

AN ABSTRACT OF THE THESIS OF

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Title: RECOMMENDATIONS FOR ADULT EDUCATION BASED ON  
CONSUMER PROBLEMS OF AGED CITIZENS IN CORVALLIS,  
OREGON

Abstract approved: *Redacted for Privacy*  
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The consumer as an active member of the marketplace has gained much attention in past years. Information concerning specific consumers is vital to those who are involved in consumer education. The aged consumers are one group that gains much concern.

A sample of 25 aged persons in Corvallis was surveyed concerning what consumer problems they might have. The interview format was formulated as a result of finding that consumer problems of the aged align themselves in four major areas. These areas include 1) frauds and quackery, 2) financial management, 3) problems resulting from lack of knowledge of consumer information, and 4) problems caused by certain limiting community environment.

The age of the consumers used in this study ranged from 60 to 75 years. Ninety two percent of the group was women and eight

percent was men. Sixty four percent of the group was living in single family dwellings. The level of education of this group varied from completing primary grades to post graduate education.

Fifty six percent of the aged group had incomes of less than \$5,000. The range of income for married persons was \$3,000 to \$10,000 a year and for single persons and widows the range was from \$1,000 to over \$10,000 a year. The major sources of this income were Social Security and retirement pensions.

Changes in spending practices after retirement included items such as unexpected costs, not having money for small items, a fear of not having money and moving from rural areas to city areas. Some related that no changes were made. Other inquiries were made into how and where the older person was making purchases and what specific problems they felt were of concern. Examples of fraudulent practices were also obtained. Specific kinds of information that the aged consumer considered helpful included such items as more package information, finding someone to go to when help was needed, and more general information on products available.

Based upon the completed study, ten basic recommendations for program design in adult education were developed. Each recommendation is directed to those who may be involved in developing a program, or are considering the feasibility of designing programs for the aged consumer. Specific suggestions were given for the type of

adult education program design which might be developed for the aged consumer.

Recommendations for Adult Education Based on  
Consumer Problems of Aged Citizens  
in Corvallis, Oregon

by

Carol Anne Jaksch

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RECOMMENDATIONS FOR ADULT EDUCATION BASED  
ON CONSUMER PROBLEMS OF AGED CITIZENS  
IN CORVALLIS, OREGON

I. INTRODUCTION

The Problem

In 1962 President John F. Kennedy declared that each individual citizen had a right and a responsibility as a consumer (13, p. 21-23). From that time there has been an awakening of consumerism in American economic society. With this concept in mind it is only natural that recent and current awareness has been focused on man as a consumer in American economic society. His status and actions have been watched closely by many researchers and in particular by educators.

Concerns for the performance of consumer roles in America were evident in the wave of consumerism that swept the country in the 1960's. Truth in packaging, truth in lending, the Highway Safety Act, and numerous other consumer actions at the Federal level typified the consumer movement of this period. The Federal commitment to consumer education is demonstrated by the establishment of the position of Consumer Education Director within the President's Committee on Consumer Interests and by the Vocational Education Amendments of 1968. This law makes Federal funds available to the States for including consumer education as a part of home economics

education for youths and adults under the auspices of the public schools.

As awareness of the consumer has grown, so has the focus upon particular groups of individuals. Such groups as the young teenager, the newly married and the aged have been investigated. It is the latter group which is the primary concern of this research.

While prior studies on the aged have identified problem areas in consumption, little has been done in relating specific problems to possible solutions through adult education programs. It is the purpose of this research to partially fill this void by delineating consumption problems and providing some data needed for guidance in developing consumer education programs. In addition there is an attempt to give workable recommendations for adult education programs which would be feasible for the aging group.

The consumer problems of older persons are as diverse as those of individuals of any age. Yet certain characteristics of older people tend to accentuate their consumer problems. The older person grew up in a less complex and a more personalized environment than that of today. The complexity of the modern marketplace linked with immobility, illness, loneliness, and other conditions affecting many older people often make them susceptible to fraudulent schemes. Because of this condition they are often placed at a disadvantage in finding the best buys for their often out of date experience and limited funds. With the fixed income and lack of vital information or other resources there exists many complex problems. Consequently

a study in this area becomes difficult when thinking about individuals in a complex structure and trying to devise ways to approach these problems.

In conducting this research it was necessary to identify what consumer related problems the aged person faces in today's society in order to answer the following two questions:

One, what are the consumer problems of a group of aged citizens in Corvallis, Oregon?

Two, what are some appropriate content suggestions and guidelines for consumer education programs which could enable the Corvallis aged to mitigate their consumer problems?

In answering these questions several methods of investigation were used. These included reviewing current literature, seeking out resource persons working with aged persons, developing and using an information device and consolidating all the information. The following chapter presents the background material concerned with aged consumers.

#### Definition of Terms

The following list includes those terms used in this study that may need clarification for the reader:

Consumer Problems

Problems that occur because of lack of knowledge, awareness, or skills, as well as others, which result in the consumer having a lower level of consumption than what he would have in the absence or alleviation of such problems.

Consumer Education

The knowledge and skills that people must have in order to get the highest possible standard of living from the money they spend (11, p. 799).

Program Design  
Recommendations

Those suggestions that would aid a person to develop an adult education class or other structure without having to explore each avenue of information

Demographic  
Information

The result of the study of factors, fertility, mortality, and migration which determines the composition of human population (6, p. 6).

Adult Education

"A relationship between an educational agent and a learner in which the agent selects, arranges, and continuously directs a sequence of progressive tasks that provide systematic experiences to achieve learning for those whose participation in such activities is subsidiary and supplemental to a primary productive role in society!" (19, p. 32).

## II. THE LITERATURE REVIEW

### Introduction

The first section of this chapter is a review of literature. A second section explains and relates the literature to the study itself. These sections describe what has been done in prior studies and how it is related to this investigation. The review consists of literature of aging in general, consumer problems and overall programs designed to alleviate consumer problