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ABSTRACT

This study focuses on the perceptions of Guam's mainland-imported faculty about the island and its schools. Survey data were collected from 51 "imported" teachers who represented all areas of the United States; ethnographic interviews were conducted with an additional 15 import faculty from the Guam Department of Education (DOE). Positive perceptions of Guam focused on island characteristics and on the children. Negative perceptions centered around the high cost of living, the Department of Education's cumbersome bureaucracy, and the inadequacies of school resources. Specifically, new teachers reacted negatively to inadequate DOE pay and high prices, lack of resources, DOE hiring deceptions, lack of professional respect, and perceived administrative incompetence. These accounts may not reflect DOE actualities; they do suggest that DOE practices need to be reviewed to enhance the professional experiences of off-island faculty. A copy of the questionnaire with results is attached. (Author/ND)

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Blue Lagoons, White Sands, and Red Tape:
Imported Teachers' Perceptions of Guam's Department of Education

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Abstract

This study focuses on the perceptions of Guam's mainland-imported faculty about the island and its schools. Survey data were collected from 51 imported teachers; ethnographic interviews were conducted with an additional 15 import faculty from Guam Department of Education (DOE). Positive perceptions of Guam focused on island characteristics--travel opportunities, excitement, and island water sports. Negative perceptions centered around the Department of Education's cumbersome bureaucracy and the inadequacies of school resources. Specifically, new teachers reacted negatively to inadequate DOE pay and high prices, lack of resources, DOE hiring deceptions, lack of professional respect, and perceived administrative incompetence. These accounts may not reflect DOE actualities; they do suggest that DOE practices need to be reviewed to enhance the professional experiences of off-island faculty.

Blue Lagoons, White Sands, and Red Tape:

Imported Teachers' Perceptions of Guam's Department of Education

The Western Pacific island of Guam is experiencing explosive economic and population growth. The island's brilliant blue waters, palm-shrouded beaches and balmy climate attract over a million visitors a year; tourism is the area's major industry (Chase, 1992). The expansion of tourism and immigration from outer areas have combined with a high birth rate to put population and finance pressures on local schools.

Although Guam supports the region's only teacher-training university, a chronic shortage of teachers forces the island's Department of Education (locally referred to as DOE) to recruit and import about 180 teachers annually from the mainland. Most of these teachers sign two-year contracts and arrive on-island without ever having visited Guam or its schools. This study documents the reactions of DOE's imported faculty toward Guam, its public schools, and the Guam Department of Education.

Guam has difficulties finding qualified teachers. Teachers imported from the mainland are particularly difficult to retain. The goal of this research was to discover why imported faculty stay or leave, and offer suggestions for making the Guam DOE professional experience more attractive.

More about Guam

Guam is an unincorporated territory of the United States. It is the largest and most southern of the Marianas Islands located between Hawaii and the Philippine Islands. The area is isolated--6,000 miles west of San Francisco, 1,500 southeast of Tokyo and 1,500 miles east of Manila. The island itself is only about 30 miles long and 8 miles wide. The recorded history of the island began in 1521 when Magellan sailed into Umatac Bay on Guam's

south coast. During the 1600s Guam was a stopover port for Spanish galleons from the Far East and the Philippines. The United States took the island from Spain after the Spanish-American War and recaptured the island from the Japanese in 1944 during the famous land and sea battles of World War II.

Guam's DOE Schools

In past years, Guam's schools have operated under surplus funds and a glutted bureaucracy. The 1987 \$160 million DOE budget was supplemented by \$15 million in federal funds and an additional \$8 million from the U. S. Department of Defense. For the system's 29,342 school children, the budget *per capita* equalled \$6,577. Of that money, only about \$1,111 was actually spent per student on instruction (16.9%); the rest was absorbed by various administrative expenses. The central office budget alone was over \$50 million--1.5 times the total amount spent on instruction. DOE employed 3,724 individuals at an average annual salary of \$32,975; only 1,656 (44.5%) of those on the payroll were teachers (Murphy, 1993). More recently, Japan's recession and local economic conditions have caused a downturn in DOE funding. The government has begun to question its economic priorities and reexamine its funding measures, including the DOE budget. Government fiscal cutbacks are in force throughout the island.

Research Method

To fully gauge the attitudes and beliefs of import faculty on Guam, a two-tier research method was employed. First, a general questionnaire, the Teacher Status Inventory, was administered. Then, ethnographic interview methods were used to follow up on questionnaire results and gain additional in-depth information about questionnaire data of particular interest.

