

Economic Influenced Perceptions and Their Implications for Early 21st Century Education

By Thomas A. Lucey

*“What were we talking about?...Have I been making
rather an ass of myself?”*

—Lewis, 1952, 105

Introduction

The United States faces an economic-influenced educational crisis. According to the U.S. Department of Commerce, Census Bureau data (2002) the difference in household earnings between the upper and lower quintiles has worsened over the last forty years. Future generations possess suspect knowledge to properly manage this income, as our youth possess very low financial literacy levels (Americans for Consumer Education and Competition, 2001; Jumpstart Coalition, 1997, 2000, 2002; Lucey, 2002).

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Determining benchmarks relevant to all societal dimensions presents a challenge to developing financial education curricula. Payne (1995) observed that members of different economic classes differ in their financial tendencies and their societal attitudes and interpretations. Varcoe et al. found that teenagers of different social contexts held different priorities of financial learning. Straight (2001) observed different patterns of asset allocation between African Americans and Caucasians within different income levels. Lucey's (2003) research indicated that high school students of different cultural contexts might interpret financial concepts differently. The No Child Left Behind Act (U.S. Department of Education, 2001) provided financial incentives for developing financial literacy curricula, but did not provide guidelines for these curricula. Absent systematic changes to our economic education processes, we risk alienating children by teaching them improper economic curricula.

The idea of different contextual ethical challenges is not new. MacIntyre (1984) challenged the ethical community to consider the incomprehensive nature of ethical theory outside historical contexts. He identified three characteristics to moral debates: positions with premises only criticizable in historical contexts; objective arguments based on subjective premises; and differently defined terms from different historic contexts. By tracing the history of European ethical theory, MacIntyre observed that modern society distorts the heroic and classical Greek understanding of personal virtues. Astutely, MacIntyre (1988) observed his review as incomplete, only considering European ethical history, not ethical histories of other cultures. Nevertheless, he provided clear support for a contextual framework for moral theory.

More recently, Bobbitt (2002) theorized that we witness the early transition of society from a nation-state to a market state. He observed this process prompts government's involuntarily loss (to economic-driven market systems) of influence in determining societal conditions, and noted this transition may result in market forces that challenge retention of individual and cultural identities.

A critique of modern educational processes requires recognition that the North American educational structure embodies capitalist societal foundations. This educational structure generally mirrors societal structures. However, structural weaknesses fail to provide equal opportunities for youth of different cultural contexts. The educational system embraces these societal economic challenges. Evidence for these economically originated education problems includes, but are not limited to, the following conditions:

- ◆ Standardized testing biases,
- ◆ Teacher expectation biases,
- ◆ Administrator and teacher conflicts,
- ◆ Political administrator assessments, and
- ◆ Inequitable resources allocations.

This article consists of a literature review that begins with studies about economic relationships with psychological processes. It follows these studies with research into economic influences in education systems and concludes with suggestions for improvement.

Economics and Psychological Relationships

This section summarizes three studies. These studies concern the relationship between wealth and self-esteem, economics and perceptions, and economic status and personal interpretations. A summary concludes this section.

Wealth and Esteem in Adults

Hira and Mugenda (1999) found that adults with high self-esteem perceived themselves as occupying better financial situations than others and that those with low self-esteem had financial worries that interfered with their personal relationships and daily living. Hira and Mugenda concluded that positive self-worth was predicted by financial satisfaction, financial expectations, and lack of financial worries.

Hira and Mugenda (1999) noted that self-worth might motivate adults' perceptions of financial situations and spending behaviors and that self-worth is defined by relationships with others. They also suggested that financial patterns represent perceptually derived psychological indices, not ownership based judgments. Though the researchers noted differences among different education and employment status, these patterns did not vary with age, income, marital status, and gender.

Hira and Mugenda's study indicated that esteem involves elements of owning or controlling based on comparisons with others. Education processes may need to focus on self-esteem processes that de-emphasize peer comparisons.

Economic Perceptions of Others

Taylor and Overbey (1999) surveyed college-aged student and non-student consumers about income and debt levels, debt expectations, and about perceptions of own, spouses or significant others' financial attitudes. They found that students generally held high-income expectations, but used credit poorly (in part, due to high college costs). Non-students maintained high credit card balances and held high pay-off expectations (anticipating unrealistic payoff periods).

