryman
Fisherman
Bookkeeper
Custom Fertilizer -
Application and Salesman

Mechanical

Engineer
Carpenter
Fireman
Mechanic (Farm machinery)
Mechanic (Auto)
Meat Cutter

Computational

Accountant
Arithmetic teacher
Surveyor
Office Machine Operator
Farm Manager

Scientific

Dentist
Veterinarian
Weather Observer
Chemist
Forest Supervisor
Soil Conversation Aide

Clerical

Typist
Bookkeeper
Grain Elevator Man
Log Buyer
Secretary
Telephone Operator

Persuasive

Lawyer
Store Manager
Salesman
Sales Clerk
Agricultural Auctioneer

Artistic

Actor
Architect
Artist
Photographer
Barber
Landscape

Literary

Librarian
English Teacher
News Reporter
Farm Magazine Editor

Music

Music Teacher
Composer
Dancer
Square Dance Caller

Social Service

County Farm Advisor
Nurse
Elementary Teacher
Welfare Worker
Agriculture Teacher

TEACHING PLAN FOR HOME VISIT FOLLOWING FIRST GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Understanding the High School Occupational Training and Guidance Programs.

OBJECTIVES:

To stimulate families to consider the steps in choosing an occupation.

To help families become aware of the requirements for entry and success in an occupation.

To motivate families to become familiar with, and take advantage of, the school's guidance program in career preparation.

To assist families in analyzing occupational potential and interest through use of test scores.

To motivate families to give serious consideration to occupational goals for their children.

To stimulate family interest in occupational training and educational programs.

To review group meeting for families not in attendance.

To stimulate interest in attending next group meeting.

SITUATION:

Coordinator has stimulated interest in each family to consider career planning for their children.

Some families attended first group meeting and were introduced to the vocational guidance program of the local school.

Other families did not attend the group meeting and are not acquainted with the school's vocational guidance program.

All families are interested in obtaining information on the interest and potential of their children.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	<p>A. Review teaching plan for first group meeting.</p> <p>B. Reproduce copies of Handouts 1-1 and 1-2. These forms should be placed in folders to be given to families who did not attend first group meeting.</p> <p>C. Consult family folders and determine which pretest data has not been collected. Make plans to obtain such data on this visit.</p> <p>D. Consult family folders and review goals, grades, and test results of students.</p> <p>E. Arrange to accomplish <u>one</u> of the following in association with this visit:</p> <ol style="list-style-type: none"> 1. Arrange for families to meet with the school counselor and discuss test information of their children. 2. Arrange for the school counselor to accompany you on your home visits and discuss test scores with parents. 3. Obtain test information from the counselor and relate this to the families. <p>F. Arrange visit.</p> <ol style="list-style-type: none"> 1. Determine the family(s) to be visited at this time. 2. Arrange visit with family(s) and school administration. 3. Pull folders for family(s) to be visited.
II. Make home visit	<p>A. Greet family.</p> <p>B. Introduce counselor if needed.</p> <p>C. Explain that you wish to discuss the information that the school has related to the career preparation of their children.</p>
III. Review first group meeting	<p>A. Briefly review and discuss the group meeting with family if they attended the meeting. Determine if they have any questions concerning the meeting.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Motivate family to attend next group meeting</p>	<p>B. If the family did not attend the group meeting, review the meeting in some detail. Give family copies of Handout 1-1 and discuss the school's guidance program. Give family copies of Handout 1-2 and discuss career plans of children.</p> <ol style="list-style-type: none"> 1. Discuss or arrange for counselor to discuss test results and other school information related to career preparation of the children of the family. 2. Direct discussion to obtain needed information to complete pretest data forms. <p>A. Ask families if they are interested in learning more about training and education for their children and themselves. Explain that there are many agencies providing opportunities for training and education beyond high school.</p> <p>B. Explain that you would like to meet with a few families and discuss these programs in more detail. Inform them that you could gather information on the programs available, what they offer, and how to get in such a program.</p> <p>C. Tell family of tentative date and place you plan to meet.</p> <p>D. Ask family if there are any specific education or training programs that they would like to know more about.</p>
<p>V. Conclude visit</p>	<p>A. Tell family that you will try to obtain more information on the programs that the family is interested in.</p> <p>B. Remind family again of the time and place of the group meeting. Assure them that you are looking forward to seeing them then.</p> <p>C. Bid family good-by and leave.</p>
<p>VI. Record visit</p>	<p>A. After leaving residence, tape a report of the visit and your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"><li data-bbox="570 540 1339 576">B. Complete the written visit report.<li data-bbox="570 624 1558 661">C. Record any data obtained on the proper forms.<li data-bbox="570 709 1418 746">D. Replace family folders in office file.

TEACHING PLAN FOR SECOND GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Identifying Educational and Training Agencies in the Community and State

OBJECTIVES:

To focus attention on need for planning for post-high school education of children.

To provide families with information about the schools and agencies where they can seek the kind of educational and/or occupational training they desire.

To help family identify requirements and procedures for entering post-high school programs.

To focus attention of families on planning for financing post-high school education.

To identify the need for studying present family financial situation.

To obtain commitment of family members to attend third group meeting.

SITUATION:

All participant families have been contacted and informed about the second group meeting.

Those families who were absent during first group meeting were informed during the individual visits on what transpired during the first group meeting.

Families are acquainted with the school guidance and occupation training program.

Families are not acquainted with various training and educational programs available.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Arrange for meeting place.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 1. Arrange to use school building; or 2. Arrange to meet in someone's home. 3. Notify each family of time and place of meeting. 4. Recheck meeting arrangements a day or two before the meeting. <p>C. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 2-1. 3. Reproduce copies of the following: <ol style="list-style-type: none"> a. Handout 2-1, Schools and Training Agencies in the County. b. Handout 2-2, Schools and Training Agencies in the State. c. Handout 2-3, Desired Occupation and Institution Offering Training d. Handout 2-4, Selection of a Post-High School Program and Institution. e. Handout 2-5, Gaining Admission to Training Schools. f. Handout 2-6, Cost of Post-High School Training for Selected Occupations. g. Handout 2-7, Financial Assistance Available h. Handout 2-8, Examples of Financial Assistance available. 4. Secure information to fill in blanks on Handout 2-1.
II. Open the meeting	<ol style="list-style-type: none"> A. Before turning on tape recorder explain that you are using it to know the points that you might forget and to help you do a better job of teaching. (Turn on tape recorder.) B. Introduce family members present. Pay particular attention to those who are there for the first time.
III. Review previous meeting and motivate participants	<ol style="list-style-type: none"> A. Discuss briefly the major points discussed during the first group meeting. B. Summarize what has been accomplished during your home visits with the families particularly in line with identifying the occupational interest of their children based on school records.

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Introduce problem area- identifying post-high school institutions available</p>	<p>A. Use visual 1 on Visual Guide 2-1 to introduce the question: Where can my children obtain the educational and occupational training needed for their desired occupation?</p> <p>B. Distribute Handout 2-1.</p> <ol style="list-style-type: none"> 1. Point out that it might be desirable to consider going to these easily accessible training institutions before thinking of other agencies or schools outside the County. 2. Ask if anyone in the group had been to any of the agencies listed on the handout. 3. Ask family members if there are other agencies not listed that they know about and add to list. Give family information to fill in blanks on Handout 2-1. <p>C. Distribute Handout 2-2.</p> <ol style="list-style-type: none"> 1. Point out that these are just some examples of training agencies in the State that they could possibly go to if none of the local agencies can provide the training they want. 2. Discuss each school or agency briefly. Find out if there are other agencies that could be included in the list. <p>D. Distribute Handout 2-3.</p> <p>E. Tell group that for each occupational goal that they or their children have, there may be more than one institution or agency that could possibly provide the training needed for the occupation. The schools listed are just examples.</p>
<p>V. Introduce problem area- gaining admission to post-high school program</p>	<p>A. It may be of help to the group to define what "post-high school programs" include. Some of these programs such as "beauty culture" may not necessarily require a high school diploma. Point out, however, that having a high school education will qualify a person for almost any post-high school program.</p>

Jobs to be Done	Steps to Accomplish Jobs
VI. Introduce problem area - financing children's education	<p>B. Distribute Handout 2-4.</p> <ol style="list-style-type: none"> 1. Discuss each step briefly. 2. Tell them that if any one of them needs help in this regard you are always ready to provide them the information they need. <p>C. Distribute and discuss Handout 2-5.</p> <ol style="list-style-type: none"> 1. Go over general procedures list. 2. Tell that you will be visiting each family to discuss plans of individuals and bring materials needed. <p>A. Use visual 2 from Visual Guide 2-2 to present question: How much will it cost to send a child to (a) junior college (b) four year college (c) vocational school?</p> <p>B. Motivate group by asking some of them, especially those who have or have had children enrolled in post-high school programs, to make estimates of expenses.</p> <p>C. Distribute Handout 2-6.</p> <ol style="list-style-type: none"> 1. Discuss costs for each program. 2. Ask family members to comment on the accuracy of the estimates. <p>D. Use visual 3 from Visual Guide 2-2 to present: What can be done to aid in financing the post-high school education and training of my children?</p> <p>E. Distribute copies of Handout 2-7.</p> <ol style="list-style-type: none"> 1. Explain briefly what each category means. 2. Cite examples of people whom you know who availed themselves of these types of financial assistance. <p>F. Distribute copies of Handout 2-8.</p> <ol style="list-style-type: none"> 1. Tell the group that these are just examples of several financial aids available. Inform them that each school may have a number of scholarships, work opportunities and loan funds.

Jobs to be Done	Steps to Accomplish Jobs
VII. Preview next meeting	<p>2. Explain that qualifications such as academic standing and financial need are considered, but high grades are not always a requirement.</p> <p>G. Point out the possibility of apprentice training in local businesses (You may already have some information on this).</p> <p>H. Inform the group that not everybody can get financial assistance from outside sources. It may be that the only possible source of money for education is the family income. This therefore underscores the need for studying and improving the family's present financial status.</p> <p>A. Use visual 4 from Visual Guide 2-2 to introduce question: If outside financial assistance will not be available, how can I still plan to provide my children with the education they want?</p> <p>B. Tell group that this question needs serious consideration and planning by the family.</p> <p>C. Emphasize to the class that good planning necessitates gathering of constructive ideas and information, and so another group meeting will be most helpful in this regard.</p> <p>D. Inform group to start thinking on how to plan financially to provide for the education of their children and ask them to bring relevant questions to next meeting.</p> <p>E. Suggest that third group meeting is to be held 3-4 weeks from now.</p> <p>F. Remind them that you will be visiting them sometime before the third meeting to discuss some of the problems or questions that they may have regarding the financial and admission requirements for post-high school education of their children.</p>
VIII. Close the meeting	<p>A. Adjourn.</p> <p>B. Turn off tape recorder.</p>

VISUAL GUIDE 2-1

VISUALS FOR SECOND GROUP MEETING

Prepare visuals of each of the following:

1. Where can my children obtain the educational and occupational training needed for their desired occupation?
2. How much will it cost me to send my child to a:
 - a. Junior college
 - b. Four-year college
 - c. Vocational school
3. What can be done to aid in financing the post-high school education and occupational training of my children?
4. If outside financial assistance will not be available, how can I still plan to provide my children the education they want?

Note: Visuals may be prepared by writing questions on transparencies, flip charts, or chalk boards.

HANDOUT 2-1

SCHOOL AND TRAINING AGENCIES IN THE COUNTY

School or Agency	Description
County Public Schools	<p>Grade School: This includes grades 1-8. Students are taught the basics of reading, arithmetic, science, health, spelling, history and citizenship.</p> <p>High School: This includes grades 9-12. Students are taught the advanced areas which were started in grade school. Vocational courses are offered in the following areas:</p> <ol style="list-style-type: none"> 1. Business Education (office occupations) <ol style="list-style-type: none"> a. Typing b. Bookkeeping c. Shorthand d. Office Practice 2. Agriculture <ol style="list-style-type: none"> a. Farming (Includes on-farm visitation) b. Agricultural Mechanics c. Non-farm agriculture 3. Industrial Arts 4. Home Economics <p>Contact Mr. _____ at the high school for additional information. His telephone number at the high school is _____.</p>
County Farm Advisor	<p>The county farm advisor helps people in their farming. He offers assistance in deciding which crops to grow, how much fertilizer to use, selecting livestock, and many other areas. He is available to visit your farm and assist you. His name is _____ and has an office in _____. The telephone number is _____.</p>
Soil Conservation Service (SCS)	<p>The SCS offers help to farmers in using their land properly. The help includes surveying, terraces, ponds, crop selection for soils on the farm, and many other areas. The office is located _____ Telephone number is _____. The name of the person to contact is _____.</p>

School or Agency	Description
Neighborhood Youth Corps	This is a program where youth age 16-21 receive training and experience working for tax supported or non-profit agencies in the local community. The work experiences include clerical, recreational, and custodial.

HANDOUT 2-2

SCHOOL AND TRAINING AGENCIES IN THE STATE

Examples of Schools or Agencies	Description
<p><u>Beauty Culture:</u> (List institutions in the state that offer the various programs listed).</p>	<p>A certificate of registration is required to practice beauty culture. This certificate can be obtained by completing a required course at an approved school. Instruction is given in how to wave, cut, style, shampoo, set, bleach, and tint hair. Other instruction necessary for operating a beauty shop is given. Schools must provide at least 1,000 hours of training and study extending over a period of 6 months. To qualify for a certificate of registration one must be at least 16 and pass a state examination. Eighth grade, or equivalent, education is required.</p>
<p><u>Nursing:</u></p>	<p>A college degree in nursing is required for students who wish to become registered nurses. An associate degree in nursing may be earned in less time - usually 2 years. Students of nursing must have good physical and mental health in addition to good personality and character traits.</p>
<p><u>Agriculture:</u></p>	<p>Agriculture includes many jobs other than farming. These are important to the farmer and the homemaker. Jobs included here are seed and feed store personnel, tractor mechanics, greenhouse managers, milk testers, agriculture teachers, veterinarians, and many others. Many of these do not require college degrees. Some of these jobs, however, require training beyond the high school level. Junior Colleges are presently developing new and enriched courses for training people for jobs in agriculture. The length of time required to complete these programs varies from 2 years or less to more than 6 years.</p>
<p><u>Art:</u></p>	<p>Persons with training and skill in art are needed for painting signs, sketching pictures in books, newspapers, and magazines, and in developing advertisements for television, magazines, and newspapers. Success in art is dependent upon abilities and interests of the individual.</p>

HANDOUT 2-2 - continued

Examples of Schools or Agencies	Description
<p><u>Business:</u></p>	<p>Many persons are required to fill all of the business and office occupations that are available. These include secretaries, bookkeepers, typists, stenographers, receptionists, and accountants. Training necessary for these jobs usually is at least a high school diploma. Frequently additional training from business schools and colleges is required. The length of time required may vary from 4 1/2 months for shorthand or IBM to 2 years for business training. Accountants and others may require college degrees or at least 4 years of training beyond high school.</p>
<p><u>Missionary:</u></p>	<p>A missionary is primarily engaged in religious activities; however, such areas as medicine and agriculture may also be included. Not all missionaries go to foreign lands but many of them do. Frequently missionaries are educated by schools of particular religious denominations, but non-denominational colleges are available. A high school diploma is usually required for admission. Your local minister can provide information that you need.</p>
<p><u>Trades:</u></p>	<p>Many people are needed to fill the demand in jobs such as carpentry, plumbing, electricity, and masonry. All of these provide excellent incomes for those which are skilled. Length of training programs required vary depending upon previous skill and knowledge. Frequently one must go through a period of apprenticeship.</p>
<p><u>Law:</u></p>	<p>To become a lawyer one must usually complete the requirements of a college degree and then enroll in a college of law. Six or seven years may be necessary to complete the law degree after finishing high school. To practice law one must take and pass a special law examination.</p>

HANDOUT 2-2 - continued

Examples of Schools or Agencies	Description
<u>Peace Corps:</u>	The Peace Corps is a program of the Federal Government whereby volunteers are sent to foreign countries. It is not completely a training program but is to provide assistance to citizens of these countries in farming, building construction, and other development activities. The salary is very small covering only expenses while there. Persons are usually in the program for 2 years.

HANDOUT 2-3

DESIRED OCCUPATION AND INSTITUTION OFFERING TRAINING

Desired occupation	Name and Location of Institution/Agency
A. <u>Children's occupational goals</u>	(List a training institution in your area that has a training program in each area listed.)
Beautician	
Commercial Artist	
Farmer	
Forest Conservation Officer	
IBM Technician	
Lawyer	
Missionary	
Office Worker	
Peace Corps Volunteer	
Veterinarian	
B. <u>Occupational Goals of Adults</u>	
Farmer	
Heavy Equipment Operator	
Nurse	
Railway Engineer	
Secretary	
Trade	
Typist	

HANDOUT 2-4

SELECTING A POST-HIGH SCHOOL PROGRAM AND INSTITUTION

Steps to follow in selecting a post-high school program and institution:

1. If a guidance counselor is available in the locality, seek advice from him regarding courses to take, school to attend, financial aids, and other information.
2. Decide what courses or curriculum to pursue based on interests and abilities.
3. Select possible schools that can be attended taking into account financial and other considerations.
4. Secure information about each prospective institution and its admission requirements by writing and requesting a brochure or catalog.
5. Decide which of the schools would be best based upon training desired, cost, distance from home, etc.
6. Follow the required procedures for gaining admission.

HANDOUT 2-5

GAINING ADMISSION TO TRAINING SCHOOLS

The procedures for getting admitted to schools and training agencies vary considerably. There are, however, certain general procedures that one can usually follow.

Official admission must usually be gained before one can begin attending classes. Gaining admission may include the following:

1. Obtaining and completing an application: This should usually be done several months before the expected date of entrance. Fill in all the applications completely and accurately. Be sure to write clearly and neatly. Include a small photograph and deposit of fees if required.
2. General requirements: Some schools have very few requirements, whereas others may have very rigid requirements. The requirements for admission to a 4 - year college are much higher than are those of a beauty, business, or trade school. A high school diploma, or its equivalent, is required for admission to a 4 - year college. Other schools may have no education requirements. Place of residence and age are often factors pertaining to admission. Students are also often required to have a social security identification number. Letters of recommendation may be required. Medical requirements may include a physical examination and medical history.
3. Testing: Colleges and other agencies may require the applicant to take certain tests before being admitted. These determine the areas of greatest interest and achievement. The ACT test is usually taken the senior year in high school and is necessary for entrance into most 4 - year college programs.
4. Advisement: Some educational agencies assign students to faculty members who serve in an advisory capacity to the student. These advisors assist the student in arranging classes, determining courses to take, and any other problem the student may have.
5. Other arrangements: It may be necessary for a student to arrange for housing and meals. Many schools have these facilities available. The necessary financial arrangements must be made. Some schools require all fees in advance whereas others allow the student several months to complete payment. Students may wish to apply for part-time jobs before

HANDOUT 2-5 - continued

beginning class. Obtain a brochure or catalog by writing the school that is being considered. The materials which schools mail prospective students explain procedures for enrollment, give locations and addresses of offices, and other information.

The local high school guidance department or _____ may be contacted for additional information.

HANDOUT 2-6

COST OF POST-HIGH SCHOOL TRAINING FOR SELECTED OCCUPATIONS

School	Length of time Required to Complete Training	Tuition (per semester)	Books (per semester)	Supplies & Materials (per semester)	Room & Board (per month)
Beauty Culture	9 months	\$430.00	\$10.00	\$450.00	\$100.00
Business School-Shorthand	4 1/2 months	\$105.00	\$25.00	\$ 20.00	\$100.00
Religious Education College	4 years	\$300.00	\$30.00	\$ 20.00	\$100.00
Agricultural Mechanics	2 years	\$100.00 (in district)	\$25.00	\$ 40.00 + \$125 for tool set	\$100.00
Nursing Practical Registered	1 year 4 years	\$168.00 700.00	\$ 8.00 \$25.00	\$25.00 \$100.00 + cost of uniforms	\$100.00 \$100.00
Law and Veterinary Medicine	6-7 years	\$ 85.00	\$25.00	\$20.00	\$100.00
Trade School	1-2 years	\$ 75.00	\$30.00	\$50.00	\$100.00

HANDOUT 2-7

FINANCIAL ASSISTANCE AVAILABLE

Scholarships: A scholarship is a gift of money or other aid given by a school, business, individual or government agency. Students usually do not have to perform any services in return. Scholarships usually pay for just tuition; however, some may pay for books and other fees. Scholarships are awarded on the basis of need and academic ability.

Work Scholarships: A work scholarship is very similar to a regular scholarship except the student performs certain services in return for the money.

Loans: Most training agencies and colleges have programs for lending money to students to pay educational expenses. Interest rates may be very low or nonexistent.

Student Employment: This is a service conducted by educational agencies in which students are employed part-time. Frequently students may make enough to pay for meals and tuition.

Cooperative Education Program: This is a program in which a student alternately attends school one semester and works for a sponsoring business or industry the next semester. The company usually pays part or all of the educational expenses and a salary while employed. It takes 5 years to complete a degree in this program rather than the usual 4 years.

G. I. Bill: This entitles veterans to allowances for expenses while attending certain schools or training agencies. More than 6 months of active duty are required. Single persons receive \$100 per month.

HANDOUT 2-8

EXAMPLES OF FINANCIAL ASSISTANCE AVAILABLE

Name	Description
1. National Defense Student Loan Program (Long Term)	A federally-sponsored loan program which provides a normal maximum loan of \$1000.00 per year to full-time college students who have financial need and who rank in the upper third of their high school graduating class. This loan carries 3 percent interest beginning 9 months after ceasing to be a full-time student.
2. State Scholarships	Each student who attends a state-supported university is the recipient of a type of scholarship represented by the educational subsidy provided by the legislature out of tax funds.
3. State Teacher Education Scholarships	Awarded each year in some states through the Office of the State Superintendent of Public Instruction to selected students who plan to enter the teaching profession. Graduates of recognized high schools who are in the upper half of their graduating classes are certified by the principals to county superintendents who transmit these names to the State Superintendent of Public Instruction. The scholarships cover tuition and fees.
4. General Assembly Scholarships	In some states each member of the General Assembly (Senator or Representative) may nominate annually two persons of school age and otherwise eligible, from his district, to receive a certificate of scholarship in any state-supported university designated by the member. This scholarship exempts the student from paying tuition, student activity fee and graduation fee. Interested students should contact their Senator or Representative.
5. County Scholarships	Some states provide for the awarding of two scholarships annually in each county to qualified seniors in the high school. Recipients are selected on the basis of a competitive examination. This scholarship entitles the student to tuition and fees for four calendar years.
6. Vocational Rehabilitation	This includes those with physical handicaps of various kinds. Approved students receive all registration and tuition fees, book rental, and school supplies for nine months.

HANDOUT 2-8 - continued

Name	Description
7. University Loan Funds	A university or college may have available a number of loan funds for the benefit of worthy students who need financial assistance. Arrangements may be made to repay loans over a four-year period in installments beginning four months after the student leaves school or otherwise ceases to be enrolled on a full-time basis.
8. Short-term loan funds	Some universities or colleges have funds for short-term loans payable in 2-4 months from date of issue. These loans do not usually exceed \$100.00.
9. United Student Aid Funds, Inc.	Some schools participate in the United Student Aid Funds, Inc. program. USA Funds is a private, non-profit service corporation which endorses low-cost, long-term loans made by local banks to needy college students. USA Funds serves as an intermediary between the student's hometown bank which makes the loans and the student's college which recommends and underwrites loans by depositing funds in the USA Funds reserve. These loans are made to deserving students regardless of their curriculum, but prospective borrowers must have completed their freshman year. The maximum loan is \$1000.00 a year. Repayments are spread over 36-month period beginning the first day of the 5th month after completion of student's education.
10. Other scholarships awarded by agencies outside the university or college	There are many scholarship programs which operate independently of any college or university. These agencies select their candidates by examination or other means, and the student is usually free to attend the university or college of his choice. Among these are the National Merit Scholarships, Westinghouse Talent Search, Parents and Teachers Golden Jubilee Scholarships and many others.
11. Work opportunities	Students who need to work part-time while they are in school may be able to get assistance in securing a part-time job by consulting the Student Employment Office of the college or university. The student employment office also assists those who must have work in arranging the type of work which will least interfere with academic performance.

TEACHING PLAN FOR HOME VISIT FOLLOWING SECOND GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Identifying Educational and Training Agencies in the Community and State

OBJECTIVES:

To help families analyze specific educational needs of their children.

To help families make tentative realistic decisions regarding education of their children.

To help families recognize specific financial needs regarding education of their children.

To focus attention of family on need for financial planning.

To identify preliminary questions family must consider.

To motivate family members to attend third meeting regarding planning for financing children's education.

SITUATION:

Coordinator has stimulated interest in each family to consider career planning for their children.

Some families attended first group meeting and were introduced to the vocational training programs and educational programs of the community and state.

Families are not aware of the financial planning necessary for post-high school education and training.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for second group meeting. B. Prepare copies of Handouts 2-1 through 2-8 for families who did not attend the second group meeting. C. Check family folder and determine what training or educational programs the family is interested in.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> D. Obtain pamphlets or other information concerning education and training programs. E. Place this material in family folder to take to families when visited. F. Determine the family(s) to be visited at this time. G. Arrange visit with family(s) and school administration. H. Pull folders for family(s) to be visited.
II. Make home visit	<ul style="list-style-type: none"> A. Greet family. B. Explain that you wish to discuss information related to the training programs in which they are interested.
III. Review second group meeting	<ul style="list-style-type: none"> A. Review the second group meeting (for families attending). <ul style="list-style-type: none"> 1. Mention that the following were discussed during the meeting. <ul style="list-style-type: none"> a. School and training agencies accessible within the county. b. Schools and training agencies outside of the county for which training could be obtained in specific occupations. c. Steps to follow in selecting a school or training agency. d. Procedure for getting admitted. e. Estimated cost of various training programs. f. Types of financial assistance available. g. Examples of financial assistance available. 2. Determine if any questions have arisen concerning education since last meeting. B. If the family did not attend the group meeting, review the meeting in some detail.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 1. Tell the family that you have some more material for their folders and ask them if the folder is available. (Encourage family to keep the folder up to date). Be complimentary if folder is convenient, well-kept and up to date. 2. Give family members Handouts. <ol style="list-style-type: none"> a. Give one at a time, explaining each so that the family understands it. b. Discuss Handouts in the following order: <ul style="list-style-type: none"> # 2-1 # 2-2 # 2-3 # 2-4 # 2-5 # 2-6 # 2-7 # 2-8 3. Determine if there are any questions pertaining to the handouts or to educational problems the family may have. 4. Ask if family knows the occupational goals of their children (Refer to Handout 2-3). 5. Explain that when information on Handout 2-3 was obtained not all persons were sure of their occupational choices. 6. Determine if these goals have been analyzed by the family in terms of test scores, finances, etc. 7. Insist on family giving serious consideration to and later evaluation of educational goals. 8. Explain some of the procedures that are necessary to obtain the occupation goals. Include the following: <ul style="list-style-type: none"> Education requirement Cost Length of training period Possible training agencies, etc. 9. Leave some of the pamphlets that are pertinent to achieving the occupational goals with the family. 10. Explain that some of the education costs and requirements appear very great but that anyone who is sincerely interested and has the academic ability can find a way of financing costs. (Point out that sometimes alternative goals are made.)

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Motivate families to attend next group meeting</p>	<p>11. Encourage family members to call upon you for assistance, if needed, in making occupational and educational plans.</p> <p>A. Explain that families must plan and, perhaps, make sacrifices if educational goals of children are to be attained.</p> <p>B. Emphasize that goals sometimes have to be changed but that through planning, revising and diligent work they frequently can be achieved.</p> <p>C. Point out that financing vocational training is the greatest major concern in goal-realization.</p> <p>D. Inform the family that in the education of their children, it may be desirable to consider two major areas or questions:</p> <ol style="list-style-type: none"> 1. What can be done at home, in the community, and in the local high school to help provide the children's education? 2. What can the family members do in managing their finances to provide money for the education of their children? <p>E. Ask the family for suggestions of areas in which the school and the community may be helpful in preparing children and adults for occupations. (These suggestions may become topics for third meeting.)</p> <p>F. Explain that you have recently been studying the latest information on how family incomes may be "stretched" to more adequately finance what families need.</p> <p>G. Point out that you have found that it is important to make plans concerning how money is to be spent.</p> <p>H. Inform that there are ways of improving the ability of families to meet needs.</p>

Jobs to be Done	Steps to Accomplish Jobs
V. Conclude visit	<p data-bbox="588 469 1610 681">I. Announce that another group meeting will be held on _____ at _____ to discuss some of the things that the school, community and the home can do to increase the probability of achieving the goals.</p> <p data-bbox="588 723 1591 805">J. Determine if the family has any particular problems with which you may be of assistance.</p> <p data-bbox="588 848 1534 972">K. Ask family if they need any assistance in making transportation arrangements for the next group meeting.</p> <p data-bbox="588 1015 1572 1139">A. Remind family again of the time and place of the group meeting. Assure them that you are looking forward to seeing them then.</p> <p data-bbox="588 1182 1271 1227">B. Bid family good-bye and leave.</p>
VI. Record visit	<p data-bbox="588 1269 1610 1481">A. After leaving residence, tape a report of the visit and your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p data-bbox="588 1524 1367 1569">B. Complete the written visit report.</p> <p data-bbox="588 1611 1448 1643">C. Replace family folders in office file.</p>

TEACHING PLAN FOR THIRD GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Helping Family Members Establish Educational and Occupational Goals

OBJECTIVES:

To establish feeling of belonging to a group.

To identify tentative realistic educational plans (goals) for children.

To identify problems families face in meeting goals (financial).

To help families recognize they can do something to help meet goals.

To motivate families to begin examining their situation in some detail.

To introduce families to ways and means for studying their situation to see how nearly they can come to meeting educational goals (financing).

To motivate family to attend next meeting regarding planning to meet financial needs of educating their children.

SITUATION:

All families have been contacted and informed about the group meeting.

Some of the families were present at the first and second meetings. Those families not present have been informed of events at the meetings.

All families have expressed interest in meeting goals for the education of their children.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Arrange for meeting place. 1. Arrange to use school building; or

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Open the meeting</p>	<ol style="list-style-type: none"> 2. Arrange to meet in someone's home. 3. Notify each family of time and place of meeting. 4. Recheck meeting arrangements a day or two before the meeting. <p>C. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 3-1. 3. Prepare copies of Handout 3-1, Sample Family Expenditures. <p>A. Have families be seated.</p> <p>B. Explain that purpose of tape recorder is to record points that you might forget. (Turn it on.)</p> <p>C. Introduce family members. (If all attended the first two meetings it may not be necessary to introduce individually.)</p> <p>D. Welcome to the meeting - especially those that have not attended previous meetings.</p>
<p>III. Review previous meeting and motivate participants</p>	<p>A. Discuss briefly:</p> <ol style="list-style-type: none"> 1. Occupational goals of some of family members. 2. Function of guidance material in making an occupational choice. 3. Education and training agencies available. 4. Financing and cost of education and training. <p>B. Mention visit discussions:</p> <ol style="list-style-type: none"> 1. After first meeting - test scores of children. 2. After second meeting - occupational goals and the education necessary for attaining them. <p>(Express appreciation to the families for the nice visits you have had with them.)</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>C. Use visual aid to show a list of goals of family members. Briefly comment on each. (This is a revised list of goals used at the first meeting.)</p> <p>D. Use visual aid to introduce the question: What were the problems that you had as a youth in securing employment?</p> <ol style="list-style-type: none"> 1. Discuss these briefly. List each suggestion. 2. Problems may include the following: <ol style="list-style-type: none"> a. No on-the-job work experience b. Lack of skill c. Lack of post-high school education d. Improper attitude toward work e. No employment opportunities available in community f. (others) <p>E. Use visual aid to show the question: What are the problems your children face in securing employment?</p> <p>Discuss briefly. (These should be very similar to those of parents. See problems the parents listed above.)</p>
<p>IV. Introduce problem area - helping children secure adequate employment</p>	<p>A. Use visual aid to show the question: What can the school do to aid children in job entry?</p> <ol style="list-style-type: none"> 1. Secure suggestions from the families present. 2. List suggestions on visual aid. Briefly discuss each. 3. Suggestions should include the following: <ol style="list-style-type: none"> a. Provide opportunity to "explore" different vocations. b. Develop good attitudes toward work. c. Provide opportunity to earn money while in school. d. Provide vocational training. e. Provide on-the-job experience programs. f. Test to determine interests and attitudes. g. Provide guidance to students in making occupational and educational plans. h. Provide leadership and citizenship training. i. Others

Jobs to be Done

Steps to Accomplish Jobs

- B. Use visual aid to introduce the question: What can the community do to aid children in job entry?
1. Secure suggestions from family members.
 2. List suggestions. Briefly discuss each.
 3. Suggestions should include the following:
 - a. Provide schools (including junior colleges).
 - b. Provide occupational opportunities.
 - c. Provide civic and religious organizations to assist in leadership and guidance.
 - d. Offer opportunities for placement employment.
 - e. Support a Junior Achievement Club.
 - f. Others
 4. Point out that the community may already be doing some of these.
- C. Use visual aid to introduce the question: What can this group begin doing to help bring about changes which will help your children in securing adequate employment.
1. Secure suggestions from family members. (List on visual aid.)
 2. Discuss each. Try to involve the entire group.
 3. Suggestions may include the following:
 - a. Form an action group for investigating the possibilities of initiating programs such as placement employment, apprenticeship programs, etc.
 - b. Begin talking to neighbors and friends concerning the establishment of a junior college.
 - c. Vote and encourage others to vote when school bonds are being voted upon.
 - d. Support all worthy activities which will better prepare our children for employment.
 - e. Support establishment at area vocational school.
 - f. Others.

Jobs to be Done	Steps to Accomplish Jobs
	<p>4. Spend sufficient time in discussing these to try to get the group interested in perhaps initiating such programs. (This is an important function of this meeting.)</p> <p>5. If group is interested in a particular problem it may be necessary to investigate the possibilities and continue discussion at a future meeting.</p> <p>D. Stress the need for group action in carrying out desired objectives. (Try to motivate families to want to function as a group in seeking solutions to problems of preparation for employment in the community.)</p> <p>E. Explain that most agencies in the community, such as schools, churches, and civic groups, are willing to cooperate in improving the community.</p> <p>F. Use visual aid to introduce the question: What can your family do to assist your children in securing a desired job?</p> <ol style="list-style-type: none"> 1. Secure suggestions from families present. 2. List suggestions. 3. Discuss each suggestion. (Try to involve each family in the discussion.) 4. Suggestions should include the following: <ol style="list-style-type: none"> a. Guide children to seek preparation for employment in areas in which they have a fair chance of success. b. Seek assistance of trained guidance counselors, vocational teachers, etc., in making decisions. c. Begin making plans in regard to financing education. d. Begin selecting possible schools that can provide desired training by consulting a vocational teacher or guidance counselor. e. Encourage children to secure needed education. f. Participate in school activities which will aid children in making friends, developing leadership and social skills,

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - determining family expenditures</p>	<p style="text-align: center;">and in developing an awareness of civic responsibility.</p> <p>g. Others.</p> <p>A. Use visual aid to introduce the question: What can families do to aid in financing the preparation of their children for adequate employment?</p> <ol style="list-style-type: none"> 1. Explain that you do not want them to answer this question but to begin thinking about it. 2. Explain that many times families do not know where their income is spent. <p>B. Ask family members to name things for which families must spend their money.</p> <ol style="list-style-type: none"> 1. List on visual aid. 2. The list should include the following: <p style="padding-left: 40px;">Food, housing, fuel, electricity, telephone, clothing, transportation, medical care, education, recreation, gifts, contributions, furniture, and appliances.</p> <p>C. Explain that you have some information on how much some families spend for these items.</p> <p>D. Distribute Handout 3-1. (Encourage families to file handout in folders.)</p> <ol style="list-style-type: none"> 1. Briefly comment on the information presented. 2. Inform families that goals may be more readily attained if families are aware of their financial situation. <p style="padding-left: 40px;">Suggest that they may want to get together at a later date and discuss financial planning.</p>
<p>VI. Preview next meeting</p>	<p>A. Tell families that you will be visiting them in a few days and that you will be glad to help them with any problems that they may have.</p> <p>B. Encourage them to continue thinking about what the school and community can do to better prepare children for employment.</p>

Jobs to be Done	Steps to Accomplish Jobs
VII. Close the meeting	<p>C. Suggest that the families schedule another meeting for _____ to be held at _____, in which tonight's discussion could be continued and expanded to include other ways families have found helpful in preparing their children for employment.</p> <p>D. Explain that parents, teachers, and counselors need to know as much as possible about children's attitudes and interest toward jobs in order to help prepare them to get started in their careers.</p> <p>E. Suggest that the families bring their older children to the next meeting. Explain that you could get more information from the children concerning job interest, and they also could enter in the discussion.</p> <p>A. Express appreciation to those that attended.</p> <p>B. Adjourn.</p> <p>C. Turn off tape recorder.</p>

VISUAL GUIDE 3-1

VISUALS FOR THIRD GROUP MEETING

Prepare visuals of each of the following:

1. A list of family goals. (Revise List from first group meeting.)
2. Questions:
 - A. What were the problems that you had as a youth in securing employment?
 - B. What are the problems your children have or will have in securing employment?
 - C. What can the school do to aid children in job entry?
 - D. What can the community do to aid children in job entry?
 - E. What can this group begin doing to help bring about changes which will help your children in securing adequate employment?
 - F. What can your family do to aid in financing the preparation of their children for adequate employment?

Note: Visuals may be prepared by writing on transparencies, flip charts or chalkboard.

HANDOUT 3-1

SAMPLE FAMILY EXPENDITURES

Things for which money is spent	Average per Family per Year	
	Rural	Urban
Food	\$ 893	\$1,393
Shelter, fuel, electricity, etc.	541	997
Household supplies, telephone	156	317
Furnishings and appliances	220	271
Clothing	427	563
Personal care	106	156
Transportation	613	782
Medical care	310	362
Recreation	123	218
Reading and Education	64	109
Gifts and contributions	220	298
Other	141	213
<u>Total</u> Family Living Expenses	\$3,814	\$5,679
Average size of family (Number)	3.8	3.1

Source: Income-Expenditure Patterns of Illinois Families. University of Illinois, 1964.

TEACHING PLAN FOR HOME VISIT FOLLOWING THIRD GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Helping Family Members Establish Educational and Occupational Goals

OBJECTIVES:

To review third group meeting.

To motivate family members to sit down and analyze their financial situation.

To identify information that is not now available but is needed.

To motivate family members to begin collecting needed information.

To identify some important questions that need to be looked at (based on present situation data).

To motivate families to pursue the group action program that was presented at the third group meeting.

To motivate families to attend fourth group meeting.

SITUATION:

Some families attended the third group meeting and have started considering ways to help their children begin their careers.

Other families have discussed career preparation with the coordinator.

The families are not familiar with financial record keeping.

The families are not very active in community activities.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for third group meeting. B. Prepare copies of Handout 3-1 for families who did not attend the third group meeting.

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<ul style="list-style-type: none"> C. Prepare copies of Handout 3-2 for all families. D. Determine the family(s) to be visited at this time. E. Arrange visit with family(s) to be visited. F. Pull folders for family(s) to be visited. A. Greet family. B. Begin conversation by expressing an interest in something in which the family is proud or has an intense interest in.
III. Review third group meeting	<ul style="list-style-type: none"> A. Review the third group meeting (for families attending). <ul style="list-style-type: none"> 1. Express appreciation for attendance at the third meeting. 2. Try to determine what the reaction of the family was to the meeting. 3. Briefly comment on the following: <ul style="list-style-type: none"> a. Problems children face in securing employment. b. What the school can do to aid children in job entry. c. What the community can do to aid children in job entry. d. Activities the group could do to bring about changes which would help children secure adequate employment. (Emphasize!) <ul style="list-style-type: none"> (1) Comment on how worthy you thought these suggestions were. (2) Secure any additional suggestions. 4. Remind that the discussion turned to what could be done to aid in financing the preparation of children for adequate employment. Sample family expenditures were presented. B. Summarize the third group meeting for families who did not attend meeting. <ul style="list-style-type: none"> 1. Approach the fact that you missed them at the third meeting in such a manner that the family does not become hostile or resistant.

Jobs to be Done

Steps to Accomplish Jobs

2. Try to determine why the family did not attend.
3. Offer possible alternatives that will perhaps aid the family in making arrangements to attend the next meeting.
4. Briefly review the activities of the third meeting.
 - a. Discuss problems that children face in securing employment. Problems mentioned at the meeting include the following:
 - (1) No on-the-job work experience.
 - (2) Lack of skills
 - (3) Lack of post-high school education.
 - (4) Improper attitude toward work.
 - (5) No employment opportunities available in community.
 - (6) (Secure additional suggestions from the families visited.)
 - b. Briefly discuss what the school can do to aid children in job entry. Secure suggestions from the families visited. Suggestions should include the following:
 - (1) Provide opportunity to "explore" different vocations.
 - (2) Develop good attitudes toward work.
 - (3) Provide opportunity to earn money while in school.
 - (4) Provide vocational training.
 - (5) Provide on-the-job experience programs.
 - (6) Test to determine interests and attitudes.
 - (7) Provide guidance to children in making occupation and education plans.
 - (8) Provide leadership and citizenship training.
 - c. Discuss briefly what the community can do to aid children in job entry. Secure additional suggestions. Suggestions should include the following:
 - (1) Provide schools (including junior colleges).
 - (2) Provide occupational opportunities.
 - (3) Provide civic and religious organizations to assist in leadership and guidance.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> (4) Offer opportunities for placement employment. (5) Support a Junior Achievement Club. (6) Others. <p>d. Emphasize what the group decided it could do to bring about changes which would help children secure adequate employment. Suggestions should include the following:</p> <ul style="list-style-type: none"> (1) Form an action group for investigating the possibilities of initiating programs such as placement employment, apprenticeship programs, etc. (2) Begin talking to neighbors and friends concerning the establishment of a junior college. (3) Vote and encourage other to vote when school bonds are being voted upon. (4) Support all worthy activities which will better prepare our children for employment. (5) Support establishment of area vocational schools. (6) Others. <p>e. Emphasize how worthy some of the suggestions are.</p> <p>f. Determine if this family would like to join with other families in a group activity. Encourage them to do so.</p> <p>g. Explain that this will be discussed further at the next meeting.</p> <p>h. Briefly discuss what could be done at home to assist children. These include planning, guiding, seeking assistance of vocational counselors, and encouraging children.</p> <p>i. Explain that discussion at the last meeting turned to what could be done to aid in financing the preparation of children for adequate employment.</p> <ul style="list-style-type: none"> (1) Things for which money is spent were discussed. (2) Sample family expenditures were presented. (Give family a copy of Handout 3-1). (3) Explain the handout briefly.

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduce problem area - determining family expenditures.	<p>A. Explain that financing the things necessary for family activities is a tremendous problem with today's high cost of living.</p> <p>B. Emphasize that all families have the same problems regarding finances.</p> <p>C. Tell that frequently families do not know where their money is spent except that it just takes all of it for the necessities.</p> <p>D. Explain that some families have found it beneficial to analyze their situations by determining where and how money is spent.</p> <p>E. Review Handout 3-1.</p> <p>F. Give family a copy of Handout 3-2.</p> <p>G. Explain that this can be used to determine where the family's income is spent.</p> <p>H. Encourage the family to privately sit down and try to accurately complete Handout 3-2. (<u>Emphasize</u> that you are not interested in knowing their personal expenditures, but that you want them to analyze their situations.)</p> <p>I. Determine if family has any questions concerning the handout.</p> <p>J. Explain that they possibly do not know all of the information but not to worry about this.</p> <p>K. Lead discussion into the possibility of keeping records of their expenditures as they are made. (Keeping records is simply writing down what money is spent for and how much was spent.)</p> <p>L. Try to explain that by keeping records families are able to eliminate certain expenditures which are unnecessary.</p> <p>M. Explain that keeping records may help a family to plan future activities.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Motivate families to attend next group meeting</p>	<p>N. Encourage family to seek your assistance at any time it is needed.</p> <p>A. Emphasize that another meeting will be held to pursue the "group action program" further by additional discussion and to make plans. Some more information regarding "stretching" the family income will be presented.</p> <p>B. Encourage family to think of additional suggestions for "group action program."</p> <p>C. Assure families that they will not be asked to present personal problems such as income and expenditures to the group.</p> <p>D. Tell families that at the next meeting you want them to bring their older children so that they can complete a job understanding schedule.</p> <p>E. Emphasize that this is not a test.</p> <p>F. Explain that it is being used to let the children know how well they understand the world of work and to be able to discuss problems they may have in getting a job.</p> <p>G. Explain that the parents will be able to help their children in supplying the necessary information thus letting them better understand their children.</p> <p>H. Emphasize that no one will be embarrassed or called on to discuss their opinions with others in the group.</p>
<p>VI. Conclude visit</p>	<p>A. This helpful meeting will be held on _____ at _____ to discuss some things for the "group action program" and information that has proven beneficial to other families.</p> <p>B. Make the necessary transportation arrangements.</p> <p>C. Bid the family goodbye.</p>

Jobs to be Done	Steps to Accomplish Jobs
VII. Record visit	A. After leaving residence, tape record your reactions to the visit. B. Complete the written visit report. C. Replace family folders in office file.

HANDOUT 3-2

FAMILY LIVING EXPENSES

Things for which money is spent	Amount for past month	Amount for past 12 months
Food		
Shelter, fuel, electricity		
Household supplies, telephone		
Furnishings and appliances		
Clothing		
Personal care (haircuts, toothpaste, soap, etc.)		
Transportation		
Medical care		
Recreation		
Reading and Education		
Gifts and Contributions		
Other		
<u>Total</u>		

TEACHING PLAN FOR FOURTH GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans of the Children

TOPIC: Helping Youth through Community Action Programs

OBJECTIVES:

- To administer a job understanding schedule to older children in the families.
- To motivate families regarding a group action program.
- To begin planning for the meetings of the "action" committees.
- To motivate families to participate in the "action" committees.

SITUATION:

- Some of the families have attended previous meetings.
- All families have been contacted regarding this meeting.
- Families have been encouraged to bring their older children to participate in the meeting.

Jobs to be Done	Steps to Accomplish Jobs
<p>I. Prepare for the meeting</p>	<p>A. Review teaching plan.</p> <p>B. Arrange for meeting place.</p> <ol style="list-style-type: none"> 1. Arrange to use school building; or 2. Arrange to meet in someone's home. 3. Notify each family of time and place of meeting. 4. Recheck meeting arrangements a day or two before the meeting. <p>C. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare copies of Handout 4-1, Job Understanding Schedule. 3. Secure pencils for completing Handout 4-1.

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Open the meeting</p>	<p>A. Have families be seated.</p> <p>B. Explain that purpose of tape recorder is to record points that you might forget. (Turn it on).</p> <p>C. Introduce family members. (If all have attended the previous meetings, it may not be necessary to introduce individually.)</p> <p>D. Express appreciation to families for attending the meeting. Welcome them to the meeting.</p> <p>E. Explain for the benefit of those who have not attended before that this is one of several meetings where local families have gotten together and discussed problems they face.</p> <ol style="list-style-type: none"> 1. Discuss what can be done to aid children in getting started. 2. Discuss what the school and community are doing to help children get started.
<p>III. Administer Job Understanding Schedule to children</p>	<p>A. Distribute Handout 4-1 to children.</p> <ol style="list-style-type: none"> 1. Explain that the first activity of the meeting is to let the children complete a little inventory of their job understanding and explain why inventory is being given. 2. Explain that it is not a test but simply a means of assisting in understanding jobs which people may be interested. (If families are present without children let them take a schedule home for children to complete. You can pick it up on next visit.) 3. Tell that parents may help children all they wish. 4. State that there is no time limit or restriction. 5. Determine if there are any questions. 6. Hand out copies of "Job Understanding Schedule." (It may also be necessary to supply pencils and other materials.) 7. Assist each person in completing the schedule.

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Introduce problem area - helping children through group action</p>	<ol style="list-style-type: none"> a. Have children put their names in the space provided. b. Read each question. c. Give any explanations that are necessary for clarity. d. Emphasize that parents may help their children. <ol style="list-style-type: none"> 8. Allow adequate time for all families to complete schedule. 9. Take up completed copies of the schedule. 10. Determine if families have any additional questions now that the schedule has been completed. 11. Ask for the children to volunteer to the group the job that interests them most. Comment on the worthiness of such jobs. (Do not force children to participate.) <p>A. Continue group action discussion.</p> <ol style="list-style-type: none"> 1. Tell that at the first of the meeting you mentioned some of the activities of previous meetings. 2. Inform that at the last meeting the group was discussing what it could do to bring about changes which will help your children in securing employment. 3. Use visual aid to introduce the question: What can this group begin doing to help bring about changes which will help your children secure adequate employment? 4. Explain that this discussion was continued to this meeting. 5. Encourage families to briefly review some of the suggestions presented at the preceding meeting. Include the following: (List the following on a visual.) <ol style="list-style-type: none"> a. Invite community leaders to meet with the group and assist in analyzing alternatives. b. Talking to neighbors and friends. c. Voting and encouraging others to vote. d. Writing congressmen. 6. Explain that families have now had some time to think about this and should perhaps have additional suggestions.

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - participating in community action program</p>	<p>7. Secure any additional suggestions they may have.</p> <p>8. Allow adequate time to discuss suggestions or problems that may arise.</p> <p>A. Ask the question, In looking for a job, what are the specific needs of children in this community? (Some of these will probably have already been mentioned in the discussion such as those under number five above. Make a note of suggestions for future reference.)</p> <p>B. Ask the question, In looking for a job, what can be done in this community to help the children? (Relate this question to each of the above mentioned needs.)</p> <ol style="list-style-type: none"> 1. Explain that you want to keep these suggestions in mind so that they can possibly be used in attempting to make changes. 2. Encourage family members to freely discuss this question. 3. Possible suggestions may include those presented under No. 5 above and the following: <ol style="list-style-type: none"> a. Provide placement - employment programs. b. Provide apprenticeship programs. c. Encourage more industry to come into the community. d. Take children on educational tours to other areas so that they can see the opportunities available. e. Encourage local businessmen to hire students during the summer. f. Aid in establishing a scholarship fund to provide the needed financial assistance to children for education. g. Provide free text books at school to encourage children to stay in school in case of financial difficulties. h. Allow children a small amount of released time from school each day for job experience. i. Encourage the location of a junior college or area vocational school in this area.

Jobs to be Done

Steps to Accomplish Jobs

- j. Seek the establishment in this area of federal government programs which provide jobs for youth.
- k. Provide additional vocational classes in subjects not now being taught at the high school.
- 4. Try to determine if this group would like to investigate the possibilities of initiating one of the above mentioned alternatives for helping the children in looking for a job.
 - a. If sufficient interest is shown, pursue the idea further.
 - b. Allow plenty of opportunity for family members to talk and make possible suggestions.
- C. Ask the question, What can be done in this community to help the adults improve and advance in their occupations? (Make note of suggestions?)
 - 1. Some of the items pertaining to the children probably will be mentioned here.
 - 2. Suggestions may include the following:
 - a. Offer night classes to teach new skills and improve old ones.
 - b. Encourage new industry to locate in the area.
 - c. Provide apprenticeship programs.
 - d. Establish a credit union to aid in financing needed tools, equipment, and education.
 - e. Provide meetings on family financing and other similar areas.
 - f. Continue the meetings "we" have been having at the school and initiate similar programs for other families.
- D. Tell that you think the families have some excellent suggestions. Be complimentary!
- E. If sufficient interest was shown in initiating a program or other activities, make any additional plans necessary at this time.

Jobs to be Done	Steps to Accomplish Jobs
V. Preview fifth group meeting	<p>A. Suggest that you would like to visit each family and find out what they think is most needed for them to prepare themselves for the future.</p> <p>B. Tell families that you will review the Job Understanding Schedules and try to gather other information that might be of benefit.</p>
VI. Close the meeting	<p>A. Express appreciation to the families for attending and bring their children.</p> <p>B. Adjourn. (Refreshments would be good at this meeting because children are present, families have cooperated nicely, and to develop greater rapport with families that have not attended previous meetings.)</p> <p>C. Turn off tape recorder.</p>

HANDOUT 4-1

JOB UNDERSTANDING SCHEDULE

Name _____

1. What kind of a job are you most interested in? _____

2. Where will you have to go to find this job? _____

3. What kind of work or duties will you be doing when you get this job?

4. What kind of tools or equipment will you be using on this job?

5. What kind of education or training is needed to enter this job?

6. How old will you have to be before you can start? _____
7. About how much money will you be making each month when you start?

8. List some names of persons already doing this same kind of work.

9. What courses are you taking in school this year that will help
you get this job? _____
10. What content would you like to study in school that will help
you get this job? _____
11. What courses do you plan to take next year that will help you
get this job? _____

HANDOUT 4-1 - continued

12. If you could not get the job you are most interested in, what other jobs would you like? _____
13. Have you held any jobs during the summer or after school? _____
What kind of work were you doing? _____
14. Who could you go to at school for help in looking for a job?

15. If you had an offer of a job for this summer, would you take it? _____
Why? _____

TEACHING PLAN FOR HOME VISIT FOLLOWING FOURTH GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Helping Youth through Community Action Programs

OBJECTIVES:

To motivate families to attend next group meeting.

To provide the family with the opportunity to indicate the areas in which they think additional meetings should be held.

To inform of activities of next group meeting.

To stimulate families to begin considering financial management as a means to educational goals.

To collect and complete Job Understanding Schedule.

SITUATION:

Families are considering educational goals.

Present financial situation may not allow attainment of these goals.

Some students have not completed Job Understanding Schedule.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit.	A. Review teaching plan for fourth group meeting. B. Prepare copies of Handout 4-1, Job Understanding Schedule for families who did not attend the fourth group meeting. C. Determine which families carried Job Understanding Schedules to their children. D. Determine the family(s) to be visited at this time. E. Arrange visit with family(s) to be visited. F. Pull folders for family(s) to be visited.

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<ul style="list-style-type: none"> A. Greet family. B. Begin conversation by expressing an interest in something in which the family is proud of or has an intense interest in.
III. Review fourth group meeting	<ul style="list-style-type: none"> A. Review the fourth group meeting with families that were in attendance. <ul style="list-style-type: none"> 1. Express appreciation for attending the fourth meeting. 2. Try to determine what the reaction of the family was to the meeting. 3. Briefly comment on the following: <ul style="list-style-type: none"> a. specific needs of the community to help children obtain jobs. b. means for meeting these needs. c. community action to improve the situation of adults in the community. 4. Obtain Job Understanding Schedules. If family brought Job Understanding Schedules home for their older children to fill out, ask for the completed schedules at this time. B. Summarize the fourth group meeting for families who did not attend group meeting. <ul style="list-style-type: none"> 1. Approach the fact that you missed them at the fourth meeting in such a manner that the family does not become hostile or resistant. 2. Try to determine why the family did not attend. 3. Offer possible alternatives that will perhaps aid the family in making arrangements to attend the next meeting. 4. Briefly review the activities of the fourth meeting. <ul style="list-style-type: none"> a. Discuss, In looking for a job, what are the specific needs of the children in this community? b. Discuss, In looking for a job, what can be done in the community to help the children? Suggestions listed were: <ul style="list-style-type: none"> (1) Provide placement-employment programs. (2) Provide apprenticeship programs.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> (3) Encourage more industry to come into the community. (4) Take children on educational tours to other areas so that they can see the opportunities available. (5) Encourage local businessmen to hire students during the summer. (6) Aid in establishing a scholarship fund to provide the needed financial assistance to children for education. (7) Provide free textbooks at school to encourage children to stay in school in case of financial difficulties. (8) Allow children a small amount of released time from school each day for job experience. (9) Encourage the location of a junior college or area vocational school in this area. (10) Seek the establishment in this area of federal government programs which provide jobs for youth. (11) Provide additional vocational classes in subjects not now being taught at the high school. <p>C. Discuss briefly, What can be done in this community to help the adults improve and advance in their occupations? Suggestions may include the following:</p> <ul style="list-style-type: none"> (1) Offer night classes to teach new skills and improve old ones. (2) Encourage new industry to locate in the area. (3) Provide apprenticeship program. (4) Establish a credit union to aid in financing needed tools, equipment, and education. (5) Provide meetings on family financing and other similar areas. (6) Continue the meetings "we" have been having at the school and initiate similar programs for other families. (7) Offer basic adult education classes. (8) Offer night classes so adults could complete high school.

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Administer Job Understanding Schedule</p>	<p>A. Administer Job Understanding Schedule to children who have not completed it previously.</p> <ol style="list-style-type: none"> 1. Explain that you would like to have the older children complete a little inventory of their job understanding and explain why inventory is being given. 2. Inform that it is not a test but simply a means of assisting in understanding jobs in which people may be interested. 3. Tell that parents may help children all they wish. 4. State that there is no time limit or other restrictions. 5. Determine if there are any questions. 6. Hand out copies of Job Understanding Schedule. (It may also be necessary to supply pencils and other materials.) 7. Assist each person in completing the schedule. <ol style="list-style-type: none"> a. Have children put their names in the space provided. b. Read each question. c. Give any explanations that are necessary for clarity. d. Emphasize that parents may help their children. 8. Allow adequate time for all families to complete the schedule. 9. Take up completed copies of the schedule. 10. Determine if families have any additional questions now that the schedule has been completed.
<p>V. Review Job Understanding Schedule that children completed</p>	<p>A. Review completed schedules.</p> <ol style="list-style-type: none"> 1. Discuss each student's job schedule with the family. 2. Point out the preparation needed to obtain the jobs desired. 3. Point out the financial requirements of preparation and obtaining these jobs. 4. Explain that good financial management is necessary to obtain these goals.

Jobs to be Done	Steps to Accomplish Jobs
V. Motivate families to attend next group meeting	<p>A. Suggest that at the next group meeting it would be well to begin discussing financial management to help obtain these goals.</p> <p>B. Explain that the discussion will be in general terms, and no family will be asked to discuss their own financial situation.</p>
VI. Conclude visit	<p>A. Set the time and place of the meeting.</p> <p>B. Make necessary transportation arrangements.</p> <p>C. Bid family good-by.</p>
VI. Record visit	<p>A. After leaving residence tape record your reactions to the visit. Record any observations that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folders in office file.</p>

TEACHING PLAN FOR FIFTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Analyzing Family Expenditures

OBJECTIVES:

To begin an analysis of family finances.

To develop an awareness among the families that expenditures can be manipulated so that more benefits can be reaped from income.

To inform families of some factors to consider in spending their income.

To motivate families to begin to adjust their expenditures so that educational goals can be attained.

To allow families the opportunity to express some of their ideas pertaining to family finances.

To motivate families to attend sixth group meeting.

SITUATION:

Some families have attended previous meetings.

All families have been kept up to date on meetings through instructional visits.

Families have developed educational objectives and are interested in managing finances to reach these objectives.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Arrange for meeting place. 1. Arrange to use school building; or 2. Arrange to meet in someone's home. 3. Notify each family of time and place of meeting. 4. Recheck meeting arrangements a day or two before the meeting.

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Open the meeting</p>	<p>C. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 5-1. 3. Prepare copies of Handouts 5-1, 5-2, and 5-3. <p>A. Have the families be seated.</p> <p>B. Explain that purpose of tape recorder is to record points that you might forget. (Turn it on.)</p> <p>C. Introduce family members. (If all have attended the previous meetings, it may not be necessary to introduce individually.)</p> <p>D. Express appreciation to families for attending the meeting. Welcome them to the meeting.</p> <p>E. Also express appreciation for the nice visits and meetings that you have had with them.</p> <p>F. Emphasize that you want the meetings to be informal and that you want the family members present to ask questions and make comments whenever they desire.</p> <p>G. Determine if anyone has a question or comment that they would like to make at this time.</p>
<p>III. Review previous meeting and motivate participants</p>	<p>A. Explain that the purpose of this meeting is to discuss some ways in which families can readjust their expenditures so that the same amount of necessary goods and services can be purchased, and so that the educational goals of family members can be attained.</p> <p>B. Remind that in previous meetings and visits we have discussed the educational plans and goals of our families.</p> <p>C. Use hypothetical illustrations to aid in illustrating the points at hand.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>D. Use visual to show sample income and expenditures of a family (the Smith family).</p> <p>E. Make the following explanation pertaining to the sample: The income and expenditures of the fictitious Smith family are shown here. Notice that it takes all of the income to purchase those items needed by the family. The sales tax on the goods and services purchased is included with each expenditure. Note that very little is spent for educational purposes. As children advance in school it takes more money to finance their education. Obviously, this family has no children in high school or more advanced schools.</p> <p>Note: Perhaps the distinction between "goods" and "services" should be made. Goods are groceries, clothes, automobile tires, etc. Services are haircuts, dry cleaning, doctor's fees and any labor charge.</p>
<p>IV. Introduction of problem area - managing family expenditures</p>	<p>A. Show on transparency overlay the question: How will this family be able to adjust its expenditures?</p> <ol style="list-style-type: none"> 1. Explain that the income will remain the same. 2. In addition to tax increase, the cost of goods, services, and education are also increasing. 3. Spend adequate time discussing alternatives. 4. Encourage family members to volunteer suggestions. 5. Develop a list on the chalk board explaining that you want to develop a good list and later have it duplicated and distributed to each family on the next visit. 6. Some of the alternatives that may be mentioned include the following: <ol style="list-style-type: none"> a. Reduce expenditures for certain items. b. Substitute certain items for other items. c. Shop around for good buys, especially when major items are involved.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> d. Buy certain items only when they are specially priced. e. Keep records of family expenditures to see where adjustments can be made. f. Eliminate certain items of expense. g. Make more efficient use of items purchased. (Example: Polish shoes, turn off electric appliances when not needed, etc.) f. Budget the family's income. <p>7. Explain that many times we talk about the ways we can balance expenditures with income but we find this hard to do.</p> <p>B. Use visual to introduce the following question: How can families be sure that they are spending their money wisely when shopping?</p> <ul style="list-style-type: none"> 1. Explain that this is very difficult to do but that there are certain things which may prove helpful to families. 2. Encourage families to volunteer any suggestions that they may have. 3. Use visual to show a list of suggestions. 4. Distribute Handout 5-1. 5. Go over the suggestions presented here encouraging families to make comments and ask questions. (Note that clarification may be needed on some of the suggestions. See Handout 5-1). 6. Emphasize that these suggestions are important for both men and women. (There is a tendency for some to think that women do all of the shopping, but this is not necessarily true.) 7. Determine if family has any suggestions to add to the list. <p>C. Use visual to introduce the question: How do families determine which quality they should buy?</p> <ul style="list-style-type: none"> 1. Remind that the three commonly found qualities are high, medium, and low. 2. Illustrate quality by mentioning the great variety of different automobile tires.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 3. Encourage family members to offer suggestions. 4. Show visual on "when to buy the highest quality." 5. Distribute Handout 5-2. 6. Discuss "when to buy the highest quality." 7. Show visual and discuss when to buy medium quality. 8. Show visual and discuss when to buy lower quality. 9. Determine if families have any additional suggestions. 10. Encourage families to add worthy comments on when to buy the various qualities to those on Handout 5-2. 11. Mention that in determining the quality you want to purchase it is wise to consider your intended use of each item and your purpose in buying it. One should buy articles only of the quality needed. <p>D. Use visual to review things that have been mentioned in this meeting that the family in the example (Smith Family) could do to adjust its expenditures.</p> <ol style="list-style-type: none"> 1. These include the following: <ul style="list-style-type: none"> Develop the art of shopping Prepare a shopping list Know family's requirements Consider prices Consider personal satisfaction Consider quality Consider economy 2. Determine if family has any suggestions to make. (Add these to list.)
<p>V. Preview next meeting</p>	<ol style="list-style-type: none"> A. Explain that there are many ways of adjusting family expenditures so that educational goals and other goals can be attained. Several excellent suggestions have been made at this meeting. B. Assure families that their financial status is a private matter and that you and others in the group are not interested in knowing or discussing the affairs of anyone present.

Jobs to be Done	Steps to Accomplish Jobs
VI. Close the meeting	<p>C. Explain that many times families are not able to state how much they spend for food, clothing, shelter, etc. (Cite hypothetical example.)</p> <p>D. Relate that before families can begin to adjust their incomes to meet educational and other expenses that they should have some idea of how much they spend on each of the necessities.</p> <p>E. Distribute Handout 5-3.</p> <p>F. Explain that you want them to take this home and try to determine the expenditures for their family. Explain that they are to fill in each blank.</p> <p>G. Assure families that they will not be called upon to show their completed list of expenditures to anyone. This is simply to get them started thinking about their expenditures.</p> <p>H. Determine if there are any questions.</p> <p>I. Express appreciation to all for attending.</p> <p>J. Thank families for their participation and excellent suggestions.</p> <p>K. Remind that there are many areas for additional investigation that will help all of us.</p> <p>L. Explain that another meeting is tentatively set for _____, at _____.</p> <p>M. Inform that you will be visiting them in the near future and that during the visit you will give them a list of the ways of adjusting expenditures which they developed in the meeting.</p> <p>A. Once again express appreciation for the successful meeting.</p> <p>B. Adjourn.</p> <p>C. Turn off tape recorder.</p>

VISUAL GUIDE 5-1

VISUALS FOR FIFTH GROUP MEETING

Prepare visuals of each of the following:

1. Example of hypothetical family income and expenditures:

Example: The Smith Family

Yearly Income: \$3000

Expenses:

Food	\$800
Shelter, Fuel, Electricity	500
Household Supplies	150
Furnishings & Appliances	200
Clothing	300
Personal Care	75
Transportation	425
Medical Care	250
Recreation	100
Reading and Education	50
Gifts and Contributions	100
Other	50
	<hr/>
	\$3000
	\$3000

2. Question: "How can families be sure that they are spending their money wisely when shopping?"
3. Question: "How do families determine which quality they should buy?"
4. Summary of "when to buy the highest quality."
(Take from Handout 5-2).
5. Summary of "when to buy medium quality."
(Take from Handout 5-2).
6. Summary of "when to buy the lowest quality."
(Take from Handout 5-2).
7. Review activities the hypothetical family can do to adjust income to provide the goods, services, and education needed. Include the following:
 - a. Develop the art of shopping.
 - b. Prepare a shopping list.

VISUAL GUIDE 5-1 - continued

- c. Know family's requirements.
- d. Consider prices.
- e. Consider personal satisfaction.
- f. Consider quality.

HANDOUT 5-1

SUGGESTIONS FOR WISE SHOPPING

1. Develop the art of shopping.

Shopping is an art. It is the inspection and purchase of goods and services. Remember that "goods" include items such as clothes, groceries, and automobile tires. Services include haircuts, dry cleaning, doctor's fees and any charge for labor.

2. Prepare a shopping list.

Decide what you want before you shop. A simple list will do. Sometimes you might want to include sizes, color and other descriptions. Women are usually better at making shopping lists than men but it is of equal importance to both men and women.

3. Know your personal and family requirements.

Know what you want from each item. For example, a blanket can be bought for warmth, quality, or attractiveness. Which do you prefer?

4. Consider prices.

Look for real values in exchange for money spent. Relate the price of an item to its value to you in terms of personal satisfaction, quality and economy.

5. Determine personal satisfaction.

You buy personal satisfaction in every purchase. Do you want a coat with expensive trim or do you prefer a more useful coat without the trim?

6. Compare economy.

The price you pay for an item should be in line with other needs and expenses. Check advertisements and shop in several places to compare prices. Check the weight or volume in a package and compare the price with the weight or volume of other packages.

7. Compare quality.

Quality means that certain standards of workmanship, materials, and design are made into an article, or, simply, "how good something is." There are usually three qualities of goods: high, medium and low.

HANDOUT 5-2

WHEN TO BUY QUALITY GOODS

There are three qualities: high, medium, and low. High quality refers to the best workmanship, materials, and design. Medium refers to good workmanship, materials, and design. Lower quality implies fair standards of manufacture.

When to buy the highest quality:

1. When the item will not go out of style.
2. When fine workmanship, materials, and design are a must.
3. When it is to be used for a long time.
4. When the price does not make it necessary to sacrifice other needs.
5. When the prestige of owning the "best" is important.

When to buy medium quality:

1. When usefulness is of great importance.
2. When durability is of importance.
3. When extra frills and trim are not a major concern.
4. When the price fits your income.
5. When luxury is not a way of life for you.

When to buy the lowest quality:

1. When the item suits your purpose.
2. When the item is necessary.
3. When you cannot afford a higher quality.
4. When the item will be used very little.
5. When the item is for temporary use.
6. When the item is likely to go out of style in a short time.
7. When superior workmanship and design are not overly important to you.

In determining the quality of goods to purchase, you should consider the intended use and purpose of buying the goods. One should buy goods only of the quality needed.

HANDOUT 5-3

FAMILY EXPENDITURES

<u>Things for which money is spent</u>	<u>Amount per (month-year)</u>
Food	_____
Shelter, Fuel, and Electricity	_____
Household supplies, Telephone	_____
Furnishings and Appliances	_____
Clothing	_____
Personal care (haircuts, toothpaste, soap, etc.)	_____
Transportation	_____
Medical care	_____
Recreation	_____
Reading and Education	_____
Gifts and Contributions	_____
Other	_____
_____	_____
_____	_____
	<u>Total</u> \$ _____

TEACHING PLAN FOR HOME VISIT FOLLOWING FIFTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Analyzing Family Expenditures

OBJECTIVES:

To review activities of fifth group meeting and help families make decisions regarding the adjustment of family expenditures.

To focus attention on the need for keeping a record of income and expenditures.

To motivate families to participate in the sixth meeting.

SITUATION:

Families attended fifth group meeting.

Families have attended previous meetings or were informed of what transpired in the meetings through instructional visits.

Another meeting is planned for _____.
(Date)

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for home visit	A. Determine the family(s) to be visited at this time. B. Pull folders for family(s) to be visited. C. Make copies of Handouts 5-1, 5-2, 5-3, and 5-4. D. Review teaching plan for fifth group meeting. E. Arrange visit with family(s) and school administration.
II. Make home visit	A. Begin conversation by commenting upon something of particular interest to the family or something of which the family is proud. B. Express appreciation to the family for attending the fifth group meeting.

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review fifth group meeting</p>	<p>C. Explain that you thought the meeting was a very good meeting and that you wish more of the families would attend.</p> <p>D. Question family members as to why the other families are not attending.</p> <p>A. For families who attended fifth meeting.</p> <ol style="list-style-type: none"> 1. Remind that at the meeting a list of ways as to how families can adjust their expenditures was developed. 2. Briefly review the items listed. Determine if all of the ways that were presented at the meeting are included. 3. Thank the families for helping to develop the list. Add any new suggestions that may be mentioned. 4. Also discussed in the meeting was how families can determine which quality they should buy. 5. Remind families that there are many ways of adjusting family finances so that goals can be attained. 6. Explain that before families can begin to adjust their incomes to meet educational and other expenses that some idea of how much is spent on each item is necessary. 7. Inform family that the purpose of Handout 5-3 was to start families to analyzing their situations. 8. Assure families that they will not be called upon to show their completed list of expenditures to anyone. 9. Supply additional copies of Handout 5-3 to family if needed. <p>B. For families who did not attend fifth meeting.</p> <ol style="list-style-type: none"> 1. Briefly review events of the meeting. 2. Emphasize that the incomes of most families will not likely increase enough to meet educational goals. 3. Inform that at the meeting ways to aid families in making the necessary adjustments were discussed.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 4. Discuss the ways families will be able to adjust their expenditures. Explain that families present in the meeting developed a list of possible ways. Give a copy of these ways (Handout 5-4) to the family. Determine if the family has any ideas to add to the list. (Encourage family to place all materials in the folder provided earlier.) 5. Explain that the families also discussed ways that families can be sure that they are spending their money wisely when shopping. (Give family Handout 5-1). 6. Briefly discuss Handout 5-1. 7. Inform that the discussion then turned to how families can determine which quality they should buy. 8. Give family Handout 5-2. Briefly discuss the "qualities" and when to buy each. Determine if the family has any additional suggestions they would like to make. 9. Explain that other ways of adjusting expenditures were also discussed. These included cash versus credit buying, keeping records of income and expenditures, and developing a family budget. 10. Explain that there are many ways of adjusting family expenditures so that goals can be attained. 11. Assure families that their financial status is a private matter and that you and others in the group are not interested in knowing or discussing the affairs of anyone. 12. Inform that many times families are not able to state how much they spend for food, clothing, shelter, etc. 13. Explain that before families can begin to adjust their incomes to meet educational and other expenses some idea of how much is spent on each of the items is necessary. 14. Give family Handout 5-3. Briefly explain the items of expenditures listed. Encourage families to attempt to fill in the necessary information for their families.

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Motivate families to attend next group meeting</p>	<p>15. Assure families that they will not be asked to show their completed list of expenditures to anyone. This is simply to get them started to thinking about and analyzing their expenditures.</p> <p>A. Explain that all families are completing Handout 5-3 and that you hope each family will spend a few minutes thinking about the information regarding family expenditures.</p> <p>B. Explain that in the future meetings, time will be devoted to planning and adjusting family finances so that goals of the family can be attained.</p> <p>C. Pursue any suggestions which the families may have.</p>
<p>V. Conclude the visit</p>	<p>A. Express appreciation to the families for the nice visit you have had.</p> <p>B. Determine if the families have any questions or problems that you could help them with.</p> <p>C. Ask family if they need any assistance in making transportation arrangements for the next group meeting.</p> <p>D. Remind family again of the time and place of the group meeting. Assure them that you are looking forward to seeing them then.</p> <p>E. Bid the family good-bye.</p>
<p>VI. Record visit</p>	<p>A. After leaving the residence, tape your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folders in office file.</p>

HANDOUT 5-4

WAYS FAMILIES CAN ADJUST EXPENDITURES

1. Reduce the amount spent for certain items.
2. Substitute certain items for other items.
3. Shop around for good buys, especially when major items are involved.
4. Buy certain items only when they are specially priced.
5. Keep records of family expenditures to see where adjustments can be made.
6. Eliminate certain non-essential items of expense.
7. Make more efficient use of items purchased.
8. Budget the family's income.
9. Do without some things.

TEACHING PLAN FOR SIXTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Establishing Long Range Family Financial Goals

OBJECTIVES:

To develop understanding of fixed and flexible expenditures.

To develop desire to attain goals through financial management.

To motivate families to visualize goals in terms of financial needs.

To motivate families to analyze family expenditures.

To help families establish long-range goals in terms of finances needed.

To help families adjust expenditures to reach long-range goals.

SITUATION:

Families have analyzed expenditures.

Families desire to understand ways and means for improving their financial management.

Families do not realize the financial implications of these goals.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan B. Arrange for meeting place. <ol style="list-style-type: none">1. Arrange to use school building; or2. Arrange to meet in someone's home.3. Notify each family of time and place of meeting.4. Recheck meeting arrangements a day or two before the meeting. C. Prepare teaching materials

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare copies of Handouts <ul style="list-style-type: none"> 5-3, Family Expenditures 5-4, Ways Families Can Adjust Expenditures 6-1, Your Family Goals 6-2, Future Fixed Expenses 6-3, Future Flexible Expenses 6-4, Educational Goals to Plan For
<p>II. Open the meeting</p>	<ol style="list-style-type: none"> A. Have families be seated. B. Explain that purpose of tape recorder is to record points that you might forget. (Turn it on.) C. Introduce family members. (If all attended the first two meetings it may not be necessary to introduce individually.) D. Welcome to the meeting - especially those that have not attended previous meetings.
<p>III. Review previous meeting and motivate participants</p>	<ol style="list-style-type: none"> A. Mention that at a previous meeting you discussed some of the problems faced in reaching family goals, among them was adjusting family finances to reach goals. Explain that families made suggestions about adjusting expenditures to reach goals and you would like for these people to discuss these suggestions. B. Distribute the list of suggestions and ask for comments on them. Point out that they can discuss the several suggestions related to records and budgets together. A good place to start would be in a review of family expenditures. C. Distribute copies of Handout 5-3 explaining that many of the families have had an opportunity to go over this form and estimate their expenditures. Repeat that this form is to help them analyze their financial situation. It is necessary for them to know how much is spent as well as for what it is spent in order to make adjustments. This is why a

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Introduce problem area - making financial plans</p>	<p>record of expenses is so important to the family. Financial planning is important to every family regardless of size or amount of income.</p> <p>D. Emphasize that their financial status is a private matter and that you and the other group members are not interested in the figures they put on the forms. No one will be asked to reveal his financial situation. Ask the families to try to fill in each blank so they will have something to plan from.</p> <p>A. Point out that each family must make their own financial plans. Explain that a good money management plan should be made to fit their own family. It should not be based on the standards of an "imaginary average" family. The number in their family, their income, the type of work they do, their talents, their tastes, the part of the country in which they live should be considered.</p> <p>B. Remind the families that their financial plans should be based on their goals. Explain that goals can be grouped into three groups, things wanted now, next year, or several years from now. Have families discuss each type. Distribute Handout 6-1 and ask families to write down some of their goals.</p> <p>C. Ask families if they would like to look at their expenditures and see if they can be adjusted to meet some of their goals. Ask families to look at their past expenditures on Handout 5-3. Point out they will probably see two types of expenditures, fixed and flexible. Fixed expenditures are usually regular bills that don't change very much, and flexible expenditures are for things not bought regularly and which change often.</p> <p>D. Distribute Handout 6-2 and ask members to look over the list and check the fixed expenditures that apply to their family</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area establishing educational goals based on family finances</p>	<p>and ask for suggestions to be added to the list. Do not have them list items already deducted from pay check; include only items that must be paid for from the take home pay.</p> <p>E. Discuss fixed expenses. Explain that fixed expenses are difficult to change but sometimes they may find an item or two that can be cut down temporarily. Sometimes it is better for a person's credit standing to borrow enough to pay postdue bills in full and repay a single loan in single installments. Sometimes it is better to divide payments and spread them out over a longer period.</p> <p>F. Ask for suggestions of expenditures that change more often and may be more easily reduced. Explain these may be referred to as flexible expenses. Distribute Handout 6-3 and ask if they would like to list some of the flexible expenditures under each group. Explain that these can sometimes be changed to fit their needs, ask for suggestions for changes.</p> <p>G. Discuss the fact that there are some expenses that are regular and necessary but may vary in cost. These may be called living cost, show examples at bottom of Handout 6-3. Discuss the various items that may be listed on this sheet. Point out that where they list the items is not so important -- but it is important to recognize these different expenditures and think about their cost, their value, their necessity, and how they can be reduced.</p> <p>A. Ask families to look at Handout 6-1 and see what important goals they have that will require planning to attain. Ask them to think about these in terms of total cost and monthly cost. Ask them to consider just their educational goals. Explain that you have a form they may want to use in estimating the cost of these goals.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>B. Distribute Handout 6-4 and explain that they may wish to list the educational goals for each member of the family for just one year. They may list the name of the family members by the educational goal for this year, then approximate the monthly cost to reach that goal.</p> <p>C. Impress upon the members that important goals require much time and effort to attain. Sometimes the whole family may have to sacrifice to reach the educational goal for one member. State that parents have already indicated that helping their children is a most important purpose in their lives, and you would like to help them do this. Ask if they would like to place a check mark beside the goals that were most important to them, the ones they are willing to work for.</p> <p>D. Explain that they can list at the bottom of the sheet the things they are willing to cut down in order to reach these educational goals. This could be in terms of quality as well as quantity. Let them offer suggestions, such as reduce food and clothing bill, repair some present items instead of buying new ones.</p>
<p>VI. Preview next group meeting</p>	<p>A. Explain that the families may take these forms home and look over their expenses.</p> <p>B. Ask if families would like to discuss how to keep records to help control expenditures at next meeting.</p> <p>C. Assure each person that you will need him (her) at the next meeting to give ideas and suggestions.</p> <p>D. Suggest that the families may want to keep these forms to look at later in planning for their goals.</p>
<p>VII. Close the meeting</p>	<p>A. Express appreciation to those that attended.</p> <p>B. Adjourn.</p> <p>C. Turn off tape recorder.</p>

HANDOUT 6-1
YOUR FAMILY GOALS

List things you need and want soon.

List things you want next year.

List things you want in the future.

HANDOUT 6-2

FUTURE FIXED EXPENSES

TAXES

Federal income tax

State income tax

Property taxes

RENT or mortgage payments

UTILITIES

Telephone

Gas

Electricity

Water

INSURANCE

Life

Health and Accident

Car

Social Security

CAR LICENSES

REGULAR PAYMENTS

On loans

On furniture or equipment

On car

SCHOOL FEES

Tuition

Books

OTHERS

HANDOUT 6-3

FUTURE FLEXIBLE EXPENSES

CLOTHING

MEDICAL and DENTAL CARE

HOME FURNISHINGS and

RECREATION

HOUSEHOLD EQUIPMENT

HOME IMPROVEMENT

OTHER

DAY-TO-DAY LIVING COSTS

FOOD

HOUSEHOLD SUPPLIES

CAR UPKEEP

LAUNDRY

PERSONAL NEEDS

OTHER

HANDOUT 6-4

EDUCATIONAL GOALS TO PLAN FOR

EDUCATION	(family members)	(Approximate cost per month)	(Check goals that you are willing to work for)
Elementary			
High school			
College			
Special Training			

Total cost per month

EXPENSES TO CUT

List goods and services which you are willing to reduce to reach your educational goals.

TEACHING PLAN FOR HOME VISIT FOLLOWING SIXTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Establishing Long-Range Family Financial Goals

OBJECTIVES:

- To review sixth meeting.
- To motivate families to analyze their expenditures.
- To develop understanding of fixed and flexible expenditures.
- To motivate families to visualize goals in terms of financial needs.
- To motivate families to participate in seventh group meeting.
- To develop desire to attain goals through financial management.
- To help families establish long-range goals in terms of finances needed.
- To help families adjust expenditures to reach long-range goals.

SITUATION:

- Families have analyzed expenditures.
- Families desire to understand ways and means for improving financial management.
- Families need assistance in developing their financial plans.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Secure copies of Handouts 6-1, Your Family Goals 6-2, Future Fixed Expenses 6-3, Future Flexible Expenses 6-4, Educational Goals to Plan For 6-5, Establishing Financial Goals B. Review teaching plan for sixth group meeting.

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<ul style="list-style-type: none"> A. Initiate visit by responding to some improvement family has made. B. Associate visit with last group meeting.
III. Reviewing sixth group meeting	<ul style="list-style-type: none"> A. Families not attending sixth meeting <ul style="list-style-type: none"> 1. Briefly explain what sixth meeting was about. 2. Give family a copy of Handout 6-5. 3. As family previews Handout 6-5, distribute copies of Handouts 6-1, 6-2, 6-3, 6-4. 4. Briefly comment on each form. 5. Respond to any questions about the material. B. Families attending sixth meeting. <ul style="list-style-type: none"> 1. Briefly review sixth meeting. 2. Respond to any question or comments families may have on the meeting or on the forms they filled out. 3. Determine whether or not the families need additional copies of Handouts.
IV. Introduce problem area - making educational goals based on family finances	<ul style="list-style-type: none"> A. Determine if the family has established any definite long-range educational goals. B. Offer to discuss with family the establishment of educational or training goals for their children. C. Assist family in estimating cost of educational goals. D. Discuss fixed and flexible expenses. Remind the family that financial management must be planned around fixed expenses because they are difficult to change. E. Explain that flexible expenses can sometimes be adjusted to give greater living benefits to family and to reach long-range goals. F. Explain that a definite plan is needed by a family to find what flexible expenses can and should be adjusted.

Jobs to be Done	Steps to Accomplish Jobs
V. Motivate family to attend next group meeting	<p>A. Explain that the next meeting can be used to discuss setting up a financial plan if the families are interested in it.</p> <p>B. Ask for questions or topics concerning financial planning that they would like discussed at the next meeting. Discuss this and try to get some questions from each family.</p> <p>C. Explain that the next meeting will be organized to try to answer their questions and you hope they will make a special effort to be there. Remind the family to write down any other questions they think of and bring them to the meeting.</p>
VI. Conclude the visit	<p>A. Answer any other questions family may have.</p> <p>B. Express appreciation for family's cooperation and hospitality.</p>
VII. Record the visit	<p>A. After leaving residence, write down questions families would like discussed at next meeting.</p> <p>B. Tape record your reactions to the visit.</p> <p>C. Complete written report of visit.</p> <p>D. Replace family folders in office file.</p>

HANDOUT 6-5

ESTABLISHING FINANCIAL GOALS

1. Most families have trouble making their money buy what they need. But, by planning the use of their money, they are able to get more of the things they want.
2. You may want to review Handout 5-3, the list of your family expenditures, to see if your money is buying what you want. It is necessary to know how much money is spent and for what it is spent in order to make adjustments and get more of what you want. Financial planning is important to every family regardless of family size or amount of income.
3. Only you can develop financial plans that will work for your family. You may want to use outline of Handout 6-1 and write down your family goals.
4. With family goals in mind, a family should take a close look at its expenses. Living expenses can be listed on Handouts 6-2 and 6-3. Remember, fixed expenses are those expenses that are regular and don't change much in price. Flexible expenses are not regular and change in price.
5. You can use Handout 6-4 to list the educational goals of your family members and estimate the cost of each goal. These goals may require much effort and time. The whole family often has to sacrifice to reach important goals.

TEACHING PLAN FOR SEVENTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Family Financial Plans

OBJECTIVES:

To review ways which will help families attain educational goals.

To develop an awareness of the importance of keeping records of family income and expenditures.

To initiate a discussion of the elementary aspects of budgeting.

To motivate families to begin simple budgeting.

To assist families in developing long-range financial plans.

SITUATION:

Some families have attended previous meetings.

Those that have not attended were kept aware of what transpired through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	<p>A. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 7-1. <p>B. Ditto copies of the following Handouts:</p> <ul style="list-style-type: none"> 6-1, used at 6th meeting 6-2, used at 6th meeting 6-3, used at 6th meeting 7-1, Income 7-2, Fixed Expenses 7-3, Flexible Expenses 7-4, Day-to-Day Costs 7-5, Summary - Trial Plan

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<p>C. Review teaching plan.</p> <p>A. Have families be seated.</p> <p>B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning future meetings. Turn recorder on.</p> <p>C. Welcome families to the meeting.</p> <p>D. Introduce family members that are present.</p> <p>E. Express appreciation to those present, especially to those who may have assisted in arranging for the meeting.</p>
III. Review previous meeting and motivate participants	<p>A. Remind that in previous meetings the following have been discussed:</p> <ol style="list-style-type: none"> 1. Educational opportunities and needs of children. 2. Problems facing youth when seeking employment. 3. Ways of adjusting family finances so that educational goals can be attained. 4. Determining immediate and long-range goals. 5. Examining fixed and flexible expenses of family.
IV. Introduce problem area - understanding the importance of financial planning	<p>A. Explain that the purpose of this meeting is to "break down" or analyze the advantages and importance of budgeting finances.</p> <p>B. Encourage family members to ask questions at any point during the meeting.</p> <p>C. Impress upon the group that no one is interested in the financial status of others present. No one will be called upon to reveal any of his financial situation.</p> <p>D. Express willingness to discuss any problems that families may have during the meeting and/or during instructional visits.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>E. Ask families if they have ever heard people say, "Just look at the money we have spent this year. Where has it gone? What do we have to show for it?"</p> <p>F. After receiving any comments the families have, explain that the secret of having something to show for hard-earned money is planning to make those dollars buy exactly what is wanted. It seems that money has a tendency to just disappear in unexpected ways.</p> <p>G. Explain that people must decide what they want their money to buy for them.</p> <p>H. Remind that during the last meeting, the establishing of family goals was discussed. We saw that family goals could be divided into three categories: things you need and want soon, things you want next year, and big things you want in the future.</p> <p>I. Call attention to Handout 6-1 (used in 6th meeting). Provide additional copies if needed.</p> <p>J. Remind that certain expenses are fixed (such as taxes and rent) and do not vary greatly from month-to-month or year-to-year. These items of expense exist regardless of income and expenditures. Other expenses are flexible and vary according to income and goods purchased. Examples of flexible expenses are food, clothing, medical costs, and others.</p> <p>K. Determine if families are familiar with Handouts 6-2 or 6-3 (used in 6th meeting). Provide additional copies if needed.</p>
<p>V. Introduce problem area - developing a family budget</p>	<p>A. Use visual to show the question: What is a budget?</p> <p>B. Determine if families have any comments.</p> <p>C. Explain that a budget is a plan for spending income. It contains both the fixed and flexible expenses. It allows one to plan so that money can be wisely spent and so that one will not spend more than his income.</p>

Jobs to be Done

Steps to Accomplish Jobs

- D. Use visual to show the question, Why is a budget important?
- E. Comment that a budget allows the opportunity to improve the way money is spent. It also allows a certain amount for emergencies that might arise.
- F. Use visual to show the question, How is a budget made?
- G. Explain that there is a step-by-step procedure to follow. The first step is to estimate income. (List these steps on the chalkboard as they are covered.)
- H. Have each family estimate their income.
 - 1. Explain that you have a form that can be used to estimate income.
 - 2. Distribute Handout 7-1 to families.
 - 3. Explain the following:
 - a. Budget period: Length of time between pay days - weekly, every 2 weeks, or monthly.
 - b. Sources of income: Where the money comes from.
 - c. Total for each budget period: Found by adding across the columns.
 - 4. Begin completion of Handout 7-1 on the visual by filling in form with some income examples. (This will show families what to include. Have families follow along with you and fill in their copy of Handout 7-1. Remind families that 4-week budget periods are used here whereas they might be paid every week or two weeks. Explain that it is well to also look at more than one budget period at a time. Also explain that farmers may have to estimate carefully for an entire year and divide into monthly amounts.)
 - 5. Determine if there are any questions.
- I. Determining Expenses.
 - 1. List the second step in budgeting on the chalkboard. It is "determine expenses."

Jobs to be Done

Steps to Accomplish Jobs

2. Review by explaining that expenses may be divided into two categories: fixed and flexible. These have already been discussed. Determine if there are any questions concerning fixed and flexible expenses.
3. Distribute Handout 7-2.
4. Use visual to show a copy of Handout 7-2. Fill in the visual with some examples of fixed expenses (telephone, electricity, insurance, etc.) so that all may see. Encourage families to fill in their trial copy of Handout 7-2 along with you. Explain that figures are fictitious and are not intended to be realistic.
5. Explain that some payments are due only once or twice a year. For example, auto insurance may be due every six months. If the payment is \$60.00, divide 60 by 6 and we find that this is the same as \$10.00 per month. (If budget period is weekly, divide by number of weeks.) The \$10.00 should be included as monthly expenses so that the money will be available when due.
6. Distribute Handout 7-3.
7. Use visual to show a copy of Handout 7-3. Fill in some examples of flexible expenses (clothing, dental care, etc.) on the visual so that all may see and follow with you on a trial copy of Handout 7-3.
8. Determine if families have any questions pertaining to flexible expenses.
9. Distribute Handout 7-4.
10. Use visual to show a copy of Handout 7-4. Fill in some examples of day-to-day cost (food, car upkeep, etc.) on the visual so that all may see and follow with you on a trial copy of Handout 7-4. Explain to first add weekly costs for each item for the month and then total the month.
11. Determine if there are any questions pertaining to day-to-day costs.

J. Summarizing Income and Expenses

1. Distribute Handout 7-5.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 2. Explain that Handout 7-5 is a summary of Handouts 7-1, 7-2, 7-3 and 7-4. 3. Use visual to show a copy of Handout 7-5. Fill in the following information on the visual so that all may see and follow with you on a trial copy of Handout 7-5. This information is taken from Handouts 7-1, 7-2, 7-3 and 7-4. 4. Explain that the last "balance" is the amount that is left for savings for future goals. 5. Explain that to increase the last balance, expenditures have to be reduced or either income increased. It should not be considered as extra money to be spent but as money that is to be saved to attain future goals or to help out in event of emergencies or unexpected expenditures. 6. Determine if there are any questions. 7. Express the idea that this appears to be a complicated procedure but that you will be available to offer assistance during home visits. <p>K. Motivate families to begin budgeting.</p> <ol style="list-style-type: none"> 1. Explain that budgeting is a means whereby families can adjust expenditures to attain educational and other goals. 2. Distribute extra copies of Handouts 7-1, 7-2, 7-3, 7-4 and 7-5 to all families. Have families put these in their folders. 3. Encourage families to attempt to budget their income and expenditures. 4. Review the steps of budgeting as follows: <ol style="list-style-type: none"> a. Determine income. b. Determine fixed expenses. c. Determine flexible expenses. d. Determine day-to-day expenses. e. Summarize income and expenditures. 5. Determine if there are any questions.
VI. Preview next meeting	A. Explain that on the next visit you have some additional materials to give them to assist in budgeting and developing a spending plan.

Jobs to be Done	Steps to Accomplish Jobs
VII. Close the meeting	<ul style="list-style-type: none"> B. Express the belief that the meeting was informative and challenging. A. Thank families for attending. B. Adjourn. C. Turn off tape recorder.

VISUAL GUIDE 7-1

VISUALS FOR SEVENTH GROUP MEETING

Prepare visuals of each of the following:

Note: Visuals may be prepared by writing questions on transparencies, flip charts or chalk boards.

Questions:

1. What is a budget?
2. Why is a budget important?
3. How is a budget made?

Outlines of Handouts:

4. 7-1, Income
5. 7-2, Fixed Expenses
6. 7-3, Flexible Expenses
7. 7-4, Day-to-Day Costs
8. 7-5, Summary - Trial Plan

HANDOUT 7-1

INCOME

List Budget Periods (Length of time between pay days)	Sources of Income			Total for each budget period

HANDOUT 7-3

FLEXIBLE EXPENSES FOR _____
(Budget Period)

(Flexible expenses include such items as clothing, home furnishings and repairs, contributions, medical and dental care, recreation, gifts, etc.)

Item	Date due or spent	Amount

Total _____

HANDOUT 7-4

DAY-TO-DAY COSTS FOR _____
 (Budget Period)

(Include such items as food, laundry, newspapers, household supplies,
 car upkeep and transportation, entertainment, personal allowances, etc.)

Item	Cost Each Week	Total Cost Each Month

Total _____

HANDOUT 7-5

SUMMARY - TRIAL PLAN FOR BUDGET PERIOD _____
(Budget Period Date)

Enter Income \$ _____
(From Handout 7-4)

Enter Fixed Expenses
and subtract from
Income _____
(Take from Handout 7-2)

Balance \$ _____

Enter Flexible Expenses
and subtract from
Balance _____
(Take from Handout 7-3)

Balance \$ _____

Enter Day-to-Day Costs
and subtract from
Balance _____
(Take from Handout 7-4)

Balance \$ _____

This last balance is the amount that is left for saving
to achieve goals in the future.

TEACHING PLAN FOR HOME VISIT FOLLOWING SEVENTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Family Financial Plans

OBJECTIVES:

To review activities of the seventh group meeting.

To encourage families to begin simple budgeting.

To assist families with any problems they may have pertaining to budgeting.

To assist families in developing long-range financial goals.

SITUATION:

Some families attended the seventh group meeting.

All families should have given consideration to the establishment and attainment of future goals.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for seventh group meeting. B. Prepare copies of the following Handouts: 7-1, Income 7-2, Fixed Expenses 7-3, Flexible Expenses 7-4, Day-to-Day Costs 7-5, Summary - Trial Plan 7-6, Do You Wonder Where The Money Went? C. Secure copies of <u>Making the Most of Your Money</u> (8).
II. Make home visit	A. Begin conversation by commenting upon something of which the family is proud or extremely interested. B. Lead conversation to the seventh group meeting by expressing the belief that you thought it was a good meeting.

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review seventh meeting</p>	<p>C. Explain that you think all of the meetings and visits are enjoyable.</p> <p>D. Express appreciation to the families for the nice visits you have had with them.</p> <p>A. Families not attending seventh group meeting.</p> <ol style="list-style-type: none"> 1. Introduce the following activities of the seventh meeting: <ol style="list-style-type: none"> a. Introducing budgeting (Distribute and quickly explain Handout 7-6 to families that did not attend the meeting.) b. Determining income (Handout 7-1). c. Determining fixed expenses (Handout 7-2). d. Determining flexible expenses (Handout 7-3). e. Determining day-to-day costs (Handout 7-4). f. Developing a summary or trial plan for income and expenses (Handout 7-5). g. Increasing the last balance on Handout 7-5 by either reducing expenditures or increasing income. 2. Determine if there are questions pertaining to the process of budgeting. 3. Explain that expenditures cannot exceed income. Sometimes too much is spent for certain things and not enough for other things. 4. Emphasize that frequently families spend money for some things they don't need. Money is then not available to buy things for which the family has a greater need. <p>B. Families attending seventh group meeting.</p> <ol style="list-style-type: none"> 1. Briefly review seventh group meeting. 2. Review forms used in budgeting and respond to any questions or comments. 3. Determine whether or not families need additional copies of handouts.

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - developing long-range family financial plans</p>	<p>4. Inform that families must seriously consider certain expenses to see if they are needed. If they aren't needed they should be eliminated.</p> <p>5. Determine if family has any questions pertaining to balancing the budget.</p> <p>A. Explain that no one can be absolutely certain about the future but that we must plan for it.</p> <p>B. Explain that most families establish long-range educational goals for their children and similar, or other more appropriate, goals for other family members.</p> <p>C. Emphasize that frequently families fail to make long-range financial plans. They are unaware of the kind of work they will be doing in two, three, or more years. They are also unaware of what their income will be. The future cannot always be foretold, but families do need to consider what their financial plans should be.</p> <p>D. Explain that goals established for education require long-range financial plans.</p> <p>E. Review things that must be considered when making long-range financial plans:</p> <ol style="list-style-type: none"> 1. Present situation. 2. Future opportunities. 3. Current ambitions. 4. Present responsibilities. 5. Present plans. 6. Personal likes and dislikes. <p>F. Encourage families to ask any questions they may have.</p> <p>G. Give families copies of Handouts 7-1 through 7-5 for budgeting purposes.</p>
<p>VI. Preview next meeting</p>	<p>A. Explain that you are always available to help them with any problems they may have.</p>

Jobs to be Done	Steps to Accomplish Jobs
VII. Conclude visit	<p data-bbox="646 485 1640 699">B. Give families a copy of the booklet entitled <u>Making the Most of Your Money (8)</u>. Encourage families to read it and ask any questions pertaining to it on the next visit and at future meetings.</p> <p data-bbox="646 728 1640 1042">C. Inform that another meeting will be held on _____ at _____. The subject of this meeting will be planning expenditures so that the most economical purchases can be made and so that future goals can be attained. Families should bring their booklet along.</p> <p data-bbox="646 1071 1640 1156">A. Express appreciation to the families for the visit.</p> <p data-bbox="646 1199 1153 1242">B. Bid families good-by.</p>
VIII. Record visit	<p data-bbox="646 1285 1560 1370">A. After leaving residence, tape record your reactions to the visit.</p> <p data-bbox="646 1413 1421 1456">B. Complete the written visit report.</p> <p data-bbox="646 1499 1500 1542">C. Replace family folders in office file.</p>

HANDOUT 7-6

DO YOU WONDER WHERE THE MONEY WENT?

Have you ever heard anyone say, "Just look at the money we have spent this year. Where has it gone? What do we have to show for it?" The secret of having something to show for hard-earned money lies in planning how to make those dollars buy exactly what is wanted. Without some kind of plan, it seems that money has a tendency to just disappear in unexpected ways.

People should decide what they want their money to buy. They should try to establish family goals which include the things they want and need.. Goals may be made in three groups: things you need and want soon; things you want next year; and big things you want in the future. Of course, necessary items such as food and certain clothing are usually needed soon and are not things that can be put off.

The things for which a family spends its money may be grouped into fixed expenses, flexible expenses, and day-to-day expenses. Fixed expenses include such things as taxes, rent, electricity, insurance, and others. Fixed expenses do not vary greatly from month-to-month or year-to-year. Flexible expenses vary depending upon the amount of each purchase. Examples of flexible expenses are clothing, home furnishings, doctor bills, gifts, etc. Day-to-day living costs occur each day. These include food, car upkeep, postage, etc. (See Handouts 6-2 and 6-3.)

How can families determine where their money goes? The answer is to keep a record of income and expenses and to plan how their money will be spent. This is what a budget is -- plan for spending money. Budgeting is important because it gives the chance to improve the way money is spent. It also aids in setting aside a certain amount for future goals and meeting emergency needs. By budgeting one can see where each cent goes and do a better job of buying what the family needs.

Budgeting is really rather simple. The steps in budgeting are:

1. Estimate income. (Use Handout 7-1.)
2. Determine fixed expenses. (Use Handout 7-2.)
3. Determine flexible expenses. (Use Handout 7-3.)
4. Determine day-to-day costs. (Use Handout 7-4.)
5. Summarize income and expenditures. (Use Handout 7-5.)

Every item of income and expense should be included when budgeting. It is easy to tell if one is spending more than he makes or if too much is spent for some things. Any money that is left after income and expenses have been summarized is not extra money that should be spent, but is money that should be saved for future goals and emergencies.

TEACHING PLAN FOR EIGHTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Financial Plans and Using Business and Family Records

OBJECTIVES:

To review previous meeting on budgets

To develop a feeling of need for families to make financial plans.

To establish ways that business records may be effectively used to attain goals.

To motivate families to continue working toward established goals.

SITUATION:

Some families have attended previous meetings.

The families that have not attended were kept aware of what transpired through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting.	A. Prepare teaching materials. 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 8-1. B. Prepare copies of Handout 8-1, Comparing Prices; or develop your own form using other items. C. Secure copies of the following references: <u>How to Know Common Vegetable Insects</u> (11) <u>Illinois Vegetable Garden Guide</u> (7) <u>Growing Small Fruits in the Home Garden</u> (4) <u>Canning Fruits and Vegetables</u> (3) <u>Freezing Cooked and Prepared Foods</u> (9)

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<u>How to Prepare Fruits and Vegetables for Freezing (10)</u>
	D. Review teaching plan.
	E. Ask families to bring the book <u>Making the Most from Your Money (8)</u> to the meeting.
	A. Have families be seated.
	B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning future meetings. Turn recorder on.
III. Review previous meeting and motivate participants	C. Welcome families to the meeting.
	D. Introduce family members that are present.
	E. Express appreciation to those present.
	A. Explain that this meeting is a continuation of the previous meetings and that you hope to be able to tie this in with budgets to further show the value in planning how to spend money to get the most satisfaction from each dollar spent.
	B. Invite discussion pertaining to the book <u>Making the Most from Your Money (8)</u> which was distributed on your last visit.
C. Ask about the story pertaining to the making of a budget - Did this story correspond with the methods we used in setting budgets?	
D. Invite discussion about the other stories: buying a used car - buying television on credit - training to do a better job, etc.	
E. Explain that in planning family finances and how to best use finances, many things must be taken into account, and that you would, at this time, like to consider one of these items in more detail.	

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduce problem area - planning financial expenditures	F. Remind families that various types of expenses were discussed at the previous meeting.
	G. Ask families to define and offer some examples of "fixed expenses."
	H. Ask families to define and offer some examples of "flexible expenses." Try to get families to suggest "groceries" as a flexible expense.
	I. Suggest that they might like to take a closer look at this particular flexible expense.
	A. Hand out copies of newspaper advertisements on grocery prices. (Say that this goes along with one of the stories in the book also.) Be sure to emphasize that you are not "pulling" for any one particular store, and that probably the "bargains" will never be in just one store anyway.
	B. Distribute copies of Handout 8-1.
	C. Assist families in filling out selected blanks on the handout.
	D. Explain that lower prices in different stores does not mean that one can drive from place to place to buy different items and still save money.
	E. Encourage the making of a grocery list of items needed and comparison of sale items to see where the best buys could be found. Use Handout 8-1 as an example on this particular item.
	F. Explain that here again, choices must be made depending on quality of goods needed.
	G. Explain that a method of this nature could also be used to determine ways to save money on other items such as clothes, furniture, cars, etc.

Jobs to be Done	Steps to Accomplish Jobs
V. Introduce problem area - planning family finances to meet educational goals	<p>H. Explain that if they still have copies of handouts used at the last two meetings, they might wish to review these in terms of what has been said tonight. If they do not have them, volunteer to bring copies by on your next visit.</p> <p>A. Explain that any time money is saved, it provides a better means of reaching tentative or established goals.</p> <p>B. Ask that families think about educational goals that have been established for their children.</p> <p>C. Emphasize that they do not have to mention these aloud, but that you just wanted to assist them in seeing that by saving money on different items, money could be "stretched" or made to go further toward achieving goals.</p> <p>D. Remind families that money management is essential to all people, regardless of income.</p> <p>E. Remind families that educational plans and goals have been discussed in previous meetings.</p> <p>F. Explain that since the first few meetings and this one, that many educational goals and plans have become more of a reality for many families.</p> <p>G. Explain that many, or some may have decided to revise goals by now. If so, you will be glad to assist in any way possible.</p> <p>H. Emphasize that you hope the meetings are helpful to each goal, not only educational ones. Announce that if any questions are still unanswered, you will try to answer them at this time, or on your next visit to their homes.</p>

Jobs to be Done	Steps to Accomplish Jobs
VI. Introduce problem area - using business and family records	<p>A. Explain to families that there is another item that should be discussed in conjunction with the two previous meetings, and that is the matter of using business and family records to accomplish goals.</p> <p>B. Emphasize that the income records help to show one where his money is being spent in the farm business and helps to determine if sufficient returns are coming in to warrant expenditures.</p> <p>C. Explain that the income and expenses from a business (e.g. farming) are important to determine goals just as much as the keeping of budgets because they both have to work together to get a true financial picture of each family's financial situation.</p> <p>D. Emphasize that objectives should be established in each area of business (e.g. each farming enterprise) just as each family has decided on overall goals.</p> <p>E. Explain that each of these then, becomes a step toward accomplishing their overall objectives or goals. In other words, business objectives should be established with the family's overall or main goal in mind.</p> <p>F. Remind them that the particular objectives we are talking about reaching at this time are: using family income wisely, striving to reach educational aims, and the use of business records in accomplishing these.</p> <p>G. Suggest that in a rural area there are many ways to use part time farming to a great advantage in supplementing family income and thereby helping to achieve goals. Some of these can be:</p> <ol style="list-style-type: none"> 1. Growing own vegetables - canning and/or freezing. 2. Growing own beef and pork - (the greatest cost in grocery shopping). 3. Have families name other ways farming helps them.

Jobs to be Done	Steps to Accomplish Jobs
<p>VII. Introduce problem area - supplementing family income</p>	<p>A. Suggest that families may want to supplement their income by growing and preserving more food.</p> <p>B. Suggest that they may want to grow more fruits and vegetables.</p> <p>C. Give, to those interested, the following references: <u>How to Know the Common Vegetable Insects (11)</u> <u>Illinois Vegetable Garden Guide (7)</u> <u>Growing Small Fruits in the Home Garden (4)</u></p> <p>D. Discuss when and how these circulars should be used.</p> <p>E. Suggest that they may want to preserve more of the food they produce.</p> <p>F. Give the following bulletins to those interested: <u>Canning Fruits and Vegetables (3)</u> <u>Freezing Cooked and Prepared Foods (9)</u> <u>How to Prepare Fruits and Vegetables for Freezing (10)</u></p> <p>G. Discuss when and how these circulars should be used.</p> <p>H. Point out that personal satisfaction also enters into the picture and this must be considered.</p> <p>I. Emphasize that the farm can be detrimental also, especially if good records are not kept. In other words, just as in other phases of living, money can be spent on farm work that is forgotten about unless records are kept to show where the money goes, and returns.</p> <p>J. Emphasize that it is very important to get wise and satisfactory returns for each dollar spent in farming if one is to make his living on the farm.</p>

Jobs to be Done	Steps to Accomplish Jobs
VIII. Preview next meeting	<p data-bbox="671 508 1717 765">K. Explain that the kind of labor used will influence to a large extent the amount of returns; such as, children working in some areas instead of hiring labor. Other could be - buying a new or used tractor, buying or raising feed, fertilizing crops, pastures, etc.</p> <p data-bbox="671 808 1717 1193">A. Explain that in the next meeting (Number 9) that this area of business and family records will be discussed further, but that your desire is that they begin thinking about their businesses (farms) now in terms of how to elevate their methods to increase earnings. (Get more from what they have). State that you will also discuss keeping family and business records for those who do not farm.</p> <p data-bbox="671 1236 1717 1365">B. Explain that in the next meeting, you will have handouts with blanks for record keeping for business and family records.</p> <p data-bbox="671 1408 1717 1565">C. Emphasize that since this is near income tax time, that hopefully, these records will be of great benefit to them at this time as well as for future planning.</p> <p data-bbox="671 1607 1717 1736">D. Explain that you will assist in any way possible on any questions when you make your visits.</p> <p data-bbox="671 1779 1717 1879">E. Determine if there are any questions at the present time.</p> <p data-bbox="671 1922 1717 2136">F. Summarize by mentioning the items that have been discussed at this meeting: Planning family finances, financing educational goals, utilizing business records to help accomplish these.</p> <p data-bbox="671 2179 1717 2421">G. Remind families again that you will be visiting their homes soon and helping with any problems that they might have in filling out the farm record forms and that the next meeting will continue with more information to help them in these areas.</p>

Jobs to be Done	Steps to Accomplish Jobs
IX. Close the meeting	<p>H. Express appreciation for the attentiveness and cooperation the families have shown.</p> <p>A. Thank everyone for attending.</p> <p>B. Express a desire to see them at the next meeting.</p> <p>C. Adjourn.</p> <p>D. Turn off tape recorder.</p>

VISUAL GUIDE 8-1

VISUALS FOR EIGHTH GROUP MEETING

Prepare newspaper advertisements for use in comparing prices.
(These should be prepared well in advance of the meeting.)

Method

- A. Secure enough copies of a single issue of a local newspaper so that each family will have a copy.
- B. Locate grocery advertisements in the paper from three or more different stores.
- C. Select items that are listed by different stores so prices may be compared.
- D. Locate these items on Handout 8-1 or add them to the form.

HANDOUT 8-1
COMPARING PRICES

Item	Stores			
	"A"	"B"	"C"	"D"
Bacon (sliced)	\$	\$	\$	\$
Milk				
Ground beef				
Sausage				
Macaroni				
Weiners				
Cabbage				
Washing powder				
Lettuce				
Rib steak				
Bologna				
Canned peaches				
Coffee				
Shortening				
Pinto beans				
Napkins				
Flour				
Pig starter				
Hog 40% supplement				
Dog food				

TEACHING PLAN FOR HOME VISIT FOLLOWING EIGHTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Financial Plans and Using Business and Family Records

OBJECTIVES:

To review eighth group meeting

To motivate families to analyze goals and how to attain them

To develop an understanding of business record keeping among family members

To develop a desire in families to attain goals through a better business record keeping system

To motivate families to attend ninth group meeting

SITUATION:

Families are planning ways to improve financial management.

Families desire to understand better ways to attain educational goals.

Families desire to keep better farm, business and family records.

Families need assistance in attaining goals and establishing a record keeping system.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for eighth group meeting. B. Secure copies of Handout 8-1, Comparing Prices. C. Prepare summary pages of eighth meeting for each family, Handout 8-2.

Jobs to be Done	Steps to Accomplish Jobs
	<p>D. Secure copies of bulletins used in the eighth group meeting.</p> <p><u>How to Know Common Vegetable Insects</u> (11)</p> <p><u>Illinois Vegetable Garden Guide</u> (7)</p> <p><u>Growing Small Fruits in the Home Garden</u> (4)</p> <p><u>Canning Fruits and Vegetables</u> (3)</p> <p><u>Freezing Cooked and Prepared Foods</u> (9)</p> <p><u>How to Prepare Fruits and Vegetables for Freezing</u> (10)</p>
II. Make home visit	<p>A. Compliment family on improvements they have made.</p> <p>B. Associate visit with last group meeting.</p>
III. Review eighth group meeting	<p>A. Families not attending eighth meeting.</p> <ol style="list-style-type: none"> 1. Review proceedings of eighth group meeting. 2. Distribute copies of Handouts 8-1 and 8-2 and newspaper ads. 3. Briefly explain each of the handouts. Explain how newspaper ads were used. Suggest they may want to fill in Handout 8-1 at a later time. 4. Explain that Handout 8-2 is a summary of the last group meeting and that you would like for them to have a copy. Review material with family members. 5. Determine if there are any questions you might answer. 6. Suggest family might desire to produce and prepare more of their food at home. 7. Hand out circulars and suggest when and how they may be used. <p>B. Families attending eighth meeting.</p> <ol style="list-style-type: none"> 1. Briefly review eighth meeting. 2. Determine if families are having trouble completing the form you passed out at the previous meeting. 3. Determine if family needs additional forms. 4. Offer to discuss with family ways that money saved can be used to fulfill established goals.

Jobs to be Done	Steps to Accomplish Jobs
IV. Motivate families to attend next group meeting	<ol style="list-style-type: none"> 5. Explain that after working with the form on grocery shopping for awhile, one will just naturally look for bargains, but that it is always good to make a shopping list before going shopping. 6. Determine if there are any questions concerning the last meeting on financial management, educational goals or business records. 7. Encourage families to make use of the bulletins given them. 8. Discuss the bulletins in which the families are interested. <ol style="list-style-type: none"> A. Remind family of previous discussion on the importance of record keeping. B. Mention that business and family record keeping will be discussed further in the ninth meeting and that if possible you would like for them to attend. C. Point out that families who do not farm or operate other types of businesses will also benefit from the meeting because family record keeping will be discussed. D. Inform families of time and place of the next meeting and express your expectation of their attendance.
V. Conclude visit	<ol style="list-style-type: none"> A. Express appreciation to the families for the visit. B. Bid families goodby.
VI. Record visit	<ol style="list-style-type: none"> A. After leaving residence, tape record your reactions to the visit. B. Complete the written visit report. C. Replace family folders in office file.

HANDOUT 8-2

SUMMARY OF EIGHTH GROUP MEETING

Financial Management + Keeping Good Farm Records = Accomplished Goals.

In the eighth meeting, the newspaper advertisements from different grocery stores in the vicinity were compared as to the "best buys" for a particular week. On the form distributed at the meeting, Handout 8-1, the one you now have, the sale prices on different items were compared as to which would be the best buy. In some of the examples worked during the meeting, one store could be as much as one dollar cheaper than the others on just a five dollar purchase. This could amount to several dollars saved over a period of time.

It was discussed at the meeting that educational goals for the children become more of a reality when money can be saved on different items purchased for the home and farm. Many families in attendance believed that the comparisons used for grocery shopping could also be applied to other items purchased for the home such as furniture, appliances, etc. They decided that each time money was saved on a purchase, it provided a means of reaching tentative or established goals.

Another item discussed at the meeting which will be covered fully in group meeting number nine was the use of business records. It was brought out in the meeting that records help show one where his money is being spent in the business (e.g. farm enterprise) and helps determine if sufficient returns are coming in to warrant the expenditures. It was determined in the meeting that income and expenses in the farming operation are just as important toward getting a true financial picture of the family finances as the records kept for budgets. It was also emphasized that business objectives should be established to help in attaining the family's overall goals.

Some of the methods talked about in the meeting included the possibilities of growing vegetables at home, canning and/or freezing these, and growing one's own beef or pork because meat was established as being one of the more costly items in grocery shopping. Here again, one sees that all our meetings work together - are interrelated - toward accomplishing overall goals.

The bulletins on gardening and food preparation can be useful in reducing family food bills. The local agricultural teacher can help in obtaining other useful bulletins.

HANDOUT 8-2 - continued

All the families in attendance at the meeting felt they had benefited from the discussion and were able to visualize better how they might improve their record-keeping systems and find ways to make their money go farther. The next meeting will help even more in this respect because it will deal in much greater detail with business and family record keeping. The discussion of family record keeping will be useful to all families, not just to those who farm.

TEACHING PLAN FOR NINTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Adjusting Family Resources to Increase Family Income

OBJECTIVES:

To motivate the families to inventory their land, labor and capital resources.

To develop the ability to determine what changes should be made in the business to increase income.

To develop the ability to determine ways to carry out plans for increasing earnings.

To motivate the family to adopt the kinds of records needed to determine current earnings, expenses and relative efficiency.

SITUATION:

Families have been discussing the establishment of financial goals and the planning and budgeting of expenditures.

All families have either attended the last meeting or received individual instruction on all material covered in the group meeting.

Families are interested in ways of increasing family income.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	<p>A. Arrange meeting room and secure tape recorder.</p> <p>B. Prepare copies of Handout 9-1, A Guide to Farm Decision Making.</p> <p>C. Become thoroughly familiar with Handout 9-1 and anticipate possible points of difficulty.</p> <p>D. Secure copies of the following record books from the local Farmers Home Administration Office: <u>Farm Family Record Book(s)</u> (one for each farm family) <u>Business and Family Record Book(s)</u> (one for each non-farm family)</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Open the meeting</p>	<p>E. Become familiar with various types of available record systems which might fit the needs of the families.</p> <p>A. Welcome families and express appreciation for attendance.</p> <p>B. Make sure all persons are acquainted.</p> <p>C. Turn on tape recorder. (If any new families are present, explain the purpose of the tape recorder.)</p> <p>D. Encourage families to ask questions or make comments at any time during the meeting.</p>
<p>III. Review previous meeting and motivate participants</p>	<p>A. Remind that in the more recent meetings the following have been discussed:</p> <ol style="list-style-type: none"> 1. Ways of adjusting family finances so that educational goals can be attained. 2. Determining immediate and long-range goals. 3. Examining fixed and flexible expenditures of family. 4. Developing some basic budgeting techniques. 5. Examining ways of planning family expenditures. <p>B. Point out that most everyone is interested in raising his income, and in order to do that it is necessary to use whatever resources one has in the best way possible. The purpose of this meeting will be to briefly examine the resources a farm family has and how these might be adjusted to increase the family income.</p> <p>C. Stress that no one will be expected to discuss any specific aspect of his family income. We will be concerned with principles and hypothetical examples.</p>
<p>IV. Introduce problem area-determining family resources</p>	<p>A. Examining the kinds of family resources.</p> <ol style="list-style-type: none"> 1. Ask the question: When we talk about the family resources what kinds of things do you think would be included?

2. Write the responses on a visual in four different columns corresponding to the general categories of land, labor, capital, and management. DO NOT LABEL THE COLUMNS YET.
3. Encourage responses by rephrasing the question a number of times, if necessary, in order to assist the families in recognizing as many of their resources as possible.
4. When no more responses are forthcoming, write the general titles on each column and explain that these are the standard groupings used when analyzing a farm business. Add whatever kinds of items that may not have been mentioned.
5. It should be recognized that the family resources include at least the following:
 - a. Land
 - crop land
 - pasture and woodlots
 - the family garden
 - b. Labor
 - husband's labor
 - wife's labor
 - children's labor
 - c. Capital
 - savings and borrowed money
 - livestock
 - machinery
 - crops held for feed or marketing
 - buildings
 - etc.
 - d. Management
 - A person's own resourcefulness, and ingenuity, and ability to organize the other three factors to produce maximum income
 - This resource is very difficult to measure.
6. Determine if there are any additional comments or questions.

B. Determining how the resources might be adjusted.

1. Explain that we will now look at each category briefly and ask ourselves a few

Jobs to be Done	Steps to Accomplish Jobs
	<p>questions to see if there are possibilities for improving incomes.</p> <ol style="list-style-type: none"> 2. Under using the farm land resource, one or more of the following questions could be discussed. <ol style="list-style-type: none"> a. What are the most productive enterprises for the conditions found in this area? b. What portion of the family's food budget could be reduced by more home-raised meat? (The largest single item in a typical food budget.) c. Which enterprises provide the quickest return on your investment? d. Should a part-time farmer specialize in one or two enterprises? Which ones? e. What are the possibilities of devoting part of the farm to a recreational area? f. Other questions which may seem appropriate. 3. Devote extra time to examining the family garden as a means of utilizing the land resources to increase income. Discuss one or more of the following questions. <ol style="list-style-type: none"> a. What kinds and amounts of vegetables should be included in a <u>productive home garden</u>? Fresh lettuce, carrots, etc. are nice for summer consumption, but they make up only a small fraction of the annual food budget. b. What portion of the family's food budget could be reduced by home grown fruits and vegetables that have been canned or frozen? c. What vegetables could be produced for local sales - in stores or roadside stands? d. What are the possibilities of expanding vegetable production into a full scale truck farming operation? f. Other questions which may seem appropriate. 4. Indicate the kinds of information available from agricultural extension service on the planning of productive home gardens. 5. In examining the labor resource indicate that these are some of the questions which a family could ask itself. Some may be discussed in the group meeting.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none">a. Could the labor of the wife and older children be used to develop a better home garden?b. Could the kinds of farm enterprises be expanded or changed to provide more labor on the farm for the husband?c. Should the kinds of farm enterprises be changed so that the husband could work off the farm more weeks of the year?d. What kinds of enterprises require a high labor input? a low labor input?e. If some enterprises were expanded, for example, a garden specialty crop, could additional labor be hired at peak times?f. Other questions that may seem appropriate. <p>6. Relate that in all of these questions there is no one answer for everyone. Each family should discuss these ideas further and make its own decisions based on their personal preferences and needs. Emphasize again that you are ready to assist them in getting technical information about various enterprises.</p> <p>7. Point out that in discussing the use of the family's farm capital resource, we can use many of the same principles and procedures as were covered in the previous meetings. For example:</p> <ul style="list-style-type: none">a. In budgeting we saw it was necessary to estimate income and to plan expenditures.b. We saw that it is helpful to establish immediate goals and long-range goals.c. We saw that it was a wise idea to shop around and consider several factors before making purchases.d. We saw it was necessary to summarize income and expenditures periodically to see if we were making progress. <p>8. Emphasize that planning and summarizing the income and "outgo" of farm capital is very important if we are trying to determine how much the farm is contributing to family goals.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - keeping family and business records</p>	<ol style="list-style-type: none"> 9. Explain that you have a work sheet which included many of the ideas we have been discussing and may serve as a guide in making decisions about using farm capital resources. 10. Distribute Handout 9-1, A Guide to Farm Decision Making. 11. Point out that this work sheet is relatively easy to fill out because much of the information is the same kind that is needed for filling out income tax forms. 12. Allow a short time for everyone to look over the form. 13. Point out that the guide contains 4 parts. Part A is a brief inventory of the resources now in use. Part B is goals - that is, what you <u>expect</u> these resources to earn. Part C is a summary of what the resources actually did earn. Part D gives an idea of how much of the earnings went to the land resource, how much to the capital resource, how much to labor, and how much to management. 14. Take a few minutes to explain as much as is necessary for completing part A - such as how to estimate total family labor units, how livestock units can be calculated, etc. In Part B, it might be helpful to arrive at a common expected interest rate and labor wage for family labor. May also help in determining the value of January 1 inventories if no records are available. 15. Determine if there are any further questions. 16. Explain that this is to be completed at home and that you will be glad to assist them if they desire, either in completing it or in discussing how it can be used to improve the family income. Emphasize that this is a good time of year for completing it since it may give some ideas for next spring. <p>A. Point out however that this form is only, as its title says, a partial guide for further decisions. For some it may indicate that better records should be kept before any meaningful decisions can be made.</p>

Jobs to be Done

Steps to Accomplish Jobs

- B. Remind that business income and expenditures are just as important to keep as family living expenses. There are many flexible expenses and day-to-day expenses which are easily forgotten if records are not kept. Also on the farm there are investments to be made from time to time, such as new equipment, more livestock, fertilizer, etc. Records can be helpful in deciding which investments give the greatest return for each dollar spent.
- C. Point out that there are many kinds of record systems available. Some records are more easy to work with than others. Express your willingness to assist the families in selecting a record system that will fit their needs.
- D. Explain that a record book makes record keeping more convenient.
- E. State that you have secured two types of record books: one for farm families and one for non-farm families. Give books to appropriate families.
- F. Ask all families to look at Page 11, the form for family living expenses.
- G. Briefly discuss how these expenses might be listed.
- H. Explain that there is a form for each month's expenses.
- I. Briefly discuss the other half of the page concerning operating expenses of farm or business.
- J. Ask families to look at the pages for listing charge accounts and other credit (pages 8 and 9 in Farm Book, pages 4 and 5 in other book).
- K. Briefly discuss how these should be filled in.
- L. Ask families to take the record books home and consider using them. Offer to answer questions about them during your next visit.

Jobs to be Done	Steps to Accomplish Jobs
VI. Preview next meeting	<p>A. Remind that the beginning of the meeting we said that borrowed money is also a type of capital resource available to the family and must be used wisely. In previous meetings we have talked about credit to buy automobiles, TV sets, etc. In our next meeting we will take a closer look at the whole topic of how to use credit effectively.</p> <p>B. Thank the families for their participation and indicate that you think the meeting has been worthwhile.</p> <p>C. Remind again that each family should continue discussing these ideas among themselves.</p>
VII. Close the meeting	<p>A. Inform them that you will be visiting them very soon and will have another form which summarizes some of the questions that have been discussed in this meeting.</p> <p>B. Adjourn.</p> <p>C. Turn off tape recorder.</p>

HANDOUT 9-1

A GUIDE TO FARM DECISION MAKING*

A. Resources now in use:

- 1. The labor force (man-months of farm work) _____
- 2. Number of major farming machines _____
- 3. Acres of crop land _____
- 4. Acres of pasture and woodland _____
- 5. Total acres in farm _____
- 6. Units of livestock^A _____

B. What farm resources are expected to earn:

- 7. Value of farm \$ _____ @ _____ %^B \$ _____
- 8. Operating capital used
 - a. All machinery and equipment \$ _____
 - b. All livestock, Jan. 1 \$ _____
 - c. All crops, feed, Jan. 1 \$ _____
 - d. Total operating capital \$ _____ @ _____ %^C \$ _____
- 9. Farm labor used:
 - a. Months for operator _____ @ \$ _____ ^D \$ _____
 - b. Months for rest of family _____ @ \$ _____ \$ _____
 - c. All hired labor, months _____ \$ _____
- 10. Total expected for one year's use of all resources (items 7 to 9) \$ _____

C. What the resources actually earned:

- 11. Sale of all crops during year \$ _____

HANDOUT 9-1 - continued

12. Sale of livestock and products	\$ _____	
13. Miscellaneous farm income	\$ _____	
14. Total cash income for year (items 11 to 13)		\$ _____
15. Farm expenses and depreciation ^E		
16. Net earnings from farm (item 14 minus 15)		\$ _____
17. Adjustment for inventory change ^F	\$ _____	
18. Value of home used products	\$ _____	
19. Use of operator's home for year ^G	\$ _____	
20. Additions to net income (items 17 to 19)		\$ _____
21. Total earnings of farm resources (items 16 and 20)		\$ _____
D. Distribution of resource earnings:		
22. Earnings credited to farm (item 7 above)		\$ _____
23. Earnings credited to operating capital (item 8-d)		\$ _____
24. Paid to hired workers (item 9-c)		\$ _____
25. Left for work of family (item 21 minus 22-23-24)		\$ _____
26. Expected earnings for family (items 9-a and 9-b)		\$ _____

FOOTNOTES:

- A. Use convertible units such as: 1 cow = 2 young cattle = 5 pigs raised = 100 hens.
- B. Interest that land capital should earn.
- C. Interest that operating capital should earn.
- D. Wage suitable for family work done.

HANDOUT 9-1 - continued

- E. All farm expenses plus livestock bought but not wages or interest paid.
- F. Account for change in value of feed and livestock, first and last of year.
- G. Rent rate for use of house and grounds.

*Adapted from Malcne, Carl C., Decision Making and Management for Farm and Home, Ames, Iowa: The Iowa State College Press, 1958, p. 80.

TEACHING PLAN FOR HOME VISIT FOLLOWING NINTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Adjusting Family Resources to Increase Family Income

OBJECTIVES:

To review ninth group meeting.

To encourage further discussion of possible adjustments in family resources.

To assist families in identifying the kinds of additional information they may need.

To encourage families to begin an organized system of farm records.

To motivate teen agers to consider their future and financial management.

To motivate families to attend the tenth meeting.

SITUATION:

Some families attended the ninth group meeting and received Handout 9-1, A Guide to Farm Decision Making, and may be ready to discuss it.

No families have received Handout 9-2, Rating of Ideas for Resource Adjustment.

A supplement, Handout 9-3, is attached to provide a summary for those who did not attend the group meeting and a review for those who did attend.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for ninth group meeting. B. Secure copies of Handout 9-1 for those families not attending the last meeting. C. Secure one copy for each family of Handouts: 9-2 (Rating of Ideas for Resource Adjustment) 9-3 (Getting the Best Use from Family Resources)

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<p>D. Secure one copy for each family with teen-agers of: <u>Money Talk for Teens</u> (6) and <u>A Date with Your Future</u> (1).</p> <p>A. Compliment the family on any achievement of any family member.</p> <p>B. Lead conversation toward the general topic of the last meeting - how to increase the family income by adjusting family resources.</p>
III. Review ninth group meeting	<p>A. <u>For Families Not Attending Ninth Meeting</u></p> <ol style="list-style-type: none"> 1. Indicate that you felt the meeting had been good and that you are sorry they were unable to attend. 2. Review the points covered in the ninth meeting, making certain the concept of "family resources" is understood and that the various resources at the family's disposal are recognized. 3. Distribute Handout 9-2 and carefully explain its value. Discuss whatever items the family may be willing to talk about. 4. Distribute Handout 9-1 and supply the necessary information so that the family may complete it later. 5. Explain how Handout 9-1 may be used in making decisions for next year. 6. Point out the importance of using some type of organized farm records to assist in farm decision making. Indicate the kinds of record systems that are available. 7. Distribute Handout 9-3, the summary of the group meeting. Briefly explain what it is. 8. Determine if there are any further questions. <p>B. <u>For Families Attending Ninth Meeting</u></p> <ol style="list-style-type: none"> 1. Briefly review the points covered in the group meeting. 2. Determine if the family has any questions about Handout 9-1 which they received or if they wish to discuss its implications. (Try to determine if the family has given it any thought.)

Jobs to be Done	Steps to Accomplish Jobs
	<p>3. Distribute Handout 9-2. Explain that it's based on the summary of the ideas discussed in the group meeting. Explain how it may be used. Discuss any items the family had seemed interested in during the meeting or seems interested in now.</p> <p>4. Point out again the usefulness of business records in decision making. Describe the kinds of record systems commonly used and where they might be obtained.</p> <p>5. Distribute Handout 9-3. Indicate that you thought the family might be interested in having a copy of the summary of the group meeting they attended.</p>
<p>IV. Introduce problem area planning finances to meet educational goals of children</p>	<p>... Explain that teen-agers often have their own financial problems to consider.</p> <p>B. Give to the teen-agers in the family a copy of each of the following: <u>Money Talk for Teens</u> (6) and <u>A Date with your Future</u> (11).</p> <p>C. Suggest that the teen-agers read the material and discuss it with you at a later date.</p>
<p>V. Motivate family to attend next group meeting</p>	<p>A. Remind the family that credit cost is a very important item in financial planning.</p> <p>B. Suggest they may like to discuss the various types of credit and credit cost at the next meeting.</p>
<p>VI. Conclude visit</p>	<p>A. Inform family of time and place of the meeting.</p> <p>B. Bid the family good-by.</p>
<p>VI. Record visit</p>	<p>A. After leaving residence, tape record your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folders in office file.</p>

HANDOUT 9-2

RATING OF IDEAS FOR RESOURCE ADJUSTMENT

Idea	Possibility for my family		
	Good	Fair	Poor
1. Increasing production per acre of present farm crops.			
2. Increasing the efficiency of livestock production.			
3. Changing enterprises to include more of the most productive ones in this area.			
4. Specializing in one or more major enterprises.			
5. Raising more home-grown meat for family consumption.			
6. Using all or part of the farm for recreational purposes.			
7. Increasing output of the family garden for home use.			
8. Expanding the garden to include production for the sale of fresh fruits and vegetables.			
9. Specializing in a few truck crops.			
10. Using more family labor to expand the garden output.			
11. Changing or expanding enterprises to provide more on farm labor for the husband.			
12.. Reorganizing enterprise so that more time will be available for off-farm employment.			
13.. Selling products at a better time or place to get higher prices.			

HANDOUT 9-2 - continued

Idea	Possibility for my family		
	Good	Fair	Poor
14. Getting tractors and other farm machinery that are better fitted to farm size.			
15. Buying better quality livestock.			
16. Developing a plan for using more credit wisely.			
17. Using a better system of records.			
18. Getting information from the farm adviser, agr. teacher and others more often.			
19. Enrolling in courses offered by agr. teacher, agr. extension service, etc.			

HANDOUT 9-3

GETTING THE BEST USE FROM FAMILY RESOURCES

What do we mean by "family resources"? Basically, they are the various assets, the various means, that a family has that can be used to earn money. For a farm family, these resources are generally classified into four categories known as land, labor, capital, and management. These broad categories include at least the following items:

Land

- Crop land
- Pasture and woodland
- The family garden

Labor

- Husband's labor
- Wife's labor
- Children's labor

Capital

- Savings and borrowed money
- Livestock
- Machinery
- Crops held for feed or marketing
- Buildings
- Etc.

Management

- A person's own resourcefulness and ability to organize the other 3 factors to produce maximum income

A farm family must consider each category and ask themselves if that particular resource is being used to its best advantage. For example, is the family labor supply producing as much income as it can, or would it produce more if different kinds or amounts of work were done? See Handout 9-2 for a list of some of the ideas a family may want to discuss and evaluate among themselves.

An additional guide a family may use in making its decisions is Handout 9-1. In deciding how to adjust its resources, a family must first make a list of the resources it has to work with. Part A of the form is a very brief inventory of these items. Other items could be added for a more complete inventory.

Part B can be used to establish goals for the earnings expected from the resources. This should be fairly easy to complete by making estimates even if no accurate records have been kept. Part C is a summary of the actual earnings of the farm resources. Most of this information should be available since it is the same kind that is used in completing income tax reports.

Part D tells how the earnings are distributed to the various resources. By studying the distribution of its earnings, a family may find that one or more of the resources are not being efficiently used. By referring back to Handout 9-2 it may provide some idea as to how the resources may be adjusted to yield more income.

HANDOUT 9-3 - continued

It should be recognized that much more accurate decisions can be made if an organized system of business records is kept. Business records are just as important to keep as family budgeting records. Many expenses can be overlooked if not recorded. Records provide a concrete answer when deciding which enterprise is the best money-maker - and which is a money loser.

Several kinds of record systems are available from the County Farm Adviser, farm machinery dealers, and some banks. The local vocational agriculture teacher can assist the family in selecting a record system that will fit its needs.

TEACHING PLAN FOR TENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Using Credit Wisely

OBJECTIVES:

- To develop an appreciation for the contribution of credit to family life.
- To develop an appreciation for the production potential of credit.
- To develop ability to compare and select best credit sources.
- To motivate families to resist deceptive credit advertising.
- To enable families to incorporate necessary credit into family financial plans.
- To have families avoid unwise use of consumer credit.
- To have families use production credit when advantageous to business.
- To have families compare credit sources and select sources that are best for their situation.

SITUATION:

- Financial situation of families require them to utilize consumer credit.
- Some of the home farms could profit from the investment of productive credit.
- The financial situation of families makes it difficult for them to obtain credit from best sources and makes them highly susceptible to unadvisable credit sources.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Prepare copies of the following Handouts :

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Open the meeting</p> <p>III. Review previous meeting and motivate participants</p>	<p>10-1, Use of Credit 10-2, Hidden Charges for Credit 10-3, Interest Rates Can Be Deceiving 10-4, Repaying Long-Term Loans 10-5, Establishing a Good Credit Rating</p> <p>C. Secure writing instruments for families. D. Arrange for meeting place. E. Arrange to make a tape recording of the meeting. F. Obtain information of credit sources for use on Handout 10-1.</p> <p>A. Make sure all persons are acquainted. B. Ask members to sit in a circle so you may have free discussion. C. Explain that you use the tape recording to review the meeting and plan the next one. Turn recorder on. D. Express appreciation for each member's presence, and encourage each member to enter into the discussion and ask questions at any time.</p> <p>A. Explain that at the last meeting, family resources were discussed in terms of how they could be invested to improve family well-being. B. Ask families to mention some of their family resources that would come under each of the headings of land, labor, and capital. C. How could their present situation be changed to better utilize these resources? D. Ask families if they consider credit to be important in making these improvements. E. Explain that you would like to discuss wise credit use since it is so important to them and to our American way of life.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Introduce problem area- understanding the use of credit</p>	<p>F. Explain that most of the business done today, operates through the use of credit. Farming is no different from any other business in this respect. Today the successful farmer finds that he may need to borrow money occasionally so that he can increase or improve his production.</p> <p>A. Introduction</p> <ol style="list-style-type: none"> 1. Emphasize that credit may be either very beneficial or very harmful, depending upon the way it is used. 2. Have families discuss how unwise credit use might lead to undesirable financial situations. 3. Explain that for a person to be a wise user of credit he should know as much as possible about credit: why it should be used; where it can be obtained; the instruments used to convey credit; and the responsibilities of the lender and the borrower to each other. 4. It is usually considered good business for a farmer to borrow money to make more money, but the risk involved must not be too great. 5. Sometimes it is necessary to use consumer credit (buy something not used to improve income) to improve one's living conditions. 6. We should remember that credit should be used only when it can improve the economic social well-being of the family. <p>B. Comparing credit sources</p> <ol style="list-style-type: none"> 1. Explain that credit is obtained from many different sources and for many different purposes. Thus, it is easier to study credit by classes. Explain that you would like to discuss different types of credit sources and their advantages and disadvantages. 2. Distribute Handout 10-1, stating that if members are interested; you will go over this handout and discuss each credit source.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 3. If families are interested, provide writing instruments and explain that they may wish to write in comments as they discuss these sources. 4. Go over handout item by item and discuss each item. Help families determine location of local sources. Discuss relative interest rates, convenience of loans and other factors associated with the credit sources. 5. Discuss credit classes. Help families better understand the differences of these classes by having them suggest other uses that might be made of each class. 6. Point out that short-term loans often have higher interest rates than long-term loans. But long-term loans usually require more collateral to obtain. 7. Explain that short-term and intermediate loans are most common and are usually smaller than long-term loans. 8. Comment on the various sources of short-term credit. 9. Point out that merchants and dealers usually charge the most for credit. This cost may not be revealed in the interest rate. 10. Explain that the total cost of a long-term loan is very high because of the time involved. Thus, it is very important to choose a good source of long-term credit. 11. Discuss each source of long-term credit. Point out that FHA loans usually have the lowest interest rates but these loans are not always available. 12. Encourage families to make a thorough study of various sources before securing loans. <p>C. Determining credit costs</p> <ol style="list-style-type: none"> 1. Emphasize that all credit costs money. Sometimes it is easy to determine what credit will cost and sometimes it is difficult to determine cost. Anytime something is obtained before the full price is paid credit is used.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 2. Remind the families that in the booklet you gave them a few weeks ago <u>Making the Most of Your Money</u> (1) there was a story of a man who was considering buying a car. This man was going to buy the car on credit but he did not realize what the credit would cost him. 3. Distribute Handout 10-2, Hidden Charges for Credit and explain that this shows what that man would have to pay for the credit which he thought was free. 4. Go over this handout and discuss with families. 5. Explain that even when an interest rate is stated for a loan that it may not reveal the true cost or true interest rate. 6. Distribute Handout 10-3 and explain that the true interest rate may not be shown in a stated interest rate. It partly depends on the payment schedule. 7. Read and discuss this handout with families. <p>D. Securing desirable credit terms.</p> <ol style="list-style-type: none"> 1. Emphasize that even though credit cost was high for some short-term loans it would really count up for long term loans. 2. Ask families to estimate what the interest could amount to for \$1,000 over a 10 year period. They might use the rate of 6% for interest, which would be \$60.00 a year, times, 10 years, to give a total interest charge of \$600.00. 3. Explain that the type of repayment plan will affect the total interest charge for a long-term loan. 4. Amortization is a term used by creditors to indicate a repayment plan that reduces the principal with each payment. Amortization will save a large amount of the interest charge for a long-term loan. 5. Tell families that you would like to show them an example of an amortized loan. Distribute Handout 10-4. 6. Read over the handout with families and discuss how the unpaid balance reduced with each payment.

Jobs to be Done	Steps to Accomplish Jobs
V. Preview next meeting	<p>7. Discuss the difference between the cost of a loan that was amortized and one that was not.</p> <p>E. Establishing a good credit rating.</p> <ol style="list-style-type: none"> 1. Point out that since the cost of credit varies with conditions of the loan, it is extremely important to be able to obtain the most favorable loan conditions. 2. Add, that loan conditions that creditors are willing to offer depend largely upon the credit rating of the borrower. 3. Ask families if they would like to review a few of the things that creditors consider makes a desirable borrower. 4. Distribute and discuss Handout 10-5. <p>A. Ask for any questions or comments on credit that families would like to discuss.</p> <p>B. Assure families that you would gladly discuss any specific questions when you visit their homes.</p> <p>C. Explain that it is your job as an agriculture occupations teacher to assist them in any way possible because their taxes help pay your salary.</p> <p>D. Explain that there are several other services in the community that are available to them for which their taxes pay.</p> <p>E. Point out that if they are interested, they can discuss these services at the next meeting so they could better use them.</p> <p>F. Explain that you will discuss this further with them when you visit them.</p>
VI. Close the meeting	<p>A. Express appreciation for their participation.</p> <p>B. Adjourn the meeting.</p> <p>C. Turn off tape recorder.</p>

HANDOUT 10-1

USE OF CREDIT

Most farm credit is used for production purposes. Loans may be used to buy land, buildings, improvements, equipment, seed, or livestock. A sound production loan should increase income. It should (1) repay the loan, (2) pay the interest, (3) compensate for the risk involved and (4) leave something for profit.

Classes of Credit

There are three classes of farm credit; short, intermediate, and long-term.

1. Short-Term loans are for a year or less. Such a loan might be used to buy feeder cattle, buy fertilizer, seed and feeds, meet living expenses until maturity of crop, hold crops for better marketing, or finance other operations which will be "cashed-in" within a year.

2. Intermediate loans might buy machinery, dairy cattle, or in a few cases, carry a crop from one year to another. Such loans are from 1 to 5 years.

3. Long-Term loans are made to buy land and make permanent improvements -- build barns, houses and granaries or tile land.

Sources of Credit

SHORT AND INTERMEDIATE LOANS

1. Commercial Banks usually make short term loans at reasonable rates. Most local bankers are well acquainted with the farmers in their communities and can give good service on this type of loan.

Local Banks:

Comments:

2. Production Credit Associations are cooperative associations set up by Congress in 1933 to finance crop and livestock production. Loans can also be made for repair, improvement and altering farm buildings or farm homes, or to refinance debts made for agricultural purposes. Applications are made through the local association office.

Location of local office:

Comments:

HANDOUT 10-1 - continued

3. Farmers Home Administration makes short and intermediate term loans. FHA usually has lower interest rates than most credit sources. Borrowers are given help in improving their management. Loans run up to 5 years. Applications are filed with local Farmers Home Administration offices.

Location of local office:

Comments:

4. Merchants and Dealers grant credit when a farmer buys goods "on time." Often no written agreement is given with this type of credit. The merchant just adds his credit costs to the selling price. It's hard for the buyer to know the actual rate of interest charged. When buying farm equipment or automobiles it is sometimes cheaper to borrow the money from a bank and pay cash to the dealer, rather than buying the item "on time."

Comments:

5. Individuals are common credit sources. Often a tenant is financed by his landlord or some relative. Such arrangements, however, depend on mutual confidence. They are often more flexible.

Comments:

6. Private Loan Companies are common but questionable sources of short-term credit. They vary widely in reliability, flexibility and interest rates. These agencies usually have the highest interest rates of all credit sources, but the true credit cost is often disguised by a lot of legal and financial terms.

Comments:

LONG-TERM LOANS

1. Federal Land Banks and local farm loan associations offer nationwide farm credit on a cooperative plan.

Federal Land Banks make only first mortgage farm loans. A farmer must join his local farm loan association before he can borrow funds. Federal Land Bank loans cannot exceed 65 percent of the normal value of the farm. These loans are amortized over a long period of time.

Location of district office:

Comments:

HANDOUT 10-1 - continued

2. Life Insurance Companies are an important source of mortgage loans. Many of them make loans designed to fit a wide variety of conditions.

Local companies:

Comments:

3. Farmers Home Administration under its farm ownership program, makes some loans to help tenants purchase farms. This agency also makes insured farm mortgage loans.

Comments:

4. Individuals are an uncertain source of long term credit. Death or emergency might force repayment of the loan at an awkward time. However, individuals who sell farms are frequently a desirable source of credit when they are willing to take a mortgage from the buyer on favorable terms for a large portion of the purchase price of the farm.

Comments:

HANDOUT 10-2

HIDDEN CHARGES FOR CREDIT

- \$500.00 -- This is the price the salesman said the car would sell for.
- 350.00 -- This is the "sale" price the salesman offered to sell for.
150.00 -- The salesman implied the buyer would save this much.