Survey Method

DOE teachers who were enrolled in a graduate-level research course distributed surveys to import teachers at their respective schools. The anonymous survey questions were derived from a straw poll conducted as part of the course. Each researcher attempted to have every import teacher at their school complete a survey. Although the goal was not reached, 47 questionnaires were returned from 2 high schools, 2 middle schools, and 5 elementary schools. Four additional questionnaires were completed by import faculty serve in district-wide roles or who chose not to disclose their schools.

INSERT SURVEY RESULTS HERE

The survey data suggested to us that teachers' primary motives for accepting employment with Guam DOE were opportunities for island living, travel and adventure. Many teachers wanted to stay on-island indefinitely; many others planned to leave when their contracts expired. Although some import teachers were lonely and missed family, the main difficulties experienced by imported faculty revolved around finances and DOE. The second part of the investigation focused on these perceived difficulties with DOE, costs and salaries.

Reasoning that frustration and dissatisfaction might be one root cause of import-teacher flight and Guam's teacher shortage, import faculty perceptions of DOE and salary difficulties were investigated further using ethnographic interview methods. These interviews opened a Pandora's box of anger, frustration, and resentment as teachers explained their personal and professional difficulties with Guam's Department of Education.

Ethnographic Interviewing

Research interviews were based on ethnographic methods developed by Spradley (1979, 1980). Ethnographic methods use semi-structured interviews with complimentary in-depth observations to capture typical cultural information (Leininger, 1985; Lofland & Lofland, 1984). Ethnography follows a cyclical pattern of describing situations, interviewing participants, recording and analyzing data, and then repeating the analysis at increasingly higher levels of abstraction and complexity. The process captures the perspective of those integrally involved in the cultural processes under study. Spradley outlined this procedure in what he described as a developmental research sequence.

Fifteen teachers recruited off-island to work in Guam's DOE schools were interviewed. The interviews ranged from a few minutes to over 1 hour. It was hoped that the rich description that ethnographic methods provide would help illuminate the underlying factors that cause dissatisfaction among Guam's import teachers. The Teacher Status Inventory data had sketched teachers' likes and dislikes, a rough picture of teacher finances, and an indication of areas of dissatisfaction. The objective of the ethnographic interviews was a more thorough description of the social and bureaucratic processes that characterize the relationship between Guam DOE and its imported faculty (Woods, 1988).

A variety of informants were sought for interviews. Some import-teacher informants had recently arrived; others had worked on-island as long as 4 years. Some had previously voiced dissatisfaction with DOE but others had expressed high degrees of job satisfaction. Asians, African-Americans, Hispanics, and Whites, males and females, from most regions of the U.S., were all represented. Only those concerns reported by many informants were analyzed and reported.

Information from the interviews was compared with data from other sources: Responses were matched with initial perceptions derived from the Teacher Status Inventory survey data. Visits to schools and DOE verified the accuracy of descriptions and portrayals. Data were also collected from other sources--paycheck stubs, classroom book sets, booklets given to new teachers, and a variety of other printed information. Informant perceptions were checked against perceptions of other DOE faculty. Import teachers previewed draft copies of the manuscript for accuracy and fairness. This multiple data-source method, or "triangulation" (Denzin, 1970), helps minimize observer bias while simultaneously increasing the wealth of collected data.

Ethnographic Results: Frustrations with a Bureaucracy in Disarray

An analysis of the ethnographic data suggests that dissatisfaction focuses on 5 major areas: high prices and inadequate pay, lack of teaching materials and resources, perceived DOE deception in hiring and subsequent abandonment, lack of professional respect, and lack of administrative professional competence.

High Prices and Low Pay

One concern voiced by almost every informant was the pressure of the high costs of living on Guam, especially housing and rent expenses. One beginning first-grade teacher complained,

I won't stay any longer [than my contract]. The raise next year may help. I might even be able to make ends meet and travel a little. Who knows, within a year housing might be cheaper anyway. Gas just went up 6 cents the other day, for God's sake. And all that stuff just keeps going up and up.

A more experienced teacher had similar comments.

DOE just does not pay enough. They need to have a raise in salaries. I used to work in Alaska. After 4 years you get a big raise and can make a nice amount of money. The pay here should equal the cost of living. You cannot save here--there is no way. You have to share an apartment. I never had to do that in the states--have roommates and have to struggle to find a place to live. You cannot have a budget here. You just pay the money.