Taylor and Overbey (1999) also found that conflicts occurred due to couples' individual financial perceptions, commenting, "Conflict over financial issues often has its roots in battles over power, hopes, and dreams and different ideas over how incomes should be used" (Taylor & Overbey 1999, 39). The study found that the most conflicts occurred when a "saver" perceived the partner as a "spender." The

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least conflicts occurred when a “saver” perceived the partner as a “saver.” Conflicts with “spenders” perceptions of partners as “spenders” or “savers” occurred within a frequency between the saver-spender and saver-saver relationships.

The study indicated that financial expectations might impair some self-financial analysis and self-guided financial practice. The warning to a doctor not to heal to him or herself has pertinence here. People may not objectively be able to interpret their own financial circumstances, and might require outside opinions for objectivity. Additionally, financial management involves judgments that relate to personal relationships. Educational processes might require open communications about personal circumstances to broaden financial understandings.

Perceptions of the Poor

Cozzarelli, Wilkinson, and Tagli (2001) studied college students’ attitudes about poor and poverty. In general, students overestimated the number of poor people, of all racial groups, and of female-based households compared to 1999 census data. The students characterized the poor as uneducated, unmotivated, lazy and socially irresponsible, yet also characterized them as caring and nice. Perceptions of the poor were negative compared to perceptions of the middle class. Interestingly, the students in the study indicated that cultural causes of poverty were more important than economic causes.

The study indicates that judgments of people are, in part, based on economic circumstances. Economic education processes should prompt awareness of different economic conditions and compassion for those less fortunate.

Summary

These studies indicate that wealth differences provide bases for self-esteem. However, dialogue is necessary to provide objective realities of subjective economic interpretations. Absent such dialogues, tenants of lower economic classes will be perceived in largely negative elements, challenging their opportunities for societal success.

Economic Relationships in Education

The need for dialogue concerning economic influenced education relationships will be argued in this section. The educational community represents an interesting setting because (while concerned with the development of children) its framework and dynamics are modeled on business practices. Whether through appointment or election, school board selections are determined through political processes. The election processes favor those having the most economic resources because they can afford the most publicity, and promote the most name-recognition to obtain the most votes. Appointments involve economic and/or political contacts

(if such a differences can be determined) having similar political frameworks as their appointers.

The educational process, as it exists, does not provide proper environments for all contexts of child learning. Improving these conditions require much effort because school boards are contextually unable to develop sound educational policies. Since board members typically come from professional contexts that embody economic and/or political system models, school board members largely formulate business-modeled policies.

An economic-based educational systems framework is inherently flawed because education is not a business. Educators (especially teachers) recognize the fallacies of discarding “defective parts” and the benefits of acknowledging each learner’s individual differences when developing learning environments. Economic processes focus on patterns involving groups of people, not individual differences.

Teacher Empowerment

The process toward overcoming the economic challenges in education has not been extensively researched. Soloman (1966) observed three aspects to teaching (pluralism, professionalism, and power), recognizing that teachers should develop “human-based” decision-making in children through their work. Professional integrity necessitated focusing school power in the classroom, using group efforts to provide for the necessary pay and conditions.

Unfortunately, business-modeled educational climates detract from classroom teachers’ feelings of empowerment. Duane, Bridgeland, and Stern (1980) analyzed teachers’ assessment of power in educational policy-making processes and found teachers were largely undecided about their power over curriculum processes. The indecisiveness resulted from attitudes of frustration and apathy, because decisions were made at higher levels and teacher opinions were considered tokenistic. However, teachers believed they should have more curriculum-making influences, even though administrators discounted their contributions.

Business-styled management does not provide effective motivators for educators. Heneman III (1998) demonstrated that extrinsic motivators in the form of bonus pay might not have long term success without complementary intrinsic motivators, such as meaningful teacher involvement. Teachers appreciated financial bonuses, but were not motivated by them as policy-makers believed.