But, let's see how much the car would really cost.

\$12.50 -- This is the monthly payments the buyer would have to pay.

x 36 -- The buyer would have to make this many payments.

7500
3750
\$450.00 -- This is the real cost to the buyer.

-350.00

\$100.00 -- This is the cost above the "sale" price of the car.
This is often called interest, carrying charges, insurance, closing costs, etc.

IT IS WISE TO UNCOVER ALL HIDDEN COSTS BEFORE SIGNING A SALES CONTRACT.

HANDOUT 10-3

INTEREST RATES CAN BE DECEIVING

An Example

Bill went to a loan company to borrow \$1,000 to buy some furniture for his home. The loan company tells Bill that they will loan him the money at 6% interest which will be \$60.00, giving a total of \$1,060 to be repaid in monthly installment over 12 months.

But let's look at Bill's repayment schedule and see what the true interest is on the loan.

Month	Amount Bill pays on the 1st of the month	Amount of the loan Bill has to use during month
Jan.		\$1,000
Feb.	88.33	912
March	88.33	824
April	88.33	736
May	88.33	648
June	88.33	560
July	88.33	472
Aug.	88.33	384
Sept.	88.33	296
Oct.	88.33	208
Nov.	88.33	120
Dec.	88.33	32
Jan.	<u>88.33</u>	

\$1,060.00

We can see that Bill won't get to use the whole \$1,000 for the whole year, but he will pay interest on the \$1,000 for a whole year.

HANDOUT 10-3 - continued

The amount of the loan which Bill has to use decreases each month. Actually, over the year Bill will only have a monthly average of \$156.00 of the loan to use, for which he pays \$60.00 interest. The true interest for this loan will be 11.63%.

THE REPAYMENT PLAN AFFECTS THE TRUE INTEREST RATE OF A LOAN.

HANDOUT 10-4

REPAYING LONG-TERM LOANS

It is important to have a long-term loan amortized (set up so that each payment pays off some of the loan) so the cost of the loan will be lower.

Look at the payment on the next page and notice how the unpaid balance is lowered with each payment. This type of repayment plan reduces the total cost of the loan.

The total repaid on this loan over the 3 $\frac{1}{2}$ and 1/2 year period - was \$25,768.43. If we subtract the original loan value of \$14,000, we can see that the borrower paid \$11,768.43 on interest.

If this loan had not been amortized it could have cost the borrower the full 4% of the loan per year. This would have been:

$$\begin{array}{r} \$14,000 \text{ original loan} \\ \times 4\% \text{ interest rate} \\ \hline \$560 \text{ interest per year} \\ \times 3\frac{1}{2} \text{ no. of years} \\ \hline \$19,320 \text{ Total interest} \end{array}$$

By having an amortization payment plan, the borrower saved:

$$\begin{array}{r} \$19,320.00 \text{ straight interest} \\ \underline{-11,768.43 \text{ amortized interest}} \\ \$ 7,551.57 \text{ saved} \end{array}$$

THE COST OF A LONG-TERM LOAN DEPENDS ON THE REPAYMENT PLAN.

HANDOUT 10-4 - continued

PAYMENTS UNDER A STANDARD AMORTIZATION PAYMENT PLAN

Installment Number	Total Installment	Interest	Principal	Unpaid Balance
1	\$378.00	\$280.00	\$ 98.00	\$13,902.00
2	378.00	278.04	99.96	13,802.04
3	378.00	276.04	101.96	13,700.08
4	378.00	274.00	104.00	13,596.08
5	378.00	271.92	106.08	13,490.00
7	378.00	267.64	110.36	13,271.44
8	378.00	265.43	112.57	13,158.87
9	378.00	263.18	114.82	13,044.05
10	378.00	260.88	117.12	12,926.93
..
60	378.00	62.76	315.24	2,822.95
61	378.00	56.46	321.54	2,501.41
62	378.00	50.03	327.97	2,173.44
63	378.00	43.47	334.53	1,838.91
64	378.00	36.77	341.23	1,497.68
65	378.00	29.96	348.04	1,149.64
66	378.00	22.99	355.01	794.63
67	378.00	15.89	362.11	432.52
68	378.00	8.65	369.35	63.17
69	64.43	1.26	63.17	-0-

\$25,768.43
-14,000.00

11,768.43

Total amount repaid
 Original Loan

Interest for 34 1/2 years

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HANDOUT 10-5

ESTABLISHING A GOOD CREDIT RATING

Agencies that lend money must take precautions to assure that the borrower will meet his principal and interest obligations.

Some factors lenders consider.

1. **FINANCIAL POSITION OF THE BORROWER.** The lender is primarily interested in the amount of collateral that the borrower has with which to back off the loan. He will also be interested in any other debts the prospective borrower has.

2. **BORROWER'S ABILITY TO REPAY THE LOAN.** The lender is interested here in the borrower's ability to make money. This is influenced by the soundness of the business or the reliability of the borrower's income.

3. **PURPOSE OF THE LOAN.** It is easiest to secure credit to finance ventures that will increase income. Money lenders are reluctant to advance credit for family living purposes. Money used in this way is used up and does not produce income to repay the loan. Creditors require more collateral on loans of this type than on those where the money is to be used for productive purposes.

4. **CHARACTER AND REPUTATION OF THE BORROWER.** Lenders often investigate the borrower on the following:

- (a) Past record of repaying loans and the number and size of debts presently outstanding.
- (b) Inaccurate or false statements concerning the financial position and income-earning capacity.
- (c) Whether he has used bankruptcy or compromise of debts or other legal means to avoid repayment of debts.

TEACHING PLAN FOR HOME VISIT - FOLLOWING TENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Using Credit Wisely

OBJECTIVES:

- To review tenth group meeting.
- To develop an appreciation for the production potential of credit.
- To develop ability to compare and select best credit courses.
- To motivate families to resist deceptive credit advertising.
- To enable families to incorporate necessary credit into family financial plans.
- To have families avoid unwise use of consumer credit.
- To have families use production credit when advantageous to business.
- To have families compare credit sources and select sources that are best for their situation.

SITUATION:

Financial situation of families requires them to utilize consumer credit.

Some of the home farms could profit from the investment of productive credit.

The financial situation of families makes it difficult for them to obtain credit from best sources and make them highly susceptible to unadvisable credit sources.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for visit	A. Secure copies of Handouts: 10-1, Use of Credit 10-2, Hidden Charges for Credit 10-3, Interest Rates Can Be Deceiving 10-4, Repaying Long-Term Loans 10-5, Establishing a Good Credit Rating 10-6, Using Credit Wisely

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<p>B. Review teaching plan of tenth group meeting.</p> <p>C. Review <u>A Date With Your Future (10)</u> and <u>Money Talk for Teens (11)</u>. These booklets were given to teen-agers on last visit.</p> <p>A. Initiate visit by responding to some improvement family has made.</p> <p>B. Associate visit with last group meeting.</p>
III. Review tenth group meeting	<p>A. <u>Families Not Attending Tenth Group Meeting</u></p> <ol style="list-style-type: none"> 1. Explain that the last meeting was concerned with credit. 2. Explain that you thought they might like to briefly discuss the main points of the meeting. Distribute Handout 10-6 and explain that they may keep this material in their folder for reference. 3. Go over Handout 10-6 with the family and distribute other handouts as they are ready for them. 4. As they review handouts add any additional comments that might have been presented at the meeting. 5. Comment on each handout as they review it, and respond to any questions they may have. <p>B. <u>Families Attending Tenth Group Meeting</u></p> <ol style="list-style-type: none"> 1. Remind family that the last meeting was concerned with credit. 2. Explain that you have a summary of the discussion at the meeting. Distribute Handout 10-6. 3. Briefly review the handout and determine whether or not the family has developed any questions concerning the use of credit. 4. Discuss any plans the family may have concerning making better use of credit. 5. Determine if the family members have any questions on credit with which you can assist.

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduce problem area - planning finances to meet educational goals	<p>A. Ask teen-agers whether or not they read the two booklets you gave them on your previous visit.</p> <p>B. Discuss any questions they may have about money management or planning their future.</p> <p>C. Discuss future credit problems that might arise with teen-agers and their use of credit.</p>
V. Motivate family to attend next group meeting	<p>A. Remind family of the various agencies available to assist with credit and credit problems.</p> <p>B. Suggest that there are several other agencies available to assist families with various problems.</p> <p>C. Suggest that these agencies and their services will be discussed at the next meeting and they would probably be interested in learning more about them.</p> <p>D. Explain that most of these agencies are supported by their tax money. And most of their services are free and available to anyone.</p> <p>E. Determine if family has any particular area or question that they would like to be discussed at the next meeting.</p>
VI. Conclude the visit	<p>A. Express appreciation for family's cooperation and hospitality.</p> <p>B. Bid the family good-by.</p>
VII. Record the visit	<p>A. After leaving residence, tape record your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folder in office file.</p>

HANDOUT 10-6

USING CREDIT WISELY

Credit is an important part of the American way of life. Most businesses today operate through the use of credit. Farming is no different from any other business in this respect. Today, the successful farmer finds that he may need to borrow money occasionally so that he can increase or improve his production. Consumer credit is also used to improve one's living conditions.

Credit is easier understood by studying the different types and sources of credit. See Handout 10-1 for a discussion of credit classes and credit sources.

All credit costs money, but the consumer may not realize he has to pay for credit. Sometimes the salesman talks of easy payment plans or various charge accounts and makes the consumer think the credit is free when it is not. See Handout 10-2 for an example of how much an easy payment plan may cost.

Even when the interest rate is known it may not be a true interest rate. See Handout 10-3 for an example of how a stated interest rate may be misleading.

The cost of credit for a long-term loan may be very high. It is important to have a repayment plan that reduces the principal to reduce the cost of the loan. See Handout 10-4 for an example of how a special repayment plan can save the borrower money.

In order to obtain credit when you need it and to obtain favorable loan terms it is necessary to have a good credit rating. Handout 10-5 lists some of the factors that contribute to a good credit rating.

One should remember to use credit only when it can improve the economic and social well-being of the family. The unwise use of credit can destroy a family's security.

TEACHING PLAN FOR ELEVENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Utilizing Community Services

OBJECTIVES:

To review some of the financial aspects of attaining family educational goals.

To develop an awareness of the public health services available in the community.

To develop an awareness of the public education and library facilities that are available.

To develop an awareness of sources of technical agriculture information.

To develop an awareness of how to utilize the employment agencies in the community.

To motivate families to take advantage of all services provided by governmental and other agencies in the community.

SITUATION

Some of the families have attended previous meetings.

Those that have not attended were kept informed of what transpired through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Arrange for meeting place. C. Arrange to record meeting. D. Secure the following information for use in handouts. 1. Location of public library and hours of operation.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 2. Lists of adult courses to be offered in the community. 3. Name of County Superintendent of Instruction and location of his office. 4. Name of Home Agent and location of her office. 5. Location of Health Department, hours of service, phone no. 6. Name of County and/or School Community Nurse. 7. Location of OEO Office, phone no. 8. Location of representative of Social Security Administration. 9. Name and phone of local agriculture teacher. 10. Name of County Farm Advisor, location of office. 11. Locations of SCS and ASC offices. <p>E. Secure copies of Handouts:</p> <ol style="list-style-type: none"> 11-1, Educational Services 11-2, Health Services 11-3, Job Training Services 11-4, Agriculture Services
<p>II. Open the meeting</p>	<ol style="list-style-type: none"> A. Have families be seated. B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning future meetings. Turn recorder on. C. Welcome the families to the meeting. D. Introduce family members that are present. E. Express appreciation to those present, especially to those that may have assisted in arranging for the meeting.
<p>III. Review previous meeting and motivate participants</p>	<ol style="list-style-type: none"> A. Begin meeting by reviewing some activities of immediate past meeting. B. Remind that one of the most important topics of discussion has been the adjustment of family finances so that educational goals can be attained.

Jobs to be Done	Steps to Accomplish Jobs
	<p>C. Explain that much planning is often necessary for goal attainment.</p> <p>D. Review that one of the last areas discussed that may be of assistance to some families was that of credit.</p> <ol style="list-style-type: none"> 1. Credit should be used cautiously and only when necessary. 2. Interest rates and other "hidden" charges should be carefully investigated. 3. Credit does frequently have a place in family financial management provided it is used wisely.
<p>IV. Introduce problem area-understanding the importance of community services</p>	<p>A. Explain that certain services are provided by the government and other organizations to the citizens of your county and other areas.</p> <p>B. Inform that these services are available to all persons and that we should take advantage of them.</p> <p>C. Remind that some of these services are supported by our tax money and we have a right to use them. Other services are provided by organizations to which we donate contributions during annual fund-raising drives. Still other services are provided by various civic organizations which raise their funds by various means. All people contribute money to these organizations and we are therefore entitled to use any services which they provide.</p> <p>D. Explain that many people use these services. We should all use them when we need to. Many of these services aid in balancing the family's budget and in the achievement of family goals.</p> <p>E. Emphasize that when we speak of community services we are speaking of many different services.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - identifying community services available</p>	<p>A. Community services available</p> <ol style="list-style-type: none"> 1. Write the following question on a visual: What are some of the community services that are available? 2. Determine if the families have any suggestions. 3. Write the following list on a visual, and comment briefly on each: <ul style="list-style-type: none"> Educational Services Health Services Job Training Services Technical Agriculture Services <p>B. Educational Services</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-1, Educational Services. 2. Remind that some of the educational facilities have been discussed in previous meetings. 3. Discuss Handout 11-1. (Go over the items presented clarifying and expanding upon each of the services. Mention any additional services which are not listed but which are available.) Supply names, locations, and phone numbers needed for obtaining these services. 4. Determine if the families have any questions pertaining to the educational services. <p>C. Health Services</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-2. 2. Explain that the health service provides a valuable service. Many families regularly go to the health services. The vaccines they have are usually fresher than those of doctors because they give more injections. Naturally we want our families to have the best. 3. Discuss Handout 11-2. (Go over each item presented.) Supply names, locations, and phone numbers needed. 4. Determine if the families have any questions.

Jobs to be Done	Steps to Accomplish Jobs
	<p>D. Job training</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-3. 2. Remind families that job training and education have been discussed in previous meetings. This meeting we are concerned with job training services that let people work while they learn or with services which pay students while they attend job training centers. 3. Discuss Handout 11-3. Supply names, locations and phone numbers needed to obtain these services. 4. Determine if the families have any questions. <p>E. Agriculture services</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-4. 2. Comment that there are several agriculture services available. 3. Discuss Handout 11-4. Supply names, locations and phone numbers needed to obtain these services. 4. Determine if there are any questions. <p>F. Additional services</p> <ol style="list-style-type: none"> 1. Determine if the families have any additional services to add to the list. There are other services but these are the most important. 2. Explain that all of the services discussed are available. Our tax monies pay for them and we are entitled to use them. 3. Encourage the families to always seek out and use these services. 4. Determine if there are any questions.
<p>VI. Preview next meeting</p>	<p>A. Explain that the next meeting will be the last in this series and that a review of all meetings will be the focus for the evening.</p> <p>B. Emphasize that people who get ahead make use of community services. Explain that you are available to help them in any way possible.</p>

Jobs to be Done	Steps to Accomplish Jobs
VII. Conclude the meeting	<ul style="list-style-type: none"> <li data-bbox="741 516 1641 602">A. Explain that you believe this has been a good meeting. <li data-bbox="741 645 1721 731">B. Encourage families to ask any questions that they may have during your visits. <li data-bbox="741 773 1701 902">C. Thank those that attended, especially those that might have helped to make arrangements for the meeting. <li data-bbox="741 945 1784 1031">D. Adjourn the meeting. (Perhaps refreshments and a social hour will follow.) <li data-bbox="741 1073 1292 1108">E. Turn off tape recorder.

HANDOUT 11-1

EDUCATIONAL SERVICES

Public Library

The public library is available for use by all people. Many interesting books are available for both children and adults. A number of people already take advantage of this service. Parents need to encourage their children to read good books. They can do this best by taking them to the library. A librarian is always present to help anyone with any problem.

The library is located _____ . It is open _____ . A regional library service supplies books to the library. If a book is not in the local library, the librarian will make arrangements to get it for you from the library service.

Adult Courses

Courses for adults are sometimes offered in the county. These include general basic education courses and special education courses. Some of these courses are for adults who did not finish high school and would like to further their education. Adult courses to be offered are as follows: _____ .

High School Diploma for Adults

This is a service whereby adults who did not complete high school may be awarded a certificate. It is known as a General Equivalency Diploma (GED). The County Superintendent of Schools, Mr. _____ will be glad to answer any questions you may have. His office is located _____. The cost for the certificate is \$10. This money would be wisely spent if one needs a diploma.

Home Agent

The Home Agent assists families with problems pertaining to the home, homemaking, and family management. They help wives with the problems of buying, cooking, canning, and freezing food. They assist wives in sewing and making clothes and in furnishing the home. Many women consult the Home Agent when they have problems. Her name is _____. Her office is located _____ .

Head Start

Head Start is a program for preparing children to enter the first grade. It is held in the summer. Children are eligible to

HANDOUT 11-1 - continued

attend Head Start when they are getting ready to start school. It is held in the local school. Contact the principal of the school nearest you. Many children attend each summer.

HANDOUT 11-2

HEALTH SERVICES

Vaccinations

Free vaccinations are available to families at the Health Department. The clinic for giving these vaccinations is located _____ . It is open for this service _____ . The vaccinations given are for diphtheria, lockjaw (tetanus), whooping cough, smallpox, and typhoid. Oral polio vaccine is also given. Tuberculin skin tests are given persons wanting them. For additional information call _____ .

The vaccination program provided is an excellent service. All families would do well to take greater advantage of this service. Many families are currently receiving some benefits from this service.

Medical Help

_____ is the county nurse. She is available to make free visits to homes to give aid and advise if a medical doctor should be consulted. She usually makes only one visit each time a person is sick. She can also provide information on family planning. Contact her through the Health Department, or through the _____ .

Other Services Available

The Office of Economic Opportunity (OEO), provides a nurse which will visit in the home. The nurse gives aid and free non-prescription medicine. Free health aids are also available. Free transportation is provided to visit the health clinic or a doctor. The offices are located _____ . Phone _____ .

Social Security

The Social Security Administration has a representative located at _____ . Here one can get information about Social Security and sign up for Medicare.

HANDOUT 11-3

JOB TRAINING SERVICES

Part-Time Work for High School Students

This is a service which lets young people attend high school and work part-time. The work is at the school and is supervised by school personnel. Students usually work about ten hours each week and receive minimum wages. Students must be 16 years old to participate. Contact the counselor at the high school for more information.

On Job Training

This is a program whereby people are placed on jobs and are paid while they learn the job. Valuable experience can be obtained through this program. Your questions about this program can be answered by the people in the OEO office.

Job Training

Job training with pay is provided by the Job Corps. Extensive training in various jobs is available. Young people live at a training center while receiving the training. The OEO office will be glad to answer your questions.

HANDOUT 11-4

AGRICULTURE SERVICES

Agriculture Teacher

The agriculture teacher at the high school is available to assist with problems of farming and related agricultural jobs. He teaches high school boys and girls and assists them with projects and in securing jobs and training related to farming. He also teaches adults.

Name _____ Phone _____

Farm Advisor

The Farm Advisor can supply pamphlets and brochures on many of the latest trends in agriculture. He can also assist with problems that you have with crops, vegetables, fruit trees, and livestock.

His name is _____. His office is located _____. Always use this service when you have agricultural problems.

Farm Conservation

Information about and assistance with farm conservation is provided by the Soil Conservation Service (SCS). Men from this office help farmers among other things, in laying out pond dams, drainage ditches, and terraces. This is a good service and many farmers make use of it. Office is located at _____.

Farm Improvement

Farm improvement help is provided by the ASC (Agriculture Stabilization and Conservation). Maps of farms, information on farm controls, and help as to how to improve the farm are provided. This service also helps to pay part of the cost of some farm improvements. Part of the costs of certain crops, pond construction, and the like is provided. Office is located at _____.

Forestry Service

The Forestry Service provides information and assistance in the care of woodlands. Tree seedlings are also available through this service.

TEACHING PLAN FOR HOME VISIT FOLLOWING ELEVENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Utilizing Community Services

OBJECTIVES:

To review activities of eleventh group meeting.

To motivate families to use the community services that are available.

To show families how the use of community services can aid them in achieving financial goals.

To motivate families to attend twelfth group meeting.

SITUATION:

Some of the families attended the eleventh meeting.

Other families did not attend.

A supplement is included to review the meeting for families that attended and to summarize for the families that did not attend.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	<p>A. Review teaching plan for eleventh group meeting.</p> <p>B. Prepare ditto copies of the following Handouts</p> <p>11-1, Educational services 11-2, Health services 11-3, Job training services 11-4, Agricultural services 11-5, Services Specially for You</p> <p>C. Secure information used in group meeting concerning names, location and phone numbers of available services.</p>
II. Make home visit	<p>A. Begin conversation by commenting upon something of which the family is proud or extremely interested.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review eleventh group meeting</p>	<p>B. Lead conversation to the eleventh group meeting by expressing the belief that you thought it was a good meeting.</p> <p>C. Explain that you think all of the meetings and visits are enjoyable.</p> <p>D. Express appreciation to the families for the nice visits you have had with them.</p> <p>A. <u>Families Not Attending Eleventh Group Meeting.</u></p> <p>1. Briefly review the following activities of the eleventh meeting:</p> <p>a. Educational services; distribute Handout 11-1. Supply names, locations, and phone numbers needed for obtaining the services. Discuss the handout.</p> <p>b. Health services; distribute and discuss Handout 11-2. Supply names, locations, and phone numbers as needed.</p> <p>c. Job training services; distribute and discuss Handout 11-3. Supply names, locations and phone numbers as needed.</p> <p>d. Agricultural services; distribute and discuss Handout 11-4. Supply names, locations and phone numbers as needed.</p> <p>B. <u>Families Attending Eleventh Group Meeting</u></p> <p>1. Review activities of the meeting:</p> <p>a. Discuss who provides services:</p> <p>(1) Various governmental agencies</p> <p>(2) Civic clubs</p> <p>(3) Other organizations</p> <p>b. Investigate how these services are financed:</p> <p>(1) Contributions</p> <p>(2) Fund raising projects</p> <p>(3) Taxes</p> <p>c. Determine the community services that are available in the county. (Briefly review Handouts 11-1, 11-2, 11-3, and 11-4.)</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Motivate families to attend next group meeting</p>	<ol style="list-style-type: none"> 2. Determine if there are any questions pertaining to the community services that are available. 3. Explain that everyone assists in financing most of the community services provided. Taxes are used by many agencies and everyone pays taxes thus everyone should make use of these services. 4. Inform that using these services helps families attain financial goals. One of the big money-savers is securing vaccinations at the health department rather than paying medical doctors for the same vaccine. The vaccine of the health department may be of better quality and fresher since they give more vaccinations than many doctors. 5. Remind that there are many other services which can assist the family in achieving goals. 6. Give families Handout 11-5. 7. Encourage families to read the material and ask questions pertaining to it at the next meeting. <ol style="list-style-type: none"> A. Remind that during the meetings and visits we have discussed many ways of helping families establish goals and attain them. B. Explain that some families have revised their goals and are striving to attain them. C. Illustrate that sometimes we make hasty decisions. We fail to analyze a situation before we make a decision. Goals should be revised if they were made hastily. We need to have realistic goals that challenge us but which appear attainable. D. Emphasize that we need to change our goals if they prove to be impractical. Never should we stubbornly continue to attempt goals that are beyond reach. Especially this is true in the education of children and finances.

Jobs to be Done	Steps to Accomplish Jobs
VI. Conclude the visit	E. Explain that we should not give up our goals without attempting to resolve difficulties. We should remember the old saying "where there is a will, there is a way." F. Inform that the next meeting will be designed to help families analyze and adjust goals. A. Express appreciation to the family for the visit that you have had. B. Determine if the family has any questions or problems that you could help them with. C. Inform that the next meeting will be held on _____ at _____. D. Bid family good-by..
VII. Record visit	A. After leaving residence, tape record your reactions to the visit. B. Complete the written visit report. C. Replace family folder in office file.

HANDOUT 11-5

SERVICES SPECIALLY FOR YOU

The people of this county are fortunate to have a wide variety of services available. These services are specially for you. Many families use them to aid in achieving family goals. Your family can use them, too.

Everyone has a right to use the health, educational, job-training, recreational, and agricultural services that are available. These services are financed with your contributions and taxes. All people help to make these services available. All people should use them. Using them helps families to buy more of the things they need and would like to have. Families that get ahead use these services every time they are needed.

The educational services are provided to help adults and children. These services are to help adults to improve their training and advance in their jobs. Children are provided with job training which will help them in getting started in an occupation. Housewives call upon the Home Agent when they have problems about managing the home.

The agriculture services help farmers with problems they have. Persons in jobs related to farming can also receive help. Many people that have been reared on farms or have farmed receive help in finding jobs related to farming.

Our leaders have recognized the value of community services. They saw that these services could be of great value to the people. They decided that taxes and other means should be used to finance these services. All of us help to pay for them. All of us should use them!

TEACHING PLAN FOR TWELFTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Reviewing and Revising Family Goals

OBJECTIVES:

To review activities of previous meetings and instructional visits.

To motivate families to review, revise, and establish realistic goals for family members.

To involve families in an evaluation of the preceeding meetings and instructional visits.

To encourage families to initiate and/or continue budgeting.

To determine if families would be interested in additional meetings.

To encourage families to call upon school, community, and other leaders when they are needed.

SITUATION:

Some of the families have attended previous meetings.

Those that have not attended have been kept informed of what transpired in these meetings through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	<p>(Note: Since this is the final meeting, the teacher should attempt to review general activities of meetings and challenge the families to establish and achieve realistic goals.)</p> <p>A. Briefly review teaching plans of all preceeding meetings.</p> <p>B. Arrange meeting place.</p> <p>C. Arrange to record meeting.</p>

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<p data-bbox="662 494 1693 579">D. Set up copies of the following Handouts for each person at the meeting.</p> <p data-bbox="735 622 1693 749">12-1, Reach that Goal 12-2, Changes in Management 12-3, Money Management Discussion Topics</p> <p data-bbox="662 791 1693 834">A. Have families be seated.</p> <p data-bbox="662 876 1693 1032">B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning of future meetings. Turn recorder on.</p> <p data-bbox="662 1088 1693 1131">C. Welcome the families to the meeting.</p> <p data-bbox="662 1173 1693 1216">D. Introduce family members that are present.</p> <p data-bbox="662 1258 1693 1380">E. Express appreciation to the families for attending. Thank those that may have assisted in arranging for the meeting.</p>
III. Review previous meetings and motivate participants	<p data-bbox="662 1428 1693 1626">A. Explain that during this meeting you wish to review some of the activities of previous meetings. You also want the families to ask any questions they have pertaining to these meetings.</p> <p data-bbox="662 1682 1693 2050">B. Remind that in the first meetings we discussed the school, its guidance program, and how it prepares children to secure additional education and for entry into the world of work. We also discussed how families should begin establishing goals which will help their children in finding suitable employment and/or securing the additional job training and education needed.</p> <p data-bbox="662 2106 1693 2304">C. Explain that in the second meeting we discussed the schools that are available to provide the education that is needed beyond high school. The financial assistance programs for education that are available were also discussed.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Introduce problem area - establishing family goals</p>	<p>D. Review the next meetings by explaining that the establishment of family goals was discussed. We saw that families need to study their situation in order to establish realistic goals.</p> <p>E. Remind that in the next meetings we turned our attention to family financial management. We will review this a little in this meeting.</p> <p>A. Explain that everyone should have a goal (or goals) to work toward. Goals should be established in the light of the present situation and that which appears realistic.</p> <p>B. Comment that optimism should be used when establishing goals. We should establish goals that are reasonable but which are challenging. We should look and hope for the "good" and not for the "bad."</p> <p>C. Emphasize that the making of goals is not an elaborate process. It is simply setting some standard or level to which we can aim. We do not have to write down goals. Many times we just mentally and informally weigh to ourselves where we want to go or get. We establish in our minds this "level" and take aim for it. Goals should be worthy of the effort it takes to achieve them.</p> <p>D. Illustrate how to set a goal and work toward achieving it. Hand out, read aloud, and discuss Handout 12-1.</p> <p>E. Determine if there are any questions.</p> <p>F. Explain that families should go to their school "people" with problems. especially the agriculture teacher and counselor.</p> <p>G. Remind that families do not always know how to get children admitted to schools and training agencies. When help is needed they should call upon their agriculture teacher.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - improving family income</p>	<p>A. General introduction.</p> <ol style="list-style-type: none"> 1. Observe that improving one's income is something that is faced by almost everyone for most of their lives. That is, it is not a problem that can be settled once and for all, but rather is one that must be met again and again. This can best be done if one has a systematic "plan of attack." 2. Point out that one possible plan of attack could consist of the following steps. Show the following steps on a visual. <ol style="list-style-type: none"> a. analyze b. plan c. act d. evaluate (or re-analyze) e. re-plan f. repeat above steps 3. Expand each of these steps into a question and write them on the board. Examples: <ol style="list-style-type: none"> a. What is my present situation? b. What kind of changes do I want to make? c. How do I go about making these changes? d. How much progress am I making? e. Where do I go from here? 4. Discuss each step separately. In discussing the first step (analyze) indicate that a few possible points to consider are: <ol style="list-style-type: none"> a. How near is my present income meeting my present <u>and future</u> needs? b. How much is my farm producing? Could it be improved? c. Which part of the business resources could be better used? d. Is my off-farm job the best I could achieve? e. What are some possible ways to improve myself for off-farm employment?

Jobs to be Done

Steps to Accomplish Jobs

5. In discussing the second step (plan) point out that it is essentially one of setting goals. Some of the possible goals could be:
 - a. Higher cash farm income
 - b. More home grown food
 - c. Better position in off-farm job
6. In the third step (act) indicate that the specific changes one makes is a very individual matter. Some possible changes to improve income would include:
 - a. Use better farm management practices.
 - b. Use total family labor more efficiently.
 - c. Change farm enterprises.
 - d. Keep better records,
 - e. Seek information about opportunities in off-farm jobs,
 - f. Seek training for improvement in off-farm job.
 - g. Change jobs.
7. Point out that the fourth step (evaluation) is very important if a family is to move forward continuously. A family's needs are constantly changing and therefore they must be constantly analyzing their efforts and checking their progress and setting new goals. Some questions they can ask themselves include:
 - a. How many of our original goals have we met?
 - b. Which action steps that we took were the most successful?
 - c. What further changes should be made to meet present goals?
 - d. How have our needs changed?
 - e. What future needs should we be planning for now?
8. Summarize by stressing again the importance of seeing the question of improving family income as a continuous cycle of four steps. Determine if there are any questions or comments.

Jobs to be Done	Steps to Accomplish Jobs
	<p>B. Farm record keeping</p> <ol style="list-style-type: none"> 1. Review with families points made in previous meetings concerning the keeping of records to increase farm income. 2. Remind families that the keeping of records not only shows what amount of money is spent on each farming enterprise, but will show the amount of income each enterprise brings in return (if any) to offset expenses. 3. Impress on families again that it is important to establish objectives and goals in each farming enterprise. 4. Point out to families that one way to raise income on the farm that has been discussed in an earlier meeting, was to adjust resources available to get the best possible returns from each. 5. Remind families that the farm resources included land, labor, capital, and management. 6. The problem is to adjust these to make the best possible program available for each family. 7. Point out that no answer is available that will work for all families, but that each has his own individual likes, dislikes, needs, etc., to meet. 8. Summarize that income and "outgo" of farm capital is very important in determining how much the farm is contributing to family goals. 9. Many kinds of farm record systems are available from: state universities, farm machinery dealers, banks, etc. Always ask the agriculture teacher for help when it is needed.
<p>VI. Introduce problem area - improving business and family financial management</p>	<p>A. Business management</p> <ol style="list-style-type: none"> 1. Remind each in attendance that all people are interested in ways of increasing family income.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 2. Point out again that this is what we have been discussing in the establishment of financial goals and the planning and budgeting of expenditures. 3. Present a short summary of better management practices for the farm: <ol style="list-style-type: none"> a. Inventory of land, labor, and capital .. by management so that all are increased or decreased to reach the best balance among the four. b. Adopt the kinds of record system needed to determine current earnings, expenses, and relative efficiency. c. Analyze records and enterprises to decide what changes need to be made to increase earnings. d. Determine ways to carry out plans for increasing earnings. e. Initiate plan of action that is decided upon. <p>B. Family financial management</p> <ol style="list-style-type: none"> 1. Remind families that, when they started considering educational goals for their children, they realized that the financial requirements would be high. 2. Remind that the rising cost of living and farming operations also add to the need for good financial management. 3. Explain that they then discussed how to manage family finances and how to develop a simple financial budget. 4. Ask if families have any questions they would like discussed about financial management. 5. Distribute Handout 12-2 and explain that you would like for those interested to write down one or more changes they have made in the management of their family finances in the past year. Explain that this is just for those who want to and if someone is not interested they need not do it. For those who are interested, they might hand them to you after the meeting. They need not sign them.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 6. Explain that you would like to discuss some of the principles of financial management, but you would like for them to consider the topics on Handout 12-3. 7. Distribute Handout 12-3. Explain that you would like for each of them to read each of these topics and then check how they feel in regard to each topic. Explain that these forms will not be taken up - you want them to keep them for discussion. 8. After each person has checked his list, discuss each statement. Try to get several people to comment or express an opinion on each topic. Direct discussion in a way that will strengthen wholesome attitudes toward financial management.
<p>VII. Summarize discussion</p>	<ol style="list-style-type: none"> A. Summarize discussion on financial management. Assure families that you desire to assist them at any time in planning financial management. B. Explain that you will have some notes on money management to give them the next time you visit them.
<p>VIII. Conclude the meeting</p>	<ol style="list-style-type: none"> A. Express appreciation to the families for attending. B. Explain that this is the last meeting of this series that you have planned. (This may be a good time to discuss and set up another series of adult classes. Several families have indicated that they are interested in certain kinds of classes. Determine their interests.) C. Emphasize that you have enjoyed meeting and visiting with them. D. Remind that you will continue to visit around in the community as you have in the past. E. Encourage families to call upon you any time they have questions or problems. F. Adjourn the meeting for refreshments. G. Turn off tape recorder.

REACH THAT GOAL

Mr. and Mrs. Smith have a son, Bill, who is in the tenth grade. They realize that Bill should soon finish high school. Their short-range goal is that Bill will graduate. They also have a longer-range goal which is that Bill will go to college. The parents discuss this goal with Bill. They find that he is undecided. They encourage Bill to talk to the agriculture teacher and counselor at the high school. After their talk, Bill decides to set as his goal the attendance of college.

Bill and his parents realize that his family does not have the money to pay for his college expenses. Together they decide that he should work on Saturdays and during summers while in high school. This will help to pay some of the costs. Bill agrees. He talks with the agriculture teacher and counselor about a job. They help him get one in a grocery store. Bill doesn't make much money, but he realizes that every cent will help him achieve his goal. He opens a savings account and deposits his pay each week. Bill keeps out only a small amount for himself since he knows that he must try hard in order to reach the goal of having enough money. He also knows that the savings account is good because it pays him interest on his money. The more money he saves the more interest he gets.

Mr. and Mrs. Smith also set aside a small amount each month in a separate savings account to help with Bill's college expenses. They do not make this available to him for any purpose as it is saved for a goal. They tell him he must work and pay most of his expenses. They know that Bill will probably be able to borrow money to help out, but it is better to have the money available. The Smiths realize that when money is borrowed it must be paid back. Interest must also be paid. The amount paid for interest on a loan does not help Bill.

(This is an example of how a family sets a goal and then works toward the goal. Not how they plan that the goal would be achieved. The money that is saved was to be used for only one purpose -- Bill's college expenses.)

HANDOUT 12-2

CHANGES MADE IN FINANCIAL MANAGEMENT

You may wish to write down one or two statements about changes you have made in the past year concerning management of family finances.

HANDOUT 12-3

MONEY MANAGEMENT DISCUSSION TOPICS

	Agree	Disagree	Undecided
1. Clearly defined goals contribute to effective use of income.			
2. A large income is essential to family security and happiness.			
3. A budget takes the fun out of spending.			
4. A budget is a plan for the use of income.			
5. Needs and wants are the same thing.			
6. High price means top quality.			
7. Advertising provides helpful buying information.			
8. A sound credit rating is a valuable financial asset.			
9. Credit can help families raise their level of living.			
10. Buying on credit costs more than paying cash.			

TEACHING PLAN FOR HOME VISIT FOLLOWING TWELFTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Reviewing and Revising Family Goals

OBJECTIVES:

To assist families in reviewing, revising and establishing realistic goals.

To assist families with problems they have pertaining to budgeting and family financial management.

To provide encouragement to families in the attainment of their goals.

To provide the desired information pertaining to educational agencies and the local school system.

SITUATION:

Twelve meetings have been conducted.

All families have either attended the meetings or were kept informed of the activities of these meetings through instructional visits.

The families should be ready to review, revise and establish realistic goals pertaining to the education and financial aspects of the family members.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for twelfth group meeting. B. Prepare copies of Handouts: 12-1, Reach that Goal 12-2, Changes in Management 12-3, Money Management Discussion Topics 12-4, Financial Management Summary
II. Make home visit	A. Initiate the conversation by commenting upon something in which the family is interested.

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review twelfth meeting</p>	<p>B. Explain that you believe the last meeting was a good meeting. An attempt was made to summarize the activities of the preceding meeting.</p> <p>C. Express appreciation to the families that attended and try to determine why the other families did not attend.</p> <p>A. Give a copy of Handouts 12-1, 12-2, and 12-3 to families that did not attend the meeting. Have them review Handout 12-1 and place in notebook. Have them complete Handout 12-2 and 12-3 at their convenience. They can return Handout 12-2 to you if they wish.</p> <p>B. Determine if families have any questions.</p>
<p>IV. Introduce problem area - improving family financial management</p>	<p>A. Lead discussion into financial management by reminding the families that one of the important topics we discussed in the last meetings was family financial management.</p> <p>B. Try to determine if families have any financial problems with which you can be of assistance.</p> <p>C. Casually try to determine whether or not the families are using a budget. If they are not, casually hint that one may be of some value to them. If they are using a budget, encourage them to continue its use. Clarify any problems they may be having.</p> <p>D. Explain that at the last meeting you promised to bring some more notes of suggestion for financial management. Distribute Handout 12-4 and suggest that they read it later and then place it in their notebooks for future reference. These handouts contain some very helpful suggestions pertaining to financial management.</p> <p>E. Encourage families to ask any questions they have pertaining to these handouts on your next visit.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area revising family goals</p>	<p>A. Explain that one of the main purposes of the meetings we have been having is to aid families in the establishment of suitable goals.</p> <p>B. Remind that goals give us something toward which we can look and work. We have a purpose for the work we do and this makes us enjoy our work more.</p> <p>C. Inform that successful families revise their goals. When a goal is attained, we should have a feeling of satisfaction and accomplishment. Sometimes we set goals that are beyond our reach and we have to revise them. We should not let little obstacles discourage us but should work harder to overcome them. Many times we can achieve goals that look impossible simply by renewing the vigor with which we strive to achieve them.</p> <p>D. Explain that when it comes to the establishment of educational goals for our children we can seek the assistance of school personnel - especially the agriculture teacher and counselor.</p> <p>E. Continue by explaining that when we need assistance with goals pertaining to farming we can turn to the agriculture teacher and farm adviser.</p> <p>F. Housewives can seek the advice of the home adviser with problems of food preparation, clothing construction, and the like.</p> <p>G. Explain that all goals have to finally be made by the family. There are also certain goals which families have to set by themselves since there may be no one to turn to for advice.</p> <p>H. Express a willingness to help families in any way you can in the establishment of goals.</p>

Jobs to be Done	Steps to Accomplish Jobs
VI Motivate family members to enroll in adult classes	<p>A. Mention that some adults have indicated a desire to enroll in adult classes. Determine the interests of each family.</p> <p>B. Explain that you are trying to determine the kinds of classes for which there is the most preference.</p> <p>C. Tell them you will let them know if you get something worked out about the classes.</p>
VII. Conclude the visit	<p>A. Express appreciation for the nice visit you have had.</p> <p>B. Bid the family good-by.</p>
VIII. Record the visit	<p>A. After leaving residence, tape record your reactions to the visit.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folder in office file.</p>

HANDOUT 12-4

FINANCIAL MANAGEMENT SUMMARY

Plan Your Spending

No intelligent person would start out on a motor trip unless he had -- or knew where he could get -- enough gasoline to take him there and back. By the same token, no one really wants to take on more obligations than he can pay for. But some of us do -- what happens that brings this about? Some of us never measure the economic gas tank -- we don't sit down and figure how much we have and what it will take to buy the things that are really important.

Do:

- (1) Keep track of your income, expenses and savings for at least one month.
- (2) Find how much you have left after all your necessary expenses and payments are taken out.
- (3) Plan a regular savings program to cover extra things you may want in the future: a vacation, a new car, a baby, etc.-- so you will have enough cash to pay for them, and to meet unexpected emergencies.
- (4) Set aside money for between pay day needs so you won't go broke before pay day.
- (5) Make payments before delinquent date. For example, the electric company makes an extra charge for late payments.

Don't:

- (1) Don't be a soft touch for a smooth salesman who uses an emotional approach. EXAMPLE: "You owe it to your kiddies to buy this set of encyclopedias (only \$400)." By the time your kiddies are old enough to use them, the books will be outdated and worthless -- and you will probably be in a much better position to afford the set they need than you are now.
- (2) Don't let a slick salesman stampede you into signing immediately to take advantage of a "hot deal." If the deal will spoil by morning there's something rotten somewhere and he's trying to get you hooked before you find what it is.
- (3) Don't fall for the old sales gag about the "other buyer" who is going to snap this bargain up if you don't get on the dotted line at once. If Salesman Sam really had a customer

HANDOUT 12-4 - continued

that eager, he wouldn't be trying so hard to sell you.

- (4) Don't spend more than a week's pay in cash or sign up for any credit purchase without thinking it over carefully. Make sure you're getting a good deal. Don't forget; the man with the washer will still sell it to you tomorrow if the deal is sound.
- (5) Don't buy anything -- for cash or credit -- that you don't really want and need, just because it is cheap. EXAMPLE: One eager customer signed up for \$260 super duper model sweeper. Later, when they came around to see why he was behind in his payments, they found he didn't even own a rug.

HANDOUT 12-4

FINANCIAL MANAGEMENT SUMMARY

Sign Your Name with Care

You may not think you have much to protect, but you can give away your past, present, and future with a scribble of the pen. Your signature is your passport to security or trouble -- depending on what you sign -- or what you refuse to sign.

Do:

- (1) Before you sign for any credit obligations, plan exactly how you are going to meet the payments when they come due.
- (2) Remember that when you buy something on time usually you sign two agreements, one to purchase the item, and one to borrow the money to pay for it, plus interest, taxes, insurance, etc. Even if the item purchased is no good and you give it back to the dealer, you usually still owe the full amount you signed up for -- less whatever the dealer gets out of a resale.
- (3) Remember that a power of attorney is a dangerous thing. Be sure there is a good reason for it before you execute one.

Don't:

- (1) Don't sign a contract which a salesman offers to "hold" until you make up your mind. Chances are he will execute it before you are out of sight. EXAMPLE: A man wanted to try out a used car and the obliging salesman agreed to let him use it for the weekend but "for his protection, insurance, etc." he insisted on having a contract signed which he promised to hold. When the man took the clunker back on Monday and said he wouldn't buy it -- he found he already had.
- (2) Don't sign your name to anything you have not read completely and carefully
- (3) Don't sign anything which you do not understand fully.
- (4) Don't sign a contract which seems to be different from what the salesman told you. In case of doubt, have the salesman write out what he promises, sign it and give it to you as a part of the agreement. If he won't do this -- RUN, don't walk -- to the nearest exit -- this man is trying to take you.
- (5) Don't let a smooth salesman "switch contracts" on you so you

HANDOUT 12-4 - continued

read one and sign another. If he takes the contract away (for an OK) after you read it, read it again when he brings it back to be sure it is the same one. Watch for different reading on carbons and for "short sheets" where you read one short page and actually sign a longer one hidden beneath it.

HANDOUT 4-1 - continued

12. If you could not get the job you are most interested in, what other jobs would you like? _____
13. Have you held any jobs during the summer or after school? _____
What kind of work were you doing? _____
14. Who could you go to at school for help in looking for a job?

15. If you had an offer of a job for this summer, would you take it? _____
Why? _____

TEACHING PLAN FOR HOME VISIT FOLLOWING FOURTH GROUP MEETING

UNIT: Determining Realistic Career Choices and Plans for the Children

TOPIC: Helping Youth through Community Action Programs

OBJECTIVES:

- To motivate families to attend next group meeting.
- To provide the family with the opportunity to indicate the areas in which they think additional meetings should be held.
- To inform of activities of next group meeting.
- To stimulate families to begin considering financial management as a means to educational goals.
- To collect and complete Job Understanding Schedule.

SITUATION:

- Families are considering educational goals.
- Present financial situation may not allow attainment of these goals.
- Some students have not completed Job Understanding Schedule.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit.	A. Review teaching plan for fourth group meeting. B. Prepare copies of Handout 4-1, Job Understanding Schedule for families who did not attend the fourth group meeting. C. Determine which families carried Job Understanding Schedules to their children. D. Determine the family(s) to be visited at this time. E. Arrange visit with family(s) to be visited. F. Pull folders for family(s) to be visited.

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<ul style="list-style-type: none"> A. Greet family. B. Begin conversation by expressing an interest in something in which the family is proud of or has an intense interest in.
III. Review fourth group meeting	<ul style="list-style-type: none"> A. Review the fourth group meeting with families that were in attendance. <ul style="list-style-type: none"> 1. Express appreciation for attending the fourth meeting. 2. Try to determine what the reaction of the family was to the meeting. 3. Briefly comment on the following: <ul style="list-style-type: none"> a. specific needs of the community to help children obtain jobs. b. means for meeting these needs. c. community action to improve the situation of adults in the community. 4. Obtain Job Understanding Schedules. If family brought Job Understanding Schedules home for their older children to fill out, ask for the completed schedules at this time. B. Summarize the fourth group meeting for families who did not attend group meeting. <ul style="list-style-type: none"> 1. Approach the fact that you missed them at the fourth meeting in such a manner that the family does not become hostile or resistant. 2. Try to determine why the family did not attend. 3. Offer possible alternatives that will perhaps aid the family in making arrangements to attend the next meeting. 4. Briefly review the activities of the fourth meeting. <ul style="list-style-type: none"> a. Discuss, In looking for a job, what are the specific needs of the children in this community? b. Discuss, In looking for a job, what can be done in the community to help the children? Suggestions listed were: <ul style="list-style-type: none"> (1) Provide placement-employment programs. (2) Provide apprenticeship programs.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> (3) Encourage more industry to come into the community. (4) Take children on educational tours to other areas so that they can see the opportunities available. (5) Encourage local businessmen to hire students during the summer. (6) Aid in establishing a scholarship fund to provide the needed financial assistance to children for education. (7) Provide free textbooks at school to encourage children to stay in school in case of financial difficulties. (8) Allow children a small amount of released time from school each day for job experience. (9) Encourage the location of a junior college or area vocational school in this area. (10) Seek the establishment in this area of federal government programs which provide jobs for youth. (11) Provide additional vocational classes in subjects not now being taught at the high school. <p>C. Discuss briefly, What can be done in this community to help the adults improve and advance in their occupations? Suggestions may include the following:</p> <ul style="list-style-type: none"> (1) Offer night classes to teach new skills and improve old ones. (2) Encourage new industry to locate in the area. (3) Provide apprenticeship program. (4) Establish a credit union to aid in financing needed tools, equipment, and education. (5) Provide meetings on family financing and other similar areas. (6) Continue the meetings "we" have been having at the school and initiate similar programs for other families. (7) Offer basic adult education classes. (8) Offer night classes so adults could complete high school.

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Administer Job Understanding Schedule</p>	<p>A. Administer Job Understanding Schedule to children who have not completed it previously.</p> <ol style="list-style-type: none"> 1. Explain that you would like to have the older children complete a little inventory of their job understanding and explain why inventory is being given. 2. Inform that it is not a test but simply a means of assisting in understanding jobs in which people may be interested. 3. Tell that parents may help children all they wish. 4. State that there is no time limit or other restrictions. 5. Determine if there are any questions. 6. Hand out copies of Job Understanding Schedule. (It may also be necessary to supply pencils and other materials.) 7. Assist each person in completing the schedule. <ol style="list-style-type: none"> a. Have children put their names in the space provided. b. Read each question. c. Give any explanations that are necessary for clarity. d. Emphasize that parents may help their children. 8. Allow adequate time for all families to complete the schedule. 9. Take up completed copies of the schedule. 10. Determine if families have any additional questions now that the schedule has been completed.
<p>V. Review Job Understanding Schedule that children completed</p>	<p>A. Review completed schedules.</p> <ol style="list-style-type: none"> 1. Discuss each student's job schedule with the family. 2. Point out the preparation needed to obtain the jobs desired. 3. Point out the financial requirements of preparation and obtaining these jobs. 4. Explain that good financial management is necessary to obtain these goals.

Jobs to be Done	Steps to Accomplish Jobs
V. Motivate families to attend next group meeting	<p>A. Suggest that at the next group meeting it would be well to begin discussing financial management to help obtain these goals.</p> <p>B. Explain that the discussion will be in general terms, and no family will be asked to discuss their own financial situation.</p>
VI. Conclude visit	<p>A. Set the time and place of the meeting.</p> <p>B. Make necessary transportation arrangements.</p> <p>C. Bid family good-by.</p>
VI. Record visit	<p>A. After leaving residence tape record your reactions to the visit. Record any observations that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folders in office file.</p>

TEACHING PLAN FOR FIFTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Analyzing Family Expenditures

OBJECTIVES:

To begin an analysis of family finances.

To develop an awareness among the families that expenditures can be manipulated so that more benefits can be reaped from income.

To inform families of some factors to consider in spending their income.

To motivate families to begin to adjust their expenditures so that educational goals can be attained.

To allow families the opportunity to express some of their ideas pertaining to family finances.

To motivate families to attend sixth group meeting.

SITUATION:

Some families have attended previous meetings.

All families have been kept up to date on meetings through instructional visits.

Families have developed educational objectives and are interested in managing finances to reach these objectives.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Arrange for meeting place. 1. Arrange to use school building; or 2. Arrange to meet in someone's home. 3. Notify each family of time and place of meeting. 4. Recheck meeting arrangements a day or two before the meeting.

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Open the meeting</p>	<p>C. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 5-1. 3. Prepare copies of Handouts 5-1, 5-2, and 5-3. <p>A. Have the families be seated.</p> <p>B. Explain that purpose of tape recorder is to record points that you might forget. (Turn it on.)</p> <p>C. Introduce family members. (If all have attended the previous meetings, it may not be necessary to introduce individually.)</p> <p>D. Express appreciation to families for attending the meeting. Welcome them to the meeting.</p> <p>E. Also express appreciation for the nice visits and meetings that you have had with them.</p> <p>F. Emphasize that you want the meetings to be informal and that you want the family members present to ask questions and make comments whenever they desire.</p> <p>G. Determine if anyone has a question or comment that they would like to make at this time.</p>
<p>III. Review previous meeting and motivate participants</p>	<p>A. Explain that the purpose of this meeting is to discuss some ways in which families can readjust their expenditures so that the same amount of necessary goods and services can be purchased, and so that the educational goals of family members can be attained.</p> <p>B. Remind that in previous meetings and visits we have discussed the educational plans and goals of our families.</p> <p>C. Use hypothetical illustrations to aid in illustrating the points at hand.</p>

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduction of problem area - managing family expenditures	<p data-bbox="644 496 1638 574">D. Use visual to show sample income and expenditures of a family (the Smith family).</p> <p data-bbox="644 622 1681 1165">E. Make the following explanation pertaining to the sample: The income and expenditures of the fictitious Smith family are shown here. Notice that it takes all of the income to purchase those items needed by the family. The sales tax on the goods and services purchased is included with each expenditure. Note that very little is spent for educational purposes. As children advance in school it takes more money to finance their education. Obviously, this family has no children in high school or more advanced schools.</p> <p data-bbox="727 1210 1657 1422">Note: Perhaps the distinction between "goods" and "services" should be made. Goods are groceries, clothes, automobile tires, etc. Services are haircuts, dry cleaning, doctor's fees and any labor charge.</p> <p data-bbox="644 1467 1582 1587">A. Show on transparency overlay the question: How will this family be able to adjust its expenditures?</p> <ol data-bbox="727 1633 1721 2393" style="list-style-type: none"> 1. Explain that the income will remain the same. 2. In addition to tax increase, the cost of goods, services, and education are also increasing. 3. Spend adequate time discussing alternatives. 4. Encourage family members to volunteer suggestions. 5. Develop a list on the chalk board explaining that you want to develop a good list and later have it duplicated and distributed to each family on the next visit. 6. Some of the alternatives that may be mentioned include the following: <ol style="list-style-type: none"> a. Reduce expenditures for certain items. b. Substitute certain items for other items. c. Shop around for good buys, especially when major items are involved.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> d. Buy certain items only when they are specially priced. e. Keep records of family expenditures to see where adjustments can be made. f. Eliminate certain items of expense. g. Make more efficient use of items purchased. (Example: Polish shoes, turn off electric appliances when not needed, etc.) f. Budget the family's income. <p>7. Explain that many times we talk about the ways we can balance expenditures with income but we find this hard to do.</p> <p>B. Use visual to introduce the following question: How can families be sure that they are spending their money wisely when shopping?</p> <ul style="list-style-type: none"> 1. Explain that this is very difficult to do but that there are certain things which may prove helpful to families. 2. Encourage families to volunteer any suggestions that they may have. 3. Use visual to show a list of suggestions. 4. Distribute Handout 5-1. 5. Go over the suggestions presented here encouraging families to make comments and ask questions. (Note that clarification may be needed on some of the suggestions. See Handout 5-1). 6. Emphasize that these suggestions are important for both men and women. (There is a tendency for some to think that women do all of the shopping, but this is not necessarily true.) 7. Determine if family has any suggestions to add to the list. <p>C. Use visual to introduce the question: How do families determine which quality they should buy?</p> <ul style="list-style-type: none"> 1. Remind that the three commonly found qualities are high, medium, and low. 2. Illustrate quality by mentioning the great variety of different automobile tires.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 3. Encourage family members to offer suggestions. 4. Show visual on "when to buy the highest quality." 5. Distribute Handout 5-2. 6. Discuss "when to buy the highest quality." 7. Show visual and discuss when to buy medium quality. 8. Show visual and discuss when to buy lower quality. 9. Determine if families have any additional suggestions. 10. Encourage families to add worthy comments on when to buy the various qualities to those on Handout 5-2. 11. Mention that in determining the quality you want to purchase it is wise to consider your intended use of each item and your purpose in buying it. One should buy articles only of the quality needed. <p>D. Use visual to review things that have been mentioned in this meeting that the family in the example (Smith Family) could do to adjust its expenditures.</p> <ol style="list-style-type: none"> 1. These include the following: <ul style="list-style-type: none"> Develop the art of shopping Prepare a shopping list Know family's requirements Consider prices Consider personal satisfaction Consider quality Consider economy 2. Determine if family has any suggestions to make. (Add these to list.)
<p>V. Preview next meeting</p>	<ol style="list-style-type: none"> A. Explain that there are many ways of adjusting family expenditures so that educational goals and other goals can be attained. Several excellent suggestions have been made at this meeting. B. Assure families that their financial status is a private matter and that you and others in the group are not interested in knowing or discussing the affairs of anyone present.

Jobs to be Done	Steps to Accomplish Jobs
VI. Close the meeting	<p>C. Explain that many times families are not able to state how much they spend for food, clothing, shelter, etc. (Cite hypothetical example.)</p> <p>D. Relate that before families can begin to adjust their incomes to meet educational and other expenses that they should have some idea of how much they spend on each of the necessities.</p> <p>E. Distribute Handout 5-3.</p> <p>F. Explain that you want them to take this home and try to determine the expenditures for their family. Explain that they are to fill in each blank.</p> <p>G. Assure families that they will not be called upon to show their completed list of expenditures to anyone. This is simply to get them started thinking about their expenditures.</p> <p>H. Determine if there are any questions.</p> <p>I. Express appreciation to all for attending.</p> <p>J. Thank families for their participation and excellent suggestions.</p> <p>K. Remind that there are many areas for additional investigation that will help all of us.</p> <p>L. Explain that another meeting is tentatively set for _____, at _____.</p> <p>M. Inform that you will be visiting them in the near future and that during the visit you will give them a list of the ways of adjusting expenditures which they developed in the meeting.</p> <p>A. Once again express appreciation for the successful meeting.</p> <p>B. Adjourn.</p> <p>C. Turn off tape recorder.</p>

VISUAL GUIDE 5-1

VISUALS FOR FIFTH GROUP MEETING

Prepare visuals of each of the following:

1. Example of hypothetical family income and expenditures:

Example: The Smith Family

Yearly Income: \$3000

Expenses:

Food	\$800
Shelter, Fuel, Electricity	500
Household Supplies	150
Furnishings & Appliances	200
Clothing	300
Personal Care	75
Transportation	425
Medical Care	250
Recreation	100
Reading and Education	50
Gifts and Contributions	100
Other	50
	<hr/>
	\$3000
	\$3000

2. Question: "How can families be sure that they are spending their money wisely when shopping?"
3. Question: "How do families determine which quality they should buy?"
4. Summary of "when to buy the highest quality."
(Take from Handout 5-2).
5. Summary of "when to buy medium quality."
(Take from Handout 5-2).
6. Summary of "when to buy the lowest quality."
(Take from Handout 5-2).
7. Review activities the hypothetical family can do to adjust income to provide the goods, services, and education needed. Include the following:
 - a. Develop the art of shopping.
 - b. Prepare a shopping list.

VISUAL GUIDE 5-1 - continued

- c. Know family's requirements.
- d. Consider prices.
- e. Consider personal satisfaction.
- f. Consider quality.

HANDOUT 5-1

SUGGESTIONS FOR WISE SHOPPING

1. Develop the art of shopping.

Shopping is an art. It is the inspection and purchase of goods and services. Remember that "goods" include items such as clothes, groceries, and automobile tires. Services include haircuts, dry cleaning, doctor's fees and any charge for labor.

2. Prepare a shopping list.

Decide what you want before you shop. A simple list will do. Sometimes you might want to include sizes, color and other descriptions. Women are usually better at making shopping lists than men but it is of equal importance to both men and women.

3. Know your personal and family requirements.

Know what you want from each item. For example, a blanket can be bought for warmth, quality, or attractiveness. Which do you prefer?

4. Consider prices.

Look for real values in exchange for money spent. Relate the price of an item to its value to you in terms of personal satisfaction, quality and economy.

5. Determine personal satisfaction.

You buy personal satisfaction in every purchase. Do you want a coat with expensive trim or do you prefer a more useful coat without the trim?

6. Compare economy.

The price you pay for an item should be in line with other needs and expenses. Check advertisements and shop in several places to compare prices. Check the weight or volume in a package and compare the price with the weight or volume of other packages.

7. Compare quality.

Quality means that certain standards of workmanship, materials, and design are made into an article, or, simply, "how good something is." There are usually three qualities of goods: high, medium and low.

HANDOUT 5-2

WHEN TO BUY QUALITY GOODS

There are three qualities: high, medium, and low. High quality refers to the best workmanship, materials, and design. Medium refers to good workmanship, materials, and design. Lower quality implies fair standards of manufacture.

When to buy the highest quality:

1. When the item will not go out of style.
2. When fine workmanship, materials, and design are a must.
3. When it is to be used for a long time.
4. When the price does not make it necessary to sacrifice other needs.
5. When the prestige of owning the "best" is important.

When to buy medium quality:

1. When usefulness is of great importance.
2. When durability is of importance.
3. When extra frills and trim are not a major concern.
4. When the price fits your income.
5. When luxury is not a way of life for you.

When to buy the lowest quality:

1. When the item suits your purpose.
2. When the item is necessary.
3. When you cannot afford a higher quality.
4. When the item will be used very little.
5. When the item is for temporary use.
6. When the item is likely to go out of style in a short time.
7. When superior workmanship and design are not overly important to you.

In determining the quality of goods to purchase, you should consider the intended use and purpose of buying the goods. One should buy goods only of the quality needed.

HANDOUT 5-3

FAMILY EXPENDITURES

<u>Things for which money is spent</u>	<u>Amount per (month-year)</u>
Food	_____
Shelter, Fuel, and Electricity	_____
Household supplies, Telephone	_____
Furnishings and Appliances	_____
Clothing	_____
Personal care (haircuts, toothpaste, soap, etc.)	_____
Transportation	_____
Medical care	_____
Recreation	_____
Reading and Education	_____
Gifts and Contributions	_____
Other	_____
_____	_____
_____	_____
	<u>Total</u> \$ _____

TEACHING PLAN FOR HOME VISIT FOLLOWING FIFTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Analyzing Family Expenditures

OBJECTIVES:

To review activities of fifth group meeting and help families make decisions regarding the adjustment of family expenditures.

To focus attention on the need for keeping a record of income and expenditures.

To motivate families to participate in the sixth meeting.

SITUATION:

Families attended fifth group meeting.

Families have attended previous meetings or were informed of what transpired in the meetings through instructional visits.

Another meeting is planned for _____.
(Date)

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for home visit	A. Determine the family(s) to be visited at this time. B. Pull folders for family(s) to be visited. C. Make copies of Handouts 5-1, 5-2, 5-3, and 5-4. D. Review teaching plan for fifth group meeting. E. Arrange visit with family(s) and school administration.
II. Make home visit	A. Begin conversation by commenting upon something of particular interest to the family or something of which the family is proud. B. Express appreciation to the family for attending the fifth group meeting.

Jobs to be Done	Steps to Accomplish Jobs
III. Review fifth group meeting	<p>C. Explain that you thought the meeting was a very good meeting and that you wish more of the families would attend.</p> <p>D. Question family members as to why the other families are not attending.</p> <p>A. For families who attended fifth meeting.</p> <ol style="list-style-type: none"> 1. Remind that at the meeting a list of ways as to how families can adjust their expenditures was developed. 2. Briefly review the items listed. Determine if all of the ways that were presented at the meeting are included. 3. Thank the families for helping to develop the list. Add any new suggestions that may be mentioned. 4. Also discussed in the meeting was how families can determine which quality they should buy. 5. Remind families that there are many ways of adjusting family finances so that goals can be attained. 6. Explain that before families can begin to adjust their incomes to meet educational and other expenses that some idea of how much is spent on each item is necessary. 7. Inform family that the purpose of Handout 5-3 was to start families to analyzing their situations. 8. Assure families that they will not be called upon to show their completed list of expenditures to anyone. 9. Supply additional copies of Handout 5-3 to family if needed. <p>B. For families who did not attend fifth meeting.</p> <ol style="list-style-type: none"> 1. Briefly review events of the meeting. 2. Emphasize that the incomes of most families will not likely increase enough to meet educational goals. 3. Inform that at the meeting ways to aid families in making the necessary adjustments were discussed.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 4. Discuss the ways families will be able to adjust their expenditures. Explain that families present in the meeting developed a list of possible ways. Give a copy of these ways (Handout 5-4) to the family. Determine if the family has any ideas to add to the list. (Encourage family to place all materials in the folder provided earlier.) 5. Explain that the families also discussed ways that families can be sure that they are spending their money wisely when shopping. (Give family Handout 5-1). 6. Briefly discuss Handout 5-1. 7. Inform that the discussion then turned to how families can determine which quality they should buy. 8. Give family Handout 5-2. Briefly discuss the "qualities" and when to buy each. Determine if the family has any additional suggestions they would like to make. 9. Explain that other ways of adjusting expenditures were also discussed. These included cash versus credit buying, keeping records of income and expenditures, and developing a family budget. 10. Explain that there are many ways of adjusting family expenditures so that goals can be attained. 11. Assure families that their financial status is a private matter and that you and others in the group are not interested in knowing or discussing the affairs of anyone. 12. Inform that many times families are not able to state how much they spend for food, clothing, shelter, etc. 13. Explain that before families can begin to adjust their incomes to meet educational and other expenses some idea of how much is spent on each of the items is necessary. 14. Give family Handout 5-3. Briefly explain the items of expenditures listed. Encourage families to attempt to fill in the necessary information for their families.

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Motivate families to attend next group meeting</p>	<p>15. Assure families that they will not be asked to show their completed list of expenditures to anyone. This is simply to get them started to thinking about and analyzing their expenditures.</p> <p>A. Explain that all families are completing Handout 5-3 and that you hope each family will spend a few minutes thinking about the information regarding family expenditures.</p> <p>B. Explain that in the future meetings, time will be devoted to planning and adjusting family finances so that goals of the family can be attained.</p> <p>C. Pursue any suggestions which the families may have.</p>
<p>V. Conclude the visit</p>	<p>A. Express appreciation to the families for the nice visit you have had.</p> <p>B. Determine if the families have any questions or problems that you could help them with.</p> <p>C. Ask family if they need any assistance in making transportation arrangements for the next group meeting.</p> <p>D. Remind family again of the time and place of the group meeting. Assure them that you are looking forward to seeing them then.</p> <p>E. Bid the family good-by.</p>
<p>VI. Record visit</p>	<p>A. After leaving the residence, tape your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folders in office file.</p>

HANDOUT 5-4

WAYS FAMILIES CAN ADJUST EXPENDITURES

1. Reduce the amount spent for certain items.
2. Substitute certain items for other items.
3. Shop around for good buys, especially when major items are involved.
4. Buy certain items only when they are specially priced.
5. Keep records of family expenditures to see where adjustments can be made.
6. Eliminate certain non-essential items of expense.
7. Make more efficient use of items purchased.
8. Budget the family's income.
9. Do without some things.

TEACHING PLAN FOR SIXTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Establishing Long Range Family Financial Goals

OBJECTIVES:

To develop understanding of fixed and flexible expenditures.

To develop desire to attain goals through financial management.

To motivate families to visualize goals in terms of financial needs.

To motivate families to analyze family expenditures.

To help families establish long-range goals in terms of finances needed.

To help families adjust expenditures to reach long-range goals.

SITUATION:

Families have analyzed expenditures.

Families desire to understand ways and means for improving their financial management.

Families do not realize the financial implications of these goals.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan B. Arrange for meeting place. 1. Arrange to use school building; or 2. Arrange to meet in someone's home. 3. Notify each family of time and place of meeting. 4. Recheck meeting arrangements a day or two before the meeting. C. Prepare teaching materials

Jobs to be Done	Steps to Accomplish Jobs
<p>II. Open the meeting</p>	<ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare copies of Handouts <ul style="list-style-type: none"> 5-3, Family Expenditures 5-4, Ways Families Can Adjust Expenditures 6-1, Your Family Goals 6-2, Future Fixed Expenses 6-3, Future Flexible Expenses 6-4, Educational Goals to Plan For <ol style="list-style-type: none"> A. Have families be seated. B. Explain that purpose of tape recorder is to record points that you might forget. (Turn it on.) C. Introduce family members. (If all attended the first two meetings it may not be necessary to introduce individually.) D. Welcome to the meeting - especially those that have not attended previous meetings.
<p>III. Review previous meeting and motivate participants</p>	<ol style="list-style-type: none"> A. Mention that at a previous meeting you discussed some of the problems faced in reaching family goals, among them was adjusting family finances to reach goals. Explain that families made suggestions about adjusting expenditures to reach goals and you would like for these people to discuss these suggestions. B. Distribute the list of suggestions and ask for comments on them. Point out that they can discuss the several suggestions related to records and budgets together. A good place to start would be in a review of family expenditures. C. Distribute copies of Handout 5-3 explaining that many of the families have had an opportunity to go over this form and estimate their expenditures. Repeat that this form is to help them analyze their financial situation. It is necessary for them to know how much is spent as well as for what it is spent in order to make adjustments. This is why a

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Introduce problem area - making financial plans</p>	<p>record of expenses is so important to the family. Financial planning is important to every family regardless of size or amount of income.</p> <p>D. Emphasize that their financial status is a private matter and that you and the other group members are not interested in the figures they put on the forms. No one will be asked to reveal his financial situation. Ask the families to try to fill in each blank so they will have something to plan from.</p> <p>A. Point out that each family must make their own financial plans. Explain that a good money management plan should be made to fit their own family. It should not be based on the standards of an "imaginary average" family. The number in their family, their income, the type of work they do, their talents, their tastes, the part of the country in which they live should be considered.</p> <p>B. Remind the families that their financial plans should be based on their goals. Explain that goals can be grouped into three groups, things wanted now, next year, or several years from now. Have families discuss each type. Distribute Handout 6-1 and ask families to write down some of their goals.</p> <p>C. Ask families if they would like to look at their expenditures and see if they can be adjusted to meet some of their goals. Ask families to look at their past expenditures on Handout 5-3. Point out they will probably see two types of expenditures, fixed and flexible. Fixed expenditures are usually regular bills that don't change very much, and flexible expenditures are for things not bought regularly and which change often.</p> <p>D. Distribute Handout 6-2 and ask members to look over the list and check the fixed expenditures that apply to their family</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area establishing educational goals based on family finances</p>	<p>and ask for suggestions to be added to the list. Do not have them list items already deducted from pay check; include only items that must be paid for from the take home pay.</p> <p>E. Discuss fixed expenses. Explain that fixed expenses are difficult to change but sometimes they may find an item or two that can be cut down temporarily. Sometimes it is better for a person's credit standing to borrow enough to pay postdue bills in full and repay a single loan in single installments. Sometimes it is better to divide payments and spread them out over a longer period.</p> <p>F. Ask for suggestions of expenditures that change more often and may be more easily reduced. Explain these may be referred to as flexible expenses. Distribute Handout 6-3 and ask if they would like to list some of the flexible expenditures under each group. Explain that these can sometimes be changed to fit their needs, ask for suggestions for changes.</p> <p>G. Discuss the fact that there are some expenses that are regular and necessary but may vary in cost. These may be called living cost, show examples at bottom of Handout 6-3. Discuss the various items that may be listed on this sheet. Point out that where they list the items is not so important -- but it is important to recognize these different expenditures and think about their cost, their value, their necessity, and how they can be reduced.</p> <p>A. Ask families to look at Handout 6-1 and see what important goals they have that will require planning to attain. Ask them to think about these in terms of total cost and monthly cost. Ask them to consider just their educational goals. Explain that you have a form they may want to use in estimating the cost of these goals.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>B. Distribute Handout 6-4 and explain that they may wish to list the educational goals for each member of the family for just one year. They may list the name of the family members by the educational goal for this year, then approximate the monthly cost to reach that goal.</p> <p>C. Impress upon the members that important goals require much time and effort to attain. Sometimes the whole family may have to sacrifice to reach the educational goal for one member. State that parents have already indicated that helping their children is a most important purpose in their lives, and you would like to help them do this. Ask if they would like to place a check mark beside the goals that were most important to them, the ones they are willing to work for.</p> <p>D. Explain that they can list at the bottom of the sheet the things they are willing to cut down in order to reach these educational goals. This could be in terms of quality as well as quantity. Let them offer suggestions, such as reduce food and clothing bill, repair some present items instead of buying new ones.</p>
<p>VI. Preview next group meeting</p>	<p>A. Explain that the families may take these forms home and look over their expenses.</p> <p>B. Ask if families would like to discuss how to keep records to help control expenditures at next meeting.</p> <p>C. Assure each person that you will need him (her) at the next meeting to give ideas and suggestions.</p> <p>D. Suggest that the families may want to keep these forms to look at later in planning for their goals.</p>
<p>VII. Close the meeting</p>	<p>A. Express appreciation to those that attended.</p> <p>B. Adjourn.</p> <p>C. Turn off tape recorder.</p>

HANDOUT 6-1
YOUR FAMILY GOALS

List things you need and want soon.

List things you want next year.

List things you want in the future.