A middle school teacher explained how he manages Guam's high rent:

Housing is the big money problem here. [My wife and I] pay \$1400 a month for our apartment. We share it with another couple. In the states we could rent the same apartment for \$450. Here I have to work another job besides DOE.

A single high school teacher explained his problems with rent costs:

They did not say how expensive it was--they said you could find housing real cheap! We're paying \$1200 right now and I do not think we could find it any cheaper. Frankly, I can't afford it. And our apartment isn't even very nice.

Lack of Teaching Resources

Import teachers complained that they lacked even the basic necessities of instruction. Many purchased materials out of their own pay. A high school health teacher recounted,

I was not told that the buildings would be without air conditioning. Materials are lacking also. I do not have enough books to issue to all of my students. I cannot send the books home with the kids. I have to use classtime or lunchtime just to let the kids study.

A first grade teacher explained how DOE promises did not match reality:

I was told that there were the newest materials. It was really hard. I have no background curriculum to come up with. Copying is a big problem right now because both of our xerox machines are broken.

Teachers conveyed their irritation and frustration with the mindlessness of the instructional-materials bureaucracy. One woman explained,

We only get 50 copies a month because last year we overdid our copy allotment. That is not even 2 pieces of paper per kid [per month]. There are no handwriting books, no whole language resources, no chalk, no paper, nothing. I got out chalkboards and chalk and we run class like in the 1800s. They gave me one tablet of paper. I use the old reading series but [have] no workbooks.

[Children] have to do their letters. Read a worksheet. Learn to do those things. You cannot test their skills if they are just watching you and not doing any of those things on their own. You can watch me write on the chalkboard 15 million times and you will not get it. It teaches them nothing. Nothing. Kids just need a pencil and paper.

Teachers voiced a common rumor that DOE stockpiles classroom supplies that they are unwilling to use. One new male teacher believes the stories. He explained, "They have all the materials at the school--a big storeroom [full]--and more downtown. They just do not want to use it. They want to keep it."

Misrepresentation and Abandonment

Import faculty believe that their positions, island living, Guam resources and financial considerations have all been misrepresented by the DOE mainland recruiting teams. One angry recruit accused DOE of portraying the island as an idyllic paradise:

They really paint a rosy picture of Guam to get you to come here. They have a video that is like paradise--it is all filmed on the beach at the airbase where nobody can go. All these angled shots of beautiful pristine water--and the video does not show anything of Guam.

Another teacher claimed that DOE had misled her regarding the island's schools and teaching conditions.

I feel that DOE misled me by withholding information about the condition of their schools. I was given textbooks but asked to teach in a thematic literature manner by my administrator. It took a lot of effort on my part to ensure that I was being paid correctly.

One new import was particularly angered by the misinformation about school facilities.

I was not told that the facilities to teach these classes were lacking. I was not told that there was no place to hold these classes. In my school there is overcrowding. The school was built to hold about 2000 students. We have about 500 more than it was built to accommodate. During break time, lunch time, othertime, there is confusion because the kids are always bumping into each other just passing and this is why there are fights.

Many import teachers believe that they were hired on assurances of support and later abandoned. Some teachers began to feel forgotten by DOE as soon as they got off the airplane:

When we first got here, no one met us at the airport. We did not know where to go. We had to call around to all the hotels until we found one that had a reservation for us. That was a problem.

Many new imports reported that promised relocation services never materialized. One newcomer complained, "I think the guy in housing/ personnel could have done better helping us find housing. I went to see him twice and he never showed up." A middle-school language arts teacher reported how her work was impacted by DOE relocation problems: "I could not concentrate on my job and my planning--I was busy finding a place to live, and buying a car, and dealing with DOE, and I did not prepare for school." Another newcomer related how DOE supervisors responded to complaints regarding promised services by saying, "Well, this is supposed to happen, but the people who should be doing these things are untrained and unqualified." "Essentially," this teacher claimed, "once you are here you are on your own."

Other imports feel that they were left to deal with the cumbersome DOE bureaucracy alone.

I have literally had to drive downtown to DOE to take one piece of paper from one office to another across the hall because they would not do it. I am not going to pay \$25.00 for my certification fee. That is ridiculous! They hire me, they make me a certificate saying I can work for them, and then they charge me \$25.00 to get it? What a rip-off!

The most common complaint was that DOE lied to attract off-island talent. One third-year school counselor charged,

The problem is that teachers find out that they have been lied to.