Administration and Classroom Relationships

Sound management affects classroom processes Evans’ (1998) case study demonstrated how poor management adversely affects teacher morale. Blase and Blase (1999) found that supportive administrative measures use intrinsic motiva-

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tors, prompt self-reflection, and development to prompt effective classroom situations. The authors underscored that their findings “echo(ed) research that discusse(d) long-understood fundamental needs for trust, support, and professional interaction” (Blase & Blase 1999, 369). These studies indicated that unless teachers have the mental discipline to differentiate their administrator-teacher and teacher-student contexts, the students are at risk from these conditions.

Bulach and Peterson’s (2001) analysis of relationships between 116 graduate students and their principals found a lack of overall trust and openness. They found no significant differences between male and female principals or between male and female teachers. Both genders perceived this lack of trust and openness similarly.

Conflicts between administrators and teachers, like any employer and employee relationships, involve interactions between economic classes. Wealth differences affect educators’ dealings with each other and their expectations of students.

To those in the classroom on a daily basis, the wellness of the children involves more than budgetary considerations. District administrators lack ongoing regular contact with the classrooms necessary to conceptualize legitimate students needs and that guard against economically motivated policies.

Economic differences affect educators’ dealings with each other and their expectations of students. These differences also affect students’ perceptions of each other. Weatherford (1997) pointed out economic status involves the type of money used: the poor struggle to employ cash payment processes, while more fortunate societal participants adapt to increasingly sophisticated electronic financial methods. In a society that finds new ways to make economic comparisons, our educational system must seek ways to overcome the economic bias that prevent equitable education processes.

This poor employer-employee style relationship represents an important element affecting teachers’ professional longevity. Reynolds (2002) noted the following reasons for leaving teaching from graduates of seven university teacher education programs:

- ◆ Multiple unfavorable conditions,
- ◆ Overwhelming time demands,
- ◆ Low pay,
- ◆ Lack of parent, administrator, and other faculty support,
- ◆ Too much outside control,
- ◆ Lack of personal safety,
- ◆ Poor facilities,
- ◆ Lack of materials.

Imagine complaints from workers in a 1920s factory, and consider what similarities might exist among those and the items in the above list. The evidence suggests that educational structures and processes involve poor working conditions for the teacher/laborers. Character or values education within an economic

context, requires recognition and reconsideration the contexts in which this learning occurs. The manners by which people of different economic contexts relate to each other have large bearings on student developmental patterns.

Consolidation Processes

Overall school district organization processes may affect the aforementioned challenges; however, there is limited research associated with consolidation of school districts. Strang (1987) observed that school district consolidation processes provide for bureaucratic fiscal needs, but adversely affect relationships among administrations, schools, and communities. Walberg (1989) observed that reasons for improved student achievement in smaller school districts were associated with lack of bureaucracy and teacher decision-making involvement. Andrews, Duncombe, and Yinger (2002) commented that most urban districts provide a double jeopardy with regard to these conditions, owing to ineffective processes in districts and schools.

Since smaller school districts provide less distance between administration and the classrooms, more effective communication may occur, and teachers may be more empowered with input into curriculum processes. Such atmospheres may protect students from developing economic influenced judgments of others.

Poverty Contexts

Research has found the effects of economic bias in education to be evident in the educational plights of the impoverished. Oakes (1992) noted the unfairness of tracking processes based on “widespread and deeply held norms...and...a political aspect of tracking, which is closely intertwined with tracking norms” (Oakes, 1992, 12-13). She demonstrated that cultural and assessment biases affect educational grouping processes by tracking students of different cultures to different learning processes and careers. Because of lobbying efforts (through publications and local meetings) by those who benefited from such processes, these processes were considered difficult to change (Oakes, 1992). Economic motives are associated with student placement processes.

Existing education disparities are manifestations of historical patterned economic inequities. For example, Lucey’s (2003a) overview of the history of African American education processes noted that economic motivations underlay efforts to suppress progressive African American educational efforts.

These economic patterns of suppression persist in existing patterns of economic support, as administrative biases tract students of lower economic status into education circumstances perpetuating these economic differences. While these processes have occurred in different forms for some time, it is evident that impoverished schools require different interpretations of their needs than district administrators tend to perceive (Acker-Hocevar & Touchton, 2003).