HANDOUT 6-2

FUTURE FIXED EXPENSES

TAXES

Federal income tax

State income tax

Property taxes

RENT or mortgage payments

UTILITIES

Telephone

Gas

Electricity

Water

INSURANCE

Life

Health and Accident

Car

Social Security

CAR LICENSES

REGULAR PAYMENTS

On loans

On furniture or equipment

On car

SCHOOL FEES

Tuition

Books

OTHERS

HANDOUT 6-3

FUTURE FLEXIBLE EXPENSES

CLOTHING

MEDICAL and DENTAL CARE

HOME FURNISHINGS and

RECREATION

HOUSEHOLD EQUIPMENT

HOME IMPROVEMENT

OTHER

DAY-TO-DAY LIVING COSTS

FOOD

HOUSEHOLD SUPPLIES

CAR UPKEEP

LAUNDRY

PERSONAL NEEDS

OTHER

HANDOUT 6-4

EDUCATIONAL GOALS TO PLAN FOR

EDUCATION	(family members)	(Approximate cost per month)	(Check goals that you are willing to work for)
Elementary			
High school			
College			
Special Training			

Total cost per month

EXPENSES TO CUT

List goods and services which you are willing to reduce to reach your educational goals.

TEACHING PLAN FOR HOME VISIT FOLLOWING SIXTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Establishing Long-Range Family Financial Goals

OBJECTIVES:

- To review sixth meeting.
- To motivate families to analyze their expenditures.
- To develop understanding of fixed and flexible expenditures.
- To motivate families to visualize goals in terms of financial needs.
- To motivate families to participate in seventh group meeting.
- To develop desire to attain goals through financial management.
- To help families establish long-range goals in terms of finances needed.
- To help families adjust expenditures to reach long-range goals.

SITUATION:

- Families have analyzed expenditures.
- Families desire to understand ways and means for improving financial management.
- Families need assistance in developing their financial plans.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Secure copies of Handouts 6-1, Your Family Goals 6-2, Future Fixed Expenses 6-3, Future Flexible Expenses 6-4, Educational Goals to Plan For 6-5, Establishing Financial Goals B. Review teaching plan for sixth group meeting.

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<ul style="list-style-type: none"> A. Initiate visit by responding to some improvement family has made. B. Associate visit with last group meeting.
III. Reviewing sixth group meeting	<ul style="list-style-type: none"> A. Families not attending sixth meeting <ul style="list-style-type: none"> 1. Briefly explain what sixth meeting was about. 2. Give family a copy of Handout 6-5. 3. As family previews Handout 6-5, distribute copies of Handouts 6-1, 6-2, 6-3, 6-4. 4. Briefly comment on each form. 5. Respond to any questions about the material. B. Families attending sixth meeting. <ul style="list-style-type: none"> 1. Briefly review sixth meeting. 2. Respond to any question or comments families may have on the meeting or on the forms they filled out. 3. Determine whether or not the families need additional copies of Handouts.
IV. Introduce problem area - making educational goals based on family finances	<ul style="list-style-type: none"> A. Determine if the family has established any definite long-range educational goals. B. Offer to discuss with family the establishment of educational or training goals for their children. C. Assist family in estimating cost of educational goals. D. Discuss fixed and flexible expenses. Remind the family that financial management must be planned around fixed expenses because they are difficult to change. E. Explain that flexible expenses can sometimes be adjusted to give greater living benefits to family and to reach long-range goals. F. Explain that a definite plan is needed by a family to find what flexible expenses can and should be adjusted.

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Motivate family to attend next group meeting</p>	<p>A. Explain that the next meeting can be used to discuss setting up a financial plan if the families are interested in it.</p> <p>B. Ask for questions or topics concerning financial planning that they would like discussed at the next meeting. Discuss this and try to get some questions from each family.</p> <p>C. Explain that the next meeting will be organized to try to answer their questions and you hope they will make a special effort to be there. Remind the family to write down any other questions they think of and bring them to the meeting.</p>
<p>VI. Conclude the visit</p>	<p>A. Answer any other questions family may have.</p> <p>B. Express appreciation for family's cooperation and hospitality.</p>
<p>VII. Record the visit</p>	<p>A. After leaving residence, write down questions families would like discussed at next meeting.</p> <p>B. Tape record your reactions to the visit.</p> <p>C. Complete written report of visit.</p> <p>D. Replace family folders in office file.</p>

HANDOUT 6-5

ESTABLISHING FINANCIAL GOALS

1. Most families have trouble making their money buy what they need. But, by planning the use of their money, they are able to get more of the things they want.
2. You may want to review Handout 5-3, the list of your family expenditures, to see if your money is buying what you want. It is necessary to know how much money is spent and for what it is spent in order to make adjustments and get more of what you want. Financial planning is important to every family regardless of family size or amount of income.
3. Only you can develop financial plans that will work for your family. You may want to use outline of Handout 6-1 and write down your family goals.
4. With family goals in mind, a family should take a close look at its expenses. Living expenses can be listed on Handouts 6-2 and 6-3. Remember, fixed expenses are those expenses that are regular and don't change much in price. Flexible expenses are not regular and change in price.
5. You can use Handout 6-4 to list the educational goals of your family members and estimate the cost of each goal. These goals may require much effort and time. The whole family often has to sacrifice to reach important goals.

TEACHING PLAN FOR SEVENTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Family Financial Plans

OBJECTIVES:

To review ways which will help families attain educational goals.

To develop an awareness of the importance of keeping records of family income and expenditures.

To initiate a discussion of the elementary aspects of budgeting.

To motivate families to begin simple budgeting.

To assist families in developing long-range financial plans.

SITUATION:

Some families have attended previous meetings.

Those that have not attended were kept aware of what transpired through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Prepare teaching materials. 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 7-1. B. Ditto copies of the following Handouts: 6-1, used at 6th meeting 6-2, used at 6th meeting 6-3, used at 6th meeting 7-1, Income 7-2, Fixed Expenses 7-3, Flexible Expenses 7-4, Day-to-Day Costs 7-5, Summary - Trial Plan

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<p>C. Review teaching plan.</p> <p>A. Have families be seated.</p> <p>B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning future meetings. Turn recorder on.</p> <p>C. Welcome families to the meeting.</p> <p>D. Introduce family members that are present.</p> <p>E. Express appreciation to those present, especially to those who may have assisted in arranging for the meeting.</p>
III. Review previous meeting and motivate participants	<p>A. Remind that in previous meetings the following have been discussed:</p> <ol style="list-style-type: none"> 1. Educational opportunities and needs of children. 2. Problems facing youth when seeking employment. 3. Ways of adjusting family finances so that educational goals can be attained. 4. Determining immediate and long-range goals. 5. Examining fixed and flexible expenses of family.
IV. Introduce problem area - understanding the importance of financial planning	<p>A. Explain that the purpose of this meeting is to "break down" or analyze the advantages and importance of budgeting finances.</p> <p>B. Encourage family members to ask questions at any point during the meeting.</p> <p>C. Impress upon the group that no one is interested in the financial status of others present. No one will be called upon to reveal any of his financial situation.</p> <p>D. Express willingness to discuss any problems that families may have during the meeting and/or during instructional visits.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>E. Ask families if they have ever heard people say, "Just look at the money we have spent this year. Where has it gone? What do we have to show for it?"</p> <p>F. After receiving any comments the families have, explain that the secret of having something to show for hard-earned money is planning to make those dollars buy exactly what is wanted. It seems that money has a tendency to just disappear in unexpected ways.</p> <p>G. Explain that people must decide what they want their money to buy for them.</p> <p>H. Remind that during the last meeting, the establishing of family goals was discussed. We saw that family goals could be divided into three categories: things you need and want soon, things you want next year, and big things you want in the future.</p> <p>I. Call attention to Handout 6-1 (used in 6th meeting). Provide additional copies if needed.</p> <p>J. Remind that certain expenses are fixed (such as taxes and rent) and do not vary greatly from month-to-month or year-to-year. These items of expense exist regardless of income and expenditures. Other expenses are flexible and vary according to income and goods purchased. Examples of flexible expenses are food, clothing, medical costs, and others.</p> <p>K. Determine if families are familiar with Handouts 6-2 or 6-3 (used in 6th meeting). Provide additional copies if needed.</p>
<p>V. Introduce problem area - developing a family budget</p>	<p>A. Use visual to show the question: What is a budget?</p> <p>B. Determine if families have any comments.</p> <p>C. Explain that a budget is a plan for spending income. It contains both the fixed and flexible expenses. It allows one to plan so that money can be wisely spent and so that one will not spend more than his income.</p>

Jobs to be Done

Steps to Accomplish Jobs

- D. Use visual to show the question, Why is a budget important?
- E. Comment that a budget allows the opportunity to improve the way money is spent. It also allows a certain amount for emergencies that might arise.
- F. Use visual to show the question, How is a budget made?
- G. Explain that there is a step-by-step procedure to follow. The first step is to estimate income. (List these steps on the chalkboard as they are covered.)
- H. Have each family estimate their income.
 - 1. Explain that you have a form that can be used to estimate income.
 - 2. Distribute Handout 7-1 to families.
 - 3. Explain the following:
 - a. Budget period: Length of time between pay days - weekly, every 2 weeks, or monthly.
 - b. Sources of income: Where the money comes from.
 - c. Total for each budget period: Found by adding across the columns.
 - 4. Begin completion of Handout 7-1 on the visual by filling in form with some income examples. (This will show families what to include. Have families follow along with you and fill in their copy of Handout 7-1. Remind families that 4-week budget periods are used here whereas they might be paid every week or two weeks. Explain that it is well to also look at more than one budget period at a time. Also explain that farmers may have to estimate carefully for an entire year and divide into monthly amounts.)
 - 5. Determine if there are any questions.
- I. Determining Expenses.
 - 1. List the second step in budgeting on the chalkboard. It is "determine expenses."

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 2. Review by explaining that expenses may be divided into two categories: fixed and flexible. These have already been discussed. Determine if there are any questions concerning fixed and flexible expenses. 3. Distribute Handout 7-2. 4. Use visual to show a copy of Handout 7-2. Fill in the visual with some examples of fixed expenses (telephone, electricity, insurance, etc.) so that all may see. Encourage families to fill in their trial copy of Handout 7-2 along with you. Explain that figures are fictitious and are not intended to be realistic. 5. Explain that some payments are due only once or twice a year. For example, auto insurance may be due every six months. If the payment is \$60.00, divide 60 by 6 and we find that this is the same as \$10.00 per month. (If budget period is weekly, divide by number of weeks.) The \$10.00 should be included as monthly expenses so that the money will be available when due. 6. Distribute Handout 7-3. 7. Use visual to show a copy of Handout 7-3. Fill in some examples of flexible expenses (clothing, dental care, etc.) on the visual so that all may see and follow with you on a trial copy of Handout 7-3. 8. Determine if families have any questions pertaining to flexible expenses. 9. Distribute Handout 7-4. 10. Use visual to show a copy of Handout 7-4. Fill in some examples of day-to-day cost (food, car upkeep, etc.) on the visual so that all may see and follow with you on a trial copy of Handout 7-4. Explain to first add weekly costs for each item for the month and then total the month. 11. Determine if there are any questions pertaining to day-to-day costs. <p>J. Summarizing Income and Expenses</p> <ol style="list-style-type: none"> 1. Distribute Handout 7-5.

Jobs to be Done	Steps to Accomplish Jobs
VI. Preview next meeting	<ol style="list-style-type: none"> 2. Explain that Handout 7-5 is a summary of Handouts 7-1, 7-2, 7-3 and 7-4. 3. Use visual to show a copy of Handout 7-5. Fill in the following information on the visual so that all may see and follow with you on a trial copy of Handout 7-5. This information is taken from Handouts 7-1, 7-2, 7-3 and 7-4. 4. Explain that the last "balance" is the amount that is left for savings for future goals. 5. Explain that to increase the last balance, expenditures have to be reduced or either income increased. It should not be considered as extra money to be spent but as money that is to be saved to attain future goals or to help out in event of emergencies or unexpected expenditures. 6. Determine if there are any questions. 7. Express the idea that this appears to be a complicated procedure but that you will be available to offer assistance during home visits. <p>K. Motivate families to begin budgeting.</p> <ol style="list-style-type: none"> 1. Explain that budgeting is a means whereby families can adjust expenditures to attain educational and other goals. 2. Distribute extra copies of Handouts 7-1, 7-2, 7-3, 7-4 and 7-5 to all families. Have families put these in their folders. 3. Encourage families to attempt to budget their income and expenditures. 4. Review the steps of budgeting as follows: <ol style="list-style-type: none"> a. Determine income. b. Determine fixed expenses. c. Determine flexible expenses. d. Determine day-to-day expenses. e. Summarize income and expenditures. 5. Determine if there are any questions. <p>A. Explain that on the next visit you have some additional materials to give them to assist in budgeting and developing a spending plan.</p>

Jobs to be Done	Steps to Accomplish Jobs
VII. Close the meeting	<ul style="list-style-type: none"><li data-bbox="618 451 1487 536">B. Express the belief that the meeting was informative and challenging.<li data-bbox="618 579 1288 622">A. Thank families for attending.<li data-bbox="618 665 862 708">B. Adjourn.<li data-bbox="618 751 1164 793">C. Turn off tape recorder.

VISUAL GUIDE 7-1

VISUALS FOR SEVENTH GROUP MEETING

Prepare visuals of each of the following:

Note: Visuals may be prepared by writing questions on transparencies, flip charts or chalk boards.

Questions:

1. What is a budget?
2. Why is a budget important?
3. How is a budget made?

Outlines of Handouts:

4. 7-1, Income
5. 7-2, Fixed Expenses
6. 7-3, Flexible Expenses
7. 7-4, Day-to-Day Costs
8. 7-5, Summary - Trial Plan

HANDOUT 7-1

INCOME

List Budget Periods (Length of time between pay days)	Sources of Income			Total for each budget period



HANDOUT 7-2

FIXED EXPENSES FOR _____
(budget period)

(complete one of these for each budget or pay period)

Item of Expense	Date Due	Amount Due
		\$

Total for this budget period \$ _____



HANDOUT 7-3

FLEXIBLE EXPENSES FOR _____
(Budget Period)

(Flexible expenses include such items as clothing, home furnishings and repairs, contributions, medical and dental care, recreation, gifts, etc.)

Item	Date due or spent	Amount

Total _____

HANDOUT 7-4

DAY-TO-DAY COSTS FOR _____
(Budget Period)

(Include such items as food, laundry, newspapers, household supplies, car upkeep and transportation, entertainment, personal allowances, etc.)

Item	Cost Each Week	Total Cost Each Month

Total _____



HANDOUT 7-5

SUMMARY - TRIAL PLAN FOR BUDGET PERIOD _____
(Budget Period Date)

Enter Income \$ _____
(From Handout 7-4)

Enter Fixed Expenses
and subtract from _____
Income
(Take from Handout 7-2)

Balance \$ _____

Enter Flexible Expenses
and subtract from _____
Balance
(Take from Handout 7-3)

Balance \$ _____

Enter Day-to-Day Costs
and subtract from _____
Balance
(Take from Handout 7-4)

Balance \$ _____

This last balance is the amount that is left for saving
to achieve goals in the future.

TEACHING PLAN FOR HOME VISIT FOLLOWING SEVENTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Family Financial Plans

OBJECTIVES:

- To review activities of the seventh group meeting.
- To encourage families to begin simple budgeting.
- To assist families with any problems they may have pertaining to budgeting.
- To assist families in developing long-range financial goals.

SITUATION:

- Some families attended the seventh group meeting.
- All families should have given consideration to the establishment and attainment of future goals.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	<ul style="list-style-type: none"> A. Review teaching plan for seventh group meeting. B. Prepare copies of the following Handouts: <ul style="list-style-type: none"> 7-1, Income 7-2, Fixed Expenses 7-3, Flexible Expenses 7-4, Day-to-Day Costs 7-5, Summary - Trial Plan 7-6, Do You Wonder Where The Money Went? C. Secure copies of <u>Making the Most of Your Money</u> (8).
II. Make home visit	<ul style="list-style-type: none"> A. Begin conversation by commenting upon something of which the family is proud or extremely interested. B. Lead conversation to the seventh group meeting by expressing the belief that you thought it was a good meeting.

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review seventh meeting</p>	<p>C. Explain that you think all of the meetings and visits are enjoyable.</p> <p>D. Express appreciation to the families for the nice visits you have had with them.</p> <p>A. Families not attending seventh group meeting.</p> <ol style="list-style-type: none"> 1. Introduce the following activities of the seventh meeting: <ol style="list-style-type: none"> a. Introducing budgeting. (Distribute and quickly explain Handout 7-6 to families that did not attend the meeting.) b. Determining income (Handout 7-1). c. Determining fixed expenses (Handout 7-2). d. Determining flexible expenses (Handout 7-3). e. Determining day-to-day costs (Handout 7-4). f. Developing a summary or trial plan for income and expenses (Handout 7-5). g. Increasing the last balance on Handout 7-5 by either reducing expenditures or increasing income. 2. Determine if there are questions pertaining to the process of budgeting. 3. Explain that expenditures cannot exceed income. Sometimes too much is spent for certain things and not enough for other things. 4. Emphasize that frequently families spend money for some things they don't need. Money is then not available to buy things for which the family has a greater need. <p>B. Families attending seventh group meeting.</p> <ol style="list-style-type: none"> 1. Briefly review seventh group meeting. 2. Review forms used in budgeting and respond to any questions or comments. 3. Determine whether or not families need additional copies of handouts.

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - developing long-range family financial plans</p>	<p>4. Inform that families must seriously consider certain expenses to see if they are needed. If they aren't needed they should be eliminated.</p> <p>5. Determine if family has any questions pertaining to balancing the budget.</p> <p>A. Explain that no one can be absolutely certain about the future but that we must plan for it.</p> <p>B. Explain that most families establish long-range educational goals for their children and similar, or other more appropriate, goals for other family members.</p> <p>C. Emphasize that frequently families fail to make long-range financial plans. They are unaware of the kind of work they will be doing in two, three, or more years. They are also unaware of what their income will be. The future cannot always be foretold, but families do need to consider what their financial plans should be.</p> <p>D. Explain that goals established for education require long-range financial plans.</p> <p>E. Review things that must be considered when making long-range financial plans:</p> <ol style="list-style-type: none"> 1. Present situation. 2. Future opportunities. 3. Current ambitions. 4. Present responsibilities. 5. Present plans. 6. Personal likes and dislikes. <p>F. Encourage families to ask any questions they may have.</p> <p>G. Give families copies of Handouts 7-1 through 7-5 for budgeting purposes.</p>
<p>VI. Preview next meeting</p>	<p>A. Explain that you are always available to help them with any problems they may have.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>B. Give families a copy of the booklet entitled <u>Making the Most of Your Money (8)</u>. Encourage families to read it and ask any questions pertaining to it on the next visit and at future meetings.</p> <p>C. Inform that another meeting will be held on _____ at _____. The subject of this meeting will be planning expenditures so that the most economical purchases can be made and so that future goals can be attained. Families should bring their booklet along.</p>
VII. Conclude visit	<p>A. Express appreciation to the families for the visit.</p> <p>B. Bid families good-by.</p>
VIII. Record visit	<p>A. After leaving residence, tape record your reactions to the visit.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folders in office file.</p>

HANDOUT 7-6

DO YOU WONDER WHERE THE MONEY WENT?

Have you ever heard anyone say, "Just look at the money we have spent this year. Where has it gone? What do we have to show for it?" The secret of having something to show for hard-earned money lies in planning how to make those dollars buy exactly what is wanted. Without some kind of plan, it seems that money has a tendency to just disappear in unexpected ways.

People should decide what they want their money to buy. They should try to establish family goals which include the things they want and need.. Goals may be made in three groups: things you need and want soon; things you want next year; and big things you want in the future. Of course, necessary items such as food and certain clothing are usually needed soon and are not things that can be put off.

The things for which a family spends its money may be grouped into fixed expenses, flexible expenses, and day-to-day expenses. Fixed expenses include such things as taxes, rent, electricity, insurance, and others. Fixed expenses do not vary greatly from month-to-month or year-to-year. Flexible expenses vary depending upon the amount of each purchase. Examples of flexible expenses are clothing, home furnishings, doctor bills, gifts, etc. Day-to-day living costs occur each day. These include food, car upkeep, postage, etc. (See Handouts 6-2 and 6-3.)

How can families determine where their money goes? The answer is to keep a record of income and expenses and to plan how their money will be spent. This is what a budget is -- plan for spending money. Budgeting is important because it gives the chance to improve the way money is spent. It also aids in setting aside a certain amount for future goals and meeting emergency needs. By budgeting one can see where each cent goes and do a better job of buying what the family needs.

Budgeting is really rather simple. The steps in budgeting are:

1. Estimate income. (Use Handout 7-1.)
2. Determine fixed expenses. (Use Handout 7-2.)
3. Determine flexible expenses. (Use Handout 7-3.)
4. Determine day-to-day costs. (Use Handout 7-4.)
5. Summarize income and expenditures. (Use Handout 7-5.)

Every item of income and expense should be included when budgeting. It is easy to tell if one is spending more than he makes or if too much is spent for some things. Any money that is left after income and expenses have been summarized is not extra money that should be spent, but is money that should be saved for future goals and emergencies.

TEACHING PLAN FOR EIGHTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Financial Plans and Using Business and Family Records

OBJECTIVES:

To review previous meeting on budgets.

To develop a feeling of need for families to make financial plans.

To establish ways that business records may be effectively used to attain goals.

To motivate families to continue working toward established goals.

SITUATION:

Some families have attended previous meetings.

The families that have not attended were kept aware of what transpired through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting.	<p>A. Prepare teaching materials.</p> <ol style="list-style-type: none"> 1. Arrange to make a tape recording of the meeting if possible. 2. Prepare visuals using Visual Guide 8-1. <p>B. Prepare copies of Handout 8-1, Comparing Prices; or develop your own form using other items.</p> <p>C. Secure copies of the following references:</p> <p style="margin-left: 40px;"> <u>How to Know Common Vegetable Insects</u> (11) <u>Illinois Vegetable Garden Guide</u> (7) <u>Growing Small Fruits in the Home Garden</u> (4) <u>Canning Fruits and Vegetables</u> (3) <u>Freezing Cooked and Prepared Foods</u> (9) </p>

Jobs to be Done	Steps to Accomplish Jobs
	<p style="text-align: center;"><u>How to Prepare Fruits and Vegetables for Freezing (10)</u></p>
II. Open the meeting	<ul style="list-style-type: none"> D. Review teaching plan. E. Ask families to bring the book <u>Making the Most from Your Money (8)</u> to the meeting. A. Have families be seated. B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning future meetings. Turn recorder on. C. Welcome families to the meeting. D. Introduce family members that are present. E. Express appreciation to those present.
III. Review previous meeting and motivate participants	<ul style="list-style-type: none"> A. Explain that this meeting is a continuation of the previous meetings and that you hope to be able to tie this in with budgets to further show the value in planning how to spend money to get the most satisfaction from each dollar spent. B. Invite discussion pertaining to the book <u>Making the Most from Your Money (8)</u> which was distributed on your last visit. C. Ask about the story pertaining to the making of a budget - Did this story correspond with the methods we used in setting budgets? D. Invite discussion about the other stories: buying a used car - buying television on credit - training to do a better job, etc. E. Explain that in planning family finances and how to best use finances, many things must be taken into account, and that you would, at this time, like to consider one of these items in more detail.

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduce problem area - planning financial expenditures	<p>F. Remind families that various types of expenses were discussed at the previous meeting.</p> <p>G. Ask families to define and offer some examples of "fixed expenses."</p> <p>H. Ask families to define and offer some examples of "flexible expenses." Try to get families to suggest "groceries" as a flexible expense.</p> <p>I. Suggest that they might like to take a closer look at this particular flexible expense.</p> <p>A. Hand out copies of newspaper advertisements on grocery prices. (Say that this goes along with one of the stories in the book also.) Be sure to emphasize that you are not "pulling" for any one particular store, and that probably the "bargains" will never be in just one store anyway.</p> <p>B. Distribute copies of Handout 8-1.</p> <p>C. Assist families in filling out selected blanks on the handout.</p> <p>D. Explain that lower prices in different stores does not mean that one can drive from place to place to buy different items and still save money.</p> <p>E. Encourage the making of a grocery list of items needed and comparison of sale items to see where the best buys could be found. Use Handout 8-1 as an example on this particular item.</p> <p>F. Explain that here again, choices must be made depending on quality of goods needed.</p> <p>G. Explain that a method of this nature could also be used to determine ways to save money on other items such as clothes, furniture, cars, etc.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - planning family finances to meet educational goals</p>	<p>H. Explain that if they still have copies of handouts used at the last two meetings, they might wish to review these in terms of what has been said tonight. If they do not have them, volunteer to bring copies by on your next visit.</p> <p>A. Explain that any time money is saved, it provides a better means of reaching tentative or established goals.</p> <p>B. Ask that families think about educational goals that have been established for their children.</p> <p>C. Emphasize that they do not have to mention these aloud, but that you just wanted to assist them in seeing that by saving money on different items, money could be "stretched" or made to go further toward achieving goals.</p> <p>D. Remind families that money management is essential to all people, regardless of income.</p> <p>E. Remind families that educational plans and goals have been discussed in previous meetings.</p> <p>F. Explain that since the first few meetings and this one, that many educational goals and plans have become more of a reality for many families.</p> <p>G. Explain that many, or some may have decided to revise goals by now. If so, you will be glad to assist in any way possible.</p> <p>H. Emphasize that you hope the meetings are helpful to each goal, not only educational ones. Announce that if any questions are still unanswered, you will try to answer them at this time, or on your next visit to their homes.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>VI. Introduce problem area - using business and family records</p>	<p>A. Explain to families that there is another item that should be discussed in conjunction with the two previous meetings, and that is the matter of using business and family records to accomplish goals.</p> <p>B. Emphasize that the income records help to show one where his money is being spent in the farm business and helps to determine if sufficient returns are coming in to warrant expenditures.</p> <p>C. Explain that the income and expenses from a business (e.g. farming) are important to determine goals just as much as the keeping of budgets because they both have to work together to get a true financial picture of each family's financial situation.</p> <p>D. Emphasize that objectives should be established in each area of business (e.g. each farming enterprise) just as each family has decided on overall goals.</p> <p>E. Explain that each of these then, becomes a step toward accomplishing their overall objectives or goals. In other words, business objectives should be established with the family's overall or main goal in mind.</p> <p>F. Remind them that the particular objectives we are talking about reaching at this time are: using family income wisely, striving to reach educational aims, and the use of business records in accomplishing these.</p> <p>G. Suggest that in a rural area there are many ways to use part time farming to a great advantage in supplementing family income and thereby helping to achieve goals. Some of these can be:</p> <ol style="list-style-type: none"> 1. Growing own vegetables - canning and/or freezing. 2. Growing own beef and pork - (the greatest cost in grocery shopping). 3. Have families name other ways farming helps them.

Jobs to be Done	Steps to Accomplish Jobs
<p>VII. Introduce problem area - supplementing family income</p>	<p>A. Suggest that families may want to supplement their income by growing and preserving more food.</p> <p>B. Suggest that they may want to grow more fruits and vegetables.</p> <p>C. Give, to those interested, the following references: <u>How to Know the Common Vegetable Insects (11)</u> <u>Illinois Vegetable Garden Guide (7)</u> <u>Growing Small Fruits in the Home Garden (4)</u></p> <p>D. Discuss when and how these circulars should be used.</p> <p>E. Suggest that they may want to preserve more of the food they produce.</p> <p>F. Give the following bulletins to those interested: <u>Canning Fruits and Vegetables (3)</u> <u>Freezing Cooked and Prepared Foods (9)</u> <u>How to Prepare Fruits and Vegetables for Freezing (10)</u></p> <p>G. Discuss when and how these circulars should be used.</p> <p>H. Point out that personal satisfaction also enters into the picture and this must be considered.</p> <p>I. Emphasize that the farm can be detrimental also, especially if good records are not kept. In other words, just as in other phases of living, money can be spent on farm work that is forgotten about unless records are kept to show where the money goes, and returns.</p> <p>J. Emphasize that it is very important to get wise and satisfactory returns for each dollar spent in farming if one is to make his living on the farm.</p>

Jobs to be Done	Steps to Accomplish Jobs
VIII. Preview next meeting	<p>K. Explain that the kind of labor used will influence to a large extent the amount of returns; such as, children working in some areas instead of hiring labor. Other could be - buying a new or used tractor, buying or raising feed, fertilizing crops, pastures, etc.</p> <p>A. Explain that in the next meeting (Number 9) that this area of business and family records will be discussed further, but that your desire is that they begin thinking about their businesses (farms) now in terms of how to elevate their methods to increase earnings. (Get more from what they have). State that you will also discuss keeping family and business records for those who do not farm.</p> <p>B. Explain that in the next meeting, you will have handouts with blanks for record keeping for business and family records.</p> <p>C. Emphasize that since this is near income tax time, that hopefully, these records will be of great benefit to them at this time as well as for future planning.</p> <p>D. Explain that you will assist in any way possible on any questions when you make your visits.</p> <p>E. Determine if there are any questions at the present time.</p> <p>F. Summarize by mentioning the items that have been discussed at this meeting: Planning family finances, financing educational goals, utilizing business records to help accomplish these.</p> <p>G. Remind families again that you will be visiting their homes soon and helping with any problems that they might have in filling out the farm record forms and that the next meeting will continue with more information to help them in these areas.</p>

Jobs to be Done	Steps to Accomplish Jobs
IX. Close the meeting	<ul style="list-style-type: none"> H. Express appreciation for the attentiveness and cooperation the families have shown. A. Thank everyone for attending. B. Express a desire to see them at the next meeting. C. Adjourn. D. Turn off tape recorder.

VISUAL GUIDE 8-1

VISUALS FOR EIGHTH GROUP MEETING

Prepare newspaper advertisements for use in comparing prices.
(These should be prepared well in advance of the meeting.)

Method

- A. Secure enough copies of a single issue of a local newspaper so that each family will have a copy.
- B. Locate grocery advertisements in the paper from three or more different stores.
- C. Select items that are listed by different stores so prices may be compared.
- D. Locate these items on Handout 8-1 or add them to the form.

HANDOUT 8-1
COMPARING PRICES

Item	Stores			
	"A"	"B"	"C"	"D"
Bacon (sliced)	\$	\$	\$	\$
Milk				
Ground beef				
Sausage				
Macaroni				
Weiners				
Cabbage				
Washing powder				
Lettuce				
Rib steak				
Bologna				
Canned peaches				
Coffee				
Shortening				
Pinto beans				
Napkins				
Flour				
Pig starter				
Hog 40% supplement				
Dog food				

TEACHING PLAN FOR HOME VISIT FOLLOWING EIGHTH GROUP MEETING

UNIT: Improving Family Financial Management

TOPIC: Developing Financial Plans and Using Business and Family Records

OBJECTIVES:

To review eighth group meeting

To motivate families to analyze goals and how to attain them

To develop an understanding of business record keeping among family members

To develop a desire in families to attain goals through a better business record keeping system

To motivate families to attend ninth group meeting

SITUATION:

Families are planning ways to improve financial management.

Families desire to understand better ways to attain educational goals.

Families desire to keep better farm, business and family records.

Families need assistance in attaining goals and establishing a record keeping system.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for eighth group meeting. B. Secure copies of Handout 8-1, Comparing Prices. C. Prepare summary pages of eighth meeting for each family, Handout 8-2.

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<p>D. Secure copies of bulletins used in the eighth group meeting.</p> <p><u>How to Know Common Vegetable Insects</u> (11)</p> <p><u>Illinois Vegetable Garden Guide</u> (7)</p> <p><u>Growing Small Fruits in the Home Garden</u> (4)</p> <p><u>Canning Fruits and Vegetables</u> (3)</p> <p><u>Freezing Cooked and Prepared Foods</u> (9)</p> <p><u>How to Prepare Fruits and Vegetables for Freezing</u> (10)</p> <p>A. Compliment family on improvements they have made.</p> <p>B. Associate visit with last group meeting.</p>
III. Review eighth group meeting	<p>A. Families not attending eighth meeting.</p> <ol style="list-style-type: none"> 1. Review proceedings of eighth group meeting. 2. Distribute copies of Handouts 8-1 and 8-2 and newspaper ads. 3. Briefly explain each of the handouts. Explain how newspaper ads were used. Suggest they may want to fill in Handout 8-1 at a later time. 4. Explain that Handout 8-2 is a summary of the last group meeting and that you would like for them to have a copy. Review material with family members. 5. Determine if there are any questions you might answer. 6. Suggest family might desire to produce and prepare more of their food at home. 7. Hand out circulars and suggest when and how they may be used. <p>B. Families attending eighth meeting.</p> <ol style="list-style-type: none"> 1. Briefly review eighth meeting. 2. Determine if families are having trouble completing the form you passed out at the previous meeting. 3. Determine if family needs additional forms. 4. Offer to discuss with family ways that money saved can be used to fulfill established goals.

Jobs to be Done	Steps to Accomplish Jobs
IV. Motivate families to attend next group meeting	<ol style="list-style-type: none"> 5. Explain that after working with the form on grocery shopping for awhile, one will just naturally look for bargains, but that it is always good to make a shopping list before going shopping. 6. Determine if there are any questions concerning the last meeting on financial management, educational goals or business records. 7. Encourage families to make use of the bulletins given them. 8. Discuss the bulletins in which the families are interested. <ol style="list-style-type: none"> A. Remind family of previous discussion on the importance of record keeping. B. Mention that business and family record keeping will be discussed further in the ninth meeting and that if possible you would like for them to attend. C. Point out that families who do not farm or operate other types of businesses will also benefit from the meeting because family record keeping will be discussed. D. Inform families of time and place of the next meeting and express your expectation of their attendance.
V. Conclude visit	<ol style="list-style-type: none"> A. Express appreciation to the families for the visit. B. Bid families goodby.
VI. Record visit	<ol style="list-style-type: none"> A. After leaving residence, tape record your reactions to the visit. B. Complete the written visit report. C. Replace family folders in office file.

HANDOUT 8-2

SUMMARY OF EIGHTH GROUP MEETING

Financial Management + Keeping Good Farm Records = Accomplished Goals.

In the eighth meeting, the newspaper advertisements from different grocery stores in the vicinity were compared as to the "best buys" for a particular week. On the form distributed at the meeting, Handout 8-1, the one you now have, the sale prices on different items were compared as to which would be the best buy. In some of the examples worked during the meeting, one store could be as much as one dollar cheaper than the others on just a five dollar purchase. This could amount to several dollars saved over a period of time.

It was discussed at the meeting that educational goals for the children become more of a reality when money can be saved on different items purchased for the home and farm. Many families in attendance believed that the comparisons used for grocery shopping could also be applied to other items purchased for the home such as furniture, appliances, etc. They decided that each time money was saved on a purchase, it provided a means of reaching tentative or established goals.

Another item discussed at the meeting which will be covered fully in group meeting number nine was the use of business records. It was brought out in the meeting that records help show one where his money is being spent in the business (e.g. farm enterprise) and helps determine if sufficient returns are coming in to warrant the expenditures. It was determined in the meeting that income and expenses in the farming operation are just as important toward getting a true financial picture of the family finances as the records kept for budgets. It was also emphasized that business objectives should be established to help in attaining the family's overall goals.

Some of the methods talked about in the meeting included the possibilities of growing vegetables at home, canning and/or freezing these, and growing one's own beef or pork because meat was established as being one of the more costly items in grocery shopping. Here again, one sees that all our meetings work together - are interrelated - toward accomplishing overall goals.

The bulletins on gardening and food preparation can be useful in reducing family food bills. The local agricultural teacher can help in obtaining other useful bulletins.

HANDOUT 8-2 - continued

All the families in attendance at the meeting felt they had benefited from the discussion and were able to visualize better how they might improve their record keeping systems and find ways to make their money go farther. The next meeting will help even more in this respect because it will deal in much greater detail with business and family record keeping. The discussion of family record keeping will be useful to all families, not just to those who farm.

TEACHING PLAN FOR NINTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Adjusting Family Resources to Increase Family Income

OBJECTIVES:

To motivate the families to inventory their land, labor and capital resources.

To develop the ability to determine what changes should be made in the business to increase income.

To develop the ability to determine ways to carry out plans for increasing earnings.

To motivate the family to adopt the kinds of records needed to determine current earnings, expenses and relative efficiency.

SITUATION:

Families have been discussing the establishment of financial goals and the planning and budgeting of expenditures.

All families have either attended the last meeting or received individual instruction on all material covered in the group meeting.

Families are interested in ways of increasing family income.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Arrange meeting room and secure tape recorder. B. Prepare copies of Handout 9-1, A Guide to Farm Decision Making. C. Become thoroughly familiar with Handout 9-1 and anticipate possible points of difficulty. D. Secure copies of the following record books from the local Farmers Home Administration Office: <u>Farm Family Record Book(s)</u> (one for each farm family) <u>Business and Family Record Book(s)</u> (one for each non-farm family)

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<p>E. Become familiar with various types of available record systems which might fit the needs of the families.</p> <p>A. Welcome families and express appreciation for attendance.</p> <p>B. Make sure all persons are acquainted.</p> <p>C. Turn on tape recorder. (If any new families are present, explain the purpose of the tape recorder.)</p> <p>D. Encourage families to ask questions or make comments at any time during the meeting.</p>
III. Review previous meeting and motivate participants	<p>A. Remind that in the more recent meetings the following have been discussed:</p> <ol style="list-style-type: none"> 1. Ways of adjusting family finances so that educational goals can be attained. 2. Determining immediate and long-range goals. 3. Examining fixed and flexible expenditures of family. 4. Developing some basic budgeting techniques. 5. Examining ways of planning family expenditures. <p>B. Point out that most everyone is interested in raising his income, and in order to do that it is necessary to use whatever resources one has in the best way possible. The purpose of this meeting will be to briefly examine the resources a farm family has and how these might be adjusted to increase the family income.</p> <p>C. Stress that no one will be expected to discuss any specific aspect of his family income. We will be concerned with principles and hypothetical examples.</p>
IV. Introduce problem area-determining family resources	<p>A. Examining the kinds of family resources.</p> <ol style="list-style-type: none"> 1. Ask the question: When we talk about the family resources what kinds of things do you think would be included?

2. Write the responses on a visual in four different columns corresponding to the general categories of land, labor, capital, and management. DO NOT LABEL THE COLUMNS YET.
3. Encourage responses by rephrasing the question a number of times, if necessary, in order to assist the families in recognizing as many of their resources as possible.
4. When no more responses are forthcoming, write the general titles on each column and explain that these are the standard groupings used when analyzing a farm business. Add whatever kinds of items that may not have been mentioned.
5. It should be recognized that the family resources include at least the following:
 - a. Land
 - crop land
 - pasture and woodlots
 - the family garden
 - b. Labor
 - husband's labor
 - wife's labor
 - children's labor
 - c. Capital
 - savings and borrowed money
 - livestock
 - machinery
 - crops held for feed or marketing
 - buildings
 - etc.
 - d. Management
 - A person's own resourcefulness, and ingenuity, and ability to organize the other three factors to produce maximum income
 - This resource is very difficult to measure.
6. Determine if there are any additional comments or questions.

B. Determining how the resources might be adjusted.

1. Explain that we will now look at each category briefly and ask ourselves a few

Jobs to be Done	Steps to Accomplish Jobs
	<p>questions to see if there are possibilities for improving incomes.</p> <ol style="list-style-type: none"> 2. Under using the farm land resource, one or more of the following questions could be discussed. <ol style="list-style-type: none"> a. What are the most productive enterprises for the conditions found in this area? b. What portion of the family's food budget could be reduced by more home-raised meat? (The largest single item in a typical food budget.) c. Which enterprises provide the quickest return on your investment? d. Should a part-time farmer specialize in one or two enterprises? Which ones? e. What are the possibilities of devoting part of the farm to a recreational area? f. Other questions which may seem appropriate. 3. Devote extra time to examining the family garden as a means of utilizing the land resources to increase income. Discuss one or more of the following questions. <ol style="list-style-type: none"> a. What kinds and amounts of vegetables should be included in a <u>productive</u> home garden? Fresh lettuce, carrots, etc. are nice for summer consumption, but they make up only a small fraction of the annual food budget. b. What portion of the family's food budget could be reduced by home grown fruits and vegetables that have been canned or frozen? c. What vegetables could be produced for local sales - in stores or roadside stands? d. What are the possibilities of expanding vegetable production into a full scale truck farming operation? f. Other questions which may seem appropriate. 4. Indicate the kinds of information available from agricultural extension service on the planning of productive home gardens. 5. In examining the labor resource indicate that these are some of the questions which a family could ask itself. Some may be discussed in the group meeting.

Jobs to be Done	Steps to Accomplish Jobs
	<ul style="list-style-type: none"> a. Could the labor of the wife and older children be used to develop a better home garden? b. Could the kinds of farm enterprises be expanded or changed to provide more labor on the farm for the husband? c. Should the kinds of farm enterprises be changed so that the husband could work off the farm more weeks of the year? d. What kinds of enterprises require a high labor input? a low labor input? e. If some enterprises were expanded, for example, a garden specialty crop, could additional labor be hired at peak times? f. Other questions that may seem appropriate. <p>6. Relate that in all of these questions there is no one answer for everyone. Each family should discuss these ideas further and make its own decisions based on their personal preferences and needs. Emphasize again that you are ready to assist them in getting technical information about various enterprises.</p> <p>7. Point out that in discussing the use of the family's farm capital resource, we can use many of the same principles and procedures as were covered in the previous meetings. For example:</p> <ul style="list-style-type: none"> a. In budgeting we saw it was necessary to estimate income and to plan expenditures. b. We saw that it is helpful to establish immediate goals and long-range goals. c. We saw that it was a wise idea to shop around and consider several factors before making purchases. d. We saw it was necessary to summarize income and expenditures periodically to see if we were making progress. <p>8. Emphasize that planning and summarizing the income and "outgo" of farm capital is very important if we are trying to determine how much the farm is contributing to family goals.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - keeping family and business records</p>	<ol style="list-style-type: none"> 9. Explain that you have a work sheet which included many of the ideas we have been discussing and may serve as a guide in making decisions about using farm capital resources. 10. Distribute Handout 9-1, A Guide to Farm Decision Making. 11. Point out that this work sheet is relatively easy to fill out because much of the information is the same kind that is needed for filling out income tax forms. 12. Allow a short time for everyone to look over the form. 13. Point out that the guide contains 4 parts. Part A is a brief inventory of the resources now in use. Part B is goals - that is, what you <u>expect</u> these resources to earn. Part C is a summary of what the resources actually did earn. Part D gives an idea of how much of the earnings went to the land resource, how much to the capital resource, how much to labor, and how much to management. 14. Take a few minutes to explain as much as is necessary for completing part A - such as how to estimate total family labor units, how livestock units can be calculated, etc. In Part B, it might be helpful to arrive at a common expected interest rate and labor wage for family labor. May also help in determining the value of January 1 inventories if no records are available. 15. Determine if there are any further questions. 16. Explain that this is to be completed at home and that you will be glad to assist them if they desire, either in completing it or in discussing how it can be used to improve the family income. Emphasize that this is a good time of year for completing it since it may give some ideas for next spring. <p>A. Point out however that this form is only, as its title says, a partial guide for further decisions. For some it may indicate that better records should be kept before any meaningful decisions can be made.</p>

Jobs to be Done	Steps to Accomplish Jobs
	<p>B. Remind that business income and expenditures are just as important to keep as family living expenses. There are many flexible expenses and day-to-day expenses which are easily forgotten if records are not kept. Also on the farm there are investments to be made from time to time, such as new equipment, more livestock, fertilizer, etc. Records can be helpful in deciding which investments give the greatest return for each dollar spent.</p> <p>C. Point out that there are many kinds of record systems available. Some records are more easy to work with than others. Express your willingness to assist the families in selecting a record system that will fit their needs.</p> <p>D. Explain that a record book makes record keeping more convenient.</p> <p>E. State that you have secured two types of record books: one for farm families and one for non-farm families. Give books to appropriate families.</p> <p>F. Ask all families to look at Page 11, the form for family living expenses.</p> <p>G. Briefly discuss how these expenses might be listed.</p> <p>H. Explain that there is a form for each month's expenses.</p> <p>I. Briefly discuss the other half of the page concerning operating expenses of farm or business.</p> <p>J. Ask families to look at the pages for listing charge accounts and other credit (pages 8 and 9 in Farm Book, pages 4 and 5 in other book).</p> <p>K. Briefly discuss how these should be filled in.</p> <p>L. Ask families to take the record books home and consider using them. Offer to answer questions about them during your next visit.</p>

Jobs to be Done	Steps to Accomplish Jobs
VI. Preview next meeting	<p>A. Remind that the beginning of the meeting we said that borrowed money is also a type of capital resource available to the family and must be used wisely. In previous meetings we have talked about credit to buy automobiles, TV sets, etc. In our next meeting we will take a closer look at the whole topic of how to use credit effectively.</p> <p>B. Thank the families for their participation and indicate that you think the meeting has been worthwhile.</p> <p>C. Remind again that each family should continue discussing these ideas among themselves.</p>
VII. Close the meeting	<p>A. Inform them that you will be visiting them very soon and will have another form which summarizes some of the questions that have been discussed in this meeting.</p> <p>B. Adjourn.</p> <p>C. Turn off tape recorder.</p>

HANDOUT 9-1

A GUIDE TO FARM DECISION MAKING*

A. Resources now in use:			
1. The labor force (man-months of farm work)			_____
2. Number of major farming machines			_____
3. Acres of crop land			_____
4. Acres of pasture and woodland			_____
5. Total acres in farm			_____
6. Units of livestock ^A			_____
B. What farm resources are expected to earn:			
7. Value of farm	\$ _____ @ _____ % ^B		\$ _____
8. Operating capital used			
a. All machinery and equipment	\$ _____		
b. All livestock, Jan. 1	\$ _____		
c. All crops, feed, Jan. 1	\$ _____		
d. Total operating capital	\$ _____ @ _____ % ^C		\$ _____
9. Farm labor used:			
a. Months for operator	_____ @ \$ _____ ^D		\$ _____
b. Months for rest of family	_____ @ \$ _____		\$ _____
c. All hired labor, months	_____		\$ _____
10. Total expected for one year's use of all resources (items 7 to 9)			\$ _____
C. What the resources actually earned:			
11. Sale of all crops during year	\$ _____		

HANDOUT 9-1 - continued

12. Sale of livestock and products	\$ _____	
13. Miscellaneous farm income	\$ _____	
14. Total cash income for year (items 11 to 13)		\$ _____
15. Farm expenses and depreciation ^E		
16. Net earnings from farm (item 14 minus 15)		\$ _____
17. Adjustment for inventory change ^F	\$ _____	
18. Value of home used products	\$ _____	
19. Use of operator's home for year ^G	\$ _____	
20. Additions to net income (items 17 to 19)		\$ _____
21. Total earnings of farm resources (items 16 and 20)		\$ _____
D. Distribution of resource earnings:		
22. Earnings credited to farm (item 7 above)		\$ _____
23. Earnings credited to operating capital (item 8-d)		\$ _____
24. Paid to hired workers (item 9-c)		\$ _____
25. Left for work of family (item 21 minus 22-23-24)		\$ _____
26. Expected earnings for family (items 9-a and 9-b)		\$ _____

FOOTNOTES:

- A. Use convertible units such as: 1 cow = 2 young cattle = 5 pigs raised = 100 hens.
- B. Interest that land capital should earn.
- C. Interest that operating capital should earn.
- D. Wage suitable for family work done.

HANDOUT 9-1 - continued

- E. All farm expenses plus livestock bought but not wages or interest paid.
- F. Account for change in value of feed and livestock, first and last of year.
- G. Rent rate for use of house and grounds.

*Adapted from Malone, Carl C., Decision Making and Management for Farm and Home, Ames, Iowa: The Iowa State College Press, 1958, p. 80.

TEACHING PLAN FOR HOME VISIT FOLLOWING NINTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Adjusting Family Resources to Increase Family Income

OBJECTIVES:

To review ninth group meeting.

To encourage further discussion of possible adjustments in family resources.

To assist families in identifying the kinds of additional information they may need.

To encourage families to begin an organized system of farm records.

To motivate teen agers to consider their future and financial management.

To motivate families to attend the tenth meeting.

SITUATION:

Some families attended the ninth group meeting and received Handout 9-1, A Guide to Farm Decision Making, and may be ready to discuss it.

No families have received Handout 9-2, Rating of Ideas for Resource Adjustment.

A supplement, Handout 9-3, is attached to provide a summary for those who did not attend the group meeting and a review for those who did attend.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for ninth group meeting. B. Secure copies of Handout 9-1 for those families not attending the last meeting. C. Secure one copy for each family of Handouts: 9-2 (Rating of Ideas for Resource Adjustment) 9-3 (Getting the Best Use from Family Resources)

Jobs to be Done	Steps to Accomplish Jobs
II. Make home visit	<p>D. Secure one copy for each family with teen-agers of: <u>Money Talk for Teens</u> (6) and <u>A Date with Your Future</u> (1).</p> <p>A. Compliment the family on any achievement of any family member.</p> <p>B. Lead conversation toward the general topic of the last meeting - how to increase the family income by adjusting family resources.</p>
III. Review ninth group meeting	<p>A. <u>For Families Not Attending Ninth Meeting</u></p> <ol style="list-style-type: none"> 1. Indicate that you felt the meeting had been good and that you are sorry they were unable to attend. 2. Review the points covered in the ninth meeting, making certain the concept of "family resources" is understood and that the various resources at the family's disposal are recognized. 3. Distribute Handout 9-2 and carefully explain its value. Discuss whatever items the family may be willing to talk about. 4. Distribute Handout 9-1 and supply the necessary information so that the family may complete it later. 5. Explain how Handout 9-1 may be used in making decisions for next year. 6. Point out the importance of using some type of organized farm records to assist in farm decision making. Indicate the kinds of record systems that are available. 7. Distribute Handout 9-3, the summary of the group meeting. Briefly explain what it is. 8. Determine if there are any further questions. <p>B. <u>For Families Attending Ninth Meeting</u></p> <ol style="list-style-type: none"> 1. Briefly review the points covered in the group meeting. 2. Determine if the family has any questions about Handout 9-1 which they received or if they wish to discuss its implications. (Try to determine if the family has given it any thought.)

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 3. Distribute Handout 9-2. Explain that it's based on the summary of the ideas discussed in the group meeting. Explain how it may be used. Discuss any items the family had seemed interested in during the meeting or seems interested in now. 4. Point out again the usefulness of business records in decision making. Describe the kinds of record systems commonly used and where they might be obtained. 5. Distribute Handout 9-3. Indicate that you thought the family might be interested in having a copy of the summary of the group meeting they attended.
<p>IV. Introduce problem area planning finances to meet educational goals of children</p>	<ol style="list-style-type: none"> A. Explain that teen-agers often have their own financial problems to consider. B. Give to the teen-agers in the family a copy of each of the following: <u>Money Talk for Teens</u> (6) and <u>A Date with your Future</u> (11). C. Suggest that the teen-agers read the material and discuss it with you at a later date.
<p>V. Motivate family to attend next group meeting</p>	<ol style="list-style-type: none"> A. Remind the family that credit cost is a very important item in financial planning. B. Suggest they may like to discuss the various types of credit and credit cost at the next meeting.
<p>VI. Conclude visit</p>	<ol style="list-style-type: none"> A. Inform family of time and place of the meeting. B. Bid the family good-by.
<p>VI. Record visit</p>	<ol style="list-style-type: none"> A. After leaving residence, tape record your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them. B. Complete the written visit report. C. Replace family folders in office file.

HANDOUT 9-2

RATING OF IDEAS FOR RESOURCE ADJUSTMENT

Idea	Possibility for my family		
	Good	Fair	Poor
1. Increasing production per acre of present farm crops.			
2. Increasing the efficiency of livestock production.			
3. Changing enterprises to include more of the most productive ones in this area.			
4. Specializing in one or more major enterprises.			
5. Raising more home-grown meat for family consumption.			
6. Using all or part of the farm for recreational purposes.			
7. Increasing output of the family garden for home use.			
8. Expanding the garden to include production for the sale of fresh fruits and vegetables.			
9. Specializing in a few truck crops.			
10. Using more family labor to expand the garden output.			
11. Changing or expanding enterprises to provide more on farm labor for the husband.			
12.. Reorganizing enterprise so that more time will be available for off-farm employment.			
13.. Selling products at a better time or place to get higher prices.			

HANDOUT 9-2 - continued

Idea	Possibility for my family		
	Good	Fair	Poor
14. Getting tractors and other farm machinery that are better fitted to farm size.			
15. Buying better quality livestock.			
16. Developing a plan for using more credit wisely.			
17. Using a better system of records.			
18. Getting information from the farm adviser, agr. teacher and others more often.			
19. Enrolling in courses offered by agr. teacher, agr. extension service, etc.			

HANDOUT 9-3

GETTING THE BEST USE FROM FAMILY RESOURCES

What do we mean by "family resources"? Basically, they are the various assets, the various means, that a family has that can be used to earn money. For a farm family, these resources are generally classified into four categories known as land, labor, capital, and management. These broad categories include at least the following items:

Land

- Crop land
- Pasture and woodland
- The family garden

Labor

- Husband's labor
- Wife's labor
- Children's labor

Capital

- Savings and borrowed money
- Livestock
- Machinery
- Crops held for feed or marketing
- Buildings
- Etc.

Management

- A person's own resourcefulness and ability to organize the other 3 factors to produce maximum income

A farm family must consider each category and ask themselves if that particular resource is being used to its best advantage. For example, is the family labor supply producing as much income as it can, or would it produce more if different kinds or amounts of work were done? See Handout 9-2 for a list of some of the ideas a family may want to discuss and evaluate among themselves.

An additional guide a family may use in making its decisions is Handout 9-1. In deciding how to adjust its resources, a family must first make a list of the resources it has to work with. Part A of the form is a very brief inventory of these items. Other items could be added for a more complete inventory.

Part B can be used to establish goals for the earnings expected from the resources. This should be fairly easy to complete by making estimates even if no accurate records have been kept. Part C is a summary of the actual earnings of the farm resources. Most of this information should be available since it is the same kind that is used in completing income tax reports.

Part D tells how the earnings are distributed to the various resources. By studying the distribution of its earnings, a family may find that one or more of the resources are not being efficiently used. By referring back to Handout 9-2 it may provide some idea as to how the resources may be adjusted to yield more income.

HANDOUT 9-3 - continued

It should be recognized that much more accurate decisions can be made if an organized system of business records is kept. Business records are just as important to keep as family budgeting records. Many expenses can be overlooked if not recorded. Records provide a concrete answer when deciding which enterprise is the best money-maker - and which is a money loser.

Several kinds of record systems are available from the County Farm Adviser, farm machinery dealers, and some banks. The local vocational agriculture teacher can assist the family in selecting a record system that will fit its needs.

TEACHING PLAN FOR TENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Using Credit Wisely

OBJECTIVES:

- To develop an appreciation for the contribution of credit to family life.
- To develop an appreciation for the production potential of credit.
- To develop ability to compare and select best credit sources.
- To motivate families to resist deceptive credit advertising.
- To enable families to incorporate necessary credit into family financial plans.
- To have families avoid unwise use of consumer credit.
- To have families use production credit when advantageous to business.
- To have families compare credit sources and select sources that are best for their situation.

SITUATION:

- Financial situation of families require them to utilize consumer credit.
- Some of the home farms could profit from the investment of productive credit.
- The financial situation of families makes it difficult for them to obtain credit from best sources and makes them highly susceptible to unadvisable credit sources.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Prepare copies of the following Handouts:

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<p>10-1, Use of Credit 10-2, Hidden Charges for Credit 10-3, Interest Rates Can Be Deceiving 10-4, Repaying Long-Term Loans 10-5, Establishing a Good Credit Rating</p> <p>C. Secure writing instruments for families. D. Arrange for meeting place. E. Arrange to make a tape recording of the meeting. F. Obtain information of credit sources for use on Handout 10-1.</p> <p>A. Make sure all persons are acquainted. B. Ask members to sit in a circle so you may have free discussion. C. Explain that you use the tape recording to review the meeting and plan the next one. Turn recorder on. D. Express appreciation for each member's presence, and encourage each member to enter into the discussion and ask questions at any time.</p>
III. Review previous meeting and motivate participants	<p>A. Explain that at the last meeting, family resources were discussed in terms of how they could be invested to improve family well-being. B. Ask families to mention some of their family resources that would come under each of the headings of land, labor, and capital. C. How could their present situation be changed to better utilize these resources? D. Ask families if they consider credit to be important in making these improvements. E. Explain that you would like to discuss wise credit use since it is so important to them and to our American way of life.</p>

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduce problem area—understanding the use of credit	<p data-bbox="631 551 1624 839">F. Explain that most of the business done today, operates through the use of credit. Farming is no different from any other business in this respect. Today the successful farmer finds that he may need to borrow money occasionally so that he can increase or improve his production.</p> <p data-bbox="631 888 963 922">A. Introduction</p> <ol data-bbox="717 973 1753 1896" style="list-style-type: none"> 1. Emphasize that credit may be either very beneficial or very harmful, depending upon the way it is used. 2. Have families discuss how unwise credit use might lead to undesirable financial situations. 3. Explain that for a person to be a wise user of credit he should know as much as possible about credit: why it should be used; where it can be obtained; the instruments used to convey credit; and the responsibilities of the lender and the borrower to each other. 4. It is usually considered good business for a farmer to borrow money to make more money, but the risk involved must not be too great. 5. Sometimes it is necessary to use consumer credit (buy something not used to improve income) to improve one's living conditions. 6. We should remember that credit should be used only when it can improve the economic social well-being of the family. <p data-bbox="631 1944 1209 1979">B. Comparing credit sources</p> <ol data-bbox="717 2030 1701 2439" style="list-style-type: none"> 1. Explain that credit is obtained from many different sources and for many different purposes. Thus, it is easier to study credit by classes. Explain that you would like to discuss different types of credit sources and their advantages and disadvantages. 2. Distribute Handout 10-1, stating that if members are interested; you will go over this handout and discuss each credit source.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 3. If families are interested, provide writing instruments and explain that they may wish to write in comments as they discuss these sources. 4. Go over handout item by item and discuss each item. Help families determine location of local sources. Discuss relative interest rates, convenience of loans and other factors associated with the credit sources. 5. Discuss credit classes. Help families better understand the differences of these classes by having them suggest other uses that might be made of each class. 6. Point out that short-term loans often have higher interest rates than long-term loans. But long-term loans usually require more collateral to obtain. 7. Explain that short-term and intermediate loans are most common and are usually smaller than long-term loans. 8. Comment on the various sources of short-term credit. 9. Point out that merchants and dealers usually charge the most for credit. This cost may not be revealed in the interest rate. 10. Explain that the total cost of a long-term loan is very high because of the time involved. Thus, it is very important to choose a good source of long-term credit. 11.. Discuss each source of long-term credit. Point out that FHA loans usually have the lowest interest rates but these loans are not always available. 12. Encourage families to make a thorough study of various sources before securing loans. <p>C. Determining credit costs</p> <ol style="list-style-type: none"> 1. Emphasize that all credit costs money. Sometimes it is easy to determine what credit will cost and sometimes it is difficult to determine cost. Anytime something is obtained before the full price is paid credit is used.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 2. Remind the families that in the booklet you gave them a few weeks ago <u>Making the Most of Your Money</u> (1) there was a story of a man who was considering buying a car. This man was going to buy the car on credit but he did not realize what the credit would cost him. 3. Distribute Handout 10-2, Hidden Charges for Credit and explain that this shows what that man would have to pay for the credit which he thought was free. 4. Go over this handout and discuss with families. 5. Explain that even when an interest rate is stated for a loan that it may not reveal the true cost or true interest rate. 6. Distribute Handout 10-3 and explain that the true interest rate may not be shown in a stated interest rate. It partly depends on the payment schedule. 7. Read and discuss this handout with families. <p>D. Securing desirable credit terms.</p> <ol style="list-style-type: none"> 1. Emphasize that even though credit cost was high for some short-term loans it would really count up for long term loans. 2. Ask families to estimate what the interest could amount to for \$1,000 over a 10 year period. They might use the rate of 6% for interest, which would be \$60.00 a year, times, 10 years, to give a total interest charge of \$600.00. 3. Explain that the type of repayment plan will affect the total interest charge for a long-term loan. 4. Amortization is a term used by creditors to indicate a repayment plan that reduces the principal with each payment. Amortization will save a large amount of the interest charge for a long-term loan. 5. Tell families that you would like to show them an example of an amortized loan. Distribute Handout 10-4. 6. Read over the handout with families and discuss how the unpaid balance reduced with each payment.

Jobs to be Done	Steps to Accomplish Jobs
V. Preview next meeting	<p data-bbox="668 559 1586 679">7. Discuss the difference between the cost of a loan that was amortized and one that was not.</p> <p data-bbox="581 725 1360 759">E. Establishing a good credit rating.</p> <ol data-bbox="668 811 1624 1268" style="list-style-type: none"> 1. Point out that since the cost of credit varies with conditions of the loan, it is extremely important to be able to obtain the most favorable loan conditions. 2. Add, that loan conditions that creditors are willing to offer depend largely upon the credit rating of the borrower. 3. Ask families if they would like to review a few of the things that creditors consider makes a desirable borrower. 4. Distribute and discuss Handout 10-5. <p data-bbox="581 1316 1547 1393">A. Ask for any questions or comments on credit that families would like to discuss.</p> <p data-bbox="581 1445 1586 1565">B. Assure families that you would gladly discuss any specific questions when you visit their homes.</p> <p data-bbox="581 1616 1688 1736">C. Explain that it is your job as an agriculture occupations teacher to assist them in any way possible because their taxes help pay your salary.</p> <p data-bbox="581 1787 1586 1907">D. Explain that there are several other services in the community that are available to them for which their taxes pay.</p> <p data-bbox="581 1959 1605 2079">E. Point out that if they are interested, they can discuss these services at the next meeting so they could better use them.</p> <p data-bbox="581 2130 1624 2193">F. Explain that you will discuss this further with them when you visit them.</p>
VI. Close the meeting	<p data-bbox="581 2244 1586 2287">A. Express appreciation for their participation.</p> <p data-bbox="581 2330 1078 2373">B. Adjourn the meeting.</p> <p data-bbox="581 2416 1136 2459">C. Turn off tape recorder.</p>

HANDOUT 10-1

USE OF CREDIT

Most farm credit is used for production purposes. Loans may be used to buy land, buildings, improvements, equipment, seed, or livestock. A sound production loan should increase income. It should (1) repay the loan, (2) pay the interest, (3) compensate for the risk involved and (4) leave something for profit.

Classes of Credit

There are three classes of farm credit; short, intermediate, and long-term.

1. Short-Term loans are for a year or less. Such a loan might be used to buy feeder cattle, buy fertilizer, seed and feeds, meet living expenses until maturity of crop, hold crops for better marketing, or finance other operations which will be "cashed-in" within a year.

2. Intermediate loans might buy machinery, dairy cattle, or in a few cases, carry a crop from one year to another. Such loans are from 1 to 5 years.

3. Long-Term loans are made to buy land and make permanent improvements -- build barns, houses and granaries or tile land.

Sources of Credit

SHORT AND INTERMEDIATE LOANS

1. Commercial Banks usually make short term loans at reasonable rates. Most local bankers are well acquainted with the farmers in their communities and can give good service on this type of loan.

Local Banks:

Comments:

2. Production Credit Associations are cooperative associations set up by Congress in 1933 to finance crop and livestock production. Loans can also be made for repair, improvement and altering farm buildings or farm homes, or to refinance debts made for agricultural purposes. Applications are made through the local association office.

Location of local office:

Comments:

HANDOUT 10-1 - continued

3. Farmers Home Administration makes short and intermediate term loans. FHA usually has lower interest rates than most credit sources. Borrowers are given help in improving their management. Loans run up to 5 years. Applications are filed with local Farmers Home Administration offices.

Location of local office:

Comments:

4. Merchants and Dealers grant credit when a farmer buys goods "on time." Often no written agreement is given with this type of credit. The merchant just adds his credit costs to the selling price. It's hard for the buyer to know the actual rate of interest charged. When buying farm equipment or automobiles it is sometimes cheaper to borrow the money from a bank and pay cash to the dealer, rather than buying the item "on time."

Comments:

5. Individuals are common credit sources. Often a tenant is financed by his landlord or some relative. Such arrangements, however, depend on mutual confidence. They are often more flexible.

Comments:

6. Private Loan Companies are common but questionable sources of short-term credit. They vary widely in reliability, flexibility and interest rates. These agencies usually have the highest interest rates of all credit sources, but the true credit cost is often disguised by a lot of legal and financial terms.

Comments:

LONG-TERM LOANS

1. Federal Land Banks and local farm loan associations offer nationwide farm credit on a cooperative plan.

Federal Land Banks make only first mortgage farm loans. A farmer must join his local farm loan association before he can borrow funds. Federal Land Bank loans cannot exceed 65 percent of the normal value of the farm. These loans are amortized over a long period of time.

Location of district office:

Comments:

HANDOUT 10-1 - continued

2. Life Insurance Companies are an important source of mortgage loans. Many of them make loans designed to fit a wide variety of conditions.

Local companies:

Comments:

3. Farmers Home Administration under its farm ownership program, makes some loans to help tenants purchase farms. This agency also makes insured farm mortgage loans.

Comments:

4. Individuals are an uncertain source of long term credit. Death or emergency might force repayment of the loan at an awkward time. However, individuals who sell farms are frequently a desirable source of credit when they are willing to take a mortgage from the buyer on favorable terms for a large portion of the purchase price of the farm.

Comments:

HANDOUT 10-2

HIDDEN CHARGES FOR CREDIT

- \$500.00 -- This is the price the salesman said the car would sell for.
- 350.00 -- This is the "sale" price the salesman offered to sell for.
150.00 -- The salesman implied the buyer would save this much.

But, let's see how much the car would really cost.

- \$12.50 -- This is the monthly payments the buyer would have to pay.
x 36 -- The buyer would have to make this many payments.

7500
3750
\$450.00 -- This is the real cost to the buyer.

-350.00

- \$100.00 -- This is the cost above the "sale" price of the car.
This is often called interest, carrying charges, insurance, closing costs, etc.

IT IS WISE TO UNCOVER ALL HIDDEN COSTS BEFORE SIGNING A SALES CONTRACT.

HANDOUT 10-3

INTEREST RATES CAN BE DECEIVING

An Example

Bill went to a loan company to borrow \$1,000 to buy some furniture for his home. The loan company tells Bill that they will loan him the money at 6% interest which will be \$60.00, giving a total of \$1,060 to be repaid in monthly installment over 12 months.

But let's look at Bill's repayment schedule and see what the true interest is on the loan.

Month	Amount Bill pays on the 1st of the month	Amount of the loan Bill has to use during month
Jan.		\$1,000
Feb.	88.33	912
March	88.33	824
April	88.33	736
May	88.33	648
June	88.33	560
July	88.33	472
Aug.	88.33	384
Sept.	88.33	296
Oct.	88.33	208
Nov.	88.33	120
Dec.	88.33	32
Jan.	<u>88.33</u>	
	\$1,060.00	

We can see that Bill won't get to use the whole \$1,000 for the whole year, but he will pay interest on the \$1,000 for a whole year.

HANDOUT 10-3 - continued

The amount of the loan which Bill has to use decreases each month. Actually, over the year Bill will only have a monthly average of \$156.00 of the loan to use, for which he pays \$60.00 interest. The true interest for this loan will be 11.63%.

THE REPAYMENT PLAN AFFECTS THE TRUE INTEREST RATE OF A LOAN.

HANDOUT 10-4

REPAYING LONG-TERM LOANS

It is important to have a long-term loan amortized (set up so that each payment pays off some of the loan) so the cost of the loan will be lower.

Look at the payment on the next page and notice how the unpaid balance is lowered with each payment. This type of repayment plan reduces the total cost of the loan.

The total repaid on this loan over the 34 and 1/2 year period - was \$25,768.43. If we subtract the original loan value of \$14,000, we can see that the borrower paid \$11,768.43 on interest.

If this loan had not been amortized it could have cost the borrower the full 4% of the loan per year. This would have been:

$$\begin{array}{r} \$14,000 \text{ original loan} \\ \times 4\% \text{ interest rate} \\ \hline \$560 \text{ interest per year} \\ \times 34 \frac{1}{2} \text{ no. of years} \\ \hline \$19,320 \text{ Total interest} \end{array}$$

By having an amortization payment plan, the borrower saved:

$$\begin{array}{r} \$19,320.00 \text{ straight interest} \\ \underline{-11,768.43 \text{ amortized interest}} \\ \$ 7,551.57 \text{ saved} \end{array}$$

THE COST OF A LONG-TERM LOAN DEPENDS ON THE REPAYMENT PLAN.

HANDOUT 10-4 - continued

PAYMENTS UNDER A STANDARD AMORTIZATION PAYMENT PLAN

Installment Number	Total Installment	Interest	Principal	Unpaid Balance
1	\$378.00	\$280.00	\$ 98.00	\$13,902.00
2	378.00	278.04	99.96	13,802.04
3	378.00	276.04	101.96	13,700.08
4	378.00	274.00	104.00	13,596.08
5	378.00	271.92	106.08	13,490.00
7	378.00	267.64	110.36	13,271.44
8	378.00	265.43	112.57	13,158.87
9	378.00	263.18	114.82	13,044.05
10	378.00	260.88	117.12	12,926.93
..
60	378.00	62.76	315.24	2,822.95
61	378.00	56.46	321.54	2,501.41
62	378.00	50.03	327.97	2,173.44
63	378.00	43.47	334.53	1,838.91
64	378.00	36.77	341.23	1,497.68
65	378.00	29.96	348.04	1,149.64
66	378.00	22.99	355.01	794.63
67	378.00	15.89	362.11	432.52
68	378.00	8.65	369.35	63.17
69	64.43	1.26	63.17	-0-

\$25,768.43
-14,000.00

Total amount repaid
 Original Loan

11,768.43

Interest for 34 1/2 years

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HANDOUT 10-5

ESTABLISHING A GOOD CREDIT RATING

Agencies that lend money must take precautions to assure that the borrower will meet his principal and interest obligations.

Some factors lenders consider.

1. **FINANCIAL POSITION OF THE BORROWER.** The lender is primarily interested in the amount of collateral that the borrower has with which to back off the loan. He will also be interested in any other debts the prospective borrower has.

2. **BORROWER'S ABILITY TO REPAY THE LOAN.** The lender is interested here in the borrower's ability to make money. This influenced by the soundness of the business or the reliability of the borrower's income.

3. **PURPOSE OF THE LOAN.** It is easiest to secure credit to finance ventures that will increase income. Money lenders are reluctant to advance credit for family living purposes. Money used in this way is used up and does not produce income to repay the loan. Creditors require more collateral on loans of this type than on those where the money is to be used for productive purposes.

4. **CHARACTER AND REPUTATION OF THE BORROWER.** Lenders often investigate the borrower on the following:

- (a) Past record of repaying loans and the number and size of debts presently outstanding.
- (b) Inaccurate or false statements concerning the financial position and income-earning capacity.
- (c) Whether he has used bankruptcy or compromise of debts or other legal means to avoid repayment of debts.

TEACHING PLAN FOR HOME VISIT - FOLLOWING TENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Using Credit Wisely

OBJECTIVES:

- To review tenth group meeting.
- To develop an appreciation for the production potential of credit.
- To develop ability to compare and select best credit courses.
- To motivate families to resist deceptive credit advertising.
- To enable families to incorporate necessary credit into family financial plans.
- To have families avoid unwise use of consumer credit.
- To have families use production credit when advantageous to business.
- To have families compare credit sources and select sources that are best for their situation.

SITUATION:

Financial situation of families requires them to utilize consumer credit.

Some of the home farms could profit from the investment of productive credit.

The financial situation of families makes it difficult for them to obtain credit from best sources and make them highly susceptible to unadvisable credit sources.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for visit	A. Secure copies of Handouts: 10-1, Use of Credit 10-2, Hidden Charges for Credit 10-3, Interest Rates Can Be Deceiving 10-4, Repaying Long-Term Loans 10-5, Establishing a Good Credit Rating 10-6, Using Credit Wisely

Jobs to be Done	Steps to Accomplish Jobs
	<p>B. Review teaching plan of tenth group meeting.</p> <p>C. Review <u>A Date With Your Future</u> (10) and <u>Money Talk for Teens</u> (11). These booklets were given to teen-agers on last visit.</p>
<p>II. Make home visit</p>	<p>A. Initiate visit by responding to some improvement family has made.</p> <p>B. Associate visit with last group meeting.</p>
<p>III. Review tenth group meeting</p>	<p>A. <u>Families Not Attending Tenth Group Meeting</u></p> <ol style="list-style-type: none"> 1. Explain that the last meeting was concerned with credit. 2. Explain that you thought they might like to briefly discuss the main points of the meeting. Distribute Handout 10-6 and explain that they may keep this material in their folder for reference. 3. Go over Handout 10-6 with the family and distribute other handouts as they are ready for them. 4. As they review handouts add any additional comments that might have been presented at the meeting. 5. Comment on each handout as they review it, and respond to any questions they may have. <p>B. <u>Families Attending Tenth Group Meeting</u></p> <ol style="list-style-type: none"> 1. Remind family that the last meeting was concerned with credit. 2. Explain that you have a summary of the discussion at the meeting. Distribute Handout 10-6. 3. Briefly review the handout and determine whether or not the family has developed any questions concerning the use of credit. 4. Discuss any plans the family may have concerning making better use of credit. 5. Determine if the family members have any questions on credit with which you can assist.