When I came over, 4 teachers left at Christmas and 5 more at the end of the school year because DOE had lied to them. They lied when they

promised to help find me a cheap place to live. Money is a big problem and they lied to me about rents. They also lied when they said they would pay for me to go to [graduate] school here. The recruiting team lied--it is as simple as that.

Some teachers believe that they were attracted to Guam by misrepresentations and are now trapped here against their will. One teacher, eager to leave, complained that

I had to take out a loan until I got here. Many teachers are like that. I have no money. I would travel but I have no money. It is tempting for me to cancel my contract and go home right now, but I have no money. Living on an island with nowhere to go--I cannot afford to go--and I cannot afford to go home, and I cannot afford to break my contract. I am stuck here. I will definitely go as soon as my two years is up.

Professional Respect

Many import teachers voiced disappointment about the perceived lack of professional respect at DOE. They felt DOE bureaucrats treated faculty with less deference than their positions should afford. One 7th grade teacher explained,

When I first came on the island, I went to DOE to find out how to register for my job only to discover that it was like a drive through a fast food restaurant. I went up to this counter [that] has a little bell to ring and wait in line for someone to come, and they look at you through a window. [It is] absolutely unprofessional in my opinion that you can't go into their office and talk to someone face to face. Everything is paperwork, paperwork, and no one treats you like you are a person with a degree and one half ounce of intelligence.

Another high school teacher was particularly frustrated with getting answers on the phone.

A lot of times when I call down to the [DOE] office, I get put on hold at least 5 times before I speak to whom I am trying to call. And then it is not really who I want to speak to. It is like I do not know who I want to talk to and they they do not know who I want to talk to either.

Administrative Incompetence at DOE

Imported faculty believe that administrative incompetence underlies much of the substandard performance at DOE. Teachers voiced concerns about a lack of administrative attention to their well being. One new elementary school teacher explained her ambivalent attitude about her new career assignment.

Guam is a paradise except for DOE. I really do not think that DOE cares about ensuring that we teachers are happy so that we can focus on teaching. If a teacher's basic needs are not being met, it is hard for him or her to focus on quality teaching. Being paid on time and correctly is one of my basic needs and it has not been met yet. I resent spending hours on the phone or going downtown because of something that is not my fault. DOE incompetence makes it hard on new teachers.

Some faculty believe that DOE is essentially leaderless. One experienced high school teacher explained,

My longevity on Guam is directly related to my commitment to stimulating the learning experiences of [the island's] young people. This, of course, flies in the face of poor administrative leadership, an inept DOE bureaucracy, a cost of living that does not even afford any savings, [and] the incredible political posturing that never deals

effectively with real systemic, long-term solutions but effectively generates worthless proclamations.

Other imported teachers complained of a double standard. While teachers are held accountable for student learning but given few resources and no support to do their jobs, the administration gets money and support but is not held accountable for their shortcomings. A school counselor complained that,

Really, my big beef is with individuals at DOE who do not care and who make giant mistakes and then are not held accountable for them.

There is really no responsibility, no consistency, no permanency.

This same individual believes that a political agenda subverts quality education and improvements at DOE.

I have been here 2-plus years. Since that time we have had 4 directors of education. You need to take the politics out of it. You need to have a superintendent on a 5-7 year contract and they cannot be removed without just cause and due process.

Many teachers, like the middle school teacher cited below, believe that some DOE administrators are corrupt.

Who is doing anything down there? Money gets lost. Book money.

Things they need for the kids. They mismanage the money. They lose it. They spend it. They steal it.

A fifth-grade imported teacher reported,

I ordered new books but the money just disappeared. They are handed money by the U.S. government, no questions asked. I hear a lot of rumors here about there being no money, and where the money goes, and how it is being stolen.

Some imports would like an investigation into corruption and money mismanagement at DOE. One social studies teacher reported,

It is not how well you do your job but who you know that gets you the appointment. Some people in charge down there [at DOE] have absolutely no training or experience in schools. There is a lot of money floating around down there and who knows what happens to it? They need to be audited. So somebody can find out where all the money went. They need more checks on the money. They need an investigation.

Not all comments were negative. Imported faculty had many positive points to make about their Guam and DOE experiences. Positive comments included the following:

Guam is a paradise. My school has a great staff--one of the best anywhere.

My principal is talented and can really get things done. I am lucky in that respect.

I think the kids are good-natured. The kids in my class are all just wonderful. They are the most positive thing that has happened to me on Guam.