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Within existing processes, corporate communities acquire larger roles in the schools' financial support and ownership. Thus, decisions concerning school selection and support processes influencing schools' at risk status and/or conditions depend increasingly on corporate choice.

It has been argued that schools should be void of corporate influences because such influences limit children's potential development. Holst (1999) noted that toys based on entertainment characters presented in television or movies increasingly limit children's creative play abilities. Holst commented that deliberately putting off material rewards related to adolescent academic and social competence and recommended several guidelines to prompt consumption-reduced early childhood classrooms, including the following items:

- ◆ Eliminating evidence of corporate influence
- ◆ Limiting commercially manufactured toys
- ◆ Utilization of community service projects,
- ◆ Permitting only homemade/natural items for sharing.

(Holst, 1999, 23)

In a climate of decreasing federal funding, the financial lure of corporate support entices educational systems to explore such funding venues. Schools and districts would be well advised to exercise prudence in such pursuits. Corporate professionals in the guise of educational experts have strong potential to sell products that stifle objective learning processes while increasing corporate bottom lines. Convenience always involves a price. One only needs to look at the financial industry's classroom products to see the perils of corporate derived educational products (Stanger, 1997).

Acker-Hocevar and Touchton (2003) noted that impoverished schools involve different social contexts and conditions than those of other economic circumstances. Such institutions require leaders knowledgeable of the contextual circumstances to begin school reform from within and to recruit educators understanding educational processes associated with poverty conditions.

The education community must recognize and overcome the infecting economic decision structures in educational systems. Teachers should be empowered to create the necessary changes in education. Absent such awareness and empowerment, inappropriate placement and assessment processes will continue to pigeon-hole children into unsuitable societal paths (Oakes, 1992; Shepard, 2000), and provide unsuitable working conditions for teachers and students.

Discussion

The following anecdote provides a tangible idea of how human relationships should be based.

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One summer afternoon, on my way home, after a ball game, I stopped in for a cola. I was tired and thirsty, and looked forward to a cold refreshing drink. By now, Mr. B's was like an extension of our family's pantry. We always talked and shared each other's interests. Mr. B. was busy doing something in the back when I came in to the store.

"Mr. B, how ya doin?"

He heard my voice and responded: "Hi-ya, Cookie, what'll it be today?"

I stood in front of the cooler. "Just a cold cola to go."

Without coming from the back, he said "Help yourself, Cookie, I trust you."

I opened the cooler and brought out the ice-cold bottle. As I fished in my pockets, I realized I didn't have any money. I went back behind the counter, and replaced the bottle in the cooler. By this time, Mr. B. came out of the back room into the store and saw me return the soda.

"I thought you wanted a cola."

"I did, but forgot my money."

Mr. B. opened the cooler and brought out the chilled bottle of cola. "Here Cookie, you look like you could use this." Before I could speak, he continued. "Pay the next time you come in," he said. "I trust you."

A few days later, I stopped in and paid him the money, and thanked him.

Then Mr. B handed me back the coins. "Thank you, Cookie, for keeping your word. You keep this — for when you get thirsty. This one's on me."

(Koch, 1991)

This recollection demonstrated the lifelong benefits of a humanistic decision that forsakens economic motives. My grandfather, in his grocery store, taught a valuable lesson about life by taking a little financial risk and giving a boy a trusting chance through non-threatening dialogue. By adopting similar practices, educational systems may affect the most needed changes they require.

Recommendations

Economic parity for all students, regardless of economic status, requires pursuit of trust-oriented humanistic-based curriculum processes. Such systems must advocate open dialogues between education stakeholders to create full awareness of the challenges and needs prompted by different economic circumstances. Unfortunately, while improving dialogues among stakeholders may be a step in the proper direction, administrators may not be responsive such conversations.

If the education system is to successfully develop children, it must change to overcome the economic biases that corrupt our society. Banks (1995/2000) observed five components of multicultural education (content integration, knowledge construction, prejudice reduction, equity pedagogies, and school and social empowerment) all of which relate to the improvement of the economic biases in our educational system. The following recommendations are categorized under these components.