Jobs to be Done	Steps to Accomplish Jobs
<p>IV. Introduce problem area - planning finances to meet educational goals</p>	<p>A. Ask teen-agers whether or not they read the two booklets you gave them on your previous visit.</p> <p>B. Discuss any questions they may have about money management or planning their future.</p> <p>C. Discuss future credit problems that might arise with teen-agers and their use of credit.</p>
<p>V. Motivate family to attend next group meeting</p>	<p>A. Remind family of the various agencies available to assist with credit and credit problems.</p> <p>B. Suggest that there are several other agencies available to assist families with various problems.</p> <p>C. Suggest that these agencies and their services will be discussed at the next meeting and they would probably be interested in learning more about them.</p> <p>D. Explain that most of these agencies are supported by their tax money. And most of their services are free and available to anyone.</p> <p>E. Determine if family has any particular area or question that they would like to be discussed at the next meeting.</p>
<p>VI. Conclude the visit</p>	<p>A. Express appreciation for family's cooperation and hospitality.</p> <p>B. Bid the family good-by.</p>
<p>VII. Record the visit</p>	<p>A. After leaving residence, tape record your reactions to the visit. Record any observation that might be of future use in analyzing the family's situation or in planning your program with them.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folder in office file.</p>

HANDOUT 10-6

USING CREDIT WISELY

Credit is an important part of the American way of life. Most businesses today operate through the use of credit. Farming is no different from any other business in this respect. Today, the successful farmer finds that he may need to borrow money occasionally so that he can increase or improve his production. Consumer credit is also used to improve one's living conditions.

Credit is easier understood by studying the different types and sources of credit. See Handout 10-1 for a discussion of credit classes and credit sources.

All credit costs money, but the consumer may not realize he has to pay for credit. Sometimes the salesman talks of easy payment plans or various charge accounts and makes the consumer think the credit is free when it is not. See Handout 10-2 for an example of how much an easy payment plan may cost.

Even when the interest rate is known it may not be a true interest rate. See Handout 10-3 for an example of how a stated interest rate may be misleading.

The cost of credit for a long-term loan may be very high. It is important to have a repayment plan that reduces the principal to reduce the cost of the loan. See Handout 10-4 for an example of how a special repayment plan can save the borrower money.

In order to obtain credit when you need it and to obtain favorable loan terms it is necessary to have a good credit rating. Handout 10-5 lists some of the factors that contribute to a good credit rating.

One should remember to use credit only when it can improve the economic and social well-being of the family. The unwise use of credit can destroy a family's security.

TEACHING PLAN FOR ELEVENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Utilizing Community Services

OBJECTIVES:

To review some of the financial aspects of attaining family educational goals.

To develop an awareness of the public health services available in the community.

To develop an awareness of the public education and library facilities that are available.

To develop an awareness of sources of technical agriculture information.

To develop an awareness of how to utilize the employment agencies in the community.

To motivate families to take advantage of all services provided by governmental and other agencies in the community.

SITUATION

Some of the families have attended previous meetings.

Those that have not attended were kept informed of what transpired through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the meeting	A. Review teaching plan. B. Arrange for meeting place. C. Arrange to record meeting. D. Secure the following information for use in handouts. 1. Location of public library and hours of operation.

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<ol style="list-style-type: none"> 2. Lists of adult courses to be offered in the community. 3. Name of County Superintendent of Instruction and location of his office. 4. Name of Home Agent and location of her office. 5. Location of Health Department, hours of service, phone no. 6. Name of County and/or School Community Nurse. 7. Location of OEO Office, phone no. 8. Location of representative of Social Security Administration. 9. Name and phone of local agriculture teacher. 10. Name of County Farm Advisor, location of office. 11. Locations of SCS and ASC offices. <p>E. Secure copies of Handouts:</p> <ol style="list-style-type: none"> 11-1, Educational Services 11-2, Health Services 11-3, Job Training Services 11-4, Agriculture Services <ol style="list-style-type: none"> A. Have families be seated. B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning future meetings. Turn recorder on. C. Welcome the families to the meeting. D. Introduce family members that are present. E. Express appreciation to those present, especially to those that may have assisted in arranging for the meeting.
III. Review previous meeting and motivate participants	<ol style="list-style-type: none"> A. Begin meeting by reviewing some activities of immediate past meeting. B. Remind that one of the most important topics of discussion has been the adjustment of family finances so that educational goals can be attained.

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduce problem area-understanding the importance of community services	C. Explain that much planning is often necessary for goal attainment.
	D. Review that one of the last areas discussed that may be of assistance to some families was that of credit.
	1. Credit should be used cautiously and only when necessary.
	2. Interest rates and other "hidden" charges should be carefully investigated.
	3. Credit does frequently have a place in family financial management provided it is used wisely.
A. Explain that certain services are provided by the government and other organizations to the citizens of your county and other areas.	
B. Inform that these services are available to all persons and that we should take advantage of them.	
C. Remind that some of these services are supported by our tax money and we have a right to use them. Other services are provided by organizations to which we donate contributions during annual fund-raising drives. Still other services are provided by various civic organizations which raise their funds by various means. All people contribute money to these organizations and we are therefore entitled to use any services which they provide.	
D. Explain that many people use these services. We should all use them when we need to. Many of these services aid in balancing the family's budget and in the achievement of family goals.	
E. Emphasize that when we speak of community services we are speaking of many different services.	

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - identifying community services available</p>	<p>A. Community services available</p> <ol style="list-style-type: none"> 1. Write the following question on a visual: What are some of the community services that are available? 2. Determine if the families have any suggestions. 3. Write the following list on a visual, and comment briefly on each: Educational Services Health Services Job Training Services Technical Agriculture Services <p>B. Educational Services</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-1, Educational Services. 2. Remind that some of the educational facilities have been discussed in previous meetings. 3. Discuss Handout 11-1. (Go over the items presented clarifying and expanding upon each of the services. Mention any additional services which are not listed but which are available.) Supply names, locations, and phone numbers needed for obtaining these services. 4. Determine if the families have any questions pertaining to the educational services. <p>C. Health Services</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-2. 2. Explain that the health service provides a valuable service. Many families regularly go to the health services. The vaccines they have are usually fresher than those of doctors because they give more injections. Naturally we want our families to have the best. 3. Discuss Handout 11-2. (Go over each item presented.) Supply names, locations, and phone numbers needed. 4. Determine if the families have any questions.

Jobs to be Done	Steps to Accomplish Jobs
	<p>D. Job training</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-3. 2. Remind families that job training and education have been discussed in previous meetings. This meeting we are concerned with job training services that let people work while they learn or with services which pay students while they attend job training centers. 3. Discuss Handout 11-3. Supply names, locations and phone numbers needed to obtain these services. 4. Determine if the families have any questions. <p>E. Agriculture services</p> <ol style="list-style-type: none"> 1. Distribute Handout 11-4. 2. Comment that there are several agriculture services available. 3. Discuss Handout 11-4. Supply names, locations and phone numbers needed to obtain these services. 4. Determine if there are any questions. <p>F. Additional services</p> <ol style="list-style-type: none"> 1. Determine if the families have any additional services to add to the list. There are other services but these are the most important. 2. Explain that all of the services discussed are available. Our tax monies pay for them and we are entitled to use them. 3. Encourage the families to always seek out and use these services. 4. Determine if there are any questions.
<p>VI. Preview next meeting</p>	<ol style="list-style-type: none"> A. Explain that the next meeting will be the last in this series and that a review of all meetings will be the focus for the evening. B. Emphasize that people who get ahead make use of community services. Explain that you are available to help them in any way possible.

Jobs to be Done	Steps to Accomplish Jobs
VII. Conclude the meeting	<ul style="list-style-type: none"> A. Explain that you believe this has been a good meeting. B. Encourage families to ask any questions that they may have during your visits. C. Thank those that attended, especially those that might have helped to make arrangements for the meeting. D. Adjourn the meeting. (Perhaps refreshments and a social hour will follow.) E. Turn off tape recorder.

HANDOUT 11-1

EDUCATIONAL SERVICES

Public Library

The public library is available for use by all people. Many interesting books are available for both children and adults. A number of people already take advantage of this service. Parents need to encourage their children to read good books. They can do this best by taking them to the library. A librarian is always present to help anyone with any problem.

The library is located _____ . It is open _____ . A regional library service supplies books to the library. If a book is not in the local library, the librarian will make arrangements to get it for you from the library service.

Adult Courses

Courses for adults are sometimes offered in the county. These include general basic education courses and special education courses. Some of these courses are for adults who did not finish high school and would like to further their education. Adult courses to be offered are as follows: _____ .

High School Diploma for Adults

This is a service whereby adults who did not complete high school may be awarded a certificate. It is known as a General Equivalency Diploma (GED). The County Superintendent of Schools, Mr. _____ will be glad to answer any questions you may have. His office is located _____. The cost for the certificate is \$10. This money would be wisely spent if one needs a diploma.

Home Agent

The Home Agent assists families with problems pertaining to the home, homemaking, and family management. They help wives with the problems of buying, cooking, canning, and freezing food. They assist wives in sewing and making clothes and in furnishing the home. Many women consult the Home Agent when they have problems. Her name is _____. Her office is located _____ .

Head Start

Head Start is a program for preparing children to enter the first grade. It is held in the summer. Children are eligible to

HANDOUT 11-1 - continued

attend Head Start when they are getting ready to start school. It is held in the local school. Contact the principal of the school nearest you. Many children attend each summer.

HANDOUT 11-2

HEALTH SERVICES

Vaccinations

Free vaccinations are available to families at the Health Department. The clinic for giving these vaccinations is located _____ . It is open for this service _____ . The vaccinations given are for diphtheria, lockjaw (tetanus), whooping cough, smallpox, and typhoid. Oral polio vaccine is also given. Tuberculin skin tests are given persons wanting them. For additional information call _____ .

The vaccination program provided is an excellent service. All families would do well to take greater advantage of this service. Many families are currently receiving some benefits from this service.

Medical Help

_____ is the county nurse. She is available to make free visits to homes to give aid and advise if a medical doctor should be consulted. She usually makes only one visit each time a person is sick. She can also provide information on family planning. Contact her through the Health Department, or through the _____ .

Other Services Available

The Office of Economic Opportunity (OEO), provides a nurse which will visit in the home. The nurse gives aid and free non-prescription medicine. Free health aids are also available. Free transportation is provided to visit the health clinic or a doctor. The offices are located _____ . Phone _____ .

Social Security

The Social Security Administration has a representative located at _____ . Here one can get information about Social Security and sign up for Medicare.

HANDOUT 11-3

JOB TRAINING SERVICES

Part-Time Work for High School Students

This is a service which lets young people attend high school and work part-time. The work is at the school and is supervised by school personnel. Students usually work about ten hours each week and receive minimum wages. Students must be 16 years old to participate. Contact the counselor at the high school for more information.

On Job Training

This is a program whereby people are placed on jobs and are paid while they learn the job. Valuable experience can be obtained through this program. Your questions about this program can be answered by the people in the OEO office.

Job Training

Job training with pay is provided by the Job Corps. Extensive training in various jobs is available. Young people live at a training center while receiving the training. The OEO office will be glad to answer your questions.

HANDOUT 11-4

AGRICULTURE SERVICES

Agriculture Teacher

The agriculture teacher at the high school is available to assist with problems of farming and related agricultural jobs. He teaches high school boys and girls and assists them with projects and in securing jobs and training related to farming. He also teaches adults.

Name _____ Phone _____

Farm Advisor

The Farm Advisor can supply pamphlets and brochures on many of the latest trends in agriculture. He can also assist with problems that you have with crops, vegetables, fruit trees, and livestock.

His name is _____. His office is located _____.
_____ Always use this service when you have
agricultural problems.

Farm Conservation

Information about and assistance with farm conservation is provided by the Soil Conservation Service (SCS). Men from this office help farmers among other things, in laying out pond dams, drainage ditches, and terraces. This is a good service and many farmers make use of it. Office is located at _____.

Farm Improvement

Farm improvement help is provided by the ASC (Agriculture Stabilization and Conservation). Maps of farms, information on farm controls, and help as to how to improve the farm are provided. This service also helps to pay part of the cost of some farm improvements. Part of the costs of certain crops, pond construction, and the like is provided. Office is located at _____.

Forestry Service

The Forestry Service provides information and assistance in the care of woodlands. Tree seedlings are also available through this service.

TEACHING PLAN FOR HOME VISIT FOLLOWING ELEVENTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Utilizing Community Services

OBJECTIVES:

To review activities of eleventh group meeting.

To motivate families to use the community services that are available.

To show families how the use of community services can aid them in achieving financial goals.

To motivate families to attend twelfth group meeting.

SITUATION:

Some of the families attended the eleventh meeting.

Other families did not attend.

A supplement is included to review the meeting for families that attended and to summarize for the families that did not attend.

Jobs to be Done	Steps to Accomplish Jobs
I. Prepare for the visit	A. Review teaching plan for eleventh group meeting. B. Prepare ditto copies of the following Handouts 11-1, Educational services 11-2, Health services 11-3, Job training services 11-4, Agricultural services 11-5, Services Specially for You C. Secure information used in group meeting concerning names, location and phone numbers of available services.
II. Make home visit	A. Begin conversation by commenting upon something of which the family is proud or extremely interested.

Jobs to be Done	Steps to Accomplish Jobs
III. Review eleventh group meeting	<ul style="list-style-type: none"> B. Lead conversation to the eleventh group meeting by expressing the belief that you thought it was a good meeting. C. Explain that you think all of the meetings and visits are enjoyable. D. Express appreciation to the families for the nice visits you have had with them. A. <u>Families Not Attending Eleventh Group Meeting.</u> <ul style="list-style-type: none"> 1. Briefly review the following activities of the eleventh meeting: <ul style="list-style-type: none"> a. Educational services; distribute Handout 11-1. Supply names, locations, and phone numbers needed for obtaining the services. Discuss the handout. b. Health services; distribute and discuss Handout 11-2. Supply names, locations, and phone numbers as needed. c. Job training services; distribute and discuss Handout 11-3. Supply names, locations and phone numbers as needed. d. Agricultural services; distribute and discuss Handout 11-4. Supply names, locations and phone numbers as needed. B. <u>Families Attending Eleventh Group Meeting</u> <ul style="list-style-type: none"> 1. Review activities of the meeting: <ul style="list-style-type: none"> a. Discuss who provides services: <ul style="list-style-type: none"> (1) Various governmental agencies (2) Civic clubs (3) Other organizations b. Investigate how these services are financed: <ul style="list-style-type: none"> (1) Contributions (2) Fund raising projects (3) Taxes c. Determine the community services that are available in the county. (Briefly review Handouts 11-1, 11-2, 11-3, and 11-4.)

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Motivate families to attend next group meeting</p>	<ol style="list-style-type: none"> 2. Determine if there are any questions pertaining to the community services that are available. 3. Explain that everyone assists in financing most of the community services provided. Taxes are used by many agencies and everyone pays taxes thus everyone should make use of these services. 4. Inform that using these services helps families attain financial goals. One of the big money-savers is securing vaccinations at the health department rather than paying medical doctors for the same vaccine. The vaccine of the health department may be of better quality and fresher since they give more vaccinations than many doctors. 5. Remind that there are many other services which can assist the family in achieving goals. 6. Give families Handout 11-5. 7. Encourage families to read the material and ask questions pertaining to it at the next meeting. <ol style="list-style-type: none"> A. Remind that during the meetings and visits we have discussed many ways of helping families establish goals and attain them. B. Explain that some families have revised their goals and are striving to attain them. C. Illustrate that sometimes we make hasty decisions. We fail to analyze a situation before we make a decision. Goals should be revised if they were made hastily. We need to have realistic goals that challenge us but which appear attainable. D. Emphasize that we need to change our goals if they prove to be impractical. Never should we stubbornly continue to attempt goals that are beyond reach. Especially this is true in the education of children and finances.

Jobs to be Done	Steps to Accomplish Jobs
VI. Conclude the visit	<p>E. Explain that we should not give up our goals without attempting to resolve difficulties. We should remember the old saying "where there is a will, there is a way."</p> <p>F. Inform that the next meeting will be designed to help families analyze and adjust goals.</p> <p>A. Express appreciation to the family for the visit that you have had.</p> <p>B. Determine if the family has any questions or problems that you could help them with.</p> <p>C. Inform that the next meeting will be held on _____ at _____.</p> <p>D. Bid family good-by..</p>
VII. Record visit	<p>A. After leaving residence, tape record your reactions to the visit.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folder in office file.</p>

HANDOUT 11-5

SERVICES SPECIALLY FOR YOU

The people of this county are fortunate to have a wide variety of services available. These services are specially for you. Many families use them to aid in achieving family goals. Your family can use them, too.

Everyone has a right to use the health, educational, job-training, recreational, and agricultural services that are available. These services are financed with your contributions and taxes. All people help to make these services available. All people should use them. Using them helps families to buy more of the things they need and would like to have. Families that get ahead use these services every time they are needed.

The educational services are provided to help adults and children. These services are to help adults to improve their training and advance in their jobs. Children are provided with job training which will help them in getting started in an occupation. Housewives call upon the Home Agent when they have problems about managing the home.

The agriculture services help farmers with problems they have. Persons in jobs related to farming can also receive help. Many people that have been reared on farms or have farmed receive help in finding jobs related to farming.

Our leaders have recognized the value of community services. They saw that these services could be of great value to the people. They decided that taxes and other means should be used to finance these services. All of us help to pay for them. All of us should use them!

TEACHING PLAN FOR TWELFTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Reviewing and Revising Family Goals

OBJECTIVES:

To review activities of previous meetings and instructional visits.

To motivate families to review, revise, and establish realistic goals for family members.

To involve families in an evaluation of the preceeding meetings and instructional visits.

To encourage families to initiate and/or continue budgeting.

To determine if families would be interested in additional meetings.

To encourage families to call upon school, community, and other leaders when they are needed.

SITUATION:

Some of the families have attended previous meetings.

Those that have not attended have been kept informed of what transpired in these meetings through instructional visits.

All families have been informed of this meeting.

Jobs to be Done	Steps to Accomplish Jobs
<p>I. Prepare for the meeting</p>	<p>(Note: Since this is the final meeting, the teacher should attempt to review general activities of meetings and challenge the families to establish and achieve realistic goals.)</p> <p>A. Briefly review teaching plans of all preceeding meetings.</p> <p>B. Arrange meeting place.</p> <p>C. Arrange to record meeting.</p>

Jobs to be Done	Steps to Accomplish Jobs
II. Open the meeting	<p data-bbox="632 497 1652 574">D. Sure copies of the following Handouts for each person at the meeting.</p> <p data-bbox="711 624 1526 743">12-1, Reach that Goal 12-2, Changes in Management 12-3, Money Management Discussion Topics</p> <p data-bbox="632 794 1198 828">A. Have families be seated.</p> <p data-bbox="632 879 1652 1040">B. Explain that the purpose of the tape recorder is to record points that you make and to aid in planning of future meetings. Turn recorder on.</p> <p data-bbox="632 1091 1447 1125">C. Welcome the families to the meeting.</p> <p data-bbox="632 1176 1566 1210">D. Introduce family members that are present.</p> <p data-bbox="632 1261 1652 1380">E. Express appreciation to the families for attending. Thank those that may have assisted in arranging for the meeting.</p>
III. Review previous meetings and motivate participants	<p data-bbox="632 1430 1673 1634">A. Explain that during this meeting you wish to review some of the activities of previous meetings. You also want the families to ask any questions they have pertaining to these meetings.</p> <p data-bbox="632 1685 1673 2058">B. Remind that in the first meetings we discussed the school, its guidance program, and how it prepares children to secure additional education and for entry into the world of work. We also discussed how families should begin establishing goals which will help their children in finding suitable employment and/or securing the additional job training and education needed.</p> <p data-bbox="632 2109 1673 2313">C. Explain that in the second meeting we discussed the schools that are available to provide the education that is needed beyond high school. The financial assistance programs for education that are available were also discussed.</p>

Jobs to be Done	Steps to Accomplish Jobs
IV. Introduce problem area - establishing family goals	<p>D. Review the next meetings by explaining that the establishment of family goals was discussed. We saw that families need to study their situation in order to establish realistic goals.</p> <p>E. Remind that in the next meetings we turned our attention to family financial management. We will review this a little in this meeting.</p> <p>A. Explain that everyone should have a goal (or goals) to work toward. Goals should be established in the light of the present situation and that which appears realistic.</p> <p>B. Comment that optimism should be used when establishing goals. We should establish goals that are reasonable but which are challenging. We should look and hope for the "good" and not for the "bad."</p> <p>C. Emphasize that the making of goals is not an elaborate process. It is simply setting some standard or level to which we can aim. We do not have to write down goals. Many times we just mentally and informally weigh to ourselves where we want to go or get. We establish in our minds this "level" and take aim for it. Goals should be worthy of the effort it takes to achieve them.</p> <p>D. Illustrate how to set a goal and work toward achieving it. Hand out, read aloud, and discuss Handout 12-1.</p> <p>E. Determine if there are any questions.</p> <p>F. Explain that families should go to their school "people" with problems, especially the agriculture teacher and counselor.</p> <p>G. Remind that families do not always know how to get children admitted to schools and training agencies. When help is needed they should call upon their agriculture teacher.</p>

Jobs to be Done	Steps to Accomplish Jobs
V. Introduce problem area - improving family income	<p>A. General introduction.</p> <ol style="list-style-type: none"> 1. Observe that improving one's income is something that is faced by almost everyone for most of their lives. That is, it is not a problem that can be settled once and for all, but rather is one that must be met again and again. This can best be done if one has a systematic "plan of attack." 2. Point out that one possible plan of attack could consist of the following steps. Show the following steps on a visual. <ol style="list-style-type: none"> a. analyze b. plan c. act d. evaluate (or re-analyze) e. re-plan f. repeat above steps 3. Expand each of these steps into a question and write them on the board. Examples: <ol style="list-style-type: none"> a. What is my present situation? b. What kind of changes do I want to make? c. How do I go about making these changes? d. How much progress am I making? e. Where do I go from here? 4. Discuss each step separately. In discussing the first step (analyze) indicate that a few possible points to consider are: <ol style="list-style-type: none"> a. How near is my present income meeting my present <u>and future</u> needs? b. How much is my farm producing? Could it be improved? c. Which part of the business resources could be better used? d. Is my off-farm job the best I could achieve? e. What are some possible ways to improve myself for off-farm employment?

Jobs to be Done

Steps to Accomplish Jobs

5. In discussing the second step (plan) point out that it is essentially one of setting goals. Some of the possible goals could be:
 - a. Higher cash farm income
 - b. More home grown food
 - c. Better position in off-farm job
6. In the third step (act) indicate that the specific changes one makes is a very individual matter. Some possible changes to improve income would include:
 - a. Use better farm management practices.
 - b. Use total family labor more efficiently.
 - c. Change farm enterprises.
 - d. Keep better records.
 - e. Seek information about opportunities in off-farm jobs.
 - f. Seek training for improvement in off-farm job.
 - g. Change jobs.
7. Point out that the fourth step (evaluation) is very important if a family is to move forward continuously. A family's needs are constantly changing and therefore they must be constantly analyzing their efforts and checking their progress and setting new goals. Some questions they can ask themselves include:
 - a. How many of our original goals have we met?
 - b. Which action steps that we took were the most successful?
 - c. What further changes should be made to meet present goals?
 - d. How have our needs changed?
 - e. What future needs should we be planning for now?
8. Summarize by stressing again the importance of seeing the question of improving family income as a continuous cycle of four steps. Determine if there are any questions or comments.

Jobs to be Done	Steps to Accomplish Jobs
VI. Introduce problem area - improving business and family financial management	<p>B. Farm record keeping</p> <ol style="list-style-type: none"> 1. Review with families points made in previous meetings concerning the keeping of records to increase farm income. 2. Remind families that the keeping of records not only shows what amount of money is spent on each farming enterprise, but will show the amount of income each enterprise brings in return (if any) to offset expenses. 3. Impress on families again that it is important to establish objectives and goals in each farming enterprise. 4. Point out to families that one way to raise income on the farm that has been discussed in an earlier meeting, was to adjust resources available to get the best possible returns from each. 5. Remind families that the farm resources included land, labor, capital, and management. 6. The problem is to adjust these to make the best possible program available for each family. 7. Point out that no answer is available that will work for all families, but that each has his own individual likes, dislikes, needs, etc., to meet. 8. Summarize that income and "outgo" of farm capital is very important in determining how much the farm is contributing to family goals. 9. Many kinds of farm record systems are available from: state universities, farm machinery dealers, banks, etc. Always ask the agriculture teacher for help when it is needed. <p>A. Business management</p> <ol style="list-style-type: none"> 1. Remind each in attendance that all people are interested in ways of increasing family income.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 2. Point out again that this is what we have been discussing in the establishment of financial goals and the planning and budgeting of expenditures. 3. Present a short summary of better management practices for the farm: <ol style="list-style-type: none"> a. Inventory of land, labor, and capital <ol style="list-style-type: none"> 1. by management so that all are increased or decreased to reach the best balance among the four. b. Adopt the kinds of record system needed to determine current earnings, expenses, and relative efficiency. c. Analyze records and enterprises to decide what changes need to be made to increase earnings. d. Determine ways to carry out plans for increasing earnings. e. Initiate plan of action that is decided upon. <p>B. Family financial management</p> <ol style="list-style-type: none"> 1. Remind families that, when they started considering educational goals for their children, they realized that the financial requirements would be high. 2. Remind that the rising cost of living and farming operations also add to the need for good financial management. 3. Explain that they then discussed how to manage family finances and how to develop a simple financial budget. 4. Ask if families have any questions they would like discussed about financial management. 5. Distribute Handout 12-2 and explain that you would like for those interested to write down one or more changes they have made in the management of their family finances in the past year. Explain that this is just for those who want to and if someone is not interested they need not do it. For those who are interested, they might hand them to you after the meeting. They need not sign them.

Jobs to be Done	Steps to Accomplish Jobs
	<ol style="list-style-type: none"> 6. Explain that you would like to discuss some of the principles of financial management, but you would like for them to consider the topics on Handout 12-3. 7. Distribute Handout 12-3. Explain that you would like for each of them to read each of these topics and then check how they feel in regard to each topic. Explain that these forms will not be taken up - you want them to keep them for discussion. 8. After each person has checked his list, discuss each statement. Try to get several people to comment or express an opinion on each topic. Direct discussion in a way that will strengthen wholesome attitudes toward financial management.
<p>VII. Summarize discussion</p>	<ol style="list-style-type: none"> A. Summarize discussion on financial management. Assure families that you desire to assist them at any time in planning financial management. B. Explain that you will have some notes on money management to give them the next time you visit them.
<p>VIII. Conclude the meeting</p>	<ol style="list-style-type: none"> A. Express appreciation to the families for attending. B. Explain that this is the last meeting of this series that you have planned. (This may be a good time to discuss and set up another series of adult classes. Several families have indicated that they are interested in certain kinds of classes. Determine their interests.) C. Emphasize that you have enjoyed meeting and visiting with them. D. Remind that you will continue to visit around in the community as you have in the past. E. Encourage families to call upon you any time they have questions or problems. F. Adjourn the meeting for refreshments. G. Turn off tape recorder.

HANDOUT 12-1

REACH THAT GOAL

Mr. and Mrs. Smith have a son, Bill, who is in the tenth grade. They realize that Bill should soon finish high school. Their short-range goal is that Bill will graduate. They also have a longer-range goal which is that Bill will go to college. The parents discuss this goal with Bill. They find that he is undecided. They encourage Bill to talk to the agriculture teacher and counselor at the high school. After their talk, Bill decides to set as his goal the attendance of college.

Bill and his parents realize that his family does not have the money to pay for his college expenses. Together they decide that he should work on Saturdays and during summers while in high school. This will help to pay some of the costs. Bill agrees. He talks with the agriculture teacher and counselor about a job. They help him get one in a grocery store. Bill doesn't make much money, but he realizes that every cent will help him achieve his goal. He opens a savings account and deposits his pay each week. Bill keeps out only a small amount for himself since he knows that he must try hard in order to reach the goal of having enough money. He also knows that the savings account is good because it pays him interest on his money. The more money he saves the more interest he gets.

Mr. and Mrs. Smith also set aside a small amount each month in a separate savings account to help with Bill's college expenses. They do not make this available to him for any purpose as it is saved for a goal. They tell him he must work and pay most of his expenses. They know that Bill will probably be able to borrow money to help out, but it is better to have the money available. The Smiths realize that when money is borrowed it must be paid back. Interest must also be paid. The amount paid for interest on a loan does not help Bill.

(This is an example of how a family sets a goal and then works toward the goal. Not how they plan that the goal would be achieved. The money that is saved was to be used for only one purpose -- Bill's college expenses.)

HANDOUT 12-2

CHANGES MADE IN FINANCIAL MANAGEMENT

You may wish to write down one or two statements about changes you have made in the past year concerning management of family finances.

HANDOUT 12-3

MONEY MANAGEMENT DISCUSSION TOPICS

	Agree	Disagree	Undecided
1. Clearly defined goals contribute to effective use of income.			
2. A large income is essential to family security and happiness.			
3. A budget takes the fun out of spending.			
4. A budget is a plan for the use of income.			
5. Needs and wants are the same thing.			
6. High price means top quality.			
7. Advertising provides helpful buying information.			
8. A sound credit rating is a valuable financial asset.			
9. Credit can help families raise their level of living.			
10. Buying on credit costs more than paying cash.			

TEACHING PLAN FOR HOME VISIT FOLLOWING TWELFTH GROUP MEETING

UNIT: Improving the Family Income

TOPIC: Reviewing and Revising Family Goals

OBJECTIVES:

To assist families in reviewing, revising and establishing realistic goals.

To assist families with problems they have pertaining to budgeting and family financial management.

To provide encouragement to families in the attainment of their goals.

To provide the desired information pertaining to educational agencies and the local school system.

SITUATION:

Twelve meetings have been conducted.

All families have either attended the meetings or were kept informed of the activities of these meetings through instructional visits.

The families should be ready to review, revise and establish realistic goals pertaining to the education and financial aspects of the family members.

Jobs to be Done	Steps to Accomplish Jobs
<p>I. Prepare for the visit</p>	<p>A. Review teaching plan for twelfth group meeting.</p> <p>B. Prepare copies of Handouts:</p> <p>12-1, Reach that Goal 12-2, Changes in Management 12-3, Money Management Discussion Topics 12-4, Financial Management Summary</p>
<p>II. Make home visit</p>	<p>A. Initiate the conversation by commenting upon something in which the family is interested.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>III. Review twelfth meeting</p>	<p>B. Explain that you believe the last meeting was a good meeting. An attempt was made to summarize the activities of the preceding meeting.</p> <p>C. Express appreciation to the families that attended and try to determine why the other families did not attend.</p> <p>A. Give a copy of Handouts 12-1, 12-2, and 12-3 to families that did not attend the meeting. Have them review Handout 12-1 and place in notebook. Have them complete Handout 12-2 and 12-3 at their convenience. They can return Handout 12-2 to you if they wish.</p> <p>B. Determine if families have any questions.</p>
<p>IV. Introduce problem area - improving family financial management</p>	<p>A. Lead discussion into financial management by reminding the families that one of the important topics we discussed in the last meetings was family financial management.</p> <p>B. Try to determine if families have any financial problems with which you can be of assistance.</p> <p>C. Casually try to determine whether or not the families are using a budget. If they are not, casually hint that one may be of some value to them. If they are using a budget, encourage them to continue its use. Clarify any problems they may be having.</p> <p>D. Explain that at the last meeting you promised to bring some more notes of suggestion for financial management. Distribute Handout 12-4 and suggest that they read it later and then place it in their notebooks for future reference. These handouts contain some very helpful suggestions pertaining to financial management.</p> <p>E. Encourage families to ask any questions they have pertaining to these handouts on your next visit.</p>

Jobs to be Done	Steps to Accomplish Jobs
<p>V. Introduce problem area - revising family goals</p>	<p>A. Explain that one of the main purposes of the meetings we have been having is to aid families in the establishment of suitable goals.</p> <p>B. Remind that goals give us something toward which we can look and work. We have a purpose for the work we do and this makes us enjoy our work more.</p> <p>C. Inform that successful families revise their goals. When a goal is attained, we should have a feeling of satisfaction and accomplishment. Sometimes we set goals that are beyond our reach and we have to revise them. We should not let little obstacles discourage us but should work harder to overcome them. Many times we can achieve goals that look impossible simply by renewing the vigor with which we strive to achieve them.</p> <p>D. Explain that when it comes to the establishment of educational goals for our children we can seek the assistance of school personnel - especially the agriculture teacher and counselor.</p> <p>E. Continue by explaining that when we need assistance with goals pertaining to farming we can turn to the agriculture teacher and farm adviser.</p> <p>F. Housewives can seek the advice of the home adviser with problems of food preparation, clothing construction, and the like.</p> <p>G. Explain that all goals have to finally be made by the family. There are also certain goals which families have to set by themselves since there may be no one to turn to for advice.</p> <p>H. Express a willingness to help families in any way you can in the establishment of goals.</p>

Jobs to be Done	Steps to Accomplish Jobs
VI. Motivate family members to enroll in adult classes	<p>A. Mention that some adults have indicated a desire to enroll in adult classes. Determine the interests of each family.</p> <p>B. Explain that you are trying to determine the kinds of classes for which there is the most preference.</p> <p>C. Tell them you will let them know if you get something worked out about the classes.</p>
VII. Conclude the visit	<p>A. Express appreciation for the nice visit you have had.</p> <p>B. Bid the family good-by.</p>
VIII. Record the visit	<p>A. After leaving residence, tape record your reactions to the visit.</p> <p>B. Complete the written visit report.</p> <p>C. Replace family folder in office file.</p>

HANDOUT 12-4

FINANCIAL MANAGEMENT SUMMARY

Plan Your Spending

No intelligent person would start out on a motor trip unless he had -- or knew where he could get -- enough gasoline to take him there and back. By the same token, no one really wants to take on more obligations than he can pay for. But some of us do -- what happens that brings this about? Some of us never measure the economic gas tank -- we don't sit down and figure how much we have and what it will take to buy the things that are really important.

Do:

- (1) Keep track of your income, expenses and savings for at least one month.
- (2) Find how much you have left after all your necessary expenses and payments are taken out.
- (3) Plan a regular savings program to cover extra things you may want in the future: a vacation, a new car, a baby, etc.-- so you will have enough cash to pay for them, and to meet unexpected emergencies.
- (4) Set aside money for between pay day needs so you won't go broke before pay day.
- (5) Make payments before delinquent date. For example, the electric company makes an extra charge for late payments.

Don't:

- (1) Don't be a soft touch for a smooth salesman who uses an emotional approach. EXAMPLE: "You owe it to your kiddies to buy this set of encyclopedias (only \$400)." By the time your kiddies are old enough to use them, the books will be outdated and worthless -- and you will probably be in a much better position to afford the set they need than you are now.
- (2) Don't let a slick salesman stampede you into signing immediately to take advantage of a "hot deal." If the deal will spoil by morning there's something rotten somewhere and he's trying to get you hooked before you find what it is.
- (3) Don't fall for the old sales gag about the "other buyer" who is going to snap this bargain up if you don't get on the dotted line at once. If Salesman Sam really had a customer

HANDOUT 12-4 - continued

that eager, he wouldn't be trying so hard to sell you.

- (4) Don't spend more than a week's pay in cash or sign up for any credit purchase without thinking it over carefully. Make sure you're getting a good deal. Don't forget; the man with the washer will still sell it to you tomorrow if the deal is sound.
- (5) Don't buy anything -- for cash or credit -- that you don't really want and need, just because it is cheap. EXAMPLE: One eager customer signed up for \$260 super duper model sweeper. Later, when they came around to see why he was behind in his payments, they found he didn't even own a rug.

HANDOUT 12-4

FINANCIAL MANAGEMENT SUMMARY

Sign Your Name with Care

You may not think you have much to protect, but you can give away your past, present, and future with a scribble of the pen. Your signature is your passport to security or trouble -- depending on what you sign -- or what you refuse to sign.

Do:

- (1) Before you sign for any credit obligations, plan exactly how you are going to meet the payments when they come due.
- (2) Remember that when you buy something on time usually you sign two agreements, one to purchase the item, and one to borrow the money to pay for it, plus interest, taxes, insurance, etc. Even if the item purchased is no good and you give it back to the dealer, you usually still owe the full amount you signed up for -- less whatever the dealer gets out of a resale.
- (3) Remember that a power of attorney is a dangerous thing. Be sure there is a good reason for it before you execute one.

Don't:

- (1) Don't sign a contract which a salesman offers to "hold" until you make up your mind. Chances are he will execute it before you are out of sight. EXAMPLE: A man wanted to try out a used car and the obliging salesman agreed to let him use it for the weekend but "for his protection, insurance, etc." he insisted on having a contract signed which he promised to hold. When the man took the clunker back on Monday and said he wouldn't buy it -- he found he already had.
- (2) Don't sign your name to anything you have not read completely and carefully.
- (3) Don't sign anything which you do not understand fully.
- (4) Don't sign a contract which seems to be different from what the salesman told you. In case of doubt, have the salesman write out what he promises, sign it and give it to you as a part of the agreement. If he won't do this -- RUN, don't walk -- to the nearest exit -- this man is trying to take you.
- (5) Don't let a smooth salesman "switch contracts" on you so you

HANDOUT 12-4 - continued

read one and sign another. If he takes the contract away (for an OK) after you read it, read it again when he brings it back to be sure it is the same one. Watch for different reading on carbons and for "short sheets" where you read one short page and actually sign a longer one hidden beneath it.

HANDOUT 12-4

FINANCIAL MANAGEMENT SUMMARY

Manage Your Credit Wisely

When a man buys a car or when a family tries to furnish and maintain a home, there usually comes a time when the items needed cost more than the family can afford to pay in cash. To meet this need, several kinds of credit are available.

Credit, like fire, is a most useful servant -- when it is used wisely. However, like fire, credit can be quite destructive when used carelessly.

The following DO's and DON'T's may serve as guidelines for those who want to stay within safe limits in their use of credit:

DO:

- (1) Remember that credit costs money. Renting money is like renting a house or a car -- you have to pay for its use. This means that an item bought on credit costs more than if bought for cash.
- (2) Be sure you find out how much more an item bought on credit will cost you. Insist that the salesman give you a written statement showing all cost and charges BEFORE you decide whether or not you want to buy this item.
- (3) Be a good shopper. Compare cash and "on-time" prices for the same item in different stores. Sometimes you can drive a better bargain by borrowing the money from a bank and paying cash.
- (4) Analyze the deal before you sign for it. Look at the total cost (purchase price plus interest) of the item you are considering. Would you pay that much in cash for it if you had the cash in your pocket? Would a cheaper model do just as well? Do you really need the item at all? Will having it save you money (washing machine) or cost you more money (car)? Ask others who have made similar purchases some time ago to see if they believe it was a good deal. Take plenty of time to consider a credit purchase -- it will take you plenty of time to pay for it.

DON'T:

- (1) Don't buy anything just because you can get it on credit -- or because no down payment is required or because payments are small. Remember, you will have to pay the full price in

HANDOUT 12-4 - continued

the end -- plus the cost of credit which is higher if no down payment is made or if payments are stretched over a longer period of time to keep them low.

- (2) Don't count on your wife's salary in any long-range credit plans.
- (3) Don't take unnecessary changes. Buy from dealers in whom you have confidence.
- (4) Don't buy anything you don't need; either for cash or credit. Most families are on a pretty tight budget to meet emergency expenses and to get the extra things they want and need. Wives should not sign for credit purchases just to get rid of persistent salesmen, and neither husband nor wife should buy furniture, vacuum sweepers, TV sets, stereo's, etc., without serious consultation with the other marriage partner. Such credit purchases usually require real sacrifice and both must be sure they feel they are worth it.

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CHAPTER VII

EVALUATION OF AN EDUCATIONAL PROGRAM FOR THE RURAL DISADVANTAGED

INTRODUCTION

The following reports the results of a project designed to generate in rural secondary school districts an effective vocationally oriented, family centered educational program for the severely disadvantaged. The study, referred to as Project REDY, proposed to bring about greater utilization of the present and potential capabilities of rural youth and adults who were economically and socially handicapped. Based on a comprehensive study of severely disadvantaged families that resided in depressed rural areas of Illinois, a "model" vocationally oriented educational program was specifically designed for members of disadvantaged rural families. The "model" educational program was developed and tried out in a selected rural school in southern Illinois.

The objective of Phase IV of Project REDY, from which the following results emerged, was to evaluate the "model" vocationally oriented educational program developed in an earlier phase of the research. The educational program focused upon (1) youth and career choices, (2) family financial management, and (3) improvement of family income. The ultimate objective of the project was that some disadvantaged rural youth would utilize vocational education opportunities to prepare themselves for gainful employment outside their community, while others would utilize their developing competencies to improve the economic and social situation in their rural community.

PROCEDURES AND METHODOLOGY

The procedures used to select the subjects, collect the data, conduct the educational program, the formal character of the design, and the nature of the analysis are included in this section.

Research Population

As a preliminary step, economically depressed communities were identified by utilizing census data. Ten communities were selected to participate in the study from those identified. Five communities were randomly assigned to each of the treatment groups. Administrators in the schools in the selected community were contacted to determine if school authorities were willing to cooperate in the study and to determine the availability and willingness of the teacher of agricultural occupations to serve as the local coordinator of the educational program in the experimental schools. The officials representing the five schools randomly assigned to participate in the educational program agreed to participate in the study.

Selection of the sample. The population included all economically and socially disadvantaged rural families in the communities identified

as being economically depressed, who had an annual income of less than \$3000 or equivalent amount for larger families who had children who were of high school age or younger. Families were also included who were considered to be disadvantaged by one or more community welfare agencies in the community.

The teachers of agriculture as coordinators of the experimental programs, and Project REDY staff members in the case of the control communities, identified the families who fit the established criteria. All families who could be identified by utilizing the available community institutions and community leaders were randomly ordered. The families thus identified were contacted in order of random assignment to determine their willingness and ability to cooperate. Families in the experimental groups were asked if they were willing to participate in the educational program while families in the control group were asked to participate in an educational survey. The final sample included ten or more families from each of ten communities who were willing to cooperate.

Instrumentation

To evaluate the REDY Education Program, it was necessary to collect both pretest and posttest data from the experimental group and the control group. The standardized instruments used were the Sims SCI Occupational Rating Scale (6), Minnesota Survey of Opinion (Short Form) (5), Wants and Satisfaction Scale (5), Your Leisure Time Activities (5), and the Community Solidarity Index Schedule (3).

In addition to the standardized instruments, interview schedules were employed to gather data related to (1) parental desires for their children, (2) occupations and organizations of parents, (3) situations and goals of children age twelve and over living at home, (4) situation and goals of the family, (5) the farm business, and (6) the home and its surroundings.

School data were also collected and utilized in evaluating the educational program. Types of school data collected for each child over twelve years of age included (1) year in school, (2) non-vocational grade point average, (3) vocational and practical arts grade point average, (4) overall grade point average, (5) number of days absent from school, and (6) number of days tardy to school.

A Family Data Record form was used as a pretest measure to gather data related to the family and its members. Assessments were made of the residence, family income, ancestry of the family, and general characteristics of the family and individual members of each family. These data were also used by the educational coordinators to personalize the instruction for families included in the experimental group.

Treatment

The treatment consisted of the vocationally oriented educational program developed as a part of Project REDY. The educational program was conducted by the five teachers of agriculture in the five communities involved in the experimental treatment group. The families in the five other communities used as the control received no treatment other than the pretest.

The model vocationally oriented program was designed to:

1. Obtain the attention and interest of disadvantaged rural youth by involving them and their families in organizing and planning meetings to discuss their concerns relating to family resource development. A teacher with the competencies needed was employed in each experimental community to involve families in planning and conducting meetings. These family groups met approximately once each month with all family members over twelve years of age invited to attend.
2. Provide educational assistance at the family group meetings and during instructional home visits. The content of this instruction was focused upon family resource development. The teacher employed to organize the family group meetings provided the instruction with the help of others. The family group meetings continued throughout the treatment period which lasted approximately 12 months. The instruction was designed to:
 - a. Motivate and assist families, including the youth involved, in the task of analyzing critically the socioeconomic, psychological, and other dimensions of their situation.
 - b. Encourage the defining of family socioeconomic and vocational goals for individual family members, especially the youth.
 - c. Identify alternative actions possible for promoting achievement of family and individual goals.
 - d. Guide and encourage the selection of alternative(s) to be tried.
 - e. Plan action programs including vocational education to realize alternative(s) selected.
 - f. Encourage the completion of the action programs planned and the evaluation of the results.

3. Help the communities involved to mobilize for providing members of disadvantaged rural families with opportunities to obtain the initial vocational competencies needed for gainful employment by:
 - a. Involving local public school teachers and administrators.
 - b. Involving lay citizens.
 - c. Assisting in identifying and organizing local vocational education programs that should be included in the local secondary school.
 - d. Involving secondary area vocational and technical education institutions and community colleges in providing appropriate instruction not available in the local community.
 - e. Assisting in identifying and organizing educational and economic assistance programs that are or may be made available to families in the communities.

The Experimental Design

The design chosen was a pretest-posttest control group design. Campbell and Stanley (1) illustrated this design as follows:

R	O ₁	X	O ₂
R	O ₁		O ₂

Here O represents the process of measurement or observation, family's attitude or situation, X refers to the experimental treatment, the model educational program, and R indicates random assignment.

Expanding this design to include the five replications, the five educational communities matched with five control communities on an a priori decision based on community census data, the design for Phase IV was as follows:

Selection Process	Communities	Pretest	Treatment	Posttest
Random	1	0	X	0
	1a	0		0
Random	2	0	X	0
	2a	0		0
Random	3	0	X	0
	3a	0		0
Random	4	0	X	0
	4a	0		0
Random	5	0	X	0
	5a	0		0

Statistical Analysis

Appropriate statistical analyses depending upon the type of data were employed to (1) compare the pretest treatment group data in order to describe the samples and to ascertain whether or not pretest differences existed, and (2) to test the hypothesis that no significant difference existed between the treatment groups at the time of the posttest.

The chi square statistic was used both to determine whether or not there were differences among the experimental and control groups with regard to various environmental and sociological variables at the outset of the experimental study, and to compare the experimental and control groups to determine the extent to which the treatment was a function of the various variables on the posttest.

Computation of the chi square values followed the formula:

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

The O represents the observed frequencies and E represents the expected frequencies (4). Expected values were computed using the formula:

$$E_{r,c} = \frac{\sum r \sum c}{N}$$

where:

- r = row
- c = column
- $E_{r,c}$ = total number of observations
- $\sum r$ = observed frequency of row r
- $\sum c$ = observed frequency of column c

Analysis of covariance (7) was employed to analyze data obtained from the administration of the standardized instruments. The pretest score on each standardized instrument was used as the covariate on the corresponding posttest score, the variate.

The two-way fixed factor analysis of variance model was employed. This model can be presented as follows:

Mean Squares	Type of Factor	Source of Variance	Expected Mean Square
MSa	Fixed	Between treatment groups	$\sigma_e^2 + n\sigma_a^2$
MSb	Fixed	Among community pairs	$\sigma_e^2 + n\sigma_b^2$
MSab		Interaction of community with treatment	$\sigma_e^2 + n\sigma_{\alpha\beta}^2$
MS error		Among families within each of ten communities	σ_e^2

Thus the appropriate denominator for the F ratio for both main effects and the interaction was the within cell error. F ratios were calculated for the main effects and the interactions.

Kewman-Keuls tests (7) were run to test the significance between community means when significant F ratios were obtained for the interaction effect.

DESCRIPTION OF THE SAMPLE

In order to establish the degree of similarity between the experimental and control group families and individuals, data collected as a pretest measure were compared. The Family Data Record and various interview schedules were used to collect these data.

Analysis of variance and chi square statistics were employed to analyze the data. Where chi square was employed, the replications of treatment groups were collapsed to increase the expected frequencies in the response classifications. Yates Correction (2) was employed for chi square analysis with one degree of freedom.

General Environmental Conditions

General data pertaining to environmental conditions of the treatment families were collected. These data were applicable to the entire family. The environmental dimensions investigated depict various aspects of the physical life of the treatment group families.

Family residence. The treatment group classification was not a function of any of the variables related to type, setting, location, condition, or ownership of the family residence, indicating that the experimental and control groups were similar in these aspects.

Table VII-1 presents the data regarding types of family dwelling. The data show that 98.08 percent of the experimental group and 98.21 percent of the control group lived in houses. With only one exception, in the control group, all families in both groups were living in a single occupant residence.

Table VII-1. Frequency of Types of Family Residence by Treatment Group

Group	Type of Residence			Chi Square
	House	Mobile Home	Other	
Experimental	51	1	0	2.001
Control	55	0	1	

The data in Table VII-2 indicate that the setting of the family residence of the two groups was similar. Most of the families, 78.71 percent of the experimental group and 69.82 percent of the control group, lived on farms. Less than one percent of the family residences in each group were located in a village.

Table VII-2. Frequency of Setting of Family Residence by Treatment Group

Group	Setting of Residence			Chi Square
	Farm	Rural Non-Farm	Village	
Experimental	41	7	4	1.74
Control	39	13	4	

Table VII-3 presents the data regarding the location of the family residence in reference to public roads. Of the families in the experimental group, 71.15 percent lived along county roads compared to 80.39 percent in the control group. Approximately one percent of the family residences of each group were located near a state highway.

Table VII-3. Frequency of the Location of Residence by Treatment Group

Group	Location of Residence				Chi Square
	State Highway	County Road	Town Street	No Response	
Experimental	6	37	9	0	6.73
Control	5	45	3	3	

Table VII-4 presents the data regarding the conditions of the family residences. In the experimental group, 34.61 percent of the families lived in residences that were classified as "fair" and 36.35 percent lived in residences classified as "poor." In the control group, 48.21 percent of the families lived in "fair" housing while 33.92 percent lived in residences classified as "poor." Less than one-third of the families in each of the two groups were residing in housing classified as "good" or "excellent."

The condition of the family residence was rated by the interviewer following a visit at each home. An "excellent" rating referred to a residence with very few defects. A "good" rating indicated that the residence had a few defects of the type which may be corrected during regular maintenance. A "fair" classification indicated that the residence had many defects of the type which may

require major repairs. A "poor" rating was given residences that had many defects which would be difficult to correct through maintenance or major repair.

Table VII-4. Frequency of the Condition of Family Residence by Treatment Group

Group	Condition of Residence				Chi Square
	Excellent	Good	Fair	Poor	
Experimental	2	13	18	19	2.72
Control	1	9	27	19	

Table VII-5 presents the data regarding ownership status of the residence. Over one-half of the severely disadvantaged families, 63.46 percent of the experimental group and 58.92 percent of the control group, owned the family residence. This finding was anticipated since a large number of the residences were located on small farms owned by the families.

Table VII-5. Frequency of the Ownership Status of Residence by Treatment Group

Group	Ownership Status of Residence					Chi Square
	Owned	Rented	Tenancy	Other	No Response	
Experimental	33	6	9	2	2	7.06
Control	33	15	5	3	0	

Table VII-6 includes the data concerning the resale value of the residence for the control and the experimental groups. The significant chi square value indicates that the resale value of the participants' residences was a function of the treatment group. However, it should be noted that approximately three-fifths, 96.39 percent of the experimental group and 55.19 percent of the control group, of the families in each group were residing in residences where the estimated resale value ranged between \$2,000 and \$6,000.

Table VII-6. Frequency of the Resale Value of Family Residence by Treatment Group

Group	Resale Value of Residence					Chi Square	
	\$0 to \$2,000	\$2,001 to \$4,000	\$4,001 to \$6,000	\$6,001 to \$10,000	Over \$10,000		No Response
Experimental	16	20	11	2	2	1	19.46**
Control	11	9	11	12	2	11	

**Significant at the .01 level

Tables VII-7, VII-8 and VII-9 present the data concerning the presence or absence of electricity, indoor bathroom and telephone in the family residence respectively. The chi square values obtained indicate that the presence or absence of these modern conveniences were not a function of the treatment group classification.

A slightly higher percentage of the families in the experimental group than the control group did not have electricity in their residence, these percentages were 13.46 and 3.54 respectively.

In each treatment group nearly one-half of the family residences, 44.21 percent of the experimental group and 48.21 percent of the control group, did not have indoor bathrooms.

In regard to a telephone in the family residence, the data collected revealed that approximately two-thirds (63.46 percent of the experimental group and 67.86 percent of the control group) of the families in each group had telephones.

Table VII-7. Frequency of Presence or Absence of Electricity in Homes by Treatment Group

Group	<u>Electricity in Residence</u>		Corrected Chi Square
	No	Yes	
Experimental	7	45	2.28
Control	2	54	

Table VII-8. Frequency of Presence or Absence of An Indoor Bathroom in the Homes by Treatment Group

Group	<u>Indoor Bathroom in Residence</u>		Corrected Chi Square
	No	Yes	
Experimental	23	29	.05
Control	27	29	

Table VII-9. Frequency of Presence or Absence of a Telephone in the Family Residence by Treatment Group

Group	<u>Telephone in Residence</u>		Corrected Chi Square
	No	Yes	
Experimental	33	19	0.08
Control	38	18	

Farm business. Tables VII-10 and VII-11 contain data concerning the presence or absence of a farm business and the income derived from the family farm. The chi square values indicate that the presence or absence of a farm business and also the income received from the farm were not functions of the treatment group classification. Almost three-fifths of the families in each of the groups had some kind of farm business from which 23.08 percent of the experimental group families and 32.14 percent of the control group families derived over one-half of their family income.

Table VII-10. Frequency of the Presence or Absence of Farm Business by Treatment Group.

Group	Farm Business		Corrected Chi Square
	No	Yes	
Experimental	21	31	0.02
Control	23	33	

Table VII-11. Frequency Where Farm Provides One-Half or More of the Family Income by Treatment Group

Group	One-half of Family Income from Farm				Chi Square
	No Farm	No	Yes	No Response	
Experimental	21	16	12	3	3.11
Control	23	15	18	0	

Table VII-12 includes the data concerning the size of farms operated by families in the treatment groups. The chi square value calculated indicates that the size of the family farm was not a function of treatment group classification. Of the families operating a farm business, 64.51 percent of the experimental group and 39.38 percent of the control group had farms that consisted of less than 80 acres.

Table VII-12. Frequency of Different Sizes of Farms Operated by Families by Treatment Group

Group	No Farm	Size of Farm				No Response	Chi Square
		0-10 acres	11-40 acres	41-80 acres	More than 80 acres		
Experimental	21	6	9	5	9	2	6.00
Control	23	3	5	5	19	1	

The presence or absence of livestock, fruit and vegetable enterprises on the farms were not functions of the treatment group classification. The experimental and control groups were similar in that a majority (77.42 percent of the experimental group and 75.76 percent of the control group) of the families in both groups who operated farms had livestock. Fruit was produced by only 3.22 percent of the experimental group families and none of the control group that operated farms. Vegetables were not commonly raised by the families included in the two groups. Tables VII-13 through VII-15 report the data collected.

Table VII-13. Frequency of Presence or Absence of Livestock Enterprise on Farms by Treatment Group

Group	Livestock Enterprise			Chi Square
	No	Yes	No Response (No Farm)	
Experimental	7	24	21	0.03
Control	8	25	23	

Table VII-14. Frequency of Presence or Absence of Fruit Enterprise on Farms by Treatment Group

Group	Fruit Enterprise			Chi Square
	No	Yes	No Response (No Farm)	
Experimental	30	1	21	1.09
Control	33	0	23	

Table VII-15. Frequency of Presence or Absence of Vegetable Enterprise on Farm by Treatment Group

Group	Vegetable Enterprise			Chi Square
	No	Yes	No Response (No Farm)	
Experimental	21	10	21	5.31
Control	30	3	23	

The presence or absence of crop enterprises was a function of the treatment group classification as revealed by the significant chi square in Table VII-16. Sixty percent of the families in the experimental group and 87.87 percent of the control group who operated farms had crop enterprises.

Table VII-16. Frequency of the Presence or Absence of Crop Enterprise on Farms by Treatment Group

Group	Crop Enterprise			Chi Square
	No	Yes	No Response (No Farm)	
Experimental	13	18	21	7.29*
Control	4	29	23	

*Significant at the .05 level.

Families receiving financial aid. Table VII-17 shows whether or not some type of financial aid was received by family members in the treatment groups. The chi square value obtained indicates that the presence or absence of financial aid was not a function of the treatment group classification. The data reveal that slightly over four-fifths (82.58 percent of the experimental group and 80.38 percent of the control group) of the families in each group did not receive any kind of financial aid. A summary of the sources of financial assistance received by families in the two treatment groups is presented in Table VII-18. Chi square values were computed for each type of financial assistance to determine if the treatment group classification was a function of the sources of financial aid. None of the chi square values were significant at the .05 level.

Table VII-17. Frequency of Families Who Received Some Type of Financial Aid by Treatment Group

Group	Receiving Some Type of Financial Aid		Corrected Chi Square
	No	Yes	
Experimental	43	9	0.00
Control	45	11	

Table VII-18. Sources From Which Families Received Financial Assistance and Frequency of Families Receiving Financial Assistance from Each Source by Treatment Group

Source	Experimental Group	Control Group
Pension	0	1
Social Security	7	6
Aid for Dependent Children	2	6
Unemployment	1	0
Disability Payments	0	5
Other Financial Assistance	1	1

Race and nationality of family members. Table VII-19 includes the race of family members in the treatment groups. The chi square value obtained indicates that the race of members of the families was not a function of the treatment group classification. Of the families included, 96.15 percent of the experimental group and 94.65 percent of the control group were Caucasian. The remaining families in each group were Negro.

The data collected regarding the nationality of the husband and wife revealed that less than two percent of the families in each of the treatment groups identified themselves with a foreign nationality. None of the families in either group commonly spoke a foreign language.

Table VII-19. Frequency of the Race of Families by Treatment Group

Group	Race of Families		Corrected Chi Square
	Caucasian	Negro	
Experimental	50	2	0.1069
Control	52	4	

Data analysis show that only two of the 28 variables studied indicate a significant difference between the two treatment groups. The resale value of home and crops grown on the farm indicated a significant departure from the expected. However, in general, the data supports the notion that the treatment groups were indeed similar regarding environmental conditions.

Characteristics of adults. The data collected were applicable to either the head of the household and/or all adults in the home. The dimensions measured depict ages, occupations, and places of residence for adults and family.

Place of birth, childhood residence, and previous address of adults in the treatment groups indicated no significant difference at the .05 level when tested with the chi square statistic. These findings, reported in Tables VII-20 through VII-22, support the thesis that the treatment groups are representative of the same population. Present and adjoining counties were dominant places of birth. Over one-half of the adults (56.84 percent of the experimental group and 57.25 percent of the control group) were born in the county in which they resided at the time of the study. An additional 19.32 percent of the experimental group and 16.39 percent of the control group were born in an adjoining county.

The childhood residence of adults in the treatment groups was frequently (62.59 percent of experimental group and 61.48 percent

of control groups) in the county in which they resided at the time of the study.

It should be noted that 67.05 percent of the adults in the experimental group and 65.72 percent of the adults in the control group had a previous address that was in the same county in which they resided at the time the study was made.

Table VII-20. Frequency of Place of Birth for Adults by Treatment Group

Group	Place of Birth				Chi Square
	Out of State	Present County	Adjoining County	Another County	
Experimental	11	50	17	10	4.21
Control	19	63	18	10	

Table VII-21. Frequency of Adults' Childhood Residence by Treatment Group

Group	Childhood Residence of Adults					Chi Square
	Out of State	Present County	Adjoining County	Another County	No Response	
Experimental	9	57	13	4	8	6.28
Control	15	67	13	11	3	

Table VII-22. Frequencies of Previous Address of Adults by Treatment Group

Group	Previous Address of Adults					Chi Square
	Out of State	Present County	Adjoining County	Another County	No Response	
Experimental	9	65	9	8	5	2.30
Control	7	69	8	15	6	

The frequency of the present adult occupations indicate that the treatment groups are representative of same population. The present occupation of adults in both groups tended to gravitate toward agriculture and home economics classifications. Over three-fifths (74.46 percent of the experimental group and 62.95 percent of the control group) of the adults' occupations in each group fell in these two groupings. Table VII-23 reports the occupational frequency for the treatment groups.

Table VII-23. Frequencies of Present Occupations of Adults by Treatment Group

Group	Occupations of Adults								Chi Square
	Unem- ployed	Agri- culture	Busi- ness	Indus- try	Home Economics	Health	Other	No Re- sponse	
Experimental	1	31	9	7	42	1	2	5	13.55
Control	7	27	5	14	46	3	6	1	

The means for selected variables related to adults were compared using analysis of variance. The analysis of variance for each variable is presented in Table VII-24. For the purpose of these analyses, the difference between the mean of the experimental group and the control group were considered. Differences among replications means and the interaction between the treatment groups and the replications were not considered relevant.

There was a significant difference at the .01 level between the treatment groups for years of education completed by the heads of households. The family heads in the experimental group had completed 7.1 years of school compared to 8.5 years of education for the family heads in the control group. There was no significant difference between the means for the treatment groups regarding age of the head of household, years in present occupation, miles to present job, years since family last moved, and years family lived at previous address. Household heads for both groups were approximately 40 years of age.

Mean years that the family heads had worked at present occupation were found to be 10.8 years for the experimental group and 14.3 years for the control group. Both treatment groups reported miles to present job as 3.5 miles when rounded to nearest tenth.

Data related to years since families had last moved and the number of years lived at previous address indicate that families included in the treatment groups were not mobile. A mean of 9.8 years was determined as the length of time since families in the experimental group had last moved. This may be compared to 10.8 years for families in the control group on the same variable. The families in the experimental group lived at their previous address for 4.7 years compared to 5.2 years for families in the control group.

Data analysis of adults shows that only one variable was significantly different between the treatment groups, that being year of school completed by the head of the household. Generally speaking, occupations, ages, and places of residence were similar for the two groups.

Table VII-24. Comparison of Means for Selected Variables Relating to Heads of Households and Families by Treatment Group

Variable	Source of Variation	Degrees of Freedom	Sum of Squares	F Ratio
Age of Head of Household	Treatment	1	484.90	3.92
	Replication	4	220.41	
	Interaction	4	586.34	
	Within	98	123.98	
Years of Education Completed by Head of Household	Treatment	1	49.90	8.49**
	Replication	4	83.17	
	Interaction	4	35.30	
	Within	98	5.88	
Years in Present Occupation for Head of Household	Treatment	1	304.00	3.93
	Replication	4	161.92	
	Interaction	4	219.58	
	Within	98	77.44	
Miles to Present Job for Head of Household	Treatment	1	0.04	.00
	Replication	4	57.03	
	Interaction	4	13.28	
	Within	98	43.61	
Years Since Family Last Moved	Treatment	1	26.42	.30
	Replication	4	179.54	
	Interaction	4	100.16	
	Within	98	88.73	
Years Family Lived at Previous Address	Treatment	1	3.33	.09
	Replication	4	33.94	
	Interaction	4	71.75	
	Within	98	36.70	

**Significant at the .01 level

Characteristics of Children

Children at home. The chi square values reported in Tables VII-25 and VII-26 indicate that the place of birth and present situation of children at home were not functions of the treatment group classification. Approximately three-fourths (78.32 percent of the experimental group and 73.16 percent of the control group) of the children at home in both groups were born in the county in which they resided at the time the study was made.

The situation of children at home in both groups was also similar in that 85.02 percent of the children in the experimental

group and 88.12 percent of the children in the control group who lived at home were students.

Table VII-25. Frequency of Place of Birth for Children at Home by Treatment Group

Group	Birth Place				Chi Square
	Out of State	Present County	Adjoining County	Another County	
Experimental	3	188	24	19	7.66
Control	10	169	24	28	

Table VII-26. Frequency of Present Situation of Children at Home by Treatment Group

Group	Situation of Children				Chi Square
	Student	Employed	Unemployed	No Response	
Experimental	176	10	8	11	2.60
Control	178	13	4	7	

Children away from home. The present address and occupation of children away from home were not functions of the treatment group classification as revealed by the non-significant chi square reported in Tables VII-27 and VII-28. The data indicate that the children who left home tended to go in many directions. However, 20.36 percent of the children in the experimental group and 29.22 percent of the children in the control group remained in the same county as their parents or an adjoining county.

The present occupations of children away from home represented a broad spectrum of occupations, as shown in Table VII-28. Of the responses received for this variable, approximately one percent of the children in each group were unemployed at the time the study was made.

Table VII-27. Frequency of Present Address of Children Away from Home by Treatment Group:

Group	Present Address					Chi Square
	Out of State	Present County	Adjoining County	Another County	No Response	
Experimental	13	21	11	13	25	5.60
Control	21	46	18	38	34	

Table VII-28. Frequency of Occupation of Children Away From Home by Treatment Groups

Group	Occupation of Children							Chi Square
	Unem- ployed	Agri- culture	Busi- ness	Indus- try	Home Eco- nomics	Health	Student	
Experimental	1	8	8	12	17	1	5	9.93
Control	2	9	13	24	49	2	1	

Parental Wishes for Their Children

An interview schedule was designed and employed to obtain information regarding the parental wishes for children who were twelve years of age or older and living at home at the time of the pretest. The following is a report of that data.

As a preliminary step, the frequencies of children who were twelve years of age or older in the various age classifications were tabulated by treatment group to establish the similarity of the children for whom parents were expressing their wishes. The non-significant chi square value indicates that the age classification was not a function of the treatment group as shown in Table VII-29. Of these children, 85.65 percent were less than 18 years of age.

Table VII-29. Frequency of Children by Age and Treatment Group

Group	Age Groups					Chi Square
	12-13	14-15	16-17	18-19	20 and over	
Experimental	27	36	36	7	8	6.94
Control	40	31	33	15	4	

Frequencies of the amount of income parents desired for sons and daughters when adults are reported in Tables VII-30 and VII-31, respectively. The chi square values indicate that the income classification was not a function of the treatment classification for the sons or daughters.

Table VII-30. Frequency of Amount of Income Parents Desired For Sons by Treatment Group

Group	Income Desired for Sons					Chi Square
	\$6,000 or less	\$6,001 to \$8,000	\$8,001 to \$10,000	Over \$10,000	Do Not Know	
Experimental	15	6	6	6	12	6.23
Control	8	12	10	4	8	

It was noted that nearly one-half of the treatment group parents, 46.67 percent of the experimental group and 47.62 percent of the control group, desired an income of less than \$8000 for their sons when adults. About one-half, 44.44 percent of the experimental group and 54.04 percent of the control group parents, desired income of less than \$8000 for the daughters.

Table VII-31. Frequency of Amount of Income Parents Desired for Daughters When Adults by Treatment Group

Group	Income Desired for Daughters				Chi Square
	\$6000 or Less	\$6001 to \$8000	\$8001 to \$10,000	Do Not Know	
Experimental	9	3	5	10	0.93
Control	13	7	6	11	

A substantial portion of the parents in both treatment groups, 22.99 percent for boys and 32.81 percent for the girls, did not know what level of income they desired for the child. Over one-fourth of the responses, 34.38 percent for the girls and 26.44 percent for the boys, were for income levels of \$6000 or less. None of the girls' parents and 11.49 percent of the boys' parents desired incomes of over \$10,000 for the children when adults.

Frequencies of place of residence that parents desired for sons are reported in Table VII-32. The chi square value was significant at the .05 level indicating that the residence classification was a function of the treatment group.

Table VII-32. Frequency of Place of Residence Parents Desired for Sons When Adults by Treatment Group

Group	Residence Desired for Sons					Chi Square
	Rural	Small Town	City	Do Not Know	Up to Child	
Experimental	10	9	3	8	15	13.11*
Control	22	10	3	3	4	

* Significant at the .05 level

The treatment groups had similar percentages of frequencies for "small town" and "city." These percentages were 20.00 as compared to 23.81 and 6.67 as compared to 7.14 respectively for the parents of the experimental and control groups.

The largest differences in proportion of frequencies between treatment groups occurred in the "rural" and "up to child" categories. One-third of the parents in the experimental group as compared to approximately one-tenth (9.52 percent) of the control group left the place of residence up to the son. Almost one-fourth of the experimental group (22.22 percent) and 52.38 percent of the control group responses were for a rural place of residence for the son.

The chi square value was not significant for the place of residence parents desired for their daughters. Table VII-33 shows that 35.94 percent of the parents in the sample desired a rural residence for their daughters.

Table VII-33. Frequency of place of Residence Parents Desired for Daughters When Adults by Treatment Group

Group	Residence Desired for Daughter					Chi Square
	Rural	Small Town	City	Do Not Know	Up to Child	
Experimental	7	7	0	5	8	9.06
Control	16	6	6	4	5	

Approximately one-fifth, 20.31 percent, of the parents in the sample left place of residence up to their daughters.

A low number of parents exhibited a desire for the city as a place of residence for both sexes of children. Only 6.67 percent of the parents in the experimental group and 7.14 percent of the parents in the control group selected the city as a place of residence for their sons. For their daughters, 16.22 percent of the parents in the control group and none of the parents in the experimental group desired the city as a place of residence.

Tables VII-34 through VII-39 include the data concerning financial support that parents estimated would be available for their childrens' post-secondary education. The chi square values indicate that the financial support classification was not a function of the treatment group classification when four of the five sources were considered in turn. The chi square value was significant for the portion of support parents thought their children would be able to obtain from outside sources.

The frequency of parental estimate of family annual financial support available for post-secondary education per child is shown in Table VII-34.

Table VII-34. Frequency of Parental Estimate of Annual Family Financial Support for Post-Secondary Education Per Child by Treatment Group

Group	Family Financial Support Available			Chi Square
	None or Do Not Know	\$500 or less	More than \$500	
Experimental	43	2	4	3.38
Control	42	8	4	

A few of the parents, 12.24 percent of the experimental group and 22.22 percent of the control group, estimated that they would be able to provide some financial support for post-secondary education of their children. The remaining parents either estimated no financial support was available from the family or that they did not know how much support would be available per child.

The level of cost of one year of post-secondary education as estimated by parents for one child is presented in Table VII-35. Nearly one-half, 51.02 percent of the experimental group and 37.04 percent of the control group, of the parents did not know the cost of one year of post-secondary education. Approximately one-fourth of the parents, 28.57 percent of the experimental group and 24.07 percent of the control group, estimated the cost at less than \$1000.

Table VII-35. Frequency of Parental Estimate of Level of Cost of One Year of Post-Secondary Education by Treatment Group

Group	Estimated Cost					Chi Square
	Do Not Know	Less Than \$1,000	\$1,001 to \$1,500	\$1,501 to \$2,000	More than \$2,000	
Experimental	25	14	3	6	1	7.41
Control	20	13	7	6	8	

Table VII-36 reports the estimated amount of annual support the family would have liked to provide for each child for post-secondary education.

A slightly higher percentage of the parents in the experimental group than in the control group did not know the portion of the support they would be able to provide for their childrens' post-secondary education. These percentages were 42.86 and 31.48 respectively. It was also observed that the percentage of families who indicated they would be able to provide over 50 percent of their childrens'

post-secondary educational cost were higher for the experimental group than the control group, 22.45 and 9.26 respectively.

Table VII-36. Frequency of Parental Estimate of Portion of Financial Support the Family Would Like to Provide for Each Child's Post-Secondary Education by Treatment Group

Group	Percentage of Support				Chi Square
	None or Do Not Know	Up to 25 Percent	26-50 Percent	Over 50 Percent	
Experimental	21	6	11	11	7.34
Control	17	14	18	5	

Frequencies of responses to the different levels of support that parents thought the child should provide for his post-secondary education are shown in Table VII-37.

Table VII-37. Frequency of Parental Estimate of Portion of Financial Support A Child Should Contribute to His Post-Secondary Education by Treatment Group

Group	Portion of Support					Chi Square
	None or Do Not Know	Up to 25 Percent	26-50 Percent	51-75 Percent	76-100 Percent	
Experimental	14	4	16	3	12	8.55
Control	6	9	22	8	9	

Approximately one-third of the parents, 32.65 percent of the experimental group and 40.74 percent of the control group, indicated that the child should provide one-fourth to one-half of the cost for his post-secondary education. An additional 30.61 percent of the experimental group and 31.48 percent of the control group indicated that the child should provide over one-half of his post-secondary educational expenses.