These comments suggest that Guam and its people have much to offer prospective faculty. Yet, imported faculty perceptions reveal an island life of constant financial pressures and problems with a topheavy DOE bureaucracy replete with neglect, abandonment of responsibility, lack of faculty support, ineptitude, overcrowding and rundown facilities. Imports describe recruiters who rely on misrepresentation and outright lies and who fail to deliver on promised relocation support.

Conclusion

It is important to note that these accounts address *perceptions* of DOE inadequacy and may or may not be fair or accurate representations of *actual* DOE operations. Some comments seemed to be more whining than substance. One new teacher recounted why she would not honor her 2-year commitment:

Frustrations, loneliness, earthquakes, typhoons, cockroaches, rent, no money--they need to get people here who are really tough!

Other comments had the disturbing ring of ethnocentrism and racial intolerance. Some teachers commented,

You just can't trust the aides.

People here are just given money by the U.S. government all the time. They live on land they never had to work to buy. They have never had to work for anything. Rent here like \$1300 a month is not high for them--they do not have to pay it. They do not maintain things or keep them up.

They have people here who do not want to work. They have difficulty saying, "I need for you to do this now." They sit around and do nothing because they are all DOE employees and they do not really care. And they know they do not have to do anything at DOE. They are all hired because they are family and friends and they do not have to do anything to get paid. There are a lot of people who just sit around at DOE all day long gabbing, talking on the phone, eating, smoking cigarettes, and not producing anything.

While some comments smacked of close-mindedness, others seemed to be reasonable complaints. Our survey and interview data suggest that imported-faculty salaries are insufficient to meet local costs, especially rent. DOE administrative expenses are wildly swollen in relation to the instructional budget. Expecting whole-language teachers to survive on 50 copies a month seems foolhardy. No one likes to be lied to or treated disrespectfully. Guam and DOE must make fair recruiting representations if they expect productive long-term relationships with their imported faculty.

Suggestions for Change

This study focused on import teacher perceptions of Guam's DOE. These faculty also offered their views on how to best improve DOE.

1. "DOE needs to be much more supportive of new teachers."

...5th grade female teacher, 3 months on Guam

Off-island hired faculty understand that the preferred solution to imported-faculty problems is to hire more local teachers. They do not believe, however, that this absolves DOE from supporting off-island faculty. One teacher explained,

The idea is that they really do not want to have to rely on off-island teachers. But while you do rely on off-island teachers, you need to treat them appropriately.

One aspect of appropriate support is pay that affords an acceptable standard of living. As one high school teacher noted, "DOE needs better pay for off-island teachers so that they do not have to work 2 or 3 jobs. We should not have to share an apartment with 3 or 4 people we do not know." Another new import simply shrugged and said, "I love Guam. I love the children. But I am sick and tired of being so poor."

2. "DOE wastes money. Money they need for the kids--for my kids. I have nothing for my kids."

...7th grade language arts teacher, 3rd DOE year

The budget of DOE is misaligned. No public school system should budget more money for administration than for teaching and learning; no system should employ more administrative and support staff than teachers. DOE does both. One teacher explained, "DOE needs to have someone who keeps track of the money. And they need to spend their money on the children, not paying for people and things that don't help kids learn."

3. "DOE needs to stop lying to teachers."

...3rd grade elementary teacher, third DOE year

Import faculty consistently discussed DOE recruitment activities as if deception and lying were accepted facts. "But it doesn't have to be that way," one teacher pointed out. "Lots of people come here knowing the truth. Guam recruiters do not know that they do not have to lie to get people out here, but when they do lie, it pisses people off."

Guam DOE needs to be perfectly candid with recruits--even to the point of stressing the negative aspects of substandard housing, high prices and rents, and the faults of their own bureaucracy. It is better to have recruits arrive to conditions above expectations than have new faculty who are angry, fearful, and resentful because they believe they have been tricked and deceived.

DOE needs a responsible and accountable person in charge of off-island relocation. As one teacher, already packing for a Christmas exit explained, "They need a DOE resource person--if you have problems, there needs to be someone to go to. There needs to be one department in charge of recruiting

and then helping teachers once they are here. Their only goal is to get them here to work. No one wants to be responsible."

4. "DOE needs to care about teaching kids."

...1 1/2 year DOE first grade teacher

"Educating children needs to be a priority at DOE."

...Middle school language arts teacher

"The people at DOE--most of them can care less about kids. They have to get back to the kids. That is all that should matter."