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Content Integration

- ◆ Examining historic economic conflicts and encouraging utilization of creative efforts to resolve them.
- ◆ Pursuing parallel studies of the economically disadvantaged and the societal leaders.
- ◆ Discussing economic influences on current events and the associated human costs.
- ◆ Examining the relationships between artistic pursuits and influences of commercial agents.
- ◆ Comparing news reports from different national and international outlets (for example, compare several major American newspapers with each other, and then all with an international paper, like *The London Times*).
- ◆ Discussing current economic issues and seeking trust and honesty in those settings.
- ◆ Simulating corporate actions and their effects on natural resources.

Knowledge Construction

- ◆ Adoption of simulations and other open-ended learning processes to allow discovery of plights associated with different economic contexts.
- ◆ Employment of service learning experiences that stimulate social awareness and motivate social action.
- ◆ Pursuit of positive, trusting fostering, student centered learning environments that allow student discovery of the risks to economic based decisions and the benefits of humanistic resolutions. .
- ◆ Simulation of economic relationships and associated societal perceptions.

Prejudice Reduction

- ◆ Adoption of assessment processes that accommodate individual economic learning differences and address economic bias.
- ◆ Introducing students without economic references.
- ◆ Selecting students through randomized processes for classroom lesson and administrative participation.

Equity Pedagogies

- ◆ Inclusion of trust- and humanistic-based character or values education benchmarks in economics curriculum.
- ◆ Development and implementation of written policies that affirm and describe equal pay and resource processes.

School and Social Empowerment

- ◆ Pursuit of deconsolidation processes that de-emphasize hierarchical district structures in favor of horizontal-modeled decision frameworks that allow for equalized distributions of resources.
- ◆ Compensation programs involving equal rates of pay regardless of the professional role (Principal, teacher, district administrator, administrative support and custodial staff). Such processes would adjust for cost of living differentials between localities when educators transfer between locations.
- ◆ Abandonment of standardized testing processes that lack sound theoretical foundations (Shepard, 2000), and multicultural appropriateness (Lindsay & Fillipino, 2002). Such processes would orient assessments to student learning needs and away from short-attentioned political motives.

Conclusions

This article began with an observation of a character in a well-known children's story that dramatized the effects of financial pursuits on societal relationships. The character made his remark after realizing the effect of his greed on his relationships with life-trusted companions.

Our early 21st century society experiences this challenge on a much broader scale. A world lacking open and trusting dialogues about unprecedented wealth disparities, weapons of massed destruction, and environmental corporate practice, risks conflicts of unfathomable proportions. In a world that wrestles with issues "Black or White," "Good or Bad," "Rich or Poor," or politically "For or Against," educators should consider the inherent flaws of assimilating diverse perspectives into a prefabricated neatly sealed package (Banks, 2001).

Economic-motivated exclusion impairs full participation in our educational system. The solution involves teaching educators, students, and communities trusting cooperative habits that respect individuals and groups despite economic differences. Such a system involves administrative, curriculum, instruction, and assessment processes that allow teachers the decision-making power to facilitate students' discovery of trust-based humanistic solutions to economically related

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challenges. By modeling cooperative processes within our educational processes, educators may stem a tide of economic oppression that pervades society.

The process will not be a simple one. Today's educational system contains its own economic bias. Through standardized processes, politically and corporately derived administrators challenge the academic freedoms and creative processes of its teachers. Closing his book, *After Virtue*, MacIntyre (1984) remarked that,

What matters is the construction of local forms of community within which civility and the intellectual and moral life can be sustained through the new dark ages which are already upon us...This time however the barbarians are not waiting beyond the frontiers, they have already been governing us for some time. And it is our lack of consciousness of this that constitutes our predicament. (261)

I believe this analogy contains a strong economic inference. Economic structured institutions represent our early 21st century barbarians from within, creating the societal holes for the economically oppressed pegs to fit. Williams (2002) recognized the moral challenges that raise short-term consumerist expectations and "invite[s] instability, reactive administration, and rule by opinion poll and pressure" (Williams 2002, 6).

Our educational institutions must guard against an economically influenced educational system that stresses conformity over individual development. Our educators must be empowered to provide the trusting cooperative atmospheres needed to stymie economic prejudice. Through the recommended strategies, it may be possible to prompt humanistic remedies to escape this predicament.

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