Presented in Table VII-38 are the data concerning the parents' estimates of the portion of financial support their children could expect from sources outside of the family, such as scholarships and loans. Approximately three-fourths of the treatment group families, 77.55 percent of the experimental group and 61.11 percent of the control group, did not know what portion of the childrens' financial support for post-secondary education could be obtained from outside sources or thought that none would be available. A higher percentage of the control group than the experimental group thought that up to

25 percent of the childrens' post-secondary education could come from sources outside the family. These percentages were 27.78 and 8.16 respectively.

Table VII-38. Frequency of Parental Estimate of Portion of Financial Support Thought to be Available for Childrens' Post-Secondary Education from Outside Sources by Treatment Group

Group	Portion of Support			Chi Square
	None or Do Not Know	Up to 25 Percent	26-75 Percent	
Experimental	38	4	7	6.57*
Control	33	15	6	

*Significant at the .05 level

Occupations and Organizations of Parents

An instrument was designed to obtain information that would enable the researchers to appraise the information regarding the occupations and organizations in which parents in the treatment groups were involved. Tables VII-39 and VII-40 include the marketable skills possessed by the husband and wife respectively. Parents could list more than one skill precluding the use of the chi square statistic; thus, only frequencies are presented.

As shown in Table VII-39, the major skills possessed by the husbands were primarily of an agricultural or industrial nature with approximately one-third of the parents in the treatment groups in each category. The percentages for the experimental and control groups were 40.38 as compared to 39.32 respectively for agricultural skills possessed and 32.69 and 45.30 respectively for industrial skills possessed.

Table VII-39. Frequency of Husbands' Marketable Skills by Treatment Group

Group	Major Marketable Skills				
	None	Agricultural	Business	Industrial	Other
Experimental	2	21	5	17	7
Control	0	46	10	53	8

As shown in Table VII-40, nearly two-thirds, 65.08 percent of the experimental group wives and 63.01 of the control group wives, reported having skills in the occupational area of home economics.

Approximately one-tenth of the wives in the combined treatment groups reported possessing skills in the occupational areas of business, industrial and health occupations.

Table VII-40. Frequency of Wives' Major Marketable Skills by Treatment Group

Group	Area of Skill					
	None	Business	Industrial	Home Economics	Health Education	Other
Experimental	5	5	7	41	3	2
Control	1	8	7	46	7	2

Tables VII-41 and VII-42 present the data concerning the skill training desired by the husband and wife respectively for the job held at the time of the pretest. The chi square values indicated that the training desired classification was statistically independent from the treatment group classification.

Table VII-41. Frequency of Occupational Training Husbands Desired for Job Held by Treatment Group

Group	Training Desired		Adjusted Chi Square
	No	Yes	
Experimental	37	9	.79
Control	36	15	

Table VII-42. Frequency of Occupational Training Wives Desired For Job Held by Treatment Group

Group	Training Desired		Adjusted Chi Square
	No	Yes	
Experimental	46	4	.29
Control	46	7	

Included in Tables VII-43 and VII-44 are the data regarding the job satisfaction as expressed by the husband and wife respectively. The job satisfaction classification was not a function of the treatment group classification for the wives' or the husbands' responses.

Table VII-43. Frequency of Husbands' Satisfaction with Job Held by Treatment Group

Group	Job Satisfaction			Chi Square
	No	Yes	No Response or Unemployed	
Experimental	8	33	5	.46
Control	11	36	4	

Most of the husbands were satisfied with their present job. Of the total sample, 71.74 percent of the husbands in the experimental group and 70.59 percent of the husbands in the control group responded affirmatively.

The proportion of wives dissatisfied with their job was similar for the two treatment groups. Dissatisfaction was reported by 16.67 percent of the experimental group and 16.98 percent of the control group wives. In the control group, 83.33 percent of the wives responded that they were satisfied, with none unemployed or not responding. In the experimental group, 70.00 percent of the wives indicated that they were satisfied with their job, while 16.00 percent were unemployed or did not respond. The eight wives in the experimental group who indicated that they were unemployed were not included in the analysis.

Table VII-44. Frequency of Wife's Satisfaction with Present Job Held by Treatment Group

Group	Job Satisfaction		Adjusted Chi Square
	No	Yes	
Experimental	7	35	0.00
Control	9	44	

Frequencies of other kind of job desired other than the one held by husband and wife are summarized in Tables VII-45 and VII-46.

Table VII-45. Frequency of Husbands Who Desired Different Jobs by Treatment Group

Group	Type of Job				Chi Square
	None	Agricultural	Industrial	Other	
Experimental	27	4	10	5	3.27
Control	32	8	5	6	

Over one-half the husbands in the two groups, 60.82 percent, desired no other jobs. Industrial, agricultural, and other jobs were desired by 15.46, 12.37 and 11.34 percent respectively of the husbands.

Table VII-46 exhibits the frequencies of wives who desired a different job than the one held at the time of the pretest. A majority of the wives in each group did not desire a different job than the one held at the time of the pretest.

Table VII-46. Frequency of Wives Who Desired Different Jobs by Treatment Group

Group	Desired Different Job		Adjusted Chi Square
	No	Yes	
Experimental	42	8	.36
Control	41	12	

The frequency of new marketable skills desired by husbands and wives are reported in Tables VII-47 and VII-48 respectively. The desire for new marketable skills was not a function of the treatment group classification for the husbands or wives. Slightly over one-fourth, 30.43 percent of the experimental and 26.52 percent of the control group, desired new skills. A higher percentage of the wives in the control group than the experimental group desired new marketable skills, 25.93 and 10.00 respectively.

Table VII-47. Frequency of New Marketable Skill Husbands Desired by Treatment Group

Group	Skill Desired			Chi Square
	None	Industrial	Other	
Experimental	32	12	2	2.25
Control	38	8	5	

Table VII-48. Frequency of New Marketable Skill Wives Desired by Treatment Group

Group	Skill Desired		Adjusted Chi Square
	No	Yes	
Experimental	45	5	3.41
Control	40	14	

Tables VII-49 through VII-56 present the data regarding the organizational affiliation and activities of the parents in the treatment groups. The classifications for organizational membership, attendance patterns, committee participation, offices held, and interest in joining organizations were not a function of the treatment group classification for either spouse.

Table VII-49 includes the data concerning the groups or organizations with which husbands in the treatment groups were associated. Approximately one-half of the husbands, 52.08 percent of the experimental group and 45.10 percent of the control group, belonged to one or more groups or organizations.

Presented in Table VII-50 are the data regarding the number of groups or organizations with which the wives were associated. It was noted that about one-half of the wives, 42.00 percent of the experimental group and 50.94 percent of the control group, were associated with one or more organizations or groups.

Table VII-49. Frequency of Groups or Organizations with Which Husbands Were Associated by Treatment Group

Group	Number of Groups or Organizations		Adjusted Chi Square
	One or More	None	
Experimental	25	23	.24
Control	23	28	

Table VII-50. Frequency of Groups or Organizations With Which Wives Were Associated by Treatment Group

Group	Number of Groups or Organizations		Adjusted Chi Square
	One or More	None	
Experimental	21	29	.50
Control	27	26	

Data regarding the number of husbands and wives who served on group or organization committees during the year prior to the pretest are included in Tables VII-51 and VII-52. A low percentage of the husbands and wives in the treatment groups had participated in committee work. For the experimental and control groups respectively, the percentages were 8.70 and 3.39 for the husbands and 10.00 and 5.66 for the wives.

Table VII-51. Frequency of Husbands Who Served on Group or Organization Committees by Treatment Group

Group	Committee Assignment		Adjusted Chi Square
	One or More	None	
Experimental	4	42	.31
Control	2	49	

Table VII-52. Frequency of Wives Who Served on Group or Organization Committees by Treatment Group

Group	Committee Assignment		Adjusted Chi Square
	One or More	None	
Experimental	5	45	.21
Control	3	50	

Tables VII-53 and VII-54 present the data regarding the number of offices held in groups or organizations during the year prior to the pretest by the husband and wife respectively.

Table VII-53. Frequency of Husbands Who Held Offices in Groups or Organizations by Treatment Group

Group	Office Held		Adjusted Chi Square
	No	Yes	
Experimental	40	7	.03
Control	43	8	

Relatively few husbands or wives held an office in organizations or groups. Less than one-fifth of the husbands in each treatment group, 14.89 percent of the experimental group and 15.69 percent of the control group, held offices. Even a smaller proportion of the wives held offices. The percentages were 8.70 for the experimental group and 9.26 for the control group.

Table VII-54. Frequency of Wives Who Held Offices in Groups or Organizations by Treatment Group

Group	Office Held		Adjusted Chi Square
	No	Yes	
Experimental	46	4	.01
Control	49	5	

Tables VII-55 and VII-56 include the data regarding the number of husbands and wives respectively in the treatment groups who were interested in joining an organization other than those to which they belonged at the time of the pretest.

Table VII-55. Frequency of Husbands Interested in Joining An Organization by Treatment Group

Group	Interested in Joining		Adjusted Chi Square
	No	Yes	
Experimental	44	2	.01
Control	48	3	

Only a few of the husbands and wives were interested in joining organizations other than those to which they belonged at the time of the pretest. The percentages of the husbands who were interested in joining organizations were 4.35 for the experimental group and 5.88 for the control group. Wives interested in joining organizations totaled 0.00 percent for the experimental group and 7.55 for the control group.

Table VII-56. Frequency of Wives Interested in Joining An Organization by Treatment Group

Group	Interested in Joining		Adjusted Chi Square
	No	Yes	
Experimental	50	0	2.16
Control	49	4	

The data regarding the level of annual income that adult family members estimated as being necessary for adequate living expenses are presented in Table VII-57. The chi square value was not significant indicating that the estimated level of family income needed was not a function of the treatment group classification.

Over one-half, 52.34 percent, of the families in the combined treatment groups estimated that they needed an annual family income between \$2000 and \$6000 in order to live adequately. Another 26.17 percent of the families said they needed between \$6000 and \$10,000 per year, and only 10.27 percent said they needed over \$10,000 annual income to adequately support their family.

Table VII-57. Frequency of Estimated Level of Annual Family Income Needed by Treatment Group

Group	Income Level					Do not Know	Chi Square
	\$2000 to \$4000	\$4001 to \$6000	\$6001 to \$8000	\$8001 to \$10,000	\$10,000 and above		
Experimental	10	19	6	6	3	7	3.69
Control	11	16	10	6	8	5	

Situation and Goals of Children

An interview schedule, designed to obtain data regarding situation and goals of children who were twelve years of age or older and were living at home was employed to obtain the data reported in this section. These data were tabulated by sex. The observed chi square values were non-significant for all variables except one. Thus, in all cases except one, the responses to the classifications of the variables were independent of the treatment group.

The frequencies of boys and girls work experiences by treatment group are presented in Tables VII-58 and VII-59 respectively.

Table VII-58. Frequency of Type of Work Experience of Sons by Treatment Group

Group	Type of Work Experience		
	None	Agriculture	Other
Experimental	5	51	16
Control	8	42	8

Whereas the types of work experience was not limited to one per individual, the responses were not mutually exclusive. Thus, a chi square value was not reported.

It was noted that most of the experiences reported by boys, 70.83 percent of the experimental group and 72.41 percent of the control group, were related to agriculture. Over one-half of the work experiences of the girls, 51.52 percent of the experimental group and 61.36 percent of the control group, had been in home economics.

Table VII-59. Frequency of Type of Work Experience of Daughters by Treatment Group

Group	Type of Work Experience			
	None	Agriculture	Home Economics	Other
Experimental	3	7	17	6
Control	7	8	27	2

Presented in Tables VII-60 and VII-61 are the data regarding the type of part-time work desired by sons and daughters respectively. A majority of the sons desired to obtain part-time work in agriculture and industry. The percentage of sons who desired part-time agricultural work was 32.31 for the experimental group and 42.55 for the control group. The percentages of sons who desired part-time industrial work was 24.62 for the experimental group and 17.02 for the control group. Less than one-third of the sons, 20.00 percent of the experimental group and 29.79 percent of the control group did not want part-time work of any kind. The chi square value obtained was not significant indicating that the part-time work classification was not a function of the treatment group classification.

About one-third of the daughters, 37.93 percent of the experimental group and 31.71 percent of the control group, desired part-time work experience in home economics. Over one-third of the daughters, 41.38 percent of the experimental group and 36.59 percent of the control group, did not want any type of part-time work.

Table VII-60. Frequency of Type of Part-Time Work Sons Desired by Treatment Group

Group	Part-Time Work Desired				Chi Square
	None	Agricultural	Industrial	Other	
Experimental	13	21	16	15	4.96
Control	14	20	8	5	

Table VII-61. Frequency of Type of Part-Time Work Daughters Desired by Treatment Group

Group	Part-Time Work Desired			Chi Square
	None	Home Economics	Other	
Experimental	12	11	6	1.05
Control	15	13	13	

Reported in Tables VII-62 and VII-63 are the data regarding the type of population area in which sons and daughters respectively desired to live during their adult life. A majority of the sons, 50.00 percent of the experimental group and 62.50 percent of the control group, desired to live in a rural area. About one-eighth of the sons in the treatment groups, 12.90 percent of the experimental group and 16.67 percent of the control group, desired to live in a city. Approximately equal proportions of daughters in each treatment group expressed the desire to live in the city, small town, and rural area, as shown in Table VII-62.

Table VII-62. Frequency of Type of Population Area in Which Sons Would Like to Live by Treatment Group

Group	Population Area				Chi Square
	Rural	Small Town	City	Do Not Know	
Experimental	31	11	8	12	3.77
Control	30	6	8	4	

Table VII-63. Frequency of Type of Population Area in Which Daughters Would Like to Live by Treatment Group

Group	Population Area				Chi Square
	Rural	Small Town	City	Do Not Know	
Experimental	8	7	10	4	.71
Control	11	11	11	8	

The data regarding the level of income desired by sons and daughters respectively during their adult lives are included in Tables VII-64 and VII-65. Nearly one-fourth of the boys, 20.97 percent of the experimental group and 25.00 percent of the control group did not know what level of income they would like to earn. A higher percentage of the control group than the experimental group desired an income of \$6,000 or less, 37.50 and 19.35 respectively.

Approximately one-third of the daughters in the combined treatment groups, 41.38 percent of the experimental group and 24.39 percent of the control group, did not know what level of family income they desired to have for their adult life. Again, a higher percentage of the daughters in the control group than the experimental group desired family incomes of less than \$6,000, 56.10 and 41.38 respectively.

Table VII-64. Frequency of Level of Income Sons Desired by Treatment Group

Group	Income Desired					Do Not Know	Chi Square
	\$4000 or less	\$4000 to \$6000	\$6000 to \$8000	\$8000 to \$10,000	\$10,000 and over		
Experimental	4	8	11	16	10	13	9.16
Control	4	14	2	8	8	12	

Table VII-65. Frequency of Level of Income Daughters Desired by Treatment Group

Group	Income Desired				Do Not Know	Chi Square
	\$4000 or less	\$4000 to \$6000	\$6000 to \$8000	\$8000 to \$10,000		
Experimental	4	8	5	4	12	2.97
Control	11	12	8	10	10	

Tables VII-66 and VII-67 include the data regarding the type of work sons and daughters respectively desired for their career at the time of the pretest. About two-thirds of the sons in both groups desired to have a career in an agricultural or industrial occupation. The percentages of sons desiring a career in agricultural occupations were 33.87 for the experimental group and 27.08 for the control group; while the percentages for those desiring a career in an industrial occupation were 29.03 for the experimental group and 50.00 for the control group.

Nearly one-half of the daughters, 55.17 percent of the experimental group and 36.59 percent of the control group, desired a career in business.

Table VII-66. Frequency of Type of Work Sons Desired for Career by Treatment Group

Group	Type of Career Desired				Chi Square
	No Response	Agricultural	Industrial	Other	
Experimental	6	21	18	17	5.51
Control	2	13	24	9	

Table VII-67. Frequency of Type of Work Daughters Desired for Career by Treatment Group

Group	Type of Career Desired			Chi Square
	No Response	Business	Other	
Experimental	1	16	12	2.38
Control	2	15	24	

Included in Tables VII-68 and VII-69 are the data regarding the level of financial contribution that the sons and daughters respectively were contributing per year to their education at the time of the pretest. Over one-half of the sons, 56.45 percent of the experimental group and 56.25 percent of the control group were contributing some financial assistance toward the purchases of clothes, books, and other school expenses. A higher percentage of the sons in the control group than the experimental group were contributing over \$100 annually toward their education, 35.42 and 25.81 respectively.

Table VII-68. Frequency of the Level of Son's Financial Contribution to His Education by Treatment Group

Group	Contribution to Education					Chi Square
	None	Less Than \$50	\$50 to \$100	\$101 to \$300	More Than \$301	
Experimental	27	11	8	6	10	4.65
Control	21	8	2	10	7	

Table VII-69. Frequency of The Level of Daughter's Financial Contribution to Her Education by Treatment Group

Group	Contribution to Education			Chi Square
	None	Less Than \$50	More Than \$50	
Experimental	25	2	2	8.21*
Control	22	8	11	

*Significant at the .05 level

Most of the girls, 86.21 percent of the experimental group and 53.66 percent of the control group, made no financial contribution toward their own education. None of the girls contributed more than \$100 annually toward their own education. The chi square value was significant; thus, the contribution to education was not independent of the treatment group classification.

Tables VII-70 and VII-71 included the data regarding the level of savings sons and daughters respectively had for their post-secondary education. Approximately three-fourths of the sons, 74.19 percent had no savings for this purpose. None of the sons had more than \$150 saved for their post-secondary education.

Table VII-70. Frequency of Level of Son's Savings for Post-Secondary Education by Treatment Group

Group	Educational Savings			Chi Square
	None	Less Than \$100	More Than \$100	
Experimental	46	12	4	2.68
Control	40	4	4	

Over three-fourths of the daughters, 89.66 percent of the experimental group and 75.61 percent of the control group, had no savings for post-secondary education.

Table VII-71. Frequency of Level of Daughter's Savings For Post-Secondary Education by Treatment Group

Group	Educational Savings		Adjusted Chi Square
	Some	None	
Experimental	3	26	1.38
Control	10	31	

Presented in Tables VII-72 and VII-73 are the data concerning the portion of post-secondary education costs that the sons and daughters respectively expected their parents to provide at the time of the pretest. Nearly one-half of the sons, 56.45 percent of the experimental group and 37.50 percent of the control group, did not know what percent of the costs of their post-secondary education would be paid by their families. Fifty percent of the sons in the control group as compared to 33.87 percent of the experimental group expected their parents to provide over 25 percent of their post-secondary educational expenses.

Nearly one-half of the daughters in the combined treatment group, 51.72 percent of the experimental group and 36.59 percent of the control group did not know what portion of the cost of their post-secondary education they could expect from their parents. Nearly one-fifth of the daughters in the experimental and control groups, 17.24 percent and 19.51 percent respectively, expected their parents to provide more than 50 percent of the cost of their post-secondary education.

Table VII-72. Frequency of Portion of Post-Secondary Educational Expenses the Sons Expected Their Families to Provide by Treatment Group

Group	Percent of Costs				Chi Square
	Do Not Know	0-25 Percent	26-50 Percent	51 Percent or More	
Experimental	35	6	14	7	4.03
Control	18	6	17	7	

Table VII-73. Frequency of Portion of Post-Secondary Educational Expenses Daughters Expected Their Families to Provide by Treatment Group

Group	Percent of Costs				Chi Square
	Do Not Know	0-25 Percent	26-50 Percent	51 Percent or More	
Experimental	15	3	6	5	1.68
Control	15	6	12	8	

Orientations of sons' and daughters' strongest desires as reported at the time of the pretest are reported in Tables VII-74 and VII-75 respectively. The children indicated their desires which the interviewers classified as being oriented toward an occupation, education, material goods, and family. Some children did not know what their strongest desire was.

Approximately one-third of the sons in the experimental and control groups had, as their strongest desire, a desire that was occupationally oriented; 32.26 percent and 39.58 percent respectively. About one-fifth of the treatment groups' strongest desires were oriented toward some type of education; the percentages were 20.97 and 18.75 respectively.

Table VII-74. Frequency of the Orientation of the Strongest Desire of Sons by Treatment Group

Group	Orientation Desire				Chi Square
	Occupational	Educational	Material	Do Not Know	
Experimental	20	13	23	6	2.76
Control	19	9	12	8	

Nearly equal proportions of the daughters' strongest desires were oriented toward education and material objects. A higher percentage of the desires of daughters in the control group than in the experimental group were occupationally oriented, 31.71 and 17.24 respectively.

Table VII-75. Frequency of the Orientation of the Strongest Desire of Daughters by Treatment Group

Group	Orientation Desire					Chi Square
	Occupational	Educational	Materialistic	Family	Do Not Know	
Experimental	5	6	12	1	5	3.51
Control	13	7	15	3	3	

Goals of the Farm Business Operation

An instrument designed to obtain data pertaining to the objectives of farm business operators was employed to determine production goals. Relative to typical production levels of the enterprises considered, at the time of the pretest the families in the treatment groups generally established production goals which were much lower.

Tables VII-76, VII-77 and VII-78 present the data concerning the farm operator's goals for the level of production for bushels of corn per acre, bushels of soybeans per acre, and pigs per litter respectively. As indicated by the non-significant chi square values, the levels of production goal classifications were found to be independent of the treatment group classification.

The experimental group as compared to the control group tended to have slightly higher yield goals for corn. Nearly one-third, 31.3 percent, of the experimental group had production goals of 75 bushels per acre or more as compared to 16.7 percent of the control group.

Equal proportions of the farm business operators in the treatment groups who produced soybeans had yield goals in the classifications of 30 or less and 31 or more bushels per acre. The percentage of farm operators in the experimental and control groups who had yield goals of less than 30 bushels per acre were 55.5 and 47.6 respectively.

Approximately one-third of the farm operators, 41.7 percent of the experimental group and 22.7 percent of the control group, who had swine as an enterprise in their farm business operation, had yield goals of eight or less pigs weaned per litter. Over one-half

of the combined treatment groups, 41.7 percent of the experimental group and 63.6 percent of the control group, had established their production goals within the classification of 8.1 to 10 pigs per litter.

Table VII-76. Frequency of Level of Corn Yield Goals by Treatment Group

Group	Bushels Per Acre			Chi Square
	Less Than 50	50 to 75	75 or More	
Experimental	1	3	9	1.04
Control	3	9	13	

Table VII-77. Frequency of Level of Soybean Yield Goals by Treatment Group

Group	Bushels Per Acre		Adjusted Chi Square
	Less Than 30	31 or More	
Experimental	5	4	0.00
Control	10	11	

Table VII-78. Frequency of Level of Goals for Pigs Weaned Per Litter by Treatment Groups

Group	Pigs Per Litter			Chi Square
	8.0 or Less	8.1-10.0	10.1 or More	
Experimental	5	5	2	1.67
Control	5	14	3	

RESULTS

The principal objective of Project REDY was to develop and evaluate a vocationally oriented, family centered educational program for the rural disadvantaged. The educational program was developed based on the needs of the severely disadvantaged rural family members, implemented as a developmental model, and evaluated and revised on the basis of the findings. The exemplary model, the evaluation of which is reported in this section, was evaluated using a pretest-posttest control group design. Presentation of the results is based on the topics included in the data collecting instruments

employed for both the pretest and the posttest. These topics are discussed in turn.

For the purpose of establishing the degree of effect that the treatment, the REDY Educational Program, had on the treatment groups, posttest data collected by employing interview schedules were analyzed using the chi square method of statistical analysis. Data obtained by employing standardized instruments and the school data form were analyzed using analysis of covariance.

Parental Desires for Their Children

Data regarding the parental desires for their children are reported in this section.

Occupation. Tables VII-79 through VII-84 include the parents' response to the kind of job they want their children to have for their lifetime work.

Table VII-79. Frequency of Parental Desires Regarding Occupation for Oldest Child Living at Home by Treatment Group

Group	Type of Response				Chi Square
	No Response	Specific Occupation	Up to Child	Do Not Know	
Experimental	0	11	32	2	3.38
Control	2	15	28	4	

Table VII-80. Frequency of Parental Desires Regarding Occupation for Second from the Oldest Child Living at Home by Treatment Group

Group	Type of Response				Chi Square
	No Response	Specific Occupation	Up to Child	Do Not Know	
Experimental	13	6	25	1	5.78
Control	21	8	16	4	

The data in Tables VII-79 through VII-84 indicate that chi square values between responses of the experimental and the control groups concerning the job desired for the first, second, fourth, fifth and sixth child were not significant at the .05 level. However, it should be pointed out that a larger number of the parents in the experimental group than in the control group indicated that it was up to the child to make a decision concerning an occupation.

Table VII-81. Frequency of Parental Desires Regarding Occupation for Third from the Oldest Child Living at Home by Treatment Group

Group	Type of Response				Chi Square
	No Response	Specific Occupation	Up to Child	Do Not Know	
Experimental	29	1	15	0	8.23*
Control	33	3	8	5	

*Significant at the .05 level.

Table VII-82. Frequency of Parental Desires Regarding Occupation for Fourth from the Oldest Child Living at Home by Treatment Group

Group	Type of Response				Chi Square
	No Response	Specific Occupation	Up to Child	Do Not Know	
Experimental	38	0	6	1	3.39
Control	40	2	4	3	

Table VII-83. Frequency of Parental Desires Regarding Occupation for Fifth from the Oldest Child Living at Home by Treatment Group

Group	Type of Response			Chi Square
	No Response	Up to Child	Do Not Know	
Experimental	41	3	1	3.18
Control	46	2	1	

Table VII-84. Frequency of Parental Desires Regarding Occupation for Sixth from the Oldest Child Living at Home by Treatment Group

Group	Type of Response		Corrected Chi Square
	No Response	Up to Child	
Experimental	44	1	.00
Control	48	1	

A significant chi square value was observed for responses to job desired for third from the oldest child, as shown in Table VII-81. Of the experimental group, 64.44 percent of the parents indicated "no response," only 2.22 percent responded to a specific occupation for their third from the oldest child living at home, and none indicated that they did not know, whereas, 10.20 percent of the control group did not know. Of the experimental group, 33.33 percent responded that it was up to the child as compared to 16.33 percent of the control group. None of the parents in the experimental group responded that they did not know, while 10.20 percent of the control group indicated that they did not know.

Level of education. Tables VII-85 through VII-88 present the parental desires for the level of education or training for their children.

Table VII-85. Frequency of Parental Desires Regarding Level of Education for their Oldest Child Living at Home by Treatment Group

Group	Level of Education							Chi Square
	No Re- sponse	High School	Special Vocational	2-year College	4-year College	Up to Child	Do Not Know	
Experimental	0	7	15	8	12	3	0	17.29**
Control	2	14	4	5	13	6	5	

**Significant at the .01 level.

Table VII-86. Frequency of Parental Desires Regarding the Level of Education for the Second from the Oldest Child Living at Home by Treatment Group

Group	Level of Education							Chi Square
	No Re- sponse	High School	Special Vocational	2-year College	4-year College	Up to Child	Do Not Know	
Experimental	13	7	8	5	6	2	4	9.79
Control	21	8	1	2	9	4	4	

In response to the education desired by parents for the oldest child living at home, Table VII-85, there was a significant chi square value observed which indicates that the educational desire classification was a function of the treatment. Of the experimental group parents, 15.57 percent desired only a high school education for the oldest child living at home, whereas, 28.57 percent of the control group indicated that a high school education was sufficient for this child. There was a much larger response by the experimental

group (33.33 percent) than the control group (8.16 percent) concerning the desire for this child to have specialized vocational training. The education classification was not a function of the treatment group with regard to the second, third and fourth from the oldest child living at home, as shown in Tables VII-86 through VII-88.

Table VII-87. Frequency of Parental Desires Regarding the Level of Education for the Third from the Oldest Child Living at Home by Treatment Group

Group	Level of Education							Chi Square
	No Response	High School	Special Vocational	2-year College	4-year College	Up to Do Not Know		
Experimental	29	5	4	1	5	1	0	9.57
Control	33	5	3	1	3	2	2	

Table VII-88. Frequency of Parental Desires Regarding the Level of Education for the Fourth from the Oldest Child Living at Home by Treatment Group

Group	Level of Education						Chi Square
	No Response	High School	Special Vocational	2-year College	4-year College	Do Not Know	
Experimental	38	2	2	1	1	1	1.55
Control	40	2	1	1	3	2	

Level of income. Amount of annual income the parents would like their sons to make as adults is presented in Table VII-89, for which a significant chi square value was observed indicating that the desired income classification was a function of the treatment group.

Table VII-89. Frequency of Parental Desires Regarding Annual Income for Sons to Make as Adults by Treatment Group

Group	Level of Income						Chi Square
	\$2001-4000	\$4001-6000	\$6001-8000	\$8001-10,000	\$10,000- or more	Do Not Know	
Experimental	2	3	11	17	4	5	16.60*
Control	1	3	2	12	7	11	13

* Significant at the .05 level.

Approximately 24 percent of the experimental group and four percent of the control group desired an annual income for their sons that ranged between \$6,001 and \$8,000. Only four percent of the experimental group desired an income of more than \$10,000 for their sons in comparison to 14.29 percent of the parents in the control group. A higher percentage of the control group than the experimental group indicated they did not know what income they desired for their sons. This appears to indicate that the parents who did not receive the vocationally oriented educational program did not have sufficient knowledge to make a realistic decision concerning the income they desired for their sons as adults.

As reported in Table VII-90, a significant chi square value was not observed for the variable of annual income the parents desired their daughters to earn as adults.

Table VII-90. Frequency of Parental Desires Regarding Annual Income for Daughters to Make as Adults by Treatment Group

Group	Level of Income						Do Not Know	No Response	Chi Square
	\$2000- or less	\$2001-4000	\$4001-6000	\$6001-8000	\$8001-10,000	\$10,000 or more			
Experimental	3	3	7	9	6	1	8	8	12.55
Control	0	1	5	7	2	1	19	14	

Location of residence. The responses to where the parents want their children to live when they become adults are presented in Table VII-91.

Table VII-91. Frequency of Parental Desires Regarding Location of Residence of Children as Adults by Treatment Group

Group	Location of Residence					Chi Square
	Present or Adjoining County	Another Part of Same State	Another State	Up to Child	Do Not Know	
Experimental	5	1	1	38	0	9.92*
Control	13	3	1	28	4	

*Significant at the .05 level.

The significant chi square value indicates that the income desire classification was a function of the treatment. A higher percentage

of the parents in the experimental group than the control group, 84.44 and 57.14 respectively, indicated that they would leave this decision up to the child. However, it should be pointed out that 26.53 percent of the control group in comparison to only 11.11 percent of the experimental group wanted their children to live in the present or adjoining county when they became adults. This may indicate that in the control group the parents were not adequately oriented to the vocational possibilities in the present or adjoining county.

Reported in Table VII-92 are the parental desires concerning the location of residence, rural or urban, in which they desired their children to reside. The chi square value was significant at the .01 level.

Table VII-92. Frequency of Parental Desires Regarding the Rural or Urban Location of the Residence of their Children as Adults by Treatment Group

Group	Location of Residence					Chi Square
	In the Country	Small Town	City or Suburban	Up to Child	Do Not Know	
Experimental	6	8	1	30	0	18.14**
Control	19	10	6	13	1	

**Significant at the .01 level.

Approximately 39 percent of the parents in the control group in comparison to 13 percent of the experimental group wanted their children to live in a rural area. Only 2.22 percent of the experimental group as compared to 12.25 percent of the control group wanted their children to live in a city or suburb. The greatest variation was the response to leaving the decision up to the child; 66.67 percent of the experimental group and 26.53 percent of the control group.

Financing children's education. Table VII-93 reports the responses of parents concerning the approximate cost for one year of post-secondary education.

Table VII-93. Frequency of Parental Responses Regarding Cost of One Year of Post-Secondary School Training by Treatment Group

Group	Annual Cost of Post-Secondary Education					Chi Square
	\$500 or less	\$501-1000	\$1001-2000	\$2001 or More	Do Not Know	
Experimental	2	17	11	5	10	26.11**
Control	0	2	7	11	29	

**Significant at the .01 level.

A significant chi square value was observed between the responses of the experimental and the control groups. Results indicated that 22.22 percent of the experimental group in comparison to 59.18 percent of the control group indicated that they did not know the cost of one year of post-secondary training. It appears from this observation that the educational program had made many of the parents in the experimental group aware of the cost of educational training beyond the secondary level. A higher percentage of the experimental group as compared to the control group, 37.78 and 4.08 respectively, thought the cost would be between \$501 and \$1000.

Chi square values were not significant with regard to the percentage of the financial support that could be provided by the family, child working, loans and other sources as shown in Tables VII-94, VII-95, VII-97, and VII-98 respectively. There was, however, a significant chi square value, as shown in Table VII-96, regarding the financial assistance that could be provided by scholarships indicating that the percentage of support available from scholarships was a function of the treatment group. The greatest variation in response between the experimental and control group was the indication that up to 25 percent of the financial support could be provided by scholarships; 31.11 percent and 6.12 percent respectively. Of the experimental group, 60.00 percent of the parents indicated that no support could be expected from scholarships or that they did not know, whereas 77.55 percent of the parents' responses in the control group were in the "none" or "do not know" categories.

Table VII-94. Frequency of Parental Responses Regarding Percentage of Financial Support the Family Could Provide for the Children's Post-Secondary Education by Treatment Group

Group	Percentage of Support						Chi Square
	None	Up to 25	26-50	51-75	76-100	Do Not Know	
Experimental	14	13	13	0	0	5	6.90
Control	16	14	10	1	5	3	

Table VII-95. Frequency of Parental Responses Regarding Percentage of Financial Support the Child Should Provide for His Post-Secondary Education by Treatment Group

Group	Percentage of Support						Chi Square
	None	Up to 25	26-50	51-75	76-100	Do Not Know	
Experimental	4	8	21	7	3	3	2.05
Control	4	7	19	9	7	3	

Table VII-96. Frequency of Parental Responses Regarding Percentage of Financial Support Expected from Scholarships Should Their Children Desire Post-Secondary Education by Treatment Group

Group	Percentage of Support					Chi Square
	None	Up to 25	26-50	76-100	Do Not Know	
Experimental	25	14	4	0	2	12.21*
Control	31	3	7	1	7	

*Significant at the .05 level.

Table VII-97. Frequency of Parental Responses Regarding Percentage of Financial Support Expected From Loans Should Their Children Desire Post-Secondary Education by Treatment Group

Group	Percentage of Support					Chi Square
	None	Up to 25	26-50	51-75	Do Not Know	
Experimental	29	9	4	1	2	3.19
Control	32	7	2	3	5	

Table VII-98. Frequency of Parental Responses Regarding Percentage of Financial Support Expected from Other Sources Should Their Children Desire Post-Secondary Education by Treatment Group

Group	Percentage of Support					Chi Square
	None	Up to 25	26-50	51-75	Do Not Know	
Experimental	40	2	1	1	1	4.57
Control	48	0	0	0	1	

Occupations and Organizations of Parents

Data concerning the occupations of the parents and the organizations in which the parents in the treatment groups participated are presented in this section.

Occupations of husbands and wives. Tables VII-99 and VII-100 present the frequencies of the types of occupations in which the husbands and wives respectively were employed at the time of the posttest.

Table VII-99. Frequency of the Type of Occupation in Which the Husbands Were Employed by Treatment Group

Group	Type of Occupation							Chi Square
	No Re- sponse	None	Agricul- tural	Non-Agri- cultural Business	Non-Agri- cultural Industry	Health Occu- pation	Other	
Experimental	6	1	21	9	7	0	3	11.49
Control	5	5	23	1	11	1	5	

Table VII-100. Frequency of the Type of Occupation in Which the Wives Were Employed by Treatment Group

Group	Type of Occupation							Chi Square
	No Re- sponse	None	Agricul- tural	Non-Agri- cultural Business	Non-Agri- cultural Industry	Home Eco- nomics	Other	
Experimental	1	16	1	2	4	22	1	16.16*
Control	2	3	6	3	8	29	0	

*Significant at the .05 level.

The chi square value was not significant for the type of job in which the husband was employed. There was, however, a significant chi square value observed for the response of the wives as to the type of occupation in which she was employed. The greatest variations in responses between the treatment groups were in the categories of "none" and "home economics." Part of these variations were probably due to the treatment where emphasis was placed on occupations that contributed cash income to the family. If a wife in the experimental group was not employed outside of the home, her response was probably oriented toward not being employed, in lieu of being employed as a homemaker.

New skills learned by adult family members. Summaries of the new job skills learned by the husbands and wives are presented in Tables VII-101 and VII-102. As reported in Table VII-101 a significant chi square value was obtained for the type of new job skills learned by the husbands. Thus, the type of skill classification was a function of the treatment group. The data indicated that 82.35 percent of the control group in comparison to 61.70 percent of the experimental group learned no skills during the year prior to the posttest. This would imply that 17.65 percent of the husbands not receiving the vocationally oriented program learned new skills as compared to 38.30 percent of the husbands receiving the vocationally oriented program who learned new skills.

Table VII-101. Frequency of New Job Skills Husbands Learned During the Year Prior to the Posttest by Treatment Group

Group	Type of Skill					Chi Square	
	No Re- sponse	None	Agricul- tural	Non Agri- cultural Business	Non Agri- cultural Industry		Health Occupa- tion
Experimental	5	29	8	3	2	0	11.68*
Control	5	42	1	0	2	1	

*Significant at the .05 level.

Table VII-102. Frequency of the New Job Skills Wives Learned During the Year Prior to the Posttest by Treatment Group

Group	Type of Skill							Chi Square	
	No Re- sponse	None	Agricul- tural	Busi- ness	Indus- try	Home Ec- onomics	Health Other		
Experimental	2	34	2	1	3	3	1	1	6.33
Control	2	44	0	0	3	2	0	0	

A significant chi square value was not obtained for the variable of new job skills learned by the wives, as shown in Table VII-102. However, a larger proportion of the wives in the experimental group than in the control group reported learning new job skills during the year prior to the posttest. These percentages were 23.40 and 9.80 respectively.

Other jobs desired by husbands and wives. As presented in Table VII-103, a significant chi square value was obtained for other kinds of jobs desired by the husbands.

Table VII-103. Frequency of Other Kinds of Jobs Husbands Desired by Treatment Group

Group	Type of Job					Chi Square	
	No Re- sponse	None	Agricul- tural	Non-Agri- cultural Business	Non Agri- cultural Industry		Other
Experimental	5	23	11	3	4	1	13.52*
Control	5	33	2	1	3	7	

*Significant at the .05 level.

Less than one-half (48.94 percent) of the husbands in the experimental group in comparison to 64.71 percent of the husbands in the control group reported that they would not like to have another kind of job. A majority (57.89 percent) of the husbands in the experimental group wanting another kind of job, desired jobs in agriculture, whereas, only 3.92 percent of the control group, who wanted another kind of job, wanted an agricultural type job.

The data in Table VII-104 represents the responses of the wives with regard to other kinds of jobs they desired. The chi square value was not significant at the .05 level.

Table VII-104. Frequency of Other Kinds of Jobs the Wives Desired by Treatment Group

Group	Type of Job							Chi Square
	No Re- sponse	None	Busi- ness	Indus- try	Home Ec- onomics	Health	Other	
Experimental	1	32	2	3	7	2	0	7.91
Control	2	39	1	3	1	3	2	

Organization participation by husbands and wives. As shown in Table VII-105, a significant chi square value was not obtained for the responses of the husbands in the treatment groups concerning their participation in civic, fraternal, and political organizations. However, slightly more than 20 percent of the husbands in the experimental group participated in civic, fraternal and political organizations as compared to slightly less than 10 percent of the husbands in the control group who participated in such organizations.

Table VII-105. Frequency of Husbands' Participation in Civic, Fraternal and Political Organizations by Treatment Group

Group	Frequency of Participation					Chi Square
	No Response	Never	Rarely	Occasionally	Regularly	
Experimental	5	30	5	6	1	4.65
Control	6	40	2	3	0	

A significant chi square value was obtained for the responses of the wives in the treatment groups concerning their participation in civic, fraternal and political organizations, as shown in Table VII-106. Approximately 75 percent of the experimental group and nearly 84 percent of the control group said they never participated in such groups. Less than four percent of the control group in

comparison to approximately 13 percent of the experimental group indicated that they participated in these organizations occasionally.

Table VII-106. Frequency of Wives' Participation in Civic, Fraternal and Political Organizations by Treatment Group

Group	Frequency of Participation					Chi Square
	No Response	Never	Rarely	Occasionally	Regularly	
Experimental	2	35	4	6	0	9.87*
Control	3	43	0	2	3	

*Significant at the .05 level.

A significant chi square value was obtained for the responses of the husbands in the treatment groups concerning their participation in job related organizations as presented in Table VII-107. In the control group, 70.59 percent of the husbands never participated in organizations related to their jobs and 46.72 percent of the husbands in the experimental group never participated in such organizations.

Table VII-108 includes the data concerning the participation of the wives in job related organizations. The chi square value obtained was not significant. Only a few wives in each treatment group participated in job related organizations.

Based on findings related to husband and wife participation in organizations, it may be concluded that the treatment, the educational program, was effective in changing the social attitude of some adults toward participation in community and job related organizations.

Table VII-107. Frequency of Husbands' Participation in Job Related Organizations by Treatment Group

Group	Frequency of Participation				Chi Square
	No Response	Never	Rarely	Occasionally	
Experimental	5	22	10	10	9.18*
Control	6	36	2	7	

*Significant at the .05 level.

Table VII-108. Frequency of Wives' Participation in Job Related Organizations by Treatment Group

Group	Frequency of Participation					Chi Square
	No Response	Never	Rarely	Occasionally	Regularly	
Experimental	2	38	4	1	2	5.80
Control	3	47	1	0	0	

Situations and Goals of Children Age Twelve and Over Living at Home

This section contains data concerning situations and goals for education and employment of children age twelve and over living at home.

Sex of children and school situation. Table VII-109 shows the number of sons and daughters according to experimental and control group who were twelve years of age and over living at home at the time of the survey. The chi square value was not significant indicating that the sex of the children was not a function of the treatment group.

Table VII-109. Frequency of Sons and Daughters Age Twelve and Over Living at Home by Treatment Group

Group	Children Living at Home		Adjusted Chi Square
	Sons	Daughters	
Experimental	66	36	1.49
Control	53	43	

The educational situation of sons and daughters is presented in Table VII-110. The chi square value was not significant at the .05 level. Approximately 10 percent of the children in each treatment group had left school prior to graduation.

Table VII-110. Frequency of the Various Educational Situations of Children Twelve Years of Age or Older Living at Home by Treatment Group

Group	In School	Graduated	School Situation		Chi Square
			Left School Before 1968-69 School Year	Left School During 1968-69 School Year	
Experimental	83	8	7	4	4.29
Control	78	9	9	0	

Employment situation. Table VII-111 presents a summary of the employment of children twelve years of age or older who were living at home during the year prior to the posttest. The chi square value was not significant. Nearly equal proportions of the experimental and control group were in each of the employment situation classifications, approximately one-half of the children in the treatment groups, 50.00 percent of the experimental group and 52.00 percent of the control group, were non-employed students.

Table VII-111. Frequency of Children's Employment Situation During the Year Prior to the Posttest by Treatment Group

Group	Employment Situation					Chi Square
	Non-Student Employed Part-time	Non-Student Employed Full-time	Non-Student Unemployed	Student Employed	Student Not Employed	
Experimental	6	6	3	39	48	.35
Control	4	6	3	36	47	

Table VII-112 presents the data concerning the field of work in which children twelve years of age or older and living at home were employed during the year prior to the posttest. The chi square value obtained was not significant at the .05 level. The occupations of children in the experimental group tended to cluster in the broad fields of agriculture and industry whereas children in the control group had frequently taken jobs related to agriculture and home economics. Approximately one-fourth (27.45 percent) of the children in the experimental group were employed in jobs related to agriculture compared to 21.88 percent of the children in the control group. In the field of industry, 15.69 percent of the children in the experimental group compared to 4.17 percent of the children in the control group had found employment. A higher percentage of the children in the control group than in the experimental group were employed in home economics occupations; 13.54 and 2.94 respectively.

Table VII-112. Frequency of Children Twelve Years of Age or Older and Living at Home Who Were Employed in Various Fields of Employment by Treatment Group

Group	Field of Employment							Chi Square
	Unem- ployed	Agri- culture	Busi- ness	Indus- try	Home Economics	Health	Other	
Experimental	48	28	3	16	3	1	4	19.93**
Control	46	21	9	4	13	0	3	

** Significant at the .01 level.

Occupational desires. Table VII-113 presents the data regarding the field of employment in which the children who were twelve years of age or older and living at home desired their lifetime career.

A total of 23.96 percent of the control group as compared to only 15.69 percent of the experimental group said they did not know what job they desired for a lifetime career. The greater amount

of indecision observed by the control group could possibly be due to lack of vocational orientation which was received by the experimental group. A higher proportion of the experimental group children selected agriculture as their career field than did the control group children, 33.33 percent and 12.50 percent respectively.

Table VII-113. Frequency of Children Twelve Years of Age or Older Living at Home Who Desired Various Occupational Career Fields by Treatment Group

Group	Career Field							Chi Square
	Do Not Know	Agri-culture	Busi-ness	Indus-try	Home Ec-onomics	Health	Other	
Experimental	16	32	11	17	4	3	19	14.96**
Control	23	12	14	21	9	5	12	

**Significant at the .01 level.

The data regarding the type of education children who were twelve years of age or older and living at home thought necessary for the job they desired for their lifetime occupation are presented in Table VII-114.

Table VII-114. Frequency of the Type of Education Children Twelve Years of Age or Older and Living at Home Thought Necessary for Job Desired for Lifetime Occupation by Treatment Group

Group	Type of Education						Chi Square
	Do Not Know	Less than High School	Specialized Vocational Training	High School	2-year College	4-year College	
Experimental	12	3	33	24	14	16	4.12
Control	11	8	26	18	17	16	

The chi square value was not significant at the .05 level. However a slightly higher percentage of the experimental group than the control group thought some type of education or training beyond high school was necessary for their lifetime occupation. These percentages were 85.29 and 80.20 respectively.

Cost of post-secondary education. Table VII-115 presents the data concerning the cost of one year of post-secondary education as estimated by children twelve years of age or older and living at home. The chi square value was significant at the .01 level, indicating that the estimated cost classification was a function of the treatment group.

Table VII-115. Frequency of the Estimated Cost of One Year of Post-Secondary Education by Children Twelve Years of Age or Older and Living at Home by Treatment Group

Group	Estimated Cost of Education					Chi Square
	\$500 or less	\$501-\$1000	\$1001-\$2000	\$2001 or More	Do Not Know	
Experimental	14	25	19	6	38	24.06**
Control	12	6	8	4	66	

** Significant at the .01 level.

A higher percentage of the control group than the experimental group had no idea of the cost of one year of post-secondary education, 68.75 percent and 37.26 percent respectively. It was also noted that a greater proportion of the children in the experimental group than in the control group thought the cost classifications of \$501 to \$1000 and \$1001 to \$2000 would cover the cost of one year of post-secondary education. The respective percentages were 25.49 and 6.25 for the \$501-\$1000 classification and 18.63 and 8.33 for the \$1001 to \$2000 classification.

Employment location. Table VII-116 presents the data regarding the location children expect to find the job they want when they become adults.

Table VII-116. Frequency of the Location Children Twelve Years of Age or Older and Living at Home Desired for Lifetime Work by Treatment Group

Group	Location for Lifetime Work			Chi Square
	Rural Area or Small Town	City or Suburban	Do Not Know	
Experimental	66	24	12	6.10*
Control	54	36	6	

*Significant at the .05 level.

A significant chi square value was observed indicating that the location of lifetime job with regard to rural and urban was a function of the treatment group. It was noted that a greater proportion of the experimental group children than the control group children desired to live in a rural or small town environment. These percentages were 64.71 and 56.25 respectively.

Children's desires. Tables VII-117 and VII-118 present the data concerning what children in the treatment groups who were twelve years of age or older and living at home wanted or desired more than anything else, and what they wanted their situation to be five years from the date of the posttest respectively. Neither of the chi square values for the two variables was significant. However, a greater proportion of the children in the experimental group than in the control group expressed desired and situations that were educationally oriented. The respective percentages were 25.49 and 17.71 for present wants and desires, and 23.53 and 15.63 for desired situation five years from time of the posttest.

Table VII-117. Frequency of the Responses to What Children Twelve Years of Age or Older and Living at Home Wanted or Desired More than Anything Else by Treatment Group

Group	Children's Wants and Desires					Chi Square
	Occupationally Oriented	Educationally Oriented	Pleasure or Materialistically Oriented	Marriage or Family Oriented	Do Not Know	
Experimental	36	26	17	11	12	9.12
Control	26	17	29	6	18	

Table VII-118. Frequency of the Responses to What Children Twelve Years of Age or Over and Living at Home Wanted Their Situation to be Five Years from Time of Posttest by Treatment Group

Group	Children's Wants					Chi Square
	Occupationally Oriented	Educationally Oriented	Pleasure or Materialistically Oriented	Marriage or Family Oriented	Do Not Know	
Experimental	46	24	9	18	5	9.07
Control	46	15	6	13	16	

Participation in school and community functions. Presented in Table VII-119 are data pertaining to the frequency of children's participation in school and community functions during the year prior to the posttest. The chi square value was not significant at the .05 level. The percentage of responses in each category was similar for the treatment groups, except for the "occasionally" category. A higher proportion of the experimental group than the control group occasionally participated in school and community functions. These percentages were 36.28 and 29.17 respectively.

Table VII-119. Frequency of the Participation of Children Twelve Years of Age or Over and Living at Home in School and Community Functions During the Year Preceding the Posttest by Treatment Group

Group	Frequency of Participation				Chi Square
	Never	Rarely	Occasionally	Regularly	
Experimental	21	14	37	30	1.27
Control	20	15	28	33	

Financial support for post-secondary education. The data concerning the source of financial support that children in the treatment groups who were twelve years of age or older and living at home felt would be available to them for post-secondary education are included in Tables VII-120 through VII-124. As shown in Table VII-120, the financial support that children who were twelve years of age or older and living at home thought would be available from their parents for their post-secondary education, was not a function of the treatment group as indicated by the non-significant chi square. Nearly equal proportions of the experimental and control groups children considered that their parents would supply at least some of their financial support for post-secondary education.

Presented in Table VII-121 are the data concerning financial support from self-employment children who were twelve years of age or older and living at home considered as being available for their post-secondary education. The chi square value was not significant. However, a higher percentage of the experimental group children than the control group children thought that self-employment would be a source of financial assistance for their post-secondary education. These percentages were 78.43 and 67.71 respectively

Table VII-120. Frequency of Children Twelve Years of Age or Older Living at Home Who Considered Their Parents a Source of Financial Support for Their Post-Secondary Education by Treatment Group

Group	Financial Support from Parents		Adjusted Chi Square
	No	Yes	
Experimental	68	34	.00
Control	65	31	

Table VII-121. Frequency of Children Twelve Years of Age or Older Living at Home Who Considered Self-Employment as a Source of Financial Support for Post-Secondary Education by Treatment Group

Group	Financial Support from Self-Employment		Adjusted Chi Square
	No	Yes	
Experimental	22	80	2.38
Control	31	65	

Table VII-122 presents the data concerning the number of children twelve years of age or older and living at home who thought scholarships were a source of financial assistance for their post-secondary education. The chi square value was significant at the .01 level indicating that the financial support from scholarships classification was a function of the treatment group. A greater proportion of the experimental group children than the control group children considered scholarships to be a source of financial assistance for post-secondary education. Thus, experimental group children appeared to be more cognizant of scholarships as a possible source of financial assistance than did the control group children.

Table VII-122. Frequency of Children Twelve Years of Age or Older Living at Home Who Considered Scholarships as a Source of Financial Support for Post-Secondary Education by Treatment Group

Group	Financial Support from Scholarships		Adjusted Chi Square
	No	Yes	
Experimental	66	36	17.47**
Control	87	9	

**Significant at the .01 level.

Table VII-123 includes the data concerning the number of children twelve years of age or older and living at home who considered loans as a possible source of financial assistance for post-secondary education. The chi square value was not significant indicating that the classification of loans was not a function of the treatment group.

Included in Table VII-124 are the data regarding the children's knowledge of the source of all financial assistance for the post-secondary education they desired. The chi square value was significant at the .01 level. A higher percentage of the experimental group knew the source of their financial support for post-secondary

education than did the control group; 93.14 percent and 79.17 percent respectively.

These data concerning the financial plans of children for post-secondary education indicate that the financial planning and educational goal establishment segments of the educational program were effective.

Table VII-123. Frequency of Children Twelve Years of Age or Older Living at Home Who Considered Loans as a Source of Financial Support for Post-Secondary Education by Treatment Group

Group	Financial Support from Loans		Adjusted Chi Square
	No	Yes	
Experimental	69	33	1.75
Control	74	22	

Table VII-124. Frequency of Children Twelve Years of Age and Older Living at Home Who Knew Where They Would Get Financial Support for Post-Secondary Education by Treatment Group

Group	Financial Support Known		Adjusted Chi Square
	No	Yes	
Experimental	7	95	8.20**
Control	20	76	

** Significant at the .01 level.

Level of income desired. Goal establishment was also involved in the establishment of an annual income level which children twelve years of age or older and living at home aspired to earn when they became adults. The data for these income aspirations are presented in Table VII-125.

Table VII-125. Frequency of the Level of Income Desired by Children Twelve Years of Age or Older Living at Home by Treatment Group

Group	Level of Income						Do Not Know	Chi Square
	\$2000 or less	\$2001-4000	\$4001-6000	\$6001-8000	\$8001-10,000	\$10,000 or More		
Experimental	1	9	23	24	21	16	8	31.76**
Control	7	9	14	10	10	13	33	

** Significant at the .01 level.

The chi square value observed was significant at the .01 level. In general, children of the experimental group desired a higher level of income than those of the control group. A total of 34.38 percent of the control group in comparison to only 7.84 percent of the experimental group indicated that they did not know what income they desired from their future job. It was noted that 0.98 percent of the experimental group children and 7.29 percent of the control group children aspired to earn less than \$2000 annually.

Situations and Goals of Family

In order to evaluate the goal definition phase of the educational program to the situation and goals of families, an instrument was developed and employed to obtain the data reported in this section.

Family income. The education program in which the experimental families were involved included a unit of instruction of family income. Avenues of improving the family's income were explored, but the decision as to which alternative(s) would be adopted was left up to the families. Tables VII-126 through VII-131 include the status of change which families had made toward improving the family income during the year prior to the posttest.

Table VII-126 includes the data concerning the plans and changes made by families to expand and improve farming activities. The chi square value was not significant. It was noted that a higher percentage of the control group than the experimental group had either planned or changed their situation with regard to farming activities to improve the family income. These percentages were 33.33 and 19.15 respectively.

Table VII-126. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Expand or Improve Farming Activities to Increase Family Income by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	38	3	6	2.42
Control	34	5	12	

Table VII-127 presents the data regarding the plans and changes made by the families to get additional occupational training and/or to receive a job promotion. Although the chi square value was not significant, a higher percentage of the experimental group families had been able to obtain either occupational training or receive a job promotion than were the control group, 19.15 percent and 5.88 percent respectively.

Data regarding the plans or changes made by families to increase their income by having one or more additional family members obtain a job are included in Table VII-128. A significant chi square was observed which indicated that the status of additional members either planning or obtaining additional jobs was a function of the treatment group. Here a greater percentage of the experimental group families planned to have an additional member of the family obtain a job as well as a greater percentage of families that had an additional family member obtain a job. These percentages were 21.28 and 3.92 respectively for planning to have another member obtain a job, and 48.94 and 21.57 respectively for additional family members obtaining a job. Thus, 74.51 percent of the control group as compared to 29.79 percent of the experimental group had not planned to have an additional family member obtain a job or did not have any additional family members who had obtained a job. This could perhaps indicate that the experimental group, who received the vocationally oriented educational program, was aware of their economically disadvantaged condition, desired to change their situation, and saw the route of having additional family members seek jobs as one way of mitigating their situation.

Table VII-129 includes the data concerning the plans or changes made during the year preceding the posttest by treatment group family members to change jobs in order to increase the family income. The chi square value was not significant. It was noted, however, that a higher percentage of the experimental group than the control group changed jobs, 21.28 and 5.88 respectively.

As presented in Table VII-130 the chi square value for the data regarding the number of families who had one or more family members who planned or actually obtained a second job to increase the family income was not significant. However, it was observed that a slightly higher percentage of the experimental group as compared to the control group had family members who obtained a second job. These percentages were 10.64 and 1.96 respectively.

Table VII-127. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Get Additional Occupational Training and/or Receive a Job Promotion to Increase Family Income by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	36	2	9	4.06
Control	46	2	3	

Table VII-128. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Have More Family Members Get a Job to Increase Family Income by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	14	10	23	20.52**
Control	38	2	11	

** Significant at the .01 level.

Table VII-129. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Change Jobs to Increase Family Income by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	34	3	10	5.15
Control	45	3	3	

Table VII-130. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Have One or More Family Members Get a Second Job to Increase Family Income by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	41	1	5	3.91
Control	47	3	1	

Table VII-131 includes the data regarding the number of families who planned to obtain more money from pensions or welfare sources and those who actually increased their family income through the acquisition of additional pension or welfare payments. The chi square value was not significant. More experimental families than control families, 10.64 percent as compared to 3.92 percent, increased their income by these means.

It was observed in summarizing the families' efforts to increase their incomes that a higher percentage of experimental families carried through with obtaining additional income from each alternative, except expanding and improving farm activities. The most popular

source of additional income sought by the experimental group families was for additional family members to obtain a job.

Table VII-131. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Get More Money from Pensions or Welfare Sources to Increase Family Income by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	40	1	6	4.09
Control	49	0	2	

Family expenditures. Budgeting and reducing family expenditures to enable families to meet established goals were topics included in the educational program. Thus, if the educational program was effective, the result would be an increase of budgeting and planning of expenditures by the families involved. The data in Tables VII-132 through VII-137 present evidences of change in families' pattern of expending money.

As shown in Table VII-132, a significant chi square value was obtained regarding the starting or expanding of the production of home raised products. For this variable, 72.55 percent of the control group as compared to 46.81 percent of the experimental group had neither changed nor planned to change their situation.

Table VII-133 includes the data concerning the development of a shopping list and shopping around for good buys in order to adjust the family's expenditures for food. The chi square value was significant at the .01 level. Deviations from expected values were observed in all classifications. A dramatic change toward developing shopping lists in order to shop around for good buys was noted in the experimental group as compared to the control group. The percentages were 61.70 and 21.57 respectively.

Data concerning responses to plans or changes made in keeping records of expenditures are presented in Table VII-134. A significant chi square value was observed. Approximately one-half (48.93 percent) of the experimental group in comparison to 15.69 percent of the control group indicated they had made changes or planned to make changes in their record keeping procedures.

As shown in Table VII-135, a significant chi square value was observed for the variable of eliminating certain items of expense from the family budget. A total of 51.07 percent of the experimental group in comparison to 17.65 percent of the control group indicated that they had eliminated items of expenditure or that they had made

plans to eliminate some expenditures.

Table VII-36 includes the data regarding change in the families' procedure with respect to budgeting the amount of money spent for certain items in order to adjust the family's expenditures. The chi square value was significant at the .05 level. It was noted that a higher proportion of the experimental group than the control group had changed or had made plans to change their procedures for budgeting the amount spent for certain items in order to reallocate the family budget to accomplish established goals. These percentages were 27.66 and 11.77 for the changed classification and 10.64 and 3.92 for the planned classifications.

The data regarding the plans and changes families made during the year prior to the posttest relating to doing without some items to adjust family income are presented in Table VII-137. The chi square value was significant at the .01 level. A greater percentage of the experimental group had planned to do without some items in order to adjust the family's expenditures as compared to the control group. The percentages of the treatment groups which had neither planned to do without certain items or actually had done without certain items were 14.89 for the experimental group and 86.28 for the control group.

Table VII-132. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Start or Expand Production of Home Raised Products to Adjust Family Expenditures by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	22	9	16	6.93*
Control	37	6	8	

* Significant at the .05 level.

Table VII-133. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Develop a Shopping List and Shop Around for Good Buys to Adjust Family Expenditures by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	8	7	32	34.91**
Control	40	0	11	

** Significant at the .01 level.

Table VII-134. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Keep Records of Expenditures to Adjust Family Expenditures by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	24	6	17	12.98**
Control	43	1	7	

** Significant at the .01 level.

Table VII-135. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Eliminate Certain Items of Expense to Adjust Family Expenditures by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	23	10	14	13.16**
Control	42	2	7	

** Significant at the .01 level.

Table VII-136. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest in Budgeting Amounts Spent for Certain Items to Adjust Family Expenditures by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	27	5	15	8.65*
Control	43	2	6	

* Significant at the .05 level.

Table VII-137. Frequency of Plans or Changes Families Made During the Year Prior to the Posttest to Do Without Some Items to Adjust Family Expenditures by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	7	9	31	49.97**
Control	44	2	5	

** Significant at the .01 level.

Use of borrowed money. The wise use of borrowed money or credit for business purposes was one facet of family economic management with which the researchers felt disadvantaged families needed assistance. Thus, it was included in the educational program for which Tables VII-138 through VII-140 serve as an evaluation of the results by reflecting the use families made of credit.

The data regarding the use of borrowed money or credit for business purposes during the year prior to the posttest are included in Table VII-138. The chi square value was not significant at the .05 level. However, a greater proportion of the control group than the experimental group borrowed money or used credit for business purposes; 43.14 percent and 23.40 percent respectively.

The chi square contingency table for the use families made of borrowed money or credit for family living expenses for the year prior to the posttest is included in Table VII-139. The chi square value was not significant. A slightly higher percentage of the experimental group than the control group had borrowed money or used credit for family living expenses. These percentages were 44.68 and 31.37 respectively.

Included in Table VII-140 are the data regarding the use families made of borrowed money or credit for educational expenses during the year prior to the posttest. The chi square value was not significant. It was noted that 6.38 percent of the experimental group families and none of the control group families borrowed money for educational purposes.

Table VII-138. Frequency of the Use of Borrowed Money or Credit During the Year Prior to the Posttest for Business Purposes by Treatment Group

Group	Used Borrowed Money or Credit		Adjusted Chi Square
	No	Yes	
Experimental	36	11	3.43
Control	29	22	

Table VII-139. Frequency of the Use of Borrowed Money or Credit During the Year Prior to the Posttest for Family Living by Treatment Group

Group	Used Borrowed Money or Credit		Adjusted Chi Square
	No	Yes	
Experimental	26	21	1.32
Control	35	16	

Table VII-140. Frequency of the Use of Borrowed Money or Credit During the Year Prior to the Posttest for Educational Expenses by Treatment Group

Group	Used Borrowed Money or Credit		Adjusted Chi Square
	No	Yes	
Experimental	44	3	1.55
Control	51	0	

Use of public agencies. In preliminary findings, it was ascertained that disadvantaged rural families were isolationist, hence, they made very little if any use of the services of public agencies that were available in the community. Some of the agencies were designed specifically to help economically disadvantaged families. Tables VII-141 through VII-146 report the posttest results regarding the use families made of the various public agencies.

Table VII-141 includes the data regarding the use families made of the services provided by the University Extension Service. The chi square value was not significant. The University Extension Service was utilized by only a small portion of the experimental and control group families; 14.89 percent and 9.80 percent respectively.

Presented in Table VII-142 are the data concerning the use families made of the services provided by the local school. The chi square value was significant at the .01 level. A substantially higher proportion of the experimental group than the control group had obtained services from the local school during the year prior to the posttest; 93.62 percent as compared to 11.77 percent.

The use families made of the Soil Conservation Service and the County Health Service are reported in Tables VII-143 and VII-144 respectively. Neither chi square value was significant. Very little deviation from expected frequencies was observed for these two variables.

Included in Table VII-145 are the data regarding the number of families who received services from the Office of Economic Opportunities (OEO). The chi square value was significant indicating that the use of the OEO was a function of the treatment group. It was observed that 25.53 percent of the experimental group as compared to 0.00 percent of the control group made use of the OEO.

The chi square contingency table presenting the frequency of families who received services from the employment service during the year preceding the posttest is included in Table VII-146. The chi square value was significant at the .01 level. A greater percentage of the experimental group than the control group indicate

that they had made use of the services provided by the employment office. These percentages were 19.15 and 1.96 respectively.

Table VII-141. Frequency of Families Who Received Service During the Year Prior to the Posttest from the University Extension Service by Treatment Group

Group	Used Services of University Extension Service		Adjusted Chi Square
	No	Yes	
Experimental	40	7	.55
Control	46	5	

Table VII-142. Frequency of Families Who Received Service During the Year Prior to the Posttest from the Local School by Treatment Group

Group	Used Services of Local School		Adjusted Chi Square
	No	Yes	
Experimental	3	44	62.34**
Control	45	6	

**Significant at the .01 level.

Table VII-143. Frequency of Families Who Received Service During the Year Prior to the Posttest from the Soil Conservation Service by Treatment Group

Group	Used Services of Soil Conservation Service		Adjusted Chi Square
	No	Yes	
Experimental	40	7	.03
Control	45	6	

Table VII-144. Frequency of Families Who Received Service During the Year Prior to the Posttest from the County Health Service by Treatment Group

Group	Used Services of County Health Service		Adjusted Chi Square
	No	Yes	
Experimental	38	9	.03
Control	43	8	

Table 145. Frequency of Families Who Received Service During the Year Prior to the Posttest from the Office of Economic Opportunity by Treatment Group

Group	Used Services of the Office of Economic Opportunity		Adjusted Chi Square
	No	Yes	
Experimental	35	12	12.56**
Control	51	0	

** Significant at the .01 level.

Table 146. Frequency of Families Who Received Service During the Year Prior to the Posttest from the Employment Service by Treatment Group

Group	Used Services of the Employment Service		Adjusted Chi Square
	No	Yes	
Experimental	38	9	6.12*
Control	50	1	

*Significant at the .05 level.

A trend was observed for the experimental group as compared to the control group to use the services provided by public agencies included on the interview schedules as a means for upgrading the environmental conditions. Statistically significant changes were observed for the use of services provided by the school, Office of Economic Opportunity, and the employment service.

Farm Business Production Goals

Data pertaining to the farm business operated by families in the treatment groups are reported in this section. Tables VII-147 through VII-151 present the responses given by the families who operated a farm business concerning their production goals for various enterprises. The low number of families who had the various enterprises as a part of their farm business, thus resulting in low observed frequencies for many response classifications, precludes making conclusive statements regarding the effect of the educational program on the production goals of the farm business operators.

Included in Table VII-147 are the data for the production goals that farm business operators had established for their next crop of corn in bushels per acre. The yield goal classification was not a function of the treatment group as indicated by the non-significant chi square value obtained. It was observed that the

experimental group farm operators, as compared to the control group, tended to have higher yield goals as exemplified by the fact that 33.33 percent of the experimental group as compared to 10.71 percent of the control group aspired to produce over 100 bushels of corn per acre.

Table VII-148 presents the data concerning the yield goals the farm business operators had established for their next crop of soybeans. The chi square value was not significant. However, when those responding who grew soybeans were considered, a trend for the experimental group to have a higher goal was observed. Of the farm business operators responding, 80.00 percent of the experimental group and 52.38 percent of the control group had yield goals that were over 26 bushels per acre.

Table VII-147. Frequency of Production Goal Levels for Per Acre Corn Yields Established by Farm Business Operators by Treatment Group

Group	Yield Goal				Chi Square
	50 or Less	51-100	101-150	No Goal	
Experimental	2	8	7	0	6.35
Control	4	16	3	3	

Table VII-148. Frequency of Production Goal Levels for Per Acre Soybean Yields Established by Farm Business Operators by Treatment Group

Group	Yield Goal				Chi Square
	No Response	25 or Less	26-50	No Goal	
Experimental	1	2	8	0	2.73
Control	1	8	11	2	

Presented in Table VII-149 are the data regarding the production goals of the farm business operator for the number of pigs to be weaned per litter. The chi square value was not significant. It was noted that none of the experimental group and one-sixth of the control group who raise pigs had no production goal.

The data regarding the production goals established by farm business operators for the number of calves weaned per cow per year are presented in Table VII-150. The chi square value was not significant. The deviation from expected values was small for each production goal classification.

Table VII-151 includes the data regarding the production goals for lambs weaned per ewe per year that were established by farm business operators. The chi square value was not significant. Too few farm business operators raised lambs to make a statement of trend. It was noted however, that all farm business operators (two) in the control group that raised lambs had a production goal of one lamb weaned per ewe per year while all (three) farm business operators in the experimental group had a production goal of more than one but less than two lambs weaned per year.

Table VII-149. Frequency of Production Goal Levels for Number of Pigs Weaned Per Litter Per Year Established by Farm Business Operators by Treatment Group

Group	Production Goal			Chi Square
	6-7	8-9	10-11	
Experimental	1	14	2	3.14
Control	1	12	2	

Table VII-150. Frequency of Production Goal Levels for Number of Calves Weaned Per Cow Per Year Established by Farm Business Operators by Treatment Group

Group	Production Goal			Chi Square
	Less than One	One	No Goal	
Experimental	2	10	1	1.59
Control	4	11	0	

Table VII-151. Frequency of Production Goal Levels for Lambs Weaned Per Ewe Per Year Established by Farm Business Operators by Treatment Group

Group	Production Goal		Chi Square
	One	More than One but Less than Two	
Experimental	0	3	1.70
Control	2	0	

The Home and Its Surroundings

Data concerning the changes families made or planned to make to improve their living environment are included in this section.

Postulated on the theory that improvement of family morale and adjustment in the family expenditures at the same time would result in an increase of pride of ownership and desire for a better mode of living, the researchers hypothesized that the families in the experimental group would try to improve their environmental situation.

Table VII-152 includes the data regarding the number of families who changed their place of residence to a larger or better facility. The chi square value was not significant. It was noted, however, that 12.77 percent of the experimental group as compared to 5.77 percent of the control group changed their place of residence in order to change their environment.

A less drastic method of changing the environmental conditions with relation to the improvement of the housing situation was to remodel or repair the structure in which the families resided. The data concerning the repairing or remodeling of the residence, included in Table VII-153, shows that the status of change classification was a function of the treatment group. The chi square value was significant at the .01 level. It was noted that 38.30 percent of the experimental group as compared to 9.62 percent of the control group had repaired or remodeled at least some part of their residence.

Table VII-152. Frequency of Changes Made or Planned to Improve the Living Environment by Renting or Buying a Better Or larger House During the Year Prior to the Posttest by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	39	2	6	1.50
Control	47	2	3	

Table VII-153. Frequency of Changes Made or Planned to Improve the Living Environment by Repairing or Remodeling the House During the Year Prior to the Posttest by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	24	5	18	11.78**
Control	36	11	5	

** Significant at the .01 level.

Included in Table VII-154 are the data related to the obtaining of better furniture to improve the living environment of the treatment group families. The chi square value obtained was significant at the .01 level. A higher percentage of the experimental group families than the control group families had obtained some additional furniture during the year prior to the posttest. These percentages were 36.18 and 17.31 respectively.

As shown in Table VII-155, the chi square value for the data concerning the status of change related to obtaining a better water supply to improve the environmental quality was not significant. It was noted that 14.89 percent of the experimental families as compared to 5.77 percent of the control group had made definite changes to improve the water supply for home use.

As shown in Table VII-156, the environmental change of obtaining electricity for the home was made by only one family, a member of the experimental group, during the year prior to the posttest, thus precluding the making of conclusive statements. It was found that most of the families did have electricity in their home although adequate wiring may have been absent.

Table VII-154. Frequency of Changes Made or Planned to Improve the Living Environment by Obtaining More and Better Furniture During the Year Prior to the Posttest by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	18	17	17	12.23**
Control	38	5	9	

** Significant at the .01 level.

Table VII-155. Frequency of Changes Made or Planned to Improve the Living Environment by Obtaining a Better Water Supply During the Year Prior to the Posttest by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	38	2	7	2.85
Control	48	1	3	

Table VII-156. Frequency of Changes Made or Planned to Improve the Living Environment by Obtaining Electricity for the Home During the Year Prior to the Posttest by Treatment Group

Group	Status of Change		Chi Square
	None	Changed	
Experimental	46	1	1.12
Control	52	0	

Included in Table VII-157 are the data regarding the number of families who obtained a telephone in order to improve their environmental conditions. The chi square value was not significant. Four families (8.51 percent) in the experimental group and one family (1.92 percent) in the control group had installed a telephone in their homes during the year prior to the posttest.

Table VII-157. Frequency of Changes Made or Planned to Improve the Living Environment by Obtaining a Telephone During the Year Prior to the Posttest by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	41	2	4	2.26
Control	49	2	1	

Observations made by the research staff indicated that the yard and surroundings of disadvantaged families were usually in disarray. Thus, a change toward having a neat orderly yard and surroundings was considered to be a change toward reentering the mainstream of community life. The data concerning the number of families who made some change in their yard and surroundings are included in Table VII-158. The chi square value, which was significant at the .01 level, indicated that the status of change concerning the improvement of the yard and surroundings was a function of the treatment group. A greater percentage of the experimental group families than the control group families had made improvements in their yards and surroundings during the year prior to the posttest. These percentages were 53.19 and 23.08 respectively.

Table VII-158. Frequency of Changes Made or Planned to Improve the Living Environment by Improving the Condition of the Yard and Surroundings during the Year Prior to the Posttest by Treatment Group

Group	Status of Change			Chi Square
	None	Planned	Changed	
Experimental	19	3	25	9.58**
Control	35	5	12	

** Significant at the .01 level.

Morale

The Minnesota Survey of Opinion (MSO) (5) was employed to obtain a pretest and posttest measure of two morale variables, general adjustment and total morale. Table VII-159 presents the analysis of covariance summary table for the MSO total morale score. The pretest scores served as the covariate for the corresponding posttest scores, the variate. The main effect due to treatment was significant at the .05 level. The group participating in the vocationally oriented educational program exhibited a higher morale as measured by the Minnesota Survey of Opinion than did the control group. This was indicated by the total morale adjusted mean of 53.70 for the experimental group as compared to an adjusted mean score of 58.13 for the control group with the lower score indicating a higher morale.

The means for the replications, matched pairs of communities, did not prove to be significantly different. Neither was the interaction between treatment and replication found to be significant.

Table VII-159. Analysis of Covariance Summary Table for MSO Total Morale Score

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	478.750	5.464*
B (Replications)	4	199.923	2.282
A X B (Treatment X Replications)	4	182.218	2.080
Error	87	87.621	
Total	96		

* Significant at the .05 level

Table VII-160 includes the analysis of covariance of the MSO General Adjustment posttest data using the pretest score of each family as the covariate and the corresponding posttest score as the variate. The treatment main effect was significant at the .01 level. The adjusted treatment means for the experimental and control groups were 38.78 and 48.20 respectively with the lower score indicating a better adjustment. Hence, the experimental group exhibited the better general adjustment.

The design included five replications of the treatment, thus, a treatment main effect, a replications main effect, and an interaction were obtained. Significant F ratios were not obtained for either the main effect due to replications or the interaction between the treatment and the replications.

Table VII-160. Analysis of Covariance Summary Table for MSO General Adjustment Scores

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
Treatment	1	752.085	18.839**
Replications	4	69.6538	1.743
Treatment X Replications	4	48.548	1.216
Error	87	39.921	
Total	96		

** Significant at the .01 level

Leisure Time

Your Leisure Time Activities, an instrument developed by Pace (5), was employed as a pretest and posttest measure of the leisure time participation and amount of enjoyment derived from the participation in leisure time activities. The leisure time enjoyment score and leisure time participation score reflect the participation in and enjoyment from leisure time derived by the adult family members.

The analysis of covariance for Leisure Time Participation is presented in Table VII-161. The main effect of the treatment was significant at the .01 level. The experimental group adjusted treatment mean was significantly higher than the control group adjusted treatment mean. These means were 100.93 and 91.05 respectively with the higher score indicating greater leisure time participation.

Table VII-161. Analysis of Covariance Summary Table for Leisure Time Participation Scale of Your Leisure Time Activities

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	2296.254	8.588**
B (Replication)	4	638.551	2.388
A x B (Treatment x Replication)	4	781.222	2.922*
Error (within cell)	87	267.3918	
Total	96		

* Significant at the .05 level
 ** Significant at the .01 level

A significant interaction effect, between treatment group and replication was obtained. Thus, the results of the test on the main effect cannot be considered conclusive. The Newman-Keuls (7) procedure was employed to determine which pairs of adjusted community means were significantly different at the .05 level. The adjusted community means with a notation of significant pairs of means are included in Table VII-162. Here the community in the experimental group and replication 1 is denoted as community 11. In the table these notations appear in parentheses below the adjusted mean. It was noted that two of the adjusted community means for the experimental group were significantly higher than one of the control group adjusted community means. One experimental group adjusted mean was significantly higher than two of the control group adjusted means.

Table VII-162. Adjusted Community Leisure Time Participation Means for the Replications of Experimental and Control Groups with Significant Pairs of Means Indicated for the .05 Level

Replication	Treatment Group	
	Experimental (1)	Control (2)
1	93.65	97.06
2	105.72 (24)*	103.25
3	94.39	87.19
4	110.03 (24,25)	81.01 (12,14,15)
5	104.50 (24)	82.47 (14)

*Denotes that mean 12 is significantly different at the .05 level from mean 24

Thus, the experimental treatment had a differential effect on the Leisure Time Participation in the treatment groups as indicated by the non-additivity of the main effects.

The analysis of covariance for Leisure Time enjoyment is presented in Table VII-163. The treatment main effect was significant at the .01 level. The group involved in the educational program had an adjusted mean treatment score of 90.04, which was significantly higher than the adjusted treatment mean of 75.39 for the control group. A higher score is indicative of greater leisure time enjoyment. Because of the significant interaction effect, it cannot be concluded that treatment had the same effect in all communities. Table VII-164 presents the adjusted community means for Leisure Time Enjoyment and includes the notation for significant pairs of adjusted means at the .05 level in parentheses below each mean. The Newman-Keuls procedure was employed to ascertain which pairs of adjusted means were significantly different. It was noted that three of the experimental group adjusted community means were significantly higher than two or more control group adjusted community means. None of the control group adjusted community means were significantly higher than the experimental group adjusted community means.

Table VII-163. Analysis of Covariance Summary Table for the Leisure Time Enjoyment Scale of Your Leisure Time

Source of Variance	Degree of Freedom	Mean Squares	F Ratio
A (Treatment)	1	5136.352	13.005**
B (Replication)	4	305.207	.773
A x B (Treatment x Replication)	4	2919.691	7.393**
Error (Within Cell)	87	394.934	
Total	96		

** Significant at the .01 level

Table VII-164. Adjusted Community Leisure Time Enjoyment Means for the Replications of Experimental and Control Groups with Significant Pairs of Means Indicated

Replication	Treatment Group	
	Experimental (1)	Control (2)
1	83.60	87.80 (24,24)*
2	80.78	90.32 (24,25)
3	87.27 (24,25)	74.03 (14)
4	103.07 (23,24,25)	59.95 (13,14,15,21,22)
5	101.40 (24,25)	58.86 (13,14,15,21,22)

* Denotes that this mean is significantly different at the .05 level from means 24 and 25

Community Social Behavior

The Community Solidarity Index Schedule by Fessler (3) was employed to obtain an index of the participants' opinions about the quality of the community. The nine measures of community solidarity included the attitude toward community spirit, interpersonal relations, family responsibility toward the community, schools, churches, economic behavior, local government, and tension areas. Analysis of covariance was employed to analyze the data. The pretest score for each individual on each scale was the covariate for the corresponding score on the posttest, the variate. The Newman-Keuls procedure was employed to probe significant interaction effects. Significant main effects due to replications were not probed since differences among the replications were not relevant to the researchers' hypothesis that the treatment would significantly change the behavior of the participants in the educational program.

Table VII-165 includes the analysis of covariance summary for scores that represented community spirit as measured by the Community Solidarity Index Schedule. The treatment main effect was not significant. Hence, adjusted treatment means for the group participating in the vocationally oriented educational program and the control group did not differ significantly in the level of community spirit. The main effect for replications was significant at the .05 levels indicating that a significant difference exists among the adjusted replication means.

Table VII-165. Analysis of Covariance Summary for the Community Spirit Scale of the Community Solidarity Index Schedule

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	1.468	0.243
B (Replication)	4	19.090	2.656*
A x B (Treatment x Replication)	4	8.006	1.114
Error (within cell)	87	7.186	
Total	96		

* Significant at the .05 level

The analysis of covariance for the interpersonal relations scale as measured by the Community Solidarity Index Schedule is presented in Table VII-166. The main effect due to treatment was not significant at the .05 level. Hence, no significant difference existed in the adjusted means for community interpersonal relations

between the group that participated in the vocationally oriented educational program and the control group. However, significant main effect due to replications was obtained. The interaction between treatment and replications was also significant. Meaningful relationships did not emerge from the post hoc probe using the Newman-Keuls method. Two experimental communities had the highest adjusted means while two other experimental communities had the lowest adjusted means. One experimental community adjusted mean was significantly higher at the .05 level than three other experimental community adjusted means and all control community adjusted means.

Table VII-166. Analysis of Covariance Summary for the Interpersonal Relations Scale of the Community Solidarity Index Schedule

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	9.247	1.381
B (Replication)	4	23.773	3.550**
A x B (Treatment x Replication)	4	22.586	3.373*
Error (within cell)	87	6.697	
Total	96		

* Significant at the .05 level

** Significant at the .01 level

Table VII-167 includes the analysis of covariance summary for scores that represented family responsibility toward the community as measured by the Community Solidarity Index Schedule. The treatment main effect and the main effect due to replication were not significant. The interaction between treatment and replications was significant. The Newman-Keuls procedure did not reveal a meaningful trend.

Table VII-167. Analysis of Covariance Summary for the Family Responsibility Toward Community Scale of the Community Solidarity Index Schedule

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	26.789	3.314
B (Replication)	4	14.370	1.778
A x B (Treatment x Replication)	4	22.130	2.738*
Error (within cell)	87	8.084	
Total	96		

* Significant at the .05 level

The analysis of covariance for scores that represented community behavior pertaining to schools as measured by the Community Solidarity Index Schedule is presented in Table VII-168. The treatment main effect was significant at the .05 level. The group involved in the educational program had an adjusted mean treatment score of 18.00 which was significantly higher than the adjusted treatment mean of 16.77 for the control group. The higher score indicated that the treatment group was significantly better satisfied with the community schools than was the control group. However, due to the significant interaction effect, it cannot be concluded that the treatment had the same effect in all communities. Table VII-169 presents the adjusted community means for community behavior regarding schools and includes the notation for significant pairs of means at the .05 level in the parentheses below the mean. The Newman-Keuls procedure revealed that one of the experimental group adjusted means was significantly higher at the .05 level than one control group community adjusted mean. One pair of experimental group adjusted treatment means was also significantly different at the .05 level.

Table VII-168. Analysis of Covariance Summary for the Community Behavior Pertaining to Schools Scale of the Community Solidarity Index Schedule

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	35.082	6.049*
B (Replication)	4	7.248	1.233
A x B (Treatment x Replication)	4	17.293	2.982*
Error (within cell)	87	5.800	
Total	96		

* Significant at the .05 level

Table VII-169. Adjusted Means for Community Solidarity Index Schedule for the Replications of Experimental and Control Groups with Significant Pairs of Means for the .05 level

Replication	Treatment Group	
	Experimental (1)	Control (2)
1	15.98 (13) *	16.53
2	18.29	17.48
3	19.61 (11,23)	15.27 (13)
4	18.27	16.94
5	17.61	17.43

*Denotes that the adjusted mean for group one, replication one is significantly different at the .05 level from the adjusted mean for group one, replication three.

The analysis of covariance summary for scores that represented community behavior pertaining to churches as measured by Community Solidarity Index Schedule is presented in Table VII-170. The main effect due to treatment and the replication main effect were not significant. There was a significant interaction between treatment and replication. No pairs of adjusted community means were found to be significantly different when the Newman-Keuls procedure was followed.

Table VII-170. Analysis of Covariance Summary for the Community Behavior Pertaining to Churches Scale of the Community Solidarity Index Schedule

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	3.362	0.352
B (Replication)	4	16.345	1.713
A x B (Treatment x Replication)	4	25.416	2.664*
Error (within cell)	87		
Total	96		

* Significant at the .05 level

The analysis of covariance summary for scores that represented community economic behavior as measured by the Community Solidarity Index Schedule (3) is presented in Table VII-171. The treatment main effect was not significant at the .05 level. Thus, there was no significant difference between the experimental group and the control group regarding community economic behavior. A significant difference was found for the main effect due to replications indicating that a significant difference existed among the adjusted replication means.

Table VII-171. Analysis of Covariance Summary for the Economic Behavior Scale of the Community Solidarity Index Schedule

Source of Variation	Degrees Freedom	Mean Squares	F Ratio
A (Treatment)	1	16.164	1.903
B (Replication)	4	28.924	3.406*
A x B (Treatment x Replication)	4	10.941	1.288
Error (within cell)	87	8.493	
Total	96		

* Significant at the .05 level

The analysis of covariance summary for the scores that represented community behavior pertaining to local government as measured by the Community Solidarity Index Schedule is shown in Table VII-172. The main effect of the treatment was significant at the .05 level. The control group adjusted treatment mean was significantly higher than the experimental group adjusted treatment mean; these means were 15.23 and 13.30 respectively with the higher score indicating greater satisfaction with the local government. However, it should be noted that a significant interaction effect was found between treatment group and replication. Newman-Keuls procedure was employed to determine which pairs of adjusted community means were significantly different. The adjusted community means with a notation indicating significant pairs of means are included in Table VII-173. The adjusted mean for one experimental group community was significantly lower at the .05 level than the adjusted means for another experimental group community and one control community.

Table VII-174 includes the analysis of covariance summary for scores that represented community tension as measured by the Community Solidarity Index Schedule. The treatment main effect and the main effect due to replication were not significant. However, the interaction between treatment and replication was found to be significantly different at the .01 level. The Newman-Keuls procedure, which revealed that one experimental group adjusted community mean was significantly different at the .05 level from two other experimental group adjusted community means, did not yield meaningful patterns.

Table VII-172. Analysis of Covariance Summary Table for the Community Behavior Pertaining to Local Government Scale of the Community Solidarity Index Schedule

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	67.026	6.594*
B (Replication)	4	21.885	2.153
A x B (Treatment x Replication)	4	34.345	3.3791*
Error (within cell)	87	10.164	
Total	96		

*Significant at the .05 level

Table VII-173. Adjusted Means for Community Behavior Pertaining to Local Government as Measured by the Community Solidarity Index Schedule with Significant Pairs of Means Indicated for the .05 level

Replication	Treatment Group	
	Experimental (1)	Control (2)
1	12.17	16.35 (12)*
2	11.09 (13,21)	15.12
3	16.87 (12)	14.60
4	13.71	14.49
5	12.69	15.47

* Denotes adjusted community mean 21 is significantly different from adjusted community mean 12.

Table VII-174. Analysis of Covariance Summary for the Community Tension Scale of the Community Solidarity Index Schedule.

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	1.411	0.276
B (Replication)	4	6.959	1.360
A x B (Treatment x Replication)	4	20.450	3.995**
Error (within cell)	87	5.119	
Total	96		

** Significant at the .01 level

When the total Community Solidarity Index Schedule score was analyzed using the analysis of covariance technique, no significant difference was found between the group that received the vocationally oriented educational program and the control group as shown in Table VII-175. The F ratio obtained for main effect due to replications was not significant. The interaction between treatment and replications was significant at the .05 level. Results of the probe of the interaction were inconclusive. One experimental community adjusted mean was significantly different at the .05 level from another experimental community adjusted mean.

Table VII-175. Analysis of Covariance Summary of the Total Score of the Community Solidarity Index Schedule

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
A (Treatment)	1	161.293	0.5073
B (Replication)	4	585.875	1.843
A x B (Treatment x Replication)	4	1124.939	3.539*
Error (within cell)	87	317.944	
Total	96		

* Significant at the .05 level

Summary of community solidarity data. The results from the data concerning the community solidarity are inconclusive. Trends could not be identified when the adjusted treatment means in Table VII-176 were inspected. The treatment main effects were significant for two of the nine scales. The experimental group had a significantly better attitude toward the schools, however, the control group had a significantly better attitude toward the local government. The researchers were encouraged by the fact that the adjusted total score, a score representing a total of all scales, was slightly higher, although not significantly higher, than the control group. However, the differences observed on most scales as indicated by the non-significant F ratios were due to chance.

Table VII-176. Adjusted Treatment Means for Community Solidarity Index Schedule Scales

Variable	Treatment Group	
	Experimental	Control
Community Spirit	16.84	17.08
Interpersonal Relations	17.74	17.13
Family Responsibility Toward Community	15.65	16.81
Schools	18.00	16.77
Churches	16.28	15.89
Economic Behavior	15.72	16.61
Local Government	13.30	15.23
Community Tension	16.87	17.11
Total	132.70	130.15

Perceived Social Class of Families

The Sims SCI Occupational Rating Scale (6) was employed to ascertain a pretest and posttest measure of the families' perceived social class. The analysis of covariance summary for the perceived social class variable is presented in Table VII-177. The main effect for treatment was not significant at the .05 level. Therefore, there was no significant difference in social class identification between the group that received the educational treatment and the control group that received no treatment. The adjusted treatment mean for the experimental group was slightly higher than the control group adjusted mean indicating that a trend may exist for the families who were involved in the educational program to consider themselves to be in a higher social class. The adjusted means were 12.44 and 11.03 respectively. The significant differences that existed among the replication means was not relevant to the researchers' hypothesis that there would be a significant treatment effect. Thus, the Newman-Keuls technique was not employed to ascertain the significant pairs of replication means.

Table VII-177. Analysis of Covariance Summary Table for the Social Class Index Score

Source of Variance	Degree of Freedom	Mean Squares	F Ratio
A (Treatment)	1	46.217	1.938
B (Replication)	4	65.199	2.734*
A x B (Treatment x Replication)	4	38.004	1.593
Error (within cell)	87	23.852	
Total	96		

*Significant at the .05 level

Deprivation

A measure of deprivation was obtained for the eleven scales and a total score by employing the McVoy's Wants and Satisfaction Scale (5) as a pretest and posttest measure. The eleven deprivation scales are house and yard, household conveniences, food, clothing, education, health, recreation, social participation, working conditions, transportation, and security. A high score on the deprivation scales is indicative of a feeling of not having wants and desires satisfied.

Table VII-178 includes the analysis of covariance summaries for the eleven scales and the total deprivation score. The treatment

main effect was not significant for any of the scales or the total score. Thus, the feeling of deprivation neither increased nor decreased significantly due to the involvement in the educational program.

Significant main effects due to replications were obtained for the variables of house and yard, food, clothing, education, health, recreation, social participation, transportation, and the total deprivation score. The specific replications, pairs of communities which were significantly different, did not have any relation to the effect that the treatment had on the communities, thus, the Newman-Keuls procedure was not employed when significant replication main effects were observed.

The Newman-Keuls procedure was employed to ascertain which of the adjusted community means were significant when significant interaction effects were obtained. Significant interactions were obtained for the deprivation scales of food, education, recreation, social participation and work conditions. Meaningful patterns of significant pairs of adjusted means could not be identified. Pairs of adjusted community means that were the most order steps apart, the highest and the lowest, were in the same treatment group for all significant interactions. Thus, the treatment appeared to have a differential effect depending upon the community. Experimental group adjusted community means were the highest and lowest for the variables of food, education, recreation and social participation.

Table VII-178. Analysis of Covariance Summaries for Deprivation Variables Measured by the Wants and Satisfaction Scale

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
<u>Scale 1 - House and Yard</u>			
A (Treatment)	1	0.176	0.018
B (Replication)	4	61.568	6.225**
A x B (Treatment x Replication)	4	12.305	1.244
Error (within cell)	87	9.904	
<u>Scale 2 - Food</u>			
A (Treatment)	1	2.244	0.432
B (Replication)	4	17.222	3.311*
A x B (Treatment x Replication)	4	13.301	2.557*
Error (within cell)	87	5.201	

Table VII-178 (Continued)

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
<u>Scale 3 - Clothing</u>			
A (Treatment)	1	0.305	0.541
B (Replication)	4	2.207	3.906**
A x B (Treatment x Replication)	4	0.492	0.871
Error (within cell)	87	0.565	
<u>Scale 4 - Education</u>			
A (Treatment)	1	7.1030	1.700
B (Replication)	4	40.060	9.587**
A x B (Treatment x Replication)	4	22.317	5.341**
Error (within cell)	87	4.179	
<u>Scale 5 - Health</u>			
A (Treatment)	1	0.602	0.137
B (Replication)	4	19.948	4.537**
A x B (Treatment x Replication)	4	6.378	1.451
Error (within cell)	87	4.396	
<u>Scale 6 - Recreation</u>			
A (Treatment)	1	1.248	0.180
B (Replication)	4	18.495	2.663*
A x B (Treatment x Replication)	4	20.360	2.932*
Error (within cell)	87	6.945	
<u>Scale 7 - Social Participation</u>			
A (Treatment)	1	3.073	0.767
B (Replication)	4	17.380	4.340**
A x B (Treatment x Replication)	4	16.319	4.075**
Error (within cell)	87	4.005	

Table VII-178 (Continued)

Source of Variance	Degrees of Freedom	Mean Squares	F Ratio
<u>Scale 8 - Work Conditions</u>			
A (Treatment)	1	0.106	0.246
B (Replication)	4	0.199	0.462
A x B (Treatment x Replication)	4	1.853	4.310
Error (within cell)	87	0.430	
<u>Scale 9 - Transportation</u>			
A (Treatment)	1	0.002	0.007
B (Replication)	4	0.929	2.705*
A x B (Treatment x Replication)	4	0.382	1.112
Error (within cell)	87	0.343	
<u>Scale 10 - Household Conveniences</u>			
A (Treatment)	1	5.814	0.850
B (Replication)	4	11.833	1.730
A x B (Treatment x Replication)	4	7.274	1.063
Error (within cell)	87	6.842	
<u>Scale 11 - Security</u>			
A (Treatment)	1	11.118	1.981
B (Replication)	4	12.178	2.170
A x B (Treatment x Replication)	4	5.418	0.966
Error (within cell)	87	5.611	
<u>Scale 12 - Total</u>			
A (Treatment)	1	42.727	0.224
B (Replication)	4	1082.419	5.666**
A x B (Treatment x Replication)	4	362.103	1.895
Error (within cell)	87	191.085	

*Significant at the .05 level

**Significant at the .01 level

Summary of deprivation data. The effect the educational program would have on the feelings of disadvantaged families regarding their deprivation was difficult for the researchers to anticipate. On the one hand it was hoped that the families would feel less deprived while on the other hand it was theorized that unless the families became unhappy with their deprived situation, they would do nothing to improve their situation.

As shown in Table VII-179 the trend appeared to be for the experimental group adjusted treatment means to indicate that the experimental families felt a higher degree of deprivation than the control families. Here a higher score indicates greater deprivation. As reported earlier, the experimental families had made significant changes in their environmental situation by buying furniture and improving their house and its surroundings. The adjusted mean deprivation score on the house and yard scale of the Wants and Satisfaction Scale was slightly higher for the experimental group than the control group. Thus, the theory that changing the environmental situation is dependent upon increasing the feeling of deprivation appears to have some basis.

Table VII-179. Adjusted Treatment Means for Wants and Satisfaction Deprivation Scale

Variable	Treatment Group	
	Experimental	Control
House and Yard	8.94	7.02
Food	2.09	1.79
Clothing	0.66	.77
Education	4.09	3.54
Health	2.79	2.63
Recreation	6.29	6.06
Social Participation	2.68	2.29
Work Conditions	.35	.42
Automobile	.61	.62
Household Conveniences	4.53	5.02
Security	6.34	5.67
Total Deprivation	37.86	36.52

School Data

School data consisting of overall grade point average, vocational and practical arts grade point average, and attendance were collected and analyzed for each student who was twelve years of age or older whose family participated in the educational program. The pretest score was the children's grades and attendance for the year prior to the beginning of the educational program. The posttest was the grades and attendance for the year during the educational program.

Table VII-180 presents the analysis of covariance summaries for two-way analysis of covariance of school posttest data using the pretest data of each student as the covariate for the corresponding posttest score, the variate. The treatment main effect was not significant for overall grade point average, vocational grade point average, or attendance. Overall grade point average and vocational grade point average were based upon a scale of A+ = 13, A = 12, A- = 11, B+ = 10, B = 9, B- = 8, C+ = 7, C = 6, C- = 5, D+ = 4, D = 3, D- = 2, and F = 1. The measure of attendance was the total number of days students were absent from school during the year.

As shown in Table VII-180, the main effect due to replications and the interaction of treatment and replications were significant at the .05 level and .01 level respectively for the overall grade point average variable.

Table VII-180. Analysis of Covariance Summaries for School Data for Children Twelve Years of Age or Older

Source of Variation	Degrees of Freedom	Mean Squares	F Ratio
<u>Overall Grades</u>			
A (Treatment)	1	.060	.026
B (Replication)	4	7.044	3.021*
A x B (Treatment x Replication)	4	8.336	3.574**
Error (within cell)	161	2.328	
<u>Vocational Grades</u>			
A (Treatment)	1	2.177	.608
B (Replication)	4	1.830	.511
A x B (Treatment x Replications)	4	3.188	.890
Error (within cell)	51	3.583	
<u>Attendance</u>			
A (Treatment)	1	68.465	1.317
B (Replication)	4	100.591	1.935
A x B (Treatment x Replications)	4	112.782	2.170
Error (within cell)	164	51.981	

* Significant at the .05 level

** Significant at the .01 level

Investigation of the cell means, the mean for the communities, showed that one experimental community had the highest adjusted mean for overall grade point average while another experimental community had the lowest adjusted mean for overall grades; 6.58 and 4.62 respectively. One experimental community was found to have an adjusted mean overall grade point average that was significantly different from one experimental community and two control community adjusted means when the Newman-Keuls technique was applied. Thus, it appears that the treatment effect was confounded with the community effect, the replications.

As shown in Table VII-181, the experimental group as compared with the control group, had the higher adjusted vocational grade point average, but had lower adjusted overall grade point average and the poorer attendance.

Table VII-181. Adjusted Means for School Data for Children Twelve Years of Age or Older by Treatment Group

Variable	Treatment Group	
	Experimental	Control
Overall grades	5.79	5.90
Vocational grades	7.40	7.20
Attendance	10.12	8.27

SUMMARY AND CONCLUSIONS

This section presents a summary of the procedure, describes the degree of similarity of the research treatment samples, reports the findings and presents conclusions that the authors made from the research findings.

Summary

The primary purpose of this phase of the research was to evaluate generalizability of a vocationally oriented educational program designed to bring about the utilization of the capabilities of disadvantaged rural youth which could enable them to prepare themselves for gainful employment. In order to accomplish this task it was thought necessary to bring the entire rural disadvantaged family back into the mainstream of community life by effecting change in their attitudes toward their situation and their community. The model vocationally oriented education program which was tried out in an earlier phase of the research in a single community was implemented in five communities.

Selection of the Sample

The population consisted of economically and socially disadvantaged rural families in ten communities selected from those identified as being economically depressed. The criteria for inclusion were: (1) the families have an annual income of \$3000 or less or equivalent for a larger family; or (2) the families are considered to be disadvantaged by officials in one or more community agencies. The population was also delimited by eliminating those families which did not have children of school or preschool age. A random sample of 10 or more families was drawn from the delimited population in each of the ten research communities.

Treatment

The model vocationally oriented educational program served as the treatment for the families in the experimental communities. The educational program focused on three topics: (1) youth and their career choices, (2) family financial management, and (3) improvement of family income.

Data Collected

Anthropological, sociological, and psychological data were collected by employing selected standardized instruments, a Family Data Record, school data form, and a series of interview schedules. The Family Data Record was employed for the pretest to ascertain the environmental conditions of the families. The school data form, interview schedules and standardized instruments were administered as pretest and posttest measures.

Statistical Design and Analysis

The research design employed was a pretest-posttest control group design with five replications. Ten communities selected to participate in the study were paired on a priori decision based on community census data. One community of each matched pair was randomly assigned to the experimental group.

Chi square analysis was employed both to establish the similarities of the treatment group samples on the basis of the pretest and to ascertain the effectiveness of the educational program on the basis of the posttest data. Analysis of variance was also employed to describe and compare the treatment group samples on the basis of the pretest. Analysis of covariance was employed to analyze interval data where a pretest and posttest measure was obtained. Each pretest score served as the covariate for the corresponding posttest score, the variate. The Newman-Keuls procedure was employed to test the significance between community means when significant interactions were obtained.

Results and Discussion

A summary and discussion of the results concerning the description of the sample selected and the effect of the experimental treatment on the various anthropological, sociological, and psychological data collected as pretest and posttest measures are presented in this section.

Descriptions of the Research Sample

The similarity of the research sample was established by examining the data collected as a pretest measure pertaining to the anthropological, sociological and psychological conditions of the families in the treatment groups. The Family Data Record and the Interview Schedules were the instruments used to obtain the data.

Family residence. Families in the experimental and control groups had similar environmental conditions with regard to the family residence. In general the families lived in a single occupancy residence of poor or fair condition which they owned or rented. Most of the families had electricity in the home but many did not have the household conveniences, such as a telephone and indoor bathroom. The resale value the families placed on their residences was generally less than \$10,000. The control group evaluated their residences higher than the experimental group. However, the interviewers' evaluation, which indicated that a higher percentage of the control group than the experimental group residences were in poor or fair condition, did not reflect this higher evaluation.

Farm business. The improvement of the management of the farm businesses was considered by the researchers to be a possible avenue for increasing disadvantaged families' expendable income since approximately three-fifths of the disadvantaged rural families included in this phase of the study operated some type of farm business from which approximately one-fourth received one-half or more of their family income. A majority of the farm businesses were operated on less than 80 acres. Of the farm businesses, approximately three-fourths included some type of livestock, nearly one-fourth included vegetables for family consumption, and approximately one-third included field crops.

The treatment groups were similar for all variables related to the farm business except the presence or absence of a crop enterprise in the farm business. A greater percentage of the experimental group had crops as part of their farm business operation.

Financial assistance. A knowledge of the financial assistance that the disadvantaged families were receiving from sources outside of the family was considered to be a prerequisite for the local coordinator of the education program to assist the families in establishing realistic goals. The treatment groups did not differ

significantly in the proportions of families who received financial assistance from pension, social security, aid for dependent children, unemployment, disability payments, or other financial assistance. Over four-fifths of the families did not receive financial assistance from a source outside of the family.

Race and nationality. A high percentage of the treatment groups were Caucasian and native born. Less than one-tenth of the research sample were Negro and less than two percent identified themselves with a foreign nationality.

Characteristics of adults. Being cognizant of the characteristics of disadvantaged rural adults in the community was considered to be a requisite for the local coordinator who conducted the educational program. The adults in the treatment groups can be characterized as being (1) rather immobile, (2) employed in an agricultural or home economics occupation, (3) approximately 40 years of age, and (4) having less than a high school education.

The treatment groups appeared to represent the same population on all variables except number of years of education. The experimental group had completed significantly less years of education than the control group when compared by analysis of variance. The adults in the experimental group had completed an average of 7.1 years while the control group had completed 8.5 years.

Characteristics of children. Most of the children living at home in the disadvantaged families were born in the county in which they resided or an adjoining county and were non-employed students. Children of disadvantaged families who were away from home appeared to prefer to stay in the rural area in which they were born and had spent their childhood. The occupations of the children who were away from home were more diverse than those of their parents, however.

Parental wishes for children. Parental aspirations for their children who were over 12 years of age and living at home were ascertained by employing an interview schedule as a pretest measure. Parents in both treatment groups generally did not perceive that their children, sons or daughters, would earn more than \$8000 when they became adults. Parents aspired for their sons to earn a higher salary than their daughters.

The parents desired the children to live in a rural area or small town in preference to the city. A substantially higher portion of the experimental group parents did not know of left the decision of where to live up to the sons. This may have been due to the treatment effect of the local coordinator gaining rapport through home visitations prior to the beginning of the educational program.

The amount of financial support that the family would realistically be able to support for each child's post-secondary education was generally not known by the parents in either treatment group. The parents did not know or thought the cost of one year of post-secondary education would cost less than \$1000. Approximately one-half of the families felt they could provide some support for their children's post-secondary education. About three-fourths of the families who indicated they could provide some support, indicated that they could provide 50 percent or less of the cost. Nearly two-fifths of the families felt the child could pay one-fourth to one-half of his own post-secondary education. A significantly higher proportion of the control group than the experimental group, felt that money from outside sources would be available to support their children's post-secondary education.

Occupations and organizational affiliations of parents. The adults in the treatment groups were similar in composition for both the husband and wife with respect to major marketable skills possessed, occupational training desired, job satisfaction, other type of job desired, and new marketable skills desired.

Generally speaking, the husbands in the disadvantaged families possessed agricultural and industrial skills, did not desire occupational training, and were satisfied with their jobs. However, slightly less than one-half of the husbands desired a different job. The wives typically did not desire occupational training and were satisfied with their jobs. Approximately one-fourth of the wives desired occupational training which would enable them to obtain a different kind of a job.

Adults in the treatment groups were also similar with regard to their organizational affiliation. Nearly one-half of the adult family members belonged to at least one organization or group. Only a few held an office or were members of committees in an organization or group. The treatment groups were almost devoid of adult members who wished to join groups or organizations.

Situation and goals of children. The pretest data concerning occupational experience, financing post-secondary education, and desire orientation indicated that children in the treatment groups who were twelve years of age or older and living at home represented the same general population.

The dominate area of work experience was agriculture for the sons and home economics for the daughters. The sons desired part-time work as well as a career in agricultural or industrial occupations. The daughters wanted work experience and a career in a business or office occupations. Incomes the sons desired from a future occupation ranged from less than \$4000 to over \$10,000 per year with a nearly even distribution in the income classifications which were in \$2000 increments. The daughters desired incomes from their future

careers that ranged from less than \$4000 to nearly \$8000 per year. Many of the children did not know what level of salary they would like to earn as adults.

A high percentage of the sons in both treatment groups wanted to live in the rural area or in a small town. Equal proportions of the daughters desired to live in a rural area, small town, and city.

Over one-half of the sons and approximately one-third of the daughters were contributing some of their educational costs. Significantly more of the daughters in the control group than the experimental group were contributing some of the cost of their secondary education. Typically, the sons and daughters had little, if any, savings for post-secondary education and did not know what percentage of their post-secondary education would be provided by the family.

Sons, as a group, were oriented in their immediate desires toward occupations, material items, and education. Daughters' immediate desires were oriented toward material items, occupations and education. The next strongest desires of the sons were oriented toward occupations, education, material items, or family. The daughters' next to the strongest desires were oriented toward family, material items, and education. Orientation of desires for five years in the future was preponderately toward occupations for boys. Girls' future desires were oriented toward occupations, education, family or material items.

Farm business goals. The management of the farm business was established as an essential topic to be included in any program for disadvantaged rural adults. These data were collected to ascertain the nature of the production goals that the farm business operators had established for the various enterprises.

The goal classifications of the various enterprises were found to be independent of the treatment group classification indicating that the samples represented the same general population. The yield goals established by the farm business operators for pigs per litter appeared to the researchers to be in a range that would be profitable. The yield goal for bushels per acre of corn and soybeans appeared to be below profitable yields.

Educational Program Evaluation

The evaluation of the educational program was based on a pretest and posttest measure which employed a battery of interview schedules, standardized instruments and a school data form. The statistical procedures of chi square and analysis of covariance were utilized for analysis. The interview schedules included variables related to parental desires for their children, occupations and organizations

of parents, situations and goals of children who were twelve years of age or older and living at home, situations and goals of the family, the farm business, and the home and its surroundings. Variables included on the standardized instruments were related to the community, morale, perceived social class, deprivation, and leisure time. The school data form was employed to obtain information for each child over twelve years of age in the families regarding attendance, overall grade point average and vocational grade point average.

Variables were grouped according to the instrument from which they were obtained and are discussed in turn.

Parental desires for their children. Parental desires for their children concerning education, occupation, income and area of residence were obtained by employing Interview Schedule I. This instrument was used as a posttest measure to obtain data to ascertain if parents desires for children in the experimental group after receiving the experimental treatment differed from the control group.

It was ascertained that the experimental group parents desired to leave their children's occupational choice up to the child whereas the control group tended to respond that they did not know what occupation they desired for their children: Significant differences in response patterns for the occupation the parents desired for their children were obtained only for the third from the oldest child.

A significant chi square value was obtained for the level of education that the parents in the treatment groups desired for their oldest child. A higher percentage of the experimental group had educational aspirations of specialized vocational and two-year college. Fewer of the experimental group parents than control group parents desired educational levels of high school or left the decision of level of education up to the child. Thus, it appears that the educational program, which encouraged parents to establish realistic educational goals for their children, had an effect on the educational aspirations of the parents for the children.

The educational program also included the establishment of realistic goals for the level of income parents desired for their children when they became adults. The level of income classification was found to be a function of the treatment group for the parents' desires for sons, but not for daughters. A higher percentage of the parents in the experimental group as compared to the control group wanted their sons to earn an income that was between \$6001 and \$10,000. The control group largely did not know or did not respond to what level of income they desired for their sons. Thus, in the opinion of the researchers, the experimental group parents had established realistic goals for their sons' annual income.

The response classification for the parental desires of the location they would like for their children to reside in when they became adults both in relation to the location of the parents' residence and the location of the residence with regard to rural or urban area were both found to be functions of the treatment group. A higher percentage of the experimental group parents left the decision of the locations of the residence up to the child as compared to the control group parents who tended to want their children to live in a rural area near them. Hence, the effect of the educational program appeared to be toward an increase in the willingness of the parents to allow their children to get away from home in order to acquire jobs which would provide an adequate living. This decreased the limitation that parents imposed on their children thus allowing economic mobility as well as geographic mobility.

A significantly higher proportion of the experimental group parents compared to the control group parents were able to estimate the annual cost of post-secondary education for their children. A majority of the experimental group parents estimated the annual cost of post-secondary education to be between \$500 and \$2000. Considering that the nature of post-secondary education would affect these costs, it appeared that these estimates were realistic.

Departures from expected frequencies for the sources of financial assistance that parents thought were available for their children's post-secondary education were not observed for the variables of the financial support expected from the family, child's work, loans, or other sources. A significantly higher percentage of the parents in the experimental group as compared to the control group estimated that up to 25 percent of the post-secondary educational expenses would be defrayed by scholarships. A majority of both treatment groups estimated that none of their children's post-secondary education could be financed by scholarships. Considering the level of the average grades reported later in this research project, the parents' estimate that no support for post-secondary education would be available was accurate for the majority of the children.

Occupations and organizations of parents. Statistically different patterns of responses were observed for the type of occupation in which the wife was employed, new job skills acquired by the husbands, other kinds of jobs desired by the husbands, wives' participation in civic, fraternal and political organizations, and husbands' participation in job related organizations, but not for the type of occupation in which the husband was employed, new job skills acquired by the wives, other kinds of jobs desired by the wives, husbands' participation in civic, fraternal or political organizations, and wives' participation in job related organizations. These data were obtained by employing Interview Schedule II.

The proportion of the wives who reported being employed in home economics and unemployed deviated considerably; more wives in the experimental group reported that they were unemployed. Since the researchers did not consider the possibility of the wives being unemployed as being conceivable, it was assumed that experimental group wives reported that they were unemployed because of the emphasis placed on wage earning occupations in the educational program.

More husbands in the experimental group than in the control group reported learning new agricultural and business skills, while a higher percentage of the control group reported learning no new skills.

A disproportionate number of the husbands in the experimental group wanted to obtain a different job than the one they held at the time of the posttest. This indicated to the researchers that they were more dissatisfied with their situation.

A significant trend toward participating in groups and organizations was observed for both the husbands and wives in the experimental group as compared to the control group. More wives in the experimental group than in the control group participated in civic, fraternal or political organizations. A higher percentage of the husbands in the experimental group as compared to the control group participated in job related organizations. Although this participation was reported as being rare, occasional, or sometimes regular, it was considered to be a move back into the activities of community life.

Situations and goals of children age twelve and over living at home. The focus of Project REDY was on the children, especially the children who were twelve years of age or older and were living at home. Thus the researchers hypothesized that observable changes would exist between the experimental and control group at the time of the posttest.

Significant departures from the expected equal proportions of responses in the response classifications for the frequencies of children who were twelve years of age and older and living at home were observed for the variables of (1) various fields of employment, (2) estimated cost of one year of post-secondary education, (3) location of home desired for lifetime work, (4) scholarships as a source of financial support for post-secondary education, and (5) knowledge of the sources of finances for post-secondary education and level of income desired. Significant deviations from expected frequencies were not observed for the variables of (1) sex of the children, (2) educational situation, (3) employment situation, (4) orientation of desires, (5) participation in school and community functions, (6) parents as a source of financial support for post-secondary education, (7) self-employment as a source of financial support for post-secondary education, and (8) loans as a source of financial support for post-secondary education.

A disproportionate percentage of the experimental group children as compared to the control group children were employed in occupational fields of agriculture, business, industry and home economics. A higher proportion of the experimental group children were employed in agriculture and industry as compared to the control group, of which a higher percentage of the children were employed in business and home economics occupational fields.

More children in the experimental group indicated desires for a career in agriculture while a higher percentage of the control group children were undecided regarding the type of career they desired.

Children in the experimental group were able to estimate the cost of one year of post-secondary education with a higher degree of accuracy than the children in the control group. A majority of the control group were not able to give any estimate of the cost of one year of post-secondary education.

Compared to the control group, significantly higher proportions of the children in the educational program desired the rural area or small town for the location of their lifetime work. Thus, the effect of the program was to minimize the migration to the suburban and metropolitan areas.

Although not significant, a trend was observed for the children in the experimental group to have their strongest desire oriented toward education. This trend was reflected by the significantly greater percentage of the experimental group who felt that some financial assistance would be available from scholarships, and the significantly higher percentage of the experimental group who indicated that they knew the sources of finances for their post-secondary education. Significantly more of the children who were involved in the educational program than the control group knew what level of income they wished to earn when they became adults. In general, the experimental group tended to desire higher incomes than the control groups. It was noted, however, that approximately equal proportions of the experimental and control group children desired incomes of \$10,000 or more which may reflect that some children in both treatment groups had unrealistic goals.

Family situation and goals. Although the educational program was focused on disadvantaged rural youth, changes in the adult family members were also sought in order to change the environment of the youth and bring the family back into the mainstream of community life. Adults were encouraged to change their behavior in order to enable them to help their children. This seemed to be an effective method of motivation.

Significant positive changes in the behavior of the adults in the experimental group as compared to the control group were observed

for the variables of (1) having more family members obtain a job, (2) expanding the production of home-raised products to adjust family expenditures, (3) developing a shopping list and shopping around for good buys to adjust family expenditures, (4) keeping records of expenditures to adjust family expenditures, (5) eliminating certain items of expense to adjust family expenditures, (6) budgeting amounts spent for certain items to adjust family expenditures, (7) doing without some items to adjust family expenditures, (8) receiving services from the local school, (9) receiving services from the Office of Economic Opportunity, and (10) receiving services from the employment service. Trends that indicated that some positive response was being made as a result of the educational program were observed for the variables of (1) getting additional occupational training and receiving a promotion to increase family income, (2) changing jobs to increase family income, (3) having one or more family members get a second job to increase family income, (4) getting more money from pensions or welfare sources to increase family income, (5) using borrowed money or credit for living expenses (6) using borrowed money for educational expenses, (7) utilizing the services of the University Extension Services, (8) utilizing the service of the soil conservation service, and (9) utilizing the service of the county health service. The trend for the variables of improving farming activities and using borrowed money or credit for business purposes favored the control group.

The additional emphasis given in this phase to the changing of the adult family members' behavior in order to mitigate the situation of the disadvantaged rural youth yielded impressive results. In the opinion of the researchers, these changes will be more long lasting than if the children alone had been treated with an educational program.

Farm business goals. The experimental treatment appeared to have very little effect on the production goals of the farm business operators for the enterprises of corn, soybeans, swine, calves, or lambs. Approximately one-half of the families had some type of farm business.

The researchers theorized that the duration of the educational program was not long enough to allow the farm business operators to complete one production cycle and start another, thus they may have tried out better production methods, but had not had time to observe results from the improved methods.

The home environment. An important part of the total environment of the child is the condition of the home and its surroundings. It was the opinion of the researchers that the condition of the home is largely a reflection of the attitudes of the parents toward life in general. Thus, changes made in the physical environment were interpreted as indicating that a change in the parents' attitudes had prompted them to improve the appearance of the home and its surroundings.

Significant positive changes were made by the experimental group as compared to the control group regarding the variables relating to the home and its surroundings of (1) repairing and remodeling the house, (2) obtaining better furniture, and (3) improving the condition of the yard and surroundings. Positive trends favoring the experimental group families were observed for the variable of (1) renting or buying a better or larger house, (2) obtaining a better water supply, (3) obtaining electricity for the home, and (4) obtaining a telephone for the home.

Morale. Raising the level of morale, the status of emotional well-being that delimits the effectiveness with which one works and reflects one's outlook on life, was considered to be a key factor in bringing socially disadvantaged families back into active societal life. Changes in the level of morale in a positive direction should increase the individuals' energetic participation and enhance his effectiveness to accomplish the task before him. Hence, a concerted effort was made as part of the experimental treatment, to change the family members' attitudes toward their own feelings of inferiority and pessimistic attitudes toward the community and environment.

The results of the treatment were reflected in a significant difference in the level of morale and general adjustment between the experimental and control group adjusted treatment means for both the total morale and the general adjustment variables. The experimental group when compared to the control group, exhibited higher morale and better general adjustment. Thus, it was concluded that the educational program had a positive effect on the family members' feelings of hopelessness and attitudes toward life and society.

Leisure time activities. The dearth of leisure time activities in which the socioeconomically disadvantaged rural family members participated and the low level of enjoyment derived from leisure time activities was identified in an earlier phase of the study. This social deprivation may have resulted from the low level of morale and feelings of inferiority exhibited by the families in the treatment groups.

After being involved in a vocationally oriented educational program, the families exhibited a significantly higher level of participation in leisure time activities and significantly more enjoyment from this participation. However, this result was confounded with the replications of the study as indicated by a significant interaction effect.

Community social behavior. In order to ascertain the effect of the educational program on community social behavior, pretest and posttest measures on nine scales of community solidarity were obtained. These scales were: (1) community spirit, (2) interpersonal relations, (3) family responsibility toward the community, (4) schools, (5) churches, (6) economic behavior, (7) local government,

(8) tension areas, and (9) a total score. Treatment effects were significant for the scales representing the families' attitudes toward schools and local government. The experimental group exhibited a significantly better attitude toward schools while the control group had a significantly better attitude toward local government. The main effects of treatment and replications were non-additive for both the schools and government scales. Thus, the treatment effect and the replication effect were confounded.

Perceived social class. It was ascertained in an earlier phase of the research that adults in severely disadvantaged rural families perceive themselves as belonging to the lower socioeconomic classes, namely: (1) upperworking, (2) working, and (3) lower working. The social class to which an individual associates himself appears to be related to his level of income. Increasing the income of the families would probably increase the socioeconomic class level to which the individual perceives he belongs.

The one year vocationally oriented educational program in which the experimental group families were involved in this study had very little effect on their perceived social class.

Deprivation. The researchers had mixed thoughts regarding the desirability of decreasing the level of feelings of deprivation. It was theorized that if the disadvantaged families did not feel deprived they would do nothing to alleviate their situation that had been identified as being severely disadvantaged in relation to the norm of the community.

Results of the analysis of the scales of deprivation appeared to indicate a trend for the severely disadvantaged families to feel more deprived as a result of the vocationally oriented education program. Since the families in the experimental group did make significant changes in their environmental situation, the theory that changing the environmental situation is dependent upon increasing the feeling of deprivation appeared to have some basis.

School data. The possibility that children who were involved in the vocationally oriented educational program would improve their grades and attendance in school was anticipated by the researchers. However, these changes were not observable during the short duration of the experimental treatment.

Conclusions

Conclusions that could be drawn from a study of this scope are limitless. Thus, only those conclusions that were considered to be of special significance are reported here. These conclusions are:

1. An effective family centered vocational oriented education program can be conducted by a local school teacher that will

produce significant changes in the attitudes and situations of severely disadvantaged rural family members.

2. Severely disadvantaged rural families who have become isolated from society can be involved in an educational program conducted by local school personnel.
3. Teachers can and will conduct educational programs for rural disadvantaged families if adequate materials, instructions in conducting a program, and adequate support of their morale are provided.
4. Motivation of rural disadvantaged adults to mitigate their situation can be obtained by focusing attention on the future of the children.
5. Involving severely disadvantaged families in a vocationally oriented educational program significantly improved the morale of family members.
6. Improving disadvantaged family members' outlook on life, their morale, results in the improvements in the physical environmental condition of the home and its surroundings.
7. The aspirations of parents in severely disadvantaged rural families can be effected by involving them in a vocationally oriented educational program.
8. Significant progress toward bringing disadvantaged families back into the mainstream of society can be made during a one year educational program.
9. Both parents and children can be caused to recognize that education and vocational training are means of alleviating their disadvantaged situation.
- 10.. Involving the entire family in a vocationally oriented program designed to develop the capabilities of youth is an effective way of obtaining desired changes in the attitudes and aspirations of children and gaining family support for children's desires.

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CHAPTER VIII

SUBJECTIVE FINDINGS OF PROJECT REDY STAFF MEMBERS

INTRODUCTION

To accomplish the objectives of Project REDY, it was necessary that research staff members develop and maintain a close working relationship with selected disadvantaged rural families. This interaction produced information which was impossible to analyze by conventional statistical techniques. Nevertheless, the anecdotes of interviewers, local coordinators and research staff members reflect considerable insight into the problems of the socioeconomic rural disadvantaged. Perhaps the objective findings resulting from the research can be more effectively intellectualized after consideration is given to observations and impressions gained by people who worked intimately with the rural disadvantaged.

Interviewers tape recorded their impressions and observations following each family interview. The recordings were made in the interviewer's automobile on portable equipment within minutes of the conclusion of the interview.

Local coordinators likewise tape recorded their impressions of research participants. Further, many sessions of the educational program were tape recorded. In addition, researchers and local coordinators' conferences were tape recorded.

Data included in the aforementioned recordings and from written reports were closely scrutinized. Representative data were extracted, organized, and edited to reflect subjective findings of the project staff. Presented at the end of this section is a general description of a typical depressed rural county and the living conditions of its severely disadvantaged inhabitants.

INTERVIEWERS' ANECDOTES

To study objectively the characteristics of rural families who were socially and economically deprived and to evaluate the REDY Educational Program, it was necessary to interview many disadvantaged family members. Personal interviews brought the interviewers into the environment of the rural disadvantaged and enabled them to observe existing situations.

Observations of interviewers were uniform in many respects. However, differences did exist among the characteristics of the families interviewed.

Home Surroundings

General observations of the home surroundings indicated that many of the families were economically depressed. Some families

appeared content, and satisfied with their plight. Many families indicated no desire to change. Paradoxically, other families were discontent and exhibited desire for change.

Access to home. Interviewers often had to walk part of the distance from the main road to the family residence. Muddy lanes and no bridges over eroded areas necessitated the walks. One interviewer found it impossible to drive the last one-fourth mile from the main road to the home. He reported, "...as I approached the house, two hound dogs ran to greet me...I stepped upon a tree stump which served as the front porch...a preschool boy asked me in..."

Farming practices and home surroundings. Poor farming practices were evident. Corn still remained to be harvested late in the winter. Corn was planted up and down the slopes instead of on the contour. Small ears and frail stalks were common in corn fields and weeds had been allowed to seed.

Fences were old and sagging. Gates were off hinges and did not close properly. Old cars, scrap metal piles, tin cans, trash, old chairs and couches were common sights on many farmsteads.

However, there were exceptions. One farm yard had no grass, but neatly trimmed shrubs had been planted and maintained. Further, one interviewer reported, "...the conditions surrounding the home were impressive. Although the house was old it was tidy...flowers had been planted and cared for in front of the house."

Condition of the Residence

The majority of interviewers found similar circumstances regarding the condition of the residence. In general, family residences were shabby, and in need of major repair. Very few of the houses were painted and some were constructed of unfinished logs.

Age and size. Most of the residences were old, but some had been constructed within the past few years. Generally, the houses were small. One house was only 12 feet by 15 feet in size. An interviewer reported a family of eight lived in a house with three rooms. One of these rooms was a living room furnished with a table, three old chairs, television set, cabinet, couch, and a bed. All of the furnishings were in poor condition.

General repair. One interviewer reported entering a home by stepping through a screen door without a screen and pushing open another door that did not have a knob. Upon entering the house, the odor of ammonia from unwashed diapers prevailed. Plaster had apparently fallen from the walls and the holes had been covered with cardboard. An old blanket hung in the doorway, serving as a door between the living room and a bedroom.

One interview was given during a thunder storm. While the parents were providing objective data, the children covered an old piano with plastic and methodically placed pans and buckets in appropriate places. The family explained that the roof had leaked since the installation of a television antenna two years before.

Home conveniences. Although most families possessed a television set, other modern gadgets and conveniences were often absent. Most families owned a wringer-type washing machine, but a few families still relied on a scrub board for washing clothes.

Indoor bathrooms were not common. Observation usually revealed a grass barren path to a privy. Noteworthy however, a few homes had no indoor bathroom and no apparent outdoor privy.

A few families lived in nicely kept, clean homes. Although the houses were small and old they were tidy and adequately repaired. Interviewers were favorably impressed by families living in these homes. These families exhibited an awareness of their economic condition, and took pride in their possessions. These families presented an outward desire to further improve their condition.

A relationship appeared to exist between the home surroundings and the condition of the home. If the surroundings were orderly, so was the home and its contents. If the surroundings were disorganized, the home and its contents were usually disorganized. Recognizing that the home is usually the responsibility of the mother, and the surroundings the responsibility of the father, all interviewers questioned which variable affected the other.

Characteristics of Families

Size of family. The socioeconomically depressed families interviewed were large and usually had children at home and children away from home. The children at home ranged from infants to above twenty years of age. More frequently, children over 18 years of age had left home to seek employment in metropolitan areas. As might be expected, the larger the family the more deprived the family appeared. Several families had three generations living under the same roof. One family remarked, "...Grandpa is living with us as he ain't got no other place to go."

Head of household. The head of the household, defined as a leadership role, was difficult to identify. Some interviews were given by the mother and others by the father. Frequently, a mother or father would provide all the information while the other remained silent. One mother remarked, "...I wish my husband was home so he could answer your questions..." Other mothers asked the interviewers to return when the father would be at home. In other cases, the father would defer to the mother. One father remarked, "...she has

more education than me, let her answer..." Still another father said, "...the old lady wears the pants, she'll talk to you..."

Noteworthy, some families shared in the responses to questions. These families indicated no definite head of the household. Several interviewers observed that the family appeared closer knit when the father was the head of the household.

Health and nutrition. Health of the family members varied from family to family, but generally, physical and mental handicaps seemed more frequent than in non-socioeconomically depressed families. Hearing difficulties were evident in many households. Many interviewers asked that questions be read to them because they could not see well. However, interviewers indicated that poor eye sight was often given as an excuse for poor reading ability. However, poor eye sight was common, and reflections of interviewers could produce very few cases in which eye glasses were worn.

Nutrition, in terms of a balanced diet, was poor. One family reported their favorite and most frequent meal was biscuits and gravy. Fresh meat and fruit were almost nonexistent. One mother reported that her family only had oranges at Christmas. One interviewer conducted an interview near meal time and observed that the space heater was serving as a cooking range. A large pot was brewing and an appetizing aroma was present. The interviewer remarked how good it smelled and was asked to stay for rabbit and raccoon stew.

Again, opposite extremes were noted. Some families exhibited few physical or mental impairments and quality and quantity of diets appeared to be adequate.

Morale and Adjustment of Families

General adjustment and morale of families appeared to be related to surrounding conditions and the condition of the residence. Families who took pride in the material goods they possessed seemed better adjusted. This was not characteristic of families with unclean, untidy surroundings and homes.

Religions. Families exhibiting high morale had a positive attitude toward religion. These families remarked how important church was to them and that they attended regularly. One mother indicated that her 18 year old son had not missed attending church on Sunday for 16 years. She had been ill for several years, but had not missed a Sunday for two years. The Bible often was the only obvious source of reading material in the home. One family referred to the Bible to provide evidence of the ages of family members. Nevertheless, many families scoffed at religion. An often asserted opinion was, "...those people who go to church don't practice what they preach..."

Occupations. Work gave the impression of providing both a means for adjustment and a source of anxiety. Families who worked appeared to be better adjusted and to have higher morale. On the other hand, families reported having to work very hard and very long hours just to keep ahead. One father noted, "...I'd leave here in a minute if I could get a better job. But I can't do anything and people won't hire me..." One mother reported, "...I probably could get a better job if I'd quit my present job and look for another... but my family can't afford for me not to work all the time..."

Occupations of rural socioeconomically depressed family members covered an array of jobs. In addition to farming, families reported jobs as manual laborers, truck drivers, janitors, butchers, carpenters, waitresses, mental hospital helpers, and others. Generally, steady good paying jobs were difficult to find. Women appeared to have more difficulty in finding jobs than men. Several widowed women relied entirely on Aid for Dependent Children as the only source of income.

Expectations. Expectation of the future also appeared as a source of anxiety. Families typically expressed concern that their boys would just go to the Army and their girls would get married. Interviewers reported an apparent trend for girls to marry into other depressed families. One reply concerning the future was, "...I would just as soon be dead as live the way I live now..."

Higher expectations were also present. Most families hoped that "better times" would come. Generally, expectations appeared to revolve around physical things such as food and better homes. Some families expressed a desire to travel. One such family noted that their children had never been more than 50 miles from home.

Family Opinions of Community

Clear-cut attitudes toward the communities were not revealed in a subjective context. Some families were satisfied with the community while others expressed dissatisfaction.

Composition of community. Typical responses toward the community composition were, "...in a few years this is going to be an old man's country, the younger generation is going somewhere else to work and only poor retired people will live here..." Oppositely, other families noted, "...our oldest is 27 years old with a sixth-grade education and has never left the county..."

Government. Local government and its operations was a topic of ambiguity. Some families seemed unaware that the local government existed. Other families distrusted any public servant, while still others thought the local government was doing the best it could.

Neighbors. Interviewers were perplexed by the limited knowledge that rural families had of their neighbors. Several families did not know the names of their neighbors. However, some families appeared to be familiar with the entire community.

Opinions Regarding Education

Interviewers consistently reported strong positive attitudes toward education. Most parents noted the lack of their education and the desire for more education for their children.

Present education. Parents frequently possessed less than a high school education. One lady had just completed a beautician program and planned to open a beauty shop in her home. Only one person had completed a college program. This person appeared mentally unstable and was not using her education. Parents, with few exceptions, strongly desired that their children obtain as much education as possible.

Children's education. Many of the children had completed high school and enrolled in post high school programs. However, dropouts beyond high school seemed to be prevalent.

Educational expenses. Expense of education was often mentioned as a major deterrent. Parents often felt that education for their children beyond high school was completely beyond their means. Further, parents seemed unaware of aid available for further education. Only a few parents mentioned lack of ability as a deterrent to further education.

A very small minority indicated that education was unimportant. Although one father, obviously a poor farmer, noted, "...education in agriculture is stupid..." One mother indicated, "...a diploma is important but what you learn isn't..." Still another parent noted, "...I can figure as good as most at the box factory but I can't get a figuring job cause I ain't got a high school education."

LOCAL COORDINATORS' ANECDOTES

Observations and impressions concerning educational activities evolved from on-site audio tape recordings made by teachers of agricultural occupations who served as local coordinators for the REDY Educational Program. These records were made following home visitations and group meetings. Audio tape recordings were also made of some group meetings. Similar to interviews, comments and observations made by local coordinators were uniform. However, a diverse range was evident.

The exemplar educational program was organized into three correlated and overlapping segments. The first part consisted of

securing the attention of severely disadvantaged rural families. The second segment included the establishment of family goals. The initiation of action to reach established goals directed the third area of concentration. The coordinators' anecdotes are organized and presented to parallel these three areas. In addition, a section is devoted to presenting feedback from participating disadvantaged families and local coordinators in regard to the value of the educational program.

Family Motivation

Attention getting, developing interest, and motivating for action are terms which equally describe the first phase of the exemplar educational program. Naturally attention getting or motivation had to be developed throughout the program. However, the following subjective findings are confined to attention getting from the time of identifying families until they started to participate in family goal setting. The primary objective of this phase was to establish rapport with the family.

Home visitation. All coordinators concurred that home visitations were essential to developing rapport with the socioeconomically disadvantaged. However, methods of implementing effective home visits varied. Several coordinators started with visits to the families they knew. From these visits evolved techniques which the coordinator could use with other families. One coordinator was able to contact several families through family members who were or had been students in his program. Another coordinator was successful by simply calling at the home and introducing himself as a local teacher who wanted to get acquainted.

Securing information. During the first contact all coordinators refrained from taking notes. Further, most coordinators carried no notebook or other materials. The coordinator called to visit. Dress of the coordinator was casual. The conversation was directed so that families might volunteer information relating to their problems, attitudes, and aspirations. Again, no formal questions were asked during the initial contact.

Reaction by the families varied, but generally the families were pleased that someone was interested in them. One widow remarked, "...I'm glad you came just to talk and not to tell me my son was in trouble..." Not uncommon, the families were reluctant to ask the coordinator into the home. One coordinator reported a father as remarking several times during the first visit that he, "...was planning to clean the place up..."

Follow-up visits. Follow-up visits were made to present plans for the educational program. Coordinators found that relating the meetings to helping the family help the children received the most favorable reaction. Initially most of the families were

reluctant to attend group family meetings. Coordinators countered the reluctance with interest and offers to provide transportation. In addition, coordinators consistently stressed that the educational meetings were for the entire family. Many families responded and attended the first meeting. One father contacted the coordinator and asked for transportation for his children. The father worked nights and could not attend the meetings. Another family walked to a neighbor's home and called for the coordinator to pick them up as their car would not start.

Coordinators reported that development of a personal relationship between the teacher and family members is essential to gain the cooperation and support of the rural disadvantaged. Local coordinators experienced rewarding success when person-to-person relationships were established with severely disadvantaged families in the community.

Establishing Family Goals

The exemplar educational program was built around securing attention of participants, identifying the problem, assisting participants to identify goals, and providing instruction which could aid in solution of their problems. Goal setting was a continuous process. Coordinators directed activities that encouraged the establishment of realistic goals, and observed behavior which supported the notion that goals served to motivate family members to take action to improve their situation.

Techniques. All coordinators agreed that goals for disadvantaged families must be small and realistic. Global goals were too distant to provide motivation necessary for change to take place. Families who discussed problems and set goals together appeared to achieve more success in meeting their goals. Coordinators further observed that goals relating to physical things appeared to be accomplished more often than goals not physical in nature. Families who set a goal and obtained the goal were eager to establish new goals. Goal setting and working toward goals appeared to be transferred to other families participating in the educational activities. One family might set and verbalize a goal. If this family attained the goal, other families were interested and appeared to imitate the other family.

While the above noted techniques seemed workable, some families appeared unable to set and accomplish goals. Most coordinators agreed that families who were not successful in goal setting tended to set "dreamer" goals that were not realistic. Coordinators recognizing their problem often provided individualized instruction and encouraged these families to set fewer and smaller goals.

Examples of goals. Many families did not realize the educational opportunities available. Frequently families exhibited no knowledge of government loans and scholarships. Following introduction to this

information, parents would verbalize intentions to encourage their children to continue their education beyond high school.

Through discussions, one family revealed that a daughter, presently a nurse's aid, aspired to advance. To advance the girl would have to complete her high school education. The family set goals to assist the girl in completing her high school education. The mother took a job as a waitress to help finance the daughter's training.

Many families set goals to improve their farms, homes, and home surroundings. Coordinators noted that action toward goals appeared stronger immediately following group meetings and home visits. Noteworthy, several families made improvements in their homes and their surroundings. General cleaning and minor repairs were observed by coordinators as they made repeated visits to the residences of participating families.

Realistic goal setting was a difficult educational practice to accomplish. Coordinators observed that families with goals seemed to progress much faster than families without goals. More important, coordinators sensed subtle changes in the attitudes of many family members.

Instruction for Action

Motivation and updating goals were constant throughout the exemplar educational program. To assist in accomplishing the goals established by families, instruction was provided. Generally the instruction revolved around mutual family problems and concerns. Instruction was provided through group meetings and home visits.

Identification of problems. Family problems of participants guided the group instruction. Families were encouraged to verbalize problems from their situations. Initially, many family members were hesitant to identify their problems; however, after the first few group meetings, family members freely verbalized and discussed problems and concerns that confronted them in making improvements in their situation.

Solution to problems. Instructional materials provided by the research staff were adapted and used by the local coordinator to assist families in identifying alternative sources of actions to overcome the problems they encountered. Family members were encouraged to select the alternative that was compatible with family goals and within the means of the family. Coordinators agreed that individual family instruction in the home was instrumental in helping families reach goals. Without continuous encouragement and support, severely disadvantaged families would not maintain action needed to reach their goals.

Common interest. Coordinators reported that children served as a point of common interest among adult members of disadvantaged families. Parents were willing to help their children set educational goals and to work to help them accomplish their goals. School counselors assisted in providing instruction related to occupational information, training requirements and other topics of interest to participants. With only a few exceptions, this was the first time parents had been exposed to these topics.

Consumer education was a common interest to the severely disadvantaged participants. Coordinators reported rewarding success from using newspaper advertisements for instructional aids where families discussed prices, quality, and quantity of consumer goods.

Occupations and requirements for entry was another area of common interest and concern. Coordinators were surprised at the lack of occupational knowledge possessed by family members, especially the adults. Opportunities for employment and educational requirements were common topics of discussion. Coordinators noted that families were more realistic in their discussion of jobs and training required following group instruction on these topics.

Instruction time. Coordinators stressed that formal instruction at group meetings was to last for only one hour. Refreshments were served following one hour of instruction and informal discussions commonly continued. Small children often seemed restless and one coordinator reported a line of children to the bathroom during the entire meeting. Later the coordinator realized that only one family in the group had an indoor bathroom in their residence. This coordinator quipped of "on job training" and "learning by doing."

Sense of belonging. Coordinators attempted to provide an environment of togetherness. Care was taken to introduce all participants in each group meeting. Open discussion was encouraged and consensus regarding problems and opinions were noted. Togetherness was also fostered in several centers through games in the gym and pot-luck dinners. Transfer of the togetherness was observed through the grouping of students at school who participated in the program.

Teacher-family bond. Coordinators reported that disadvantaged family members were willing to place confidence in people who expressed a sincere interest in them. Coordinators who were able to establish a firm teacher-family relationship experienced rewarding success. One coordinator had a nephew who worked with the father of one of the participating families. The father had great respect for the nephew. The coordinator used his nephew as an example of how to work part-time and still complete a college education. The father in turn used the coordinator's nephew as an example for their son. Other coordinators reported that interest in farming operations and family problems tended to make families more receptive.

Instruction based on problem solving proved successful. Coordinators considered involvement as the most important ingredient of effective instruction for the socioeconomically disadvantaged.

Evaluation Through Feedback

Throughout the REDY Educational Program, the coordinators evaluated both positive and negative progress. Standardized instruments were administered to measure objectively general attitude and morale. However, coordinators' impressions and observations produced information that could not be secured through interview instruments.

Educational feedback. Coordinators reported an improvement in the attitude of many family members toward education and school. One parent remarked, "...a good education is the most important thing I can give my children..." Participation by adults and children in other school activities increased. Coordinators observed families attending athletic events. Before the exemplar educational program, these families were rarely seen at school functions. One family noted, "...our class meeting is the highlight of the month..." Attendance of children of participating families improved for the regular day school. One coordinator observed that boys in the program now group together in school. Heretofore, these boys had been known as "loners." Finally, several coordinators noted that they were now being called upon for advice. Both children and adults had apparently identified the coordinators as experts and friends.

Occupational feedback. Previously noted were examples of family members working toward better jobs. Fathers changed jobs and added part-time jobs. Mothers often found part-time or full-time jobs and in-school children were actively seeking part-time employment. Several coordinators noted that family income had easily doubled during the program. Most significant, students seemed to align with goals of completing school, rather than getting a full-time job.

Non-participant feedback. Some families failed to respond by attending group meetings. In several cases, the coordinators continued to try and establish rapport. One coordinator reported a situation in which continued visitations did not appear to be helping. However, much to the surprise of the coordinator, a young man called at the school. The young man had been a former student of the coordinator and was the son of the non-participating family. The young man wished to thank the coordinator for his interest in his family. The youth had been in the service and his parents had written of the coordinator's interest. The young man subsequently convinced a younger brother to return to school.

Another family did not attend group meetings, but requested the information which was provided. The coordinator reported that the

mother would ask questions and discuss the material when he called. The coordinator felt she was better informed than some who attended the meetings.

Negative feedback. One coordinator reported having a high school boy setting goals of being highest scholastically in his high school class and being the best football player on the team. At the close of a grading period, the boy received mostly C's and did not make the football team. Needless to say, the boy was very despondent.

Another family had two children who quit school during the program. Efforts to get the students to return failed. However, both secured full-time jobs in a metropolitan area. The rest of the family continued to attend the group meetings.

The most negative situation reported by a coordinator occurred in a family living under considerable economic and social deprivation. The home and surroundings were deplorable. During the program two daughters left home. The coordinator assisted a son in securing a part-time job. The job provided excellent advancement potential and training. The employer developed an interest in the boy. However, the father objected to the boy having a job and insisted that he quit the job. The coordinator had not been able to develop rapport with the father.

Coordinators' feedback. Coordinators' feedback was also encouraging. Several coordinators reported that working with the socioeconomically disadvantaged was a real "eye opener." One coordinator noted, "...this has been the most rewarding experience I've ever had in teaching..." Another coordinator remarked, "...all teachers should be required to work with the disadvantaged... if for no other reason than to help them appreciate the non-disadvantaged..."

Subjective evaluation was conducted throughout the educational program. The research staff was able to identify accomplishments and difficulties through various forms of feedback from participating families and local coordinators that was useful in developing and evaluating the REDY Educational Program.

A DEPRESSED RURAL COUNTY AND ITS INHABITANTS

A person driving through the county on one of the main routes of travel would develop a feeling that here is an area of beautiful rolling hills, steep bluffs and picturesque timber land. The fields along the roadside are dotted with cattle grazing in green pastures, well fed herds of swine, some small apple orchards and patches of corn and wheat. Perhaps he would pass a limestone quarry or a

major sawmill. He would notice the neatly kept older homes and the newer, modern houses which are located along the main highways. Occasionally, a road sign would indicate a small village is located somewhere off to the right or left of the main highway and he may even glimpse the outskirts of one of these communities. If the route leads through the county seat, the traveler will probably sense that here is a nice, quiet, old rural village with its own town square lined with typical businesses. He would see the relatively modern junior and senior high schools. The casual observer would leave the county thinking how nice it would be to live or vacation in this area. To the observer, the people living in this county while not wealthy, are "doing all right."

Only when one leaves the main arteries of travel in the county does he see beneath the cloak of semi-prosperity which seems to be attracted to the borders of main highways. A person sensitive to the problems of the agrarians would notice the small size of the farms and as he progressed on the gravel or dirt road, the disrepair of the outbuildings and homes that may have already been abandoned. Occasionally, he may ford a small stream as it traverses the road. If it happens to be a rainy day, he may decide not to proceed down one of the roads even though it is definitely the only connection some families have with the "outside world."

The traveler who decided to visit one of the small villages located in the depressed rural county will most likely find a general store, post office and gasoline station surrounded by a cluster of older homes. An astute observer will notice the piles of firewood and coal used by families in cooking food and heating the home. An occasional privy with a well worn path to its door will be seen. He will see houses which show visible signs that their owners are vainly trying to keep them looking respectable interspersed among those houses which will be uninhabitable in the not too distant future. The evidence of a formerly prosperous and quaint rural community represented by vacant stores and houses will be impressed upon the observer's mind. Usually a white, well kept church will stand out like a last rallying point for the citizens of the village. Generally, an elementary school building housing students up to grade six would be found in or near the village. It would be evident that the building contained only a few classrooms. He might observe a relatively modern school building or he could see an old, multistory brick building in which only the first floor is considered safe for housing children.

The curious person who is interested in locating the major industries in the community, will quickly recognize the importance of agriculture. He may also see a large saw mill in operation which indicates that forest products and forestry are a part of the economy. A concrete block factory, a limestone quarry, a coal mine or a shoe factory may be found in the county.

The person who wishes to view the environment of a typical severely disadvantaged family would undoubtedly anticipate finding rather poor living conditions. His expectations would be rewarded in many instances. After driving down a dirt lane having rather deep ruts, one might find himself approaching an unpainted house. He would notice a rather dilapidated porch at the front of the one story home surrounded by a yard in which little grass could be seen. A dog or two and possibly a few chickens might be seen near the house. Some piles of old lumber, scrap metal, junked cars, and empty tin cans would also be observed. Approaching the front door, one would see no screen door and no window screens on the house. Entering the home, he would find a living room containing some well worn furniture surrounding a pot bellied space heater. Some worn pieces of linoleum would cover the floor with the walls covered with old, torn wall paper. Looking around the family residence, it would be seen that electricity was available but that the conveniences of running water and an indoor bathroom were absent. Most likely there would be an old gas or wood cook stove in the kitchen and an old refrigerator. An alert observer would frequently see mice and perhaps rats scouting for food in the family residence.

Careful examination of the rural community would reveal that a large number of families lack the home conveniences and consumer goods considered basic in today's society.

CHAPTER IX

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

INTRODUCTION

Project REDY was concerned with the development and evaluation of a systematic educational program that would bring about desirable changes in attitudes, behaviors, and vocational competence of rural disadvantaged youth. Recognizing that the attitudes of the family influence the way children develop, and that some attitudes learned by disadvantaged rural youth are not conducive to the development of their full educational and employment potential, the research concentrated on both youth and adults who resided in depressed rural areas.

The objectives of the research were: to develop a vocationally oriented, family centered educational program for severely disadvantaged families residing in depressed rural areas; and to evaluate the model educational program by using experimental research techniques. The model educational program, developed and tested under experimental conditions in Project REDY, focused on families as a means of (1) obtaining and maintaining the interest of youth and other family members, (2) raising family members to the level of readiness necessary for a realistic confrontation of reality regarding their socioeconomic situation, (3) helping family members arrive at decisions which relate to the improvement of their socioeconomic status, (4) providing families and family members with opportunities for carrying out their decisions, (5) providing psychological and guidance support during this process, and (6) evaluating the outcomes.

To accomplish the broad objectives of the comprehensive study, the research activities were divided into five major correlated phases as follows:

1. Phase I - An in-depth study of the characteristics of a sample of the population of families residing in a selected socioeconomically depressed rural area.
2. Phase II - A comprehensive study of the characteristics of a sample of the severely disadvantaged families residing in the study area.
3. Phase III - The development of a model vocationally oriented, family centered educational program for severely disadvantaged rural families.
4. Phase IV - The evaluation of the model vocationally oriented, family centered educational program using experimental research techniques.
5. Phase V - The analyses of data and the reporting of findings.

This section includes (1) a summary of the characteristics of severely disadvantaged families residing in a selected depressed rural area, (2) an overview of the development of the model vocationally oriented, family centered educational program, (3) a discussion of findings and conclusions pertaining to the evaluation of the REDY Educational Program, and (4) a statement of implications and recommendations.

Characteristics of Severely Disadvantaged Families

One of the early activities of Project REDY was the identification of the universe of depressed rural counties in Illinois. From this universe of depressed rural counties, one county was selected as the site for a comprehensive study of families residing in the area. From the population of families living in the study area, two random samples were drawn. One sample was representative of all families residing in the area and the other sample represented only the severely disadvantaged families. Severely disadvantaged families were considered to be those families who had a net annual income of \$3000 or less or who were considered socially or economically disadvantaged by a state or local welfare agency.

Selected characteristics were compared between a sample of the severely disadvantaged families residing in the depressed rural area and a sample of the total population of families. Interviews were conducted with family members in the two random samples to collect data. The data gathering instruments employed were tried out in an earlier pilot study to test their applicability to the research. The four dimensions studied were (1) economic, (2) psychological, (3) sociological, and (4) anthropological.

An analysis of the data collected from family members residing in the study area provided the researchers with an understanding of the values, beliefs, attitudes and behavioral patterns of severely disadvantaged families. A brief description of the characteristics of severely disadvantaged rural families is presented in this section:

The size of the severely disadvantaged families was frequently large compared to other families in the area studied. Four or more children per family were common with a majority of them living at home. Compared to other families in the area studied, severely disadvantaged families had fewer family members who contributed cash income to the family.

The parents of severely disadvantaged families were commonly less than 50 years of age. The adult family members frequently had less than an eighth grade education and only a few had earned a high school diploma. The severely disadvantaged families were not mobile. Over one-half of the parents still resided within the same county where they were born, and over three-fourths still lived within the state where they were born.

The educational attainment of out-of-school children of severely disadvantaged families patterned that of their parents who had not normally completed a high school education. Even though most of the young people had secured employment, more frequently in nonagricultural businesses than agriculturally oriented jobs, many had jobs that were temporary in nature and that required only limited skills.

Compared to other families residing in the rural area studied, the severely disadvantaged families generally lived in older more dilapidated houses that frequently lacked one or more of the conveniences of electricity, telephone, and indoor bathroom. Less than one-half of the severely disadvantaged families included in the study had bathrooms in the family dwelling. Even though a majority of the disadvantaged families owned the residence where they lived, they were still in great need of major maintenance and repair. The home furnishings were generally in very poor condition and the yard and surrounding area were generally trashy and unkept. Most of the disadvantaged family dwellings were located outside the boundaries of towns and villages and away from the main arteries of travel in the county. The homes were often located along unimproved roads in remote areas and their presence was frequently unknown by the more affluent neighbors living nearby.

A majority of the severely disadvantaged rural families operated a farm business. However, only one in ten farms operated by severely disadvantaged families produced more than one-half of the family income. The farms were small and frequently poorly managed, and contributed only limited family income. Many of the farm operators and other family members had found part-time, off-farm employment, or had obtained public financial assistance to help support their families. The children commonly contributed to the family income by working on the home farm. However, this work did not generate large amounts of income because of the lack of competent management and the insufficient scope of the farm enterprises. Livestock and field crops, typical to the area, were commonly raised on the farm. However, some farmers were trying to produce products that were not adapted to their area. Only a few of the families raised vegetables and fruits for family consumption.

A majority of adult members, parents and older children, of severely disadvantaged families living at home were employed in an agricultural occupation. A large group was attempting to make a living for their family with limited acres of productive land, inadequate capital, and lack of business management skills. Labor was generally available, but was frequently not utilized advantageously due to lack of other production resources. Adult family members commonly recognized their inability to successfully compete with the more progressive farmers in the community. Adults also recognized that their lack of education and skills handicapped them in competing for employment in off-farm agricultural firms and other businesses that required specialized knowledges and skills.

The severely disadvantaged families residing in the depressed rural area studied tended to associate themselves with lower social classes; middle-working, working and lower-working. They were, in general, dissatisfied with the opportunities available to them for fulfilling their wants when compared to the average family. Life in the depressed rural area was least satisfying to the families as a whole in terms of: (1) availability of opportunity to satisfy wants related to residence and family welfare, (2) quality of items related to the residence, and (3) quality of items related to consumer goods.

Aspects of community life that received a relatively high rating by severely disadvantaged families included: (1) community spirit, (2) interpersonal relations, (3) family responsibility, (4) schools, (5) churches, and (6) tension areas. Economic behavior in the community and the local government both received a low rating by the severely disadvantaged families when compared to other families in the study area and other areas of community life.

Severely disadvantaged families were less well adjusted to their environment than a sample of families that represented all socioeconomic levels. Likewise, the morale of deprived families was lower than other families in the study area. Fewer of the severely disadvantaged families than other families in the community participated in the leisure time activities studied. Their frequency of participation was less and they did not enjoy their participation as much.

The following statements summarize the findings related to the characteristics of the families in the sample studied, which was representative of the severely disadvantaged families in a typical depressed rural area of Illinois:

- about 93 percent of the families lived outside incorporated areas and nearly two-thirds lived on a farm.
- almost all of the families resided in a house which had an average of five rooms.
- many of the houses were in urgent need of major repair.
- approximately five percent of the family residences did not have electricity.
- about 40 percent of the homes did not have telephones.
- slightly over one-half of the family residences did not have indoor bathrooms.
- about 80 percent of the families owned their own home.

- approximately three-fourths of the family residences were located along county or township roads, some of which were impassable during bad weather.
- three-fifths of the families were engaged in a production agriculture business, however, only 10 percent of the families received at least one-half of the family income from the farm.
- about 45 percent of the farms consisted of less than 40 acres.
- major farm enterprises included various classes of livestock and field crops.
- a few families produced vegetables, fruit and meat for family consumption.
- an average of 1.41 family members living at home contributed cash income to the family.
- an average of 2.07 family members living at home contributed family income in work.
- families averaged 6.09 members in the immediate family.
- slightly over one-third of the families received some type of public financial assistance.
- social security was the most common type of financial assistance.
- mean age of parents was 45.43 years.
- about 85 percent of the parents were born within the state, and 57 percent were born within the county where they lived at the time of the study.
- average education completed by parents was 8.61 years.
- average education completed by out-of-school children was 10.73 years.
- approximately 50 percent of the adult family members living at home were employed in an agriculturally oriented occupation.
- approximately 90 percent of the adult family members living away from home were employed in a non-agricultural occupation.
- about 90 percent of the out-of-school children who lived at home were employed in non-agricultural occupations.
- 100 percent of the children living away from home were employed in non-agricultural occupations.

- approximately 50 percent of the families associated themselves with the two lowest social classes, working and low-working.
- families were dissatisfied with the quality of social participation and family welfare in the community.
- family members had low opinions of economic behavior and local government in their community.
- leisure time activities provided few valuable experiences on which vocational education, motivation, attitudes, plans and skills could be built.
- families were poorly adjusted in their communities and had a low morale.

The Educational Program

The needs of severely disadvantaged rural family members directed the development of the vocationally oriented, family centered educational program. Based on these needs, objectives, units of instructions, teaching topics and anticipated problem areas were identified and incorporated into an overall program plan. The educational program focused upon three major areas: (1) determining realistic career choices and plans for the children, (2) improving family financial management, and (3) improving family income.

A single school district in a depressed rural area was utilized to initially try out the educational program. Families in the community with special needs were identified. These families were randomly assigned to an experimental group and two control groups. Various instruments were employed as a pretest-posttest measure to gather data that afforded an objective evaluation of the REDY Educational Program. In addition, the local coordinator provided subjective evaluation as he conducted the pilot program. Data from both these sources guided the development of the educational program that was later conducted and evaluated on a larger scale.

Prior to conducting the vocationally oriented educational program in a local school, specific action was taken to identify disadvantaged rural families in the community, to establish rapport with family members, and to motivate families to cooperate by participating in the educational activities. Identification of families, gaining attention of family members, and family motivation were three important activities conducted as a part of the initiation stage of the occupationally oriented, family centered educational program.

The Agricultural Education Division, University of Illinois at Urbana-Champaign, provided assistance to the cooperating school

in the form of source units, teaching plans, selected visual aids, and program evaluation. In addition, staff members were available for consultation throughout the duration of the program.

The school recognized the REDY Educational Program as a part of the adult education program of the agricultural occupations department. The program was conducted as a part of the local secondary school's effort to improve education in the community. The agricultural occupations instructor served as the local coordinator and instructor.

Family members, adults and children over twelve years of age, in the experimental educational program were encouraged to attend the 12 group meetings conducted approximately once each month. The problems and concerns of participants directed the educational activities. The local coordinator generally followed the comprehensive teaching plans provided in conducting the educational activities, but adapted the plans to meet the needs of his particular group. After each group meeting, the local coordinator made an instructional visit to the home of each family enrolled in the program to personalize the instruction.

In addition to the objective evaluation provided by analyzing the pretest-posttest data collected from the experimental and control groups, the educational activities were subjected to continuous evaluation by the local coordinator and the researchers. The program that served effectively in reaching a small segment of disadvantaged families was modified according to findings observed in the pilot activities and recommended for expanded application and evaluation in a later phase of the research.

Evaluation of the Educational Program

The vocationally oriented, family centered educational program developed, on the basis of the needs of severely disadvantaged rural family members, and tried out in a selected rural school in southern Illinois was evaluated using a pretest-posttest control group design with five replications.

Population and sample. The twenty Illinois counties identified earlier in the study as being socially and economically depressed served as the universe for the research. From this universe, ten communities were selected to participate in the study. Officials who represented the school that served a major portion of the rural inhabitants of each community were asked to cooperate in the study. Five schools were randomly assigned to each of the treatment groups.

The population included all economically and socially disadvantaged rural families in the communities selected who had an annual income of less than \$300, or equivalent amount for larger families,

who had children who were of high school age or younger. Families were also included who were considered to be disadvantaged by one or more community welfare agencies. Families in each community were randomly selected to cooperate in the project. Families in the experimental group were asked if they were willing to participate in the educational program while families in the control group were asked to participate in an educational survey. The final sample included ten or more families from each of the ten communities.

Instrumentation. To evaluate the REDY Educational Program, it was necessary to collect both pretest and posttest data from the experimental and control groups. Five standardized instruments, six interview schedules, a Family Data Record, and a school data form were utilized in data collection. With the exception of the Family Data Record, which was used only as a pretest measure, all instruments were used as pretest and posttest measures.

Treatment. The treatment for the experimentally designed study consisted of the vocationally oriented, family centered educational program developed as a part of the research. The educational program was conducted by the teachers of agricultural occupations in the five communities included in the experimental treatment group. The families in the five control communities received no treatment other than the pretest.

Design of the study and statistical analysis. The design for the exemplary phase of the study was a pretest-posttest control group design with five replications. Each of the ten schools included in the study served a depressed rural area that had a high percentage of severely disadvantaged families.

Analysis of variance, chi square and analysis of covariance statistics were employed to analyze the data related to description of the sample and in determining the effectiveness of the treatment. When the chi square statistic was employed, the replications of treatment groups were collapsed to increase the expected frequencies in the response classifications. Pretest data yielded by the Family Data Record and various interview schedules were analyzed to establish the degree of similarity between the experimental and control group families prior to the treatment.

DISCUSSIONS OF FINDINGS AND CONCLUSIONS

In the exemplary phase of the study the educational program was evaluated using an experimental design. The findings concerning the effectiveness of the REDY Educational Program are discussed in reports that correspond to the general areas measured by the data gathering instruments employed in the research.

Parental Desires for Their Children

Poverty in rural areas seems to perpetuate itself in that it is passed from one generation to another. The lack of ability to compete for employment in a competitive society frequently locks rural people in poverty. To help overcome this situation part of the REDY Educational Program was devoted to directing parental attention toward the future of their children.

The educational efforts were effective in getting parents to think realistically about their children's future occupation, education, and place of residence. Parents generally agreed that decisions concerning the choice of a lifetime occupation should be left up to the child, but that they should encourage them and help them determine the ways and means of gaining entry into their desired occupation.

Parents who participated in the educational program generally desired education for their children which was realistic in terms of the occupation desired by the children. The parents in the control group commonly desired a highschool education or less for their children while parents in the experimental group frequently desired specialized vocational training and post-secondary education for their children.

The cost of post-secondary education, and the ways of financing the children's education were emphasized in the educational program. After participating in the educational activities, parents were aware of the approximate cost of post-secondary education and alternatives available for financing the education of their children. Parents developed goals to help finance their children's education, realistically recognized the assistance that children could provide by working, and identified potential financial support available through loans, scholarships and other sources.

The educational program was effective in helping parents realistically recognize the level of income needed to support a family adequately. Parents receiving the treatment generally desired a higher level of income for their children as adults, and realized that children may have to leave the immediate area to find the employment they desired.

It appeared that the educational program was effective in making parents aware of their economic situation, and that they developed goals that would help their children obtain a way of life economically superior to their own.

Occupations and Organizations of Parents

In general, rural socioeconomically disadvantaged people are isolationists. They are often self-employed and their social life

is frequently limited to family activities that do not expand to community groups and organizations. In our modern society, it is almost impossible for a family to be self-contained and self-sufficient. Families must cooperate together, not only to satisfy their own needs, but for the common good of people in the community.

The educational program was effective in bringing some rural disadvantaged people back into the mainstream of community life. Some of the adults were motivated to seek a job that would help them provide adequately for their family. To gain entry into new employment, adult family members frequently acquired new skills by taking advantage of the vocational training available in their communities.

By involving rural disadvantaged family members in the REDY Educational Program, which was a part of the adult education program of five local schools, family members began to see the value of group and organizational activities. Family members were encouraged to become active in group activities related to their occupation, and to participate in organizations that would improve their community. As a result, many of the fathers of families in the experimental group started participating in organizations related to their occupations. Similarly, the mothers of the families in the experimental group started participating in civic, fraternal and other community organizations.

It may be concluded that the educational program was effective in changing the social attitude of some disadvantaged rural adults toward participation in community and job-related organizations.

Situation and Goals of Children

Children, twelve years of age and older who lived at home, were the central focus of the REDY Educational Program. The researchers hypothesized that the attention of parents could be gained by helping children develop realistic educational and occupational plans. By involving both parents and children in developing educational and occupational goals, the family had a greater chance of identifying ways to accomplish the goals.

The occupational orientation segment of the educational program was effective in helping children identify the job they desired for a lifetime career, and in determining the training required for entry into their chosen occupation. Many of the participants in the experimental group realized that acceptable jobs could be obtained in their community if they had the necessary training.

Realizing that specialized or advanced training was required for many of the jobs desired, participants established goals for the level of education they should attain. After participating in the educational program, most of the children were aware of ways and means

of financing the training or education they desired.

At the end of the educational program, children had established goals for the income level which they aspired to earn as adults. The income goals appeared to be realistic in light of the educational and occupational goals established and which, if accomplished, would provide a respectable living for a family.

Situation and Goals of the Family

Included in the educational program was a unit of instruction on improving the family income. Avenues for improving the family's income were explored, but the decision as to which alternative(s) would be adopted was the responsibility of each family.

Participation in the educational program seemed to make family members aware of their poor economic situation, and several families took steps to mitigate their situation by having additional family members secure jobs. Some families began to produce or expanded the production of home-raised products that could be used for family consumption. Some families concentrated on managing their meager income by adopting practices such as keeping record of expenditures, budgeting, developing shopping lists and shopping for good buys, and reducing or eliminating certain non-essential expenditures.

In an effort to improve their situation, the assistance available through various public agencies in the community was recognized and used by families in the experimental group. In addition to obtaining services from the local school, families utilized the services provided by the Office of Economic Opportunity and the employment service in their local communities.

The Farm Business

As a part of the improvement of the family's economic situations, families engaged in production agriculture were encouraged to increase their per unit production. Emphasis was placed on establishment of production goals and the adoption of recommended production practices. Farm operators in the experimental group tended to have slightly higher yield goals, however, the length of time between the treatment and the posttest measure was insufficient to identify improvements that may have resulted.

The Home and Its Surroundings

Participation in the educational program and the association with people in the community encouraged families to improve their living environment. Although the improvements were not drastic, many families did repair or remodel at least some part of their residence and acquired better furnishings. A more obvious

improvement was made in the yard and surroundings. The change toward having a neat and orderly yard and surroundings was considered a change toward re-entering the mainstream of community life.

School Grades and Attendance

School grades as well as attendance in school were considered to some extent measures of the effectiveness of an educational program which focused on the development of the potential capabilities of youth. Although there was no significant difference between the children in the treatment groups regarding school grades and attendance, some discoveries were made which should be considered. The overall grade point average of children in the treatment groups was below average while the grade point average for vocational courses was slightly above average. This finding may indicate that children from disadvantaged rural families were motivated and worked harder in vocational courses because they could associate the development of salable skills with the improvement of their economic situation.

Children in the treatment groups tended to be absent from school approximately two weeks per year. Causes for the high rate of absenteeism were not examined, but could be associated with the relevancy of the school to the needs of students from rural disadvantaged families.

Morale and General Adjustment of Family Members

Earlier findings in this study showed that living in a rural environment, lacking the necessities of life, degenerates an individual's feeling of worth in his home and community. Adult family members who cannot perceive methods they can use to remove themselves or their children from the socially and economically deprived environment will frequently be poorly adjusted in the community and exhibit a low morale.

After completing the REDY Educational Program, participating adult family members exhibited a significantly better morale and general adjustment than family members in the control group. The improvement in general adjustment and morale indicated that family members were motivated to improve their situation, or at least had hopes that their children could eventually break out of the chains of poverty.

It may be concluded that the educational program was effective in improving the attitude of adult family members toward the family, self-concept, and community. Positive attitudes and a desire for improvement must be developed before disadvantaged family members will take steps to change their existing situation.

Leisure Time Activities

Earlier in this study it was concluded that the leisure time activities of disadvantaged families provided for few valuable experiences on which education, motivation, attitudes, plans and skills could be built. Therefore, activities that could be performed during the leisure time of family members to keep them mentally alert and motivated were included as a part of the educational program. Some adults who participated in the educational program tended to participate more in leisure time activities and enjoy them more than adults not receiving the treatment.

Wants and Satisfaction

It was concluded earlier in this study that rural families were dissatisfied with some aspects of family living. Dissatisfaction is frequently a prerequisite to change, and in the case of the rural disadvantaged, hopefully, change would result in an improvement in family living. Thus, in this context, dissatisfaction could be recognized as a motivational force for disadvantaged families to strive for a more desirable way of life.

Although not statistically significant, families who participated in the educational program felt a slightly higher degree of deprivation than families who received no treatment. Thus, the increased deprivation felt by the experimental families may have been the cause for significant improvements in the home and surroundings that were made by the experimental group families.

This finding could indicate that the value system of the disadvantaged rural families had shifted slightly from an orientation toward "things" to a concern for "people." This possible change in values could be attributed to the fact that adult family members who participated in the educational program became cognizant of the educational and occupational needs of their children. An orientation change from "things" to "people" may have also been encouraged by the increased social involvement among family members who participated in the educational program.

Community Social Behavior

It was established earlier in this research that severely disadvantaged families had a relatively low opinion of some areas of social behavior that existed in the rural area. At the same time they had a favorable opinion of the quality of certain aspects of rural community life. The negative attitude may be attributed to the lack of participation in community activities by the rural disadvantaged. Since deprived adult family members often have limited social involvement in the community, they may see community groups and organizations as a threat to themselves and their families.

The educational program did not make a significant impact on the social attitude of participants, as measured by the Community Solidarity Index Schedule. However, a slight improvement was recognized in the adults' opinion of the social behavior that existed in their communities. It was reported earlier that the heads of the households had started participating in group and organizational activities related to their jobs, and that the wives had frequently started attending various community activities.

It may be concluded that the educational program was effective in uniting families with mutual values, needs and desires, and helping them discover their role in the community. Cohesiveness among people in a community increases group power and the chances of successfully gaining improvements for their family and the community.

Social Status

Rural disadvantaged people commonly associate themselves with the lower working social classes. The economic and social deterioration has in effect eliminated the higher social classes from the depressed rural areas. Some families, who in the past may have identified with the higher social classes, have either chosen or been forced to remain in the deprived rural area. These families have been unable to keep up with the mainstream of society.

Within the short duration of the experimental treatment, changes in the families' perceived social status were not observed. However, the identification of alternatives to improve economic conditions and the involvement of family members in social activities in the community may serve as a starting point for social mobility. The real effectiveness of the educational program may not lie with the present families, but with the future families of the children who were recipients of the experimental treatment.

Subjective Evaluation by Local Coordinators

Local coordinators reported that disadvantaged families were anti-social and suspicious of people representing formal organizations at first, and that personalized activities were essential to gain their initial cooperation and trust. Most of the families responded favorably to the interest exhibited in them by the local educator. The coordinators granted that group activities gained teacher efficiency and provided valuable social activities for participating families, but that individual family contacts were necessary to individualize instruction and to encourage families to take action to improve their situation.

The local coordinators expressed a deep personal involvement with families and stated that they had benefited both personally and professionally from their involvement. Coordinators were

rewarded for their efforts when they observed family members establish realistic occupational and educational goals; saw families start attending school and community functions; and realized that the economic conditions of the family had been improved due to better business or family economic management, or that more adequate or supplemental employment had been secured.

IMPLICATIONS AND RECOMMENDATIONS

To break into the vicious cycle of poverty being passed from one generation to another, family members in this type of situation must be educated to the point where they can compete for adequate employment in our society. Public schools are charged with the responsibility of providing opportunities for individuals to receive occupational training necessary for employment. In recent years, the need to adapt educational programs to the needs of the disadvantaged has been magnified. However, before effective programs can be developed, it is necessary that educators understand the potential clientele of such programs. An understanding of the severely disadvantaged family members, their living conditions, and the social and economic problems they face is necessary to plan programs effectively that will equip youth and adults for the world of work.

Extensive educational programs, mass media, and typical educational activities are not likely to reach the members of disadvantaged rural families. Disadvantaged families are distrustful of educators and other community leaders representing formal organizations. Thus, it is essential that a local educator make himself accepted by these people and establish rapport with family members before they will actively participate in an educational program.

In addition to gaining the confidence of the rural disadvantaged, a local educator must gather data that can be used in planning educational activities to meet the needs of family members and in evaluating the effectiveness of the program. Rural disadvantaged children and adults have different social, economic, cultural, and personal experiences both prior to formal education and in the classroom than their more advanced age-mates. The coordinator of an educational program must understand the student, his home and family experiences in order to make educational activities relevant to the severely disadvantaged.

Since a majority of the rural disadvantaged families live on farms in isolated areas, educational programs should concentrate not only on improving the economic level of family living, but also give attention to the social needs of family members. Activities that encourage family members to participate in group and community activities are necessary to bring severely disadvantaged families back into the mainstream of community life. Family members need

to learn to utilize community services that will help meet family needs and assist them in improving their present situation. Youth and adults alike need to be aware of the educational and employment opportunities available that may serve as avenues to adequate employment and improve the economic conditions of the family. Educational programs designed for the rural disadvantaged should be directed toward acquainting persons with the agencies and institutions in the community that can benefit the whole family or individual members.

Severely disadvantaged families are commonly large and striving to survive on very modest incomes. However, with some assistance in financial management, and evaluation and redirection of family goals, families may develop budgets that will improve their economic situation. Understanding the wise use of credit may allow families engaged in farming and other businesses to expand their business to improve efficiency and result in increased family income.

Vocationally oriented educational programs must be tied to the needs, interest, and experiences of the clientele. Educators must plan educational activities that will build upon experiences of the individual, many of which are unique to the rural disadvantaged.

Adult members of disadvantaged families realized that their employment opportunities are limited because of their lack of education. Parents expressed a deep concern for their children and their future. They wanted their children to stay in school and prepare for an occupation that will afford them a more desirable way of life. By demonstrating a sincere concern for the children of the rural disadvantaged, a local educator shares a mutual interest with parents that may be valuable in gaining the support and cooperation of adult family members. Educational activities based around career choice for children, education and training required for job entry, and sources of occupational training serve effectively in gaining the attention of both children and adults.

Rural youth are frequently competing with urban youth when they seek jobs. Without entry qualifications, a rural youth has an obvious employment handicap. Youth must be encouraged to enroll in training programs at the secondary and post-secondary levels that will equip them with skills that will make them appealing to prospective employers. Pre-vocational education activities should be developed that will make students and their parents aware of the jobs that are available and the occupational training needed to gain entry into these jobs.

The REDY Educational Program, which focused on the needs of youth, served effectively as a vehicle to reach a small segment of the disadvantaged rural families in Illinois. The warm response given by the majority of participating families to the sincere interest shown in them by the local educator indicated that rural disadvantaged

families wanted and needed assistance. With proper motivation and a personalized educational program, many rural disadvantaged family members may establish realistic educational and occupational goals and take action to accomplish these goals as a means of breaking out of the chains of poverty.

Based on the findings of this study, the following statements appear worthy of consideration by educators and others who are responsible for developing educational and community action programs for the socially and economically disadvantaged:

1. Socially and economically disadvantaged families can be identified in a geographical area, their characteristics and needs determined, and educational programs developed that are responsive to the needs of individuals.
2. When teaching adults and children who are disadvantaged, the educator should plan a program that gives primary attention to the needs of his students.
3. The formerly unreachable severely disadvantaged families can be motivated to improve their social and economic situation through a sincere interest in the future of their children.
4. Educational programs that will acquaint the disadvantaged with the world of work, jobs available, nature of the work, and training required, are needed by children and parents alike.
5. The disadvantaged can be motivated by the use of "goal seeking" techniques; however, the goals must be molecular and not global in nature.
6. Disadvantaged people are aware of their problems, but desperately need a systematic approach to their solution.
7. Effective education for the disadvantaged requires personalized instruction. Individuals living in a depressed area require constant reinforcements if they are to continue action to accomplish goals established and improve their situation.
8. Since some families cherish living in the rural environment, upgrading and retraining for adults must be provided for occupations available within the community.
9. The needs of disadvantaged families make them very responsive to education related to family financial management, family goals, and the choice-making process as it pertains to consumer goods and services.

10. The vocationally oriented, family centered educational program developed and evaluated in this research project has potential use, in whole or in part, in rural and urban areas that have a concentration of disadvantaged families.

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APPENDIX A: MEMORANDUM OF UNDERSTANDING

Memorandum of Understanding

The REDY Educational Program is an attempt to develop human resources through a vocationally oriented educational program for families in rural areas. The program, through an adult education, family centered approach focuses upon three areas: (1) youth and career choices, (2) family financial management and (3) improvement of family income. It is necessary to have this program conducted on a pilot basis, in Illinois schools to help evaluate its effectiveness.

The _____ agrees to cooperate with the
(name of school)

Agricultural Education Division, University of Illinois in developing and evaluating the REDY Educational Program. It is recognized that the program will be offered as part of the school sponsored adult education program and as such will not be known as a "University Project." The school recognizes that the conduct of this program will be part of _____ adult education
(Name of teacher)
activities.

The school agrees to make available to Agricultural Education Division staff members appropriate information from student records needed in the conduct and evaluation of the REDY Educational Program. Data collection and analysis will be done by Agricultural Education Division staff and no significant local school staff time input will be involved.

The Agricultural Education Division agrees to provide assistance to the

school and the local REDY Educational Program coordinator. This assistance will include source units, teaching plans, selected audio-visual aids, and evaluations of data collected. In addition, Agricultural Education Division staff members will consult with the local REDY coordinator, provide training sessions for him and otherwise work closely with him during the duration of the educational program. The school will be furnished copies of all published reports relating to the program.

The Agricultural Education Division will reimburse the local coordinator up to \$100 per month for each month he works in the program.* It is anticipated that twenty to thirty hours per month will be required to conduct the program. It is anticipated that the program will be concluded on or about May 31, 1969.

The Agricultural Education Division reserves the right to terminate its activities in the program upon giving suitable notice to the local coordinator and the school. The _____
(name of school)

reserves the right to terminate its activities in the program upon giving suitable notice to the Agricultural Education Division.

For the _____ For the Agricultural Education Div.
(name of school) University of Illinois

(name and title of school admin.) Lloyd J. Phipps, Director
Project REDY

(name of local REDY coordinator) _____
(Date)

* Dependent upon the future availability of funds for the project.

APPENDIX B: INTERVIEWER'S MANUAL

PROJECT REDY INTERVIEWER'S MANUAL

INTRODUCTION TO INTERVIEWER

The staff of the Agricultural Education Division, University of Illinois, Urbana-Champaign, is conducting this study known as Project REDY. We are interested in studying (1) rural education at the adult and high school level and (2) the needs of youth who live in rural areas.

This study will provide information that will help in the improvement of educational programs in rural areas for both adult and high school pupils. You are involved in the collection of information that will tell us such things as where people work, where they have lived, where children go when they leave home, and the opinions people have about certain things.

You are being asked to collect information from selected families. Forms will be completed for each family you interview. The Family Data Record and other forms will be filled out for each family following procedures that will be outlined.

You are to contact each of the families assigned to you. In the event you cannot make contact with a family or a family is not willing to cooperate, you will be assigned another family. We hope you will be able to obtain information from all the families originally assigned to you.

DIRECTIONS FOR COMPLETING INTRODUCTION TO FAMILY

Interviewer introduce yourself. Say: "Good morning (or good evening), I am _____. I am working for the University of Illinois, Agricultural Education Division.

Check name of family. Say either: "Are you Mr. _____ or Mrs. _____," or "Is this the _____ residence?" Then say: "Are you the head of the household?" If the head of the household is not home, say: "When could I see Mr. or Mrs. or Miss. _____? (Make an appointment)
head of household

Purpose of contact. Say: The staff of the University of Illinois, Agricultural Education Division is working on a research project which will help them design a better high school and adult education program for people living in rural areas.

Your family has been randomly selected to assist. We would like to ask your opinion on a few questions. It will take approximately

one hour of your time for me to obtain the information that is needed. I will keep the information you give me confidential. The answers will not be reported for an individual family. Will you be willing to cooperate with us?" If the answer is yes, say, "Would you like to begin now or arrange for another time?" If the answer is yes. begin survey. If not, arrange for an appointment.

If the person being interviewed asks what kind of information you want to collect, answer, "We will need information about your family such as their ages, names, where they work, and so forth. We will also like the head of the household to answer some questions about (give brief description of instruments)." (The directions for administering each instrument contain statements describing the type of information to be collected.)

DEFINITION OF TERMS

Family - is defined, for the purposes of this research, as follows:

1. Two or more individuals related by blood, marriage or adoption who live together in the same household.

Examples of family units:

- a. Father, mother, children
- b. Father, mother, daughter, son-in-law
- c. Grandmother, grandson
- d. Uncle, aunt, nephew
- e. Sister, sister

2. An adult living alone in a household.

Examples:

- a. Widow
- b. Bachelor

Immediate family members - Persons who are closely related by blood, marriage or adoption to a family. See definition of family.

Head of household - Person who makes the major final decisions in a family.

Household - A family unit, see definition of family.

Residence - The house or home occupied by a family.

Unit of residence - An apartment or house occupied by a family.

Occupation - The job held during the week for which employment status was reported. For persons employed at two or more jobs, consider the job at which the person worked the greatest number of hours.

Total family income - The combined income of all family members living in a household.

Condition of residence

Excellent - A residence which has very few defects.

Good - A residence which has a few defects of the type which may be corrected during regular maintenance.

Fair - A residence which has many defects of the type which may require major repairs.

Poor - A residence which has many major defects which would be difficult to correct through maintenance or major repair.

Commercial Farm - A farm which produces products for the market and contributes the majority of the family's income.

Part-time Farm - A farm which contributes less than half of the farm operator's income.

Net Income - The amount of money available to live on after business expenses have been paid and before money for dependents are deducted.

Income Ranges - When an accurate estimate of family income cannot be obtained, one of the following ranges should be used:

Under \$3,000
\$3,001-6,000
\$6,001-9,000
\$9,001-12,000
over \$12,000

Age Ranges - When an accurate age of an individual cannot be obtained, one of the following ranges should be used:

0- 5 years old	30-35	65-70
5-10	35-40	70-75
10-15	40-45	75-80
15-20	45-50	80-85
20-25	50-55	85-90
25-30	55-60	Over 90
	60-65	

DIRECTIONS FOR COMPLETING FAMILY DATA RECORD

Introducing Test

Interviewer: Explain the Family Data Record to the head of household by saying: "This is a survey that is being given to a sample of families. The survey contains questions to help us find out sizes of families, and where people have lived. The information will be kept confidential. The answers will be reported as averages for a large geographical area and not for an individual family."

"The purpose of this survey is to give us some information needed in developing better high school and adult education programs for people living in rural areas."

Procedure for Obtaining Data

You will collect the data by directing an appropriate question concerning each statement on the Family Data Record toward the head of household, or by personal observation.

Interviewer: Say: "In completing the survey form, I would like you to answer these questions as correctly as possible."

Note: If the person being interviewed does not wish to answer a particular question, the interviewer should go to the next question.

Procedure for Making Entries on Form

Interviewer: Make entries on form. Do not give interviewee a copy of the form unless he or she insists.

Step 1. Fill in the information on top of the first page. Some of the information will have been entered on the form by the project staff.

Step 2. Section I-A. Complete this section by personal observation immediately after the interview. Observe the residence so you can answer these questions, (See Step 13). Place an X in the appropriate spaces. If "other" is checked for any question, write a description.

Step 3. Section I-B. Place an X (or a number if required) in the appropriate blanks.

For Question 11, complete the first part for a family which "owns" the residence. Fill in the second part of this question for a family which "rents" the residence. The estimated value of "rent" should be included if the residence is furnished as part of a farm tenancy agreement. If other is checked for any question, write a description.

Step 4. Section I-C. Complete this section only if the residence is part of an operating part-time or commercial farm business. (Skip to Section II if not a farm business.) Place an X in the correct blanks. If "other" is checked, write a description.

Step 5. Section II. The first part of Question 1 should indicate the number of family members who contribute \$500 or more of cash income to the family. The second part of this question should indicate the number of family members who contribute, through unpaid family labor, an equivalent of at least \$500 to the welfare of the family. This would always include the homemaker. For a commercial farm, all children over 12 years of age who are performing work on the farm will always be included.

If non-farm or part-time farm, determine who falls in this category.

Question 3 should be an accurate estimate of the total net family income for the year. This would be the money the family has to pay taxes, buy food, buy clothing, for entertainment, for rent or mortgage payments and the like. It is the amount of money after business expenses are deducted and before dependents are deducted. If a figure cannot be obtained, a range should be established using the following table as a guide:

Under \$3,000
\$3,001 to \$6,000
\$6,001 to \$9,000
\$9,001 to \$12,000
Over \$12,000

Question 4 should indicate the number of family members receiving the assistance. One family member may receive more than one of the items listed and should be identified with each appropriate item.

Step 6. Section III. Complete this section by filling in the appropriate information and checking the correct spaces. NOTE: Complete Question 1 on the basis of your observation, do not ask the interviewee.

Step 7. Section IV-A. Complete this section by writing in the correct figures. The sum of Questions 2 + 3 should equal the figure in Question 1. Also, the number of names listed on page 5 (Section IV-B) should equal the figure in Question 2. The number of names listed on page 9 (Section V) should equal the figure in Question 3.

Step 8. Section IV-B. List the names of the family members living at home. Include children who are in college but still considered as part of the family. Servicemen would be listed on page 9. (Check number of names listed against Section IV-A, 2).

Step 9. Section IV-C and D. Complete these sections by filling in the appropriate information. Complete each column before moving to the next. (For example, determine the ages for all members listed before going to "Place of birth." Accurate ages should be obtained. If there is a problem in obtaining the accurate age of a family member, use an appropriate range from the following table:

0- 5 years old	30-35	60-65
5-10	35-40	65-70
10-15	40-45	70-75
15-20	45-50	75-80
20-25	50-55	80-85
25-30	55-60	85-90
		Over 90

The "Relationship to the head of the house" should be recorded as husband, wife, son, daughter, step-son, step-daughter and so forth. If the household makeup is not the traditional family unit, record the appropriate titles.

The "Number of years lived in the household" refers to the number of years the couple have been married. For other family units it would be the number of years the adults have lived together as a unit. For progeny, the number of years would be how long each child has lived in the present family unit (their ages in most cases).

"Years of school completed" should indicate the last full year completed. (For example, 6, 12, 14, 20)

Step 10. Section IV-E. "Present occupation" should be listed for all family members. For children in school, indicate if elementary school, junior high school, high school, 4 year college, 2 year junior college (transfer program), 2 year junior college (vocational-technical program), other vocational-technical colleges. Also, note if children are "pre-school."

"Previous occupation" should indicate what the individual was doing just prior to beginning in the "present occupation." For a person who entered the present occupation from school, it would be a school category. (For example, a farmer who began farming 40 years ago after finishing high school would have a "previous occupation" of "high school," a woman who is now a secretary could have had a "previous occupation" of "homemaker.") Children who are full time in school would not have a previous occupation unless they had worked full time for a period of at least six months before continuing their education.

"Years worked in present occupation" should be completed for all persons except those individuals listed as in school. "Years

worked in previous occupation" should be completed for all persons having a previous occupation other than school.

"Miles to present job" should be completed for all persons not in school.

Step 11. Section IV-F. "Number of years since family last moved" should be the same for all family members. "Previous home (family) address" should also be the same for all family members. "Years lived at previous home address" will usually be the same for the adult family members, but will need to be calculated for children as it may depend upon their ages. "Where lived most of childhood" could vary for family members.

Step 12. Section V. This would usually include a spouse, and/or children who are not living in the family unit. For family units that are of a different makeup, the titles can vary. (Check the number of names listed against Section IV-A, 3.) "Age" should be listed as accurately as possible. If necessary, use the same table of ranges listed in Section IV-C. "Present Occupation" would be listed for each person. "Years away from household" should be completed for each family member listed. "Years of education completed" should indicate last full year of schooling.

Step 13. After leaving the residence, complete Section I-A and check to see if all sections of the instrument have been completed correctly.

DIRECTIONS FOR COMPLETING STANDARDIZED INSTRUMENTS

WANTS AND SATISFACTION SCALE

Introducing Test

Interviewer: You should have two copies of the Wants and Satisfaction Scale. You should give one copy to the person being interviewed and say: "This scale consists of a number of items that are desired by most people. We would like you to indicate how you feel toward each of these items."

Directions for Administering Test

Interviewer: Say: "Look at each item listed on the scale. As I read each item, I would like you to tell me whether or not you (1) have the item or if the item is available or (2) do not have the item, but would like to have the item or (3) would like better quality or (4) would like greater quantity."

Pause at this point and answer any questions.

Directions for Recording Answers

The responses will be recorded on the instrument by you. Write the family name in the upper left hand corner of the instrument.

There can be only one answer in Group 1. If "0" is circled in Group 1, then proceed to Group 2 and 3. A total of three answers can be obtained in this case. When a "2" is circled in Group 1, the question is completed and you can proceed to the next item on the list. Only one answer can be obtained in this case.

Identify the item and then ask, "Do you now have the item or is it available? If the answer is "yes," circle the 0 in Group 1. You will then ask two questions. Ask "Would you like better quality?" If the answer is "yes," circle the 1 in Group 3. Proceed to the next item on the list and repeat the procedure.

If the answer to the first question "Do you now have this item or is it available? If a "no," circle the 2 in Group 1 and no more questions need be asked about this item. Proceed to the next item in the list and repeat the procedure.

If a person says "I do not have it, and I do not want it," leave all groups blank and proceed to the next item.

GORDON OCCUPATIONAL CHECK LIST

Introducing Test

Interviewer: You should have two copies of the Gordon Occupational Check List. Give one copy to the person being interviewed and say: "This form includes a list of activities that are performed in different jobs and a list of questions concerning your occupation. After completion, the form will give us an idea concerning the kind of work or job you prefer."

Directions for Administaring

Interviewer: Answers will be recorded by you on the instrument. Fill in the family name. Give the following directions.

Step 1. Say: "Look at the list of activities. As I read the the list of activities, I would like you to tell me which ones you would like to do as part of regular, full-time employment. If an activity requires training that you have not had, decide whether you would like to perform the activity if you had the training." Pause at this point and answer any questions.

Step 2. After completing Step 1, you should say: "I am going to read the activities you preferred to do as part of your full-time employment. I would like you to tell me which of these you would most like to do. Pause at this point and answer any questions.

Step 3. Say: "I would like you to answer the following questions." Then you should read the questions on page 5 and 6 and record the answers. Pause at this point and answer any questions.

Directions for Recording Answers

Step 1. Underline the activities preferred as part of full time employment by the person being interviewed.

Step 2. Circle the number of the activities the person being interviewed preferred to do the very most.

Step 3. Record the answer for each of the 4 parts of the questions on Page 5 and for each part of each question on Page 6 in the spaces provided. Be sure to ask each part of each question on Pages 5 and 6.

Note: You should adapt the questions on page 5 and 6 to fit the person being interviewed. The questions are stated in terms of high school students. For example, if an elderly man or woman is being interviewed, the first part of Question 1 on Page 5 could better be asked as follows:

"If you were starting over and could get the proper training, what kind of job would you choose as your life's work?"

COMMUNITY SOLIDARITY INDEX SCHEDULE

Introducing Test

Interviewer: You should have two copies of the Community Solidarity Index Schedule. You should give one copy of the schedule to the person being interviewed and say: "This schedule consists of a number of statements that may or may not apply to this community. The purpose of this schedule is to see how different people feel about the community in general."

Directions for Administering

Interviewer: Say: "Look at the list of statements. As I read each statement, I would like you to give your opinion as to how the statement relates to the community - either (1) Very true or (2) True or (3) Undecided or (4) Untrue or (5) Definitely untrue. Think of each statement as it relates to this entire community both in town and on neighboring farms."

Pause at this point and answer any questions, then begin administering the instruments.

Directions for Recording Answers

Interviewer: The responses will be recorded on the instrument by you. Write the family name in the upper left hand corner of the instrument.

MINNESOTA SURVEY OF OPINION

Introducing Test

Interviewer: You should have two copies of Minnesota Survey of Opinion. You should give one copy of the survey to the person being interviewed and say: "This survey contains a number of statements about which there is no general agreement. People differ widely in the way they feel about each item. There are no right or wrong answers."

The purpose of the survey is to find out how different people feel about each item."

Directions for Administering

Interviewer: Say: "Look at the list of statements on the survey form. As I read each statement, I would like you to tell me whether or not you (1) strongly agree with the statement or (2) agree with the statement or (3) undecided about the statement or (4) disagree with the statement or (5) strongly disagree with the statement. Give me the answer that best expresses your feeling about the statement. Wherever possible, let your own personal experience determine your answer." Pause at this point and answer any questions, then begin administering the instrument.

Directions for Recording Answers

Interviewer: You will record the responses on the instrument. Write the family name in the upper left hand corner of the instrument.

SIMS SCI OCCUPATIONAL RATING SCALE

Introducing Test

Interviewer: You should have two copies of Sims SCI Occupational Rating Scale. You should give one copy of the scale to the person being interviewed and say: "On the sheet you have is a list of different occupations." The interviewer should read two or three of the occupations aloud and then say: "What we want is your opinion as to how you would rate people in these different occupations."

Directions for Administering Test

Interviewer: Say: "Look at the list of occupations on the sheet. As I read an occupation, I would like you to tell me whether or not you feel that people in this occupation (1) are at the same level as you and your family, or (2) are at a higher level than you and your family, or (3) are at a lower level than you and your family, or (4) that you are not familiar enough with the occupation to be sure of your answer or that you do not care to answer regarding this occupation. There are no right or wrong answers. All we want is your opinion." Pause and answer any questions at this point, then begin administering the instrument.

Directions for Recording Answers

Interviewer: You will record the responses on the instrument. Write the family name in the upper left hand corner of the instrument.

YOUR LEISURE TIME ACTIVITIES

Introducing Test

Interviewer: You should have two copies of Your Leisure Time Activities. You should give one copy to the person being interviewed and say: "This is a list of activities in which one may spend his leisure time. The purpose of this is to give us an idea of how different people spend their leisure time and how well they enjoy these activities."

Directions for Administering Test

The Leisure Time Activities has two parts. The first part should be completed before going to the second part.

Directions for first part: How Often Do You Do These Things.

Interviewer: Say: "Look at the list of activities. As I read each activity, I would like you to tell me how often you do these: Either (1) Never (2) Rarely (3) Occasionally (4) Fairly often or (5) Frequently." Pause at this point and answer any questions, then begin administering the instrument.

Directions for the second part: How Well Do You Like These Things.

Interviewer: Say: "Look at the list of activities once more. As I read each activity, I would like for you to tell me how well you like these things: either you (1) dislike the activity very much, (2) dislike the activity (3) feel indifferent (4) like the activity or (5) like the activity very much. For activities you have never done, do not give a response." Pause at this point and answer any questions, then begin administering the instrument.

Directions for Recording Answers

Interviewer: You will record the responses on the instrument. Write the family name in the upper left hand corner of the instrument.

DIRECTIONS FOR COMPLETING INTERVIEW SCHEDULES

Introducing Interview Schedules

Six interview schedules will be used to collect data from each family. Interview Schedule Number 5 will be used only for farm families and other families with production agriculture projects. The family member who responded to a given instrument during pretest data collection should respond to the same instrument during posttest data collection. To facilitate data collection, the name of the family member(s) to be interviewed should appear on each instrument. Where a condition exists that prevents you from contacting the designated adult family member within a reasonable length of time, the data should be collected from the adult that is available and a record of this action made.

Directions for Administering Interview Schedules

Interviewer: Make entries on the interview schedules. Do not give interviewee a copy of the forms unless he or she insists. The interviewers should read each question as stated on the forms. A follow-up or supplementary question may be needed in some instances. The interviewer should not read the categories or choices to the interviewee. The interviewer should re-phrase and probe to get an answer which he can reasonably put into one of the choices listed for each question. A check (✓) should be made to indicate the answer(s) for each question.

Most of the responses listed for questions are stated clearly; however, in some instances it will be necessary for the interviewer to interpret the answer given into one of the categories listed for a given question. The following explanations for each schedule will help to clarify questions you may have concerning terminology:

Interview Schedule I, Parental Desires for Their Children

Section VII, D "Agricultural (production and agricultural related)" -- includes any job which requires knowledges and skills in agriculture (truck driver who delivers mixed feed, farmers, lumber man, etc.) "Home economics" -- includes housewife and other jobs related to home economics.

Interview Schedule II, Occupations and Organizations of Parents

Section I "Agricultural" and "Home Economics" -- See explanation above under Interview Schedule I, Section VII, D.

Section I, II, III, IV, and VI -- Collect data for both husband and wife.

Interview Schedule III, Situations and Goals of Children
Age Twelve and Over Living at Home

Section I, C. This question refers to work performed for financial gain (income).

Section I, C and D. "Agricultural" and "Home economics" -- See explanation above under Interview Schedule I, Section VII, D.

Section I, F. Get a response to this question regardless of how E above was answered.

Section I, H and I. "Occupationally oriented" -- includes any answer related to securing a job.

Section I, H and I. "Pleasure or materialistically oriented" -- includes entertainment and any answer related to consumable goods (car, food, clothing, etc.).

Interview Schedule IV, Situation and Goals of Family

Section I, II, III, IV and V. Check each affirmative answer (may be more than one).

Section I, II and IV. Check each affirmative answer for "planned" or "change." Use lead question to get a response for each question listed.

Interview Schedule V, The Farm Business

Complete this form for families who are involved in agricultural production activities.

Interview Schedule VI, The Home and Its Surroundings

Use lead questions to get a response for each question listed. Check each affirmative answer for "planned" or "change" (may be more than one).

APPENDIX C: FAMILY DATA RECORD

FAMILY DATA RECORD

Interviewer _____ Date _____
Name of Family _____
Address of Family _____
Special directions for locating residence _____
Phone number _____
Name of person interviewed _____
Relationship of person interviewed to family _____
I.D. Code $\frac{1}{(1)}$ $\frac{0}{(2)}$ $\frac{1}{(3)}$ $\frac{1}{(4)}$ $\frac{1}{(5)}$ $\frac{1}{(6)}$ $\frac{1}{(7)}$ $\frac{1}{(8)}$ $\frac{1}{(9)}$

SECTION I - RESIDENCE

A. Complete on basis of personal observation

1. This family lives in a : _____ (10) House
_____ (11) Apartment
_____ (12) Mobile Home
_____ (13) Other _____
Specify
2. This residence is located: _____ (14) On a farm
_____ (15) In a rural area
but not on a farm
_____ (16) In a village, town
or city
3. This residence is located: _____ (17) On a state highway
_____ (18) On a county or
township highway
_____ (19) On a village, town,
or city street

C-1 / C-2

4. The road is: _____ (20) Hard surfaced, improved
 _____ (21) Dustless, improved
 _____ (22) Unimproved
5. The condition of this residence can be classified as: _____ (23) Excellent
 _____ (24) Good
 _____ (25) Fair
 _____ (26) Poor
6. This residence is constructed of: _____ (27) Wood
 _____ (28) Stone
 _____ (29) Brick
 _____ (30) Concrete Brick
 _____ (31) Metal
 _____ (32) Other _____
 Specify

B. Complete by asking appropriate questions

7. This residence is: _____ (33) Single occupancy
 _____ (34) Multiple occupancy
 _____ (35-36) Number of units
 (Number)
8. This residence is: _____ (37) Owned by family
 _____ (38) Cash rented
 _____ (39) Provided on a farm tenancy basis
 _____ (40) Other _____
 Specify

9. This residence has: _____ (41-42) Rooms being used by family
(Number)

_____ (43) Electricity

_____ (44) An indoor bathroom

_____ (45) A telephone

10. The approximate age of this residence: _____ (46-48) Years
(Number)

11. The estimated resale value of this residence is: \$ _____ (49-53)
or (Dollars)

The monthly rent paid for the use of this residence is: \$ _____ (54-56)
(Dollars)

C. Complete this section only if the residence is a part of an operating farm business.

12. This farm can be classified as: _____ (57) Commercial

_____ (58) Part-time

13. The size of this farm is: _____ (59) 0 to 10 acres

_____ (60) 11 to 40 acres

_____ (61) 41 to 80 acres

_____ (62) Over 80 acres _____
Specify

14. The major farm enterprise(s) on this farm is (are): _____ (63) Livestock

(Check more than one if appropriate) _____ (64) Crops

_____ (65) Fruit

_____ (66) Vegetables

_____ (67) Other _____
Specify

SECTION II - INCOME

I.D. Code 1 0 2
(1) (2) (3) (4) (5) (6) (7) (8) (9)

1. How many immediate family members living at home contribute to the income of the family in:

_____ (10-11) Cash
(Number)

_____ (12-13) Work
(Number)

2. How many immediate family members not living at home contribute toward the income of this family in:

_____ (14-15) Cash
(Number)

_____ (16-17) Work
(Number)

3. Approximately how much is the total yearly cash income of this family:

\$ _____ (18-22)
(Dollars)

4. How many members of the immediate family receive:

_____ (23) A pension

_____ (24) Disability payments

_____ (25) Social security

_____ (26) Aid for dependent children

_____ (27) Unemployment benefits

_____ (28) Other _____
Specify

SECTION III - ANCESTRY

1. INTERVIEWER CHECK THIS QUESTION:

Race _____ (29) Caucasian
_____ (30) Negro
_____ (31) Other _____
Specify

2. What foreign nationality, if any, is associated with:
_____ (32-33) The wife's family
(specify)
_____ (34-35) The husband's family
(specify)

3. Is a foreign language spoken regularly in this household?
(Specify) _____ (36-37) Yes
_____ (38) No

SECTION IV - FAMILY

A. Size

1. How many persons are there in the immediate family?
_____ (39-40)
(Number)

2. How many members of the immediate family live in this household?
_____ (41-42)
(Number)

3. How many members of the immediate family do not live in this household?
_____ (43-44)
(Number)

4. How many persons live in this household who are not members of the immediate family?
_____ (45-46)
(Number)

ID Code 1 0 3 4 5 6 7 8 9

Complete the information for each immediate member of the family living in the household.

B. Members

List names of immediate family members living in household.

C. GENERAL			D. EDUCATION			
Age <u>1</u> (years)	<u>2</u> Place of birth State	<u>3</u> Place of birth County	Relation- ship to head of house (19)	<u>4</u> Number of years lived in house- hold (20-21)	<u>5</u> Years of school completed (22-23)	<u>6</u>
(12-13)	(14-15)	(16-18)				
01. (10-11)						
02. (10-11)						
03. (10-11)						
04. (10-11)						
05. (10-11)						
06. (10-11)						
07. (10-11)						
08. (10-11)						
09. (10-11)						
10. (10-11)						
11. (10-11)						

C-7

ID Code $\frac{1}{(1)}$ $\frac{0}{(2)}$ $\frac{3}{(3)}$ (4) (5) (6) (7) (8) (9)

Complete the appropriate sections for each immediate family member living in the household.

B. MEMBERS

List names of immediate family members living in household.

E. EMPLOYMENT				
1 Present Occupation (24-26)	2 Previous Occupation (27-29)	3 Years Worked in		5 Miles to present job (one-way) (36-38)
		4 Present Occupation (30-32)	4 Previous Occupation (33-35)	
01. (10-11) _____				
02. (10-11) _____				
03. (10-11) _____				
04. (10-11) _____				
05. (10-11) _____				
06. (10-11) _____				
07. (10-11) _____				
08. (10-11) _____				
09. (10-11) _____				
10. (10-11) _____				
11. (10-11) _____				

ID Code 1 0 3 (1) (2) (3) (4) (5) (6) (7) (8) (9)

Complete the appropriate section for each immediate family member living in the household.

B. MEMBERS

List names of immediate family members living in household.

2
1
6

	F. MIGRATION					
	1 Number of years since family last moved (39-40)	2 Previous home address		3 Years lived at previous home address (46-47)	4 Where lived most of childhood (48-49) (50-55)	
		State (41-42)	County (43-45)		State	County
01. (10-11) _____						
02. (10-11) _____						
03. (10-11) _____						
04. (10-11) _____						
05. (10-11) _____						
06. (10-11) _____						
07. (10-11) _____						
08. (10-11) _____						
09. (10-11) _____						
10. (10-11) _____						
11. (10-11) _____						
12. (10-11) _____						
13. (10-11) _____						

SECTION V - IMMEDIATE FAMILY MEMBERS NOT LIVING IN HOUSEHOLD

ID Code $\frac{1}{(1)}$ $\frac{0}{(2)}$ $\frac{4}{(3)}$ (4) (5) (6) (7) (8) (9)

(complete the appropriate sections)

List the names of all immediate family members not living in the household.

	1	2	3		4	5	6	7
	Age (Years) (12-13)	Relationship to head of household (14)	Present State (15-16)	Address County (17-19)	Present Occupation (20-22)	Years away from house- hold (23-24)	Years of edu- cation Com- pleted (25-26)	
01. (10-11)								
02. (10-11)								
03. (10-11)								
04. (10-11)								
05. (10-11)								
06. (10-11)								
07. (10-11)								
08. (10-11)								
09. (10-11)								
10. (10-11)								
11. (10-11)								
12. (10-11)								

C
10

APPENDIX D: INTERVIEW SCHEDULES

- Schedule I Parental Desires for Their Children
- Schedule II Occupations and Organizations of Parents
- Schedule III Situations and Goals of Children Age Twelve and Over Living at Home
- Schedule IV Situation and Goals of Family
- Schedule V The Farm Business
- Schedule VI The Home and Its Surroundings

SCHEDULE I

PARENTAL DESIRES FOR THEIR CHILDREN

Family _____ I.D.No. _____

Person interviewed: Husband _____ Date _____

Wife _____

Other _____
(specify)

I. What are your wishes and desires for your children listed below concerning their future jobs and education?

(Example)
James

A. Age	18						
B. What kind of job do you want the child to have for his lifetime work? (Check only one).	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1. Specific occupation.	✓						
2. Up to child.							
3. Do not know							
C. What education or training do you think the child will need? (Check only one.)	XXX	XXX	XXX	XXX	XXX	XXX	
1. High school							
2. Specialized vocational training.							
3. Junior college.	✓						
4. Four-year college.							
5. Up to child.							
6. Do not know.							

II. A. How much income per year would you like your sons to make as adults? (Check only one.)

1. _____ \$2,000 or less
2. _____ \$2,001-\$4,000
3. _____ \$4,001-\$6,000
4. _____ \$6,001-\$8,000
5. _____ \$8,001-\$10,000
6. _____ \$10,001 and over
7. _____ Do not know

B. How much income per year would you like your daughters to make as adults? (Check only one.)

1. _____ \$2,000 or less
2. _____ \$2,001-\$4,000
3. _____ \$4,001-\$6,000
4. _____ \$6,001-\$8,000
5. _____ \$8,001-\$10,000
6. _____ \$10,001 and over
7. _____ Do not know

III. Where do you want your children to live when they become adults? (Check only one.)

- A. _____ In present or adjoining county
- B. _____ In another part of same state
- C. _____ In another state
- D. _____ Up to child
- E. _____ Do not know

IV. Would you want your children to live in the country, in a town, or in a city to do their life's work? (Check only one.)

- A. _____ In the country
- B. _____ Small town

C. _____ City or suburban

D. _____ Up to child

E. _____ Do not know

V. Approximately how much do you think it would cost for one year of training after high school? (Check only one.)

A. _____ \$500 or less

B. _____ \$501-\$1,000

C. _____ \$1,001-\$2,000

D. _____ \$2,001 or more

E. _____ Do not know

VI. If one or more of your children should desire training after high school, what percent of the money could be provided by:

	1 None	2 Up to 25 percent	3 26-50 percent	4 51-75 percent	5 76-100 percent	6 Do not know
A. Family						
B. Child working.						
C. Scholarships.						
D. Loans.						
E. Other.						

VII. During the past year, how many of your children moved away from home? _____ (Complete table for all children who moved away.)

	(Example) Sue				
A. Age	20				
B. What was the reason for moving away? (Check only one.)	xxx	xxx	xxx	xxx	xxx
1. Marriage					
2. To work.	✓				
3. For education.					
4. Other (include military service).					
C. Where is he (she) living now? (Check only one.)	xxx	xxx	xxx	xxx	xxx
1. In present or adjoining county.					
2. In another part of same state.	✓				
3. In another state.					
4. In another country.					
D. What is his (her) present job? (Check only one.)	xxx	xxx	xxx	xxx	xxx
1. Unemployed.					
2. Student.					
3. Agricultural (Production and agricultural related).	✓				
4. Business (nonagricultural).					
5. Industrial (nonagricultural).					

6. Home economics.					
7. Health occupations.					
8. Other (include military service).					

SCHEDULE II

OCCUPATIONS AND ORGANIZATIONS OF PARENTS

Family _____ I.D. No. _____

Person interviewed: Husband _____ Date _____

Wife _____

Other _____
(specify)

I. Indicate below present job, new skills learned during the past year, and other job desired.

	None	Agricultural (production and agricultural related)	Business (nonagricultural)	Industry (nonagricultural)	Home economics	Health occupations	Other
A. What is your present job?	xxx	xxx	xxxx	xxx	xxx	xxx	xx
1. Husband.							
2. Wife.							
B. What new job skills did you learn during the past year?	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1. Husband.							
2. Wife.							
C. What other kind of job would you like to have?	xxx	xxx	xxx	xxx	xxx	xxx	xxx
1. Husband.							
2. Wife.							

II. Do you need additional training to get the job you desire?

A. Husband: 1. Yes 2. No 3. No other job desired

B. Wife: 1. Yes 2. No 3. No other job desired

III. Do you need additional training for your present job?

A. Husband: 1. Yes 2. No

B. Wife: 1. Yes 2. No

IV. Have you changed jobs during the past year?

A. Husband: 1. Yes 2. No

B. Wife: 1. Yes 2. No

V. How much money do you think is necessary to meet your family needs per year? (Check only one.)

A. \$2,000-\$4,000

B. \$4,001-\$6,000

C. \$6,001-\$8,000

D. \$8,001-\$10,000

E. \$10,001 and over

F. Do not know

VI. How often during the past year did you attend meetings or community functions of the following types?

	Never	Rarely	Occasionally	Regularly
A. Church or church-related activities.	xxx	xxx	xxx	xxx
1. Husband.				
2. Wife.				
B. School activities or school-related organizations.	xxx	xxxx	xxx	xxx
1. Husband.				
2. Wife.				
C. Civic, fraternal and political organizations.	xxx	xxx	xxx	xxx
1. Husband				
2. Wife				
D. Job-related organizations.	xxx	xxx	xxx	xxx
1. Husband				
2. Wife				

SCHEDULE III

SITUATIONS AND GOALS OF CHILDREN AGE TWELVE AND OVER LIVING AT HOME

Family _____ I.D. No. _____

Date _____

I. Situations and goals of children living at home and who are listed below.

	(Example) James								
Age		17							
A. What is your present educational situation? (Check only one.)		XX	XX	XX	XX	XX	XX	XX	XX
1. In school.	✓								
2. Graduated.									
3. Left school before this past school year.									
4. Left school during this past school year.									
B. Were you employed during this past school year? (Check only one.)		XX	XX	XX	XX	XX	XX	XX	XX
1. Nonstudent, employed part time.									
2. Nonstudent, employed full time.									
3. Nonstudent and unemployed.									
4. Student and employed.	✓								
5. Student and not employed.									



	(Example) James								
C. If you worked during this past school year what kind of job did you have? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Unemployed									
2. Agricultural (production and agricultural related).	✓								
3. Business (nonagricultural).									
4. Industrial (nonagricultural).									
5. Home economics.									
6. Health occupations.									
7. Other.									
D. What job do you want for your lifetime work? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Do not know.									
2. Agricultural (production and agricultural related).	✓								
3. Business (nonagricultural).									
4. Industrial (nonagricultural).									
5. Home economics.									
6. Health occupations.									
7. Other.									

	(Example) James								
E. What education or training do you think you need for the job you want? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Do not know.									
2. Less than high school									
3. High school.									
4. Specialized vocational training.									
5. Junior college.	✓								
6. Four-year college.									
F. Approximately how much do you think it would cost for one year of training after high school? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. \$500 or less									
2. \$501-\$1,000.	✓								
3. \$1,001-\$2,000.									
4. \$2,001 or more.									
5. Do not know.									
G. Do you expect to find the job you want in the country or small town or in a city? (Check only one.)	XX	XX	XX	XX	XX	XX	XX	XX	XX
1. Rural area or small town.									
2. City and suburban.	✓								
3. Do not know.									

	(Example) James								
H. What do you want or desire more than anything else? (Check only one.)	XX	XX	XX	XX	XX	XX	X	X	XX
1. Occupationally oriented.									
2. Educationally oriented.	✓								
3. Pleasure or materialistically oriented.									
4. Marriage and family oriented.									
5. Do not know.									
I. What do you want your situation to be five years from now? (Check only one.)	XX	XX	XX	XX	XX	XX	X	X	XX
1. Occupationally oriented.	✓								
2. Educationally oriented.									
3. Pleasure or materialistically oriented.									
4. Marriage and family oriented.									
5. Do not know.									
J. How often did you participate in school or community functions during this past school year? (Check only one.)	XX	XX	XX	XX	XX	XX	X	X	XX
1. Never.									
2. Rarely.									
3. Occasionally.	✓								
4. Regularly									



	(Example) James								
K. If you desire to seek training after high school, where would you get the money: (May check more than one.)	xx	xx	xx	xx	xx	xx	xx	xx	xx
1. Parents.	✓								
2. Self-employment.	✓								
3. Scholarships.									
4. Loans.									
5. Other.									
6. Do not know.									
L. How much income per year would you like to make in your future job? (Check only one.)	xx	xx	xx	xx	xx	xx	xx	xx	xx
1. \$2,000 or less.									
2. \$2,001-\$4,000.									
3. \$4,001-\$6,000.									
4. \$6,001-\$8,000.	✓								
5. \$8,001-\$10,000.									
6. \$10,001 or more.									
7. Do not know.									

SCHEDULE IV

SITUATION AND GOALS OF FAMILY

Name of family _____ I.D. No. _____

Person interviewed: Husband _____ Wife _____ Other _____
(specify)

Date _____

I. During the past year, what changes or plans were made to increase your family income? (Check each affirmative answer.)

- | <u>Planned</u> | <u>Change</u> | Did you plan or make a change to - - - |
|----------------|---------------|---|
| _____ | _____ | A. Expand or improve farming activities? |
| _____ | _____ | B. Get additional occupational training and/or receive a promotion? |
| _____ | _____ | C. Have more family members get a job? |
| _____ | _____ | D. Get another job (change jobs)? |
| _____ | _____ | E. Have one or more family members get a second job? |
| _____ | _____ | F. Get more money from pensions or welfare sources? |
| _____ | _____ | G. Others, specify _____ |

II. During the past year, what changes or plans were made to adjust your family expenditures? (Check each affirmative answer.)

- | <u>Planned</u> | <u>Change</u> | Did you plan or make a change to - - - |
|----------------|---------------|---|
| _____ | _____ | A. Start or expand production of home-raised products (meat, vegetables, milk, eggs, wood, etc.)? |
| _____ | _____ | B. Develop shopping list and shop around for good buys? |
| _____ | _____ | C. Keep records of expenditures? |
| _____ | _____ | D. Eliminate certain items of expense? |
| _____ | _____ | E. Budget (plan) the amount spent for various items? |
| _____ | _____ | F. Do without some things? |
| _____ | _____ | G. Others, specify _____ |

III. During the past year, how did you use borrowed money or items purchased on credit? (Check each affirmative answer.)

Did you use borrowed money or items purchased on credit for - -

- A. Business purposes.
- B. Family living.
- C. Educational expenses.
- D. Others, specify _____

IV. During the past year, what sources of credit did you use or make plans to use? (Check each affirmative answer.)

Planned Used Did you use or plan to use - - -

- A. Local bank.
- B. Production Credit Association.
- C. Farmers Home Administration.
- D. Merchants or dealers.
- E. Individuals.
- F. Credit bureau.
- G. Finance companies (Household Finance Corp, etc.).
- H. Others, specify _____

V. During the past year, did your family receive services from the following public agencies? (Check each affirmative answer.)

- A. University Extension Service (County Farm Advisor or Home Agent).
- B. Local school (including agricultural occupations teacher).
- C. Soil Conservation Service.
- D. County Health Service.
- E. Office of Economic Opportunity.
- F. Employment service.
- G. Others, specify _____

SCHEDULE V

THE FARM BUSINESS

Name of family _____ I.D. No. _____
Person Interviewed: Husband _____ Wife _____ Other _____
(specify)

Date _____

I. What is your yield per-acre goal for each crop grown on your farm?

A. Corn (check only one)

- | | |
|---------------------------|------------------------------------|
| 1. ___ 50 bushels or less | 5. ___ 201 bushels or more |
| 2. ___ 51 to 100 bushels | 6. ___ Do not know, or no goal |
| 3. ___ 101 to 150 bushels | 7. ___ Do not grow corn on my farm |
| 4. ___ 151 to 200 bushels | |

B. Soybeans (check only one)

- | | |
|---------------------------|--|
| 1. ___ 25 bushels or less | 4. ___ 76 to 100 bushels |
| 2. ___ 26 to 50 bushels | 5. ___ Do not know, or no goal |
| 3. ___ 51 to 75 bushels | 6. ___ Do not grow soybeans on my farm |

C. What other crops do you grow on your farm (specify) _____
What is your yield per acre goal for each crop _____

II. What is your production goal for each of the following types of livestock?

A. Average number of pigs weaned per litter. (check only one)

- | | |
|------------------|--------------------------------|
| 1. ___ 5 or less | 5. ___ 12 to 13 |
| 2. ___ 6 to 7 | 6. ___ 14 or over |
| 3. ___ 8 to 9 | 7. ___ Do not know, or no goal |
| 4. ___ 10 to 11 | 8. ___ Do not raise pigs |

B. Average number of calves weaned per cow per year. (check only one)

- | | |
|---|--------------------------------|
| 1. ___ Less than one | 4. ___ Two or more |
| 2. ___ One | 5. ___ Do not know, or no goal |
| 3. ___ More than one, but less than two | 6. ___ Do not raise calves |

C. Average number of lambs weaned per ewe per year. (check only one)

- | | |
|---|--------------------------------|
| 1. ___ Less than one | 4. ___ Two |
| 2. ___ One | 5. ___ More than two |
| 3. ___ More than one, but less than two | 6. ___ Do not know, or no goal |
| | 7. ___ Do not raise lambs |

SCHEDULE VI

THE HOME AND ITS SURROUNDINGS

Name of family _____ I.D. No. _____

Person interviewed: Husband _____ Wife _____ Other _____
(specify)

Date _____

What improvements did you make or plan for family living surroundings during the past year? (Check each affirmative answer)

<u>Planned</u>	<u>Change</u>	Did you plan or make a change to - - -
_____	_____	A. Rent or buy a better or larger house?
_____	_____	B. Repair or remodel house (include adding bath or other rooms)?
_____	_____	C. Get more or better furniture (including heating and cooking stove)?
_____	_____	D. Get better water supply (include running water in house)?
_____	_____	E. Get electricity in house?
_____	_____	F. Get telephone?
_____	_____	G. Improve yard (clean yard, plant grass or flowers, etc.)?
_____	_____	H. Others, specify _____

SCHOOL DATA FORM

Community _____ School _____ School's Code Number _____

617 E-2

Student's Name (Group by Class and School)	Year in School (Posttest time)	Non-Vocational Pretest GPA*	Non-Vocational Posttest GPA*	Vocational Pretest GPA**	Vocational Posttest GPA**	Overall Pretest GPA	Overall Posttest GPA	Days Absent Pretest	Days Absent Posttest	Days Tardy Pretest	Days Tardy Posttest

* Includes - Academic Subjects, Industrial Arts, Woodworking, Music, and Art (Omit. P. E.)

** Includes - Home Economics, Agricultural Occupations, Business Education (Typing, Shorthand, Bookkeeping, Office Machines, etc.), Drivers Education, and Trade and Industrial subjects