...High school social studies teacher, 3 months DOE

"They do not worry about doing the best job they can. They do not seem to care about the kids and learning."

...Kinder, 2nd DOE year

"Why don't they just pay attention to the kids?"

...7th grade language arts

The most disturbing inference that can be drawn from this study is that Guam's Department of Education may have lost track of its goal of educating children. As bureaucracies become increasingly rigid and convoluted, goal displacement often occurs as organizations begin to manage their bureaucracy as both means and end (Goffman, 1961). Imported faculty comments imply that this may be the case at DOE. As population, political and financial pressures have entered into the education equation, one forgotten factor may be the success and achievement of students. The strongest message from DOE's off-island faculty is that externalities cannot overshadow DOE's mandate to educate Guam's schoolchildren.

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Guam DOE Off-Island Hire
Teacher Status Inventory

DOE imports hundreds of new teachers annually. We know that few of these teachers elect to stay on-island permanently. We want to find out about the finances, experiences and attitudes of DOE imported faculty. We want to find out why they come and why they go or stay.

You can help us by taking a few moments to fill out this questionnaire. The form is anonymous; every step will be taken to protect the identity of participants. Dr. Steve Schmitz, UOG COE 734-9276

1. I came to Guam for the following reasons: (check all that apply)

- | | |
|----------------------------|--------------------------------------|
| <u>26</u> island living | <u>25</u> cultural experience |
| <u>8</u> high pay | <u>15</u> career goals |
| <u>3</u> no other offers | <u>3</u> following significant other |
| <u>23</u> adventure | <u>0</u> missionary work |
| <u>39</u> wanted to travel | <u>3</u> liked job ad |

2. I plan to stay on Guam beyond my contract

- 10 yes, indefinitely
11 yes, for a year or so
20 no, I'll leave immediately
7 I will not finish my contract

3. Positive things I have found about Guam are (check all that apply)

- | | |
|--------------------------------|---------------------------|
| <u>30</u> climate | <u>25</u> island life |
| <u>24</u> the people | <u>31</u> water sports |
| <u>2</u> the schools | <u>8</u> quiet lifestyle |
| <u>32</u> travel opportunities | <u>4</u> lack of violence |
| <u>27</u> cultural diversity | <u>7</u> job satisfaction |

4. Difficult aspects of Guam living are (check all that apply)

- | | |
|------------------------------|---------------------------------------|
| <u>17</u> food | <u>16</u> lacks mainland conveniences |
| <u>5</u> isolation | <u>47</u> DOE and school problems |
| <u>2</u> loneliness | <u>9</u> professional isolation |
| <u>36</u> money and finances | <u>0</u> no fun |
| <u>3</u> culture shock | <u>17</u> miss family |

5. On question 4, circle the one most difficult aspect of living on Guam.

--- turn the page over ---

6. Circle your response:

| | | | |
|---|------------|----|-------------|
| I was given an accurate description of Guam when I was hired | 14 True | 1* | 36 False |
| I was given an accurate description of costs when I was hired | 16 True | 1 | 34 False |
| My salary is adequate for living here | 15 True | 2 | 34 False |
| If I had known what I know now I would have come anyway | 36 True | 1 | 14 False |
| I am bitter towards DOE | 13 True | 2 | 36 False |
| My orientation was adequate | 16 True | | 35 False |
| My health insurance is adequate | 44 True | | 7 False |
| My housing is adequate | 34 True | | 17 False |
| I enjoy my work | 48 True | | 3 False |

Please list the *take home* amount of your biweekly pay check \$ \$796.95 Is this for 18 or 26 pay periods 26. (\$1593.90/mo.)

How would you rate your personal finances here? (circle the best response)
 2 7 18 17 5
 Lots of cash No problems Struggling Big problems Impossible to live

Please estimate your *monthly* expenses for each area:

| | | |
|-------------------|--------------------|------------------------|
| Rent | \$ <u>\$600.38</u> | |
| Transportation | \$ <u>\$177.74</u> | |
| Food | \$ <u>\$275.95</u> | |
| Utilities | \$ <u>\$105.50</u> | |
| Debts | \$ <u>\$355.00</u> | |
| Entertainment/fun | \$ <u>\$240.39</u> | TOTAL <u>\$1754.96</u> |

Any other comments that would help us understand your longevity as a Guam teacher?

* Middle numbers indicate teachers who indicated both True and False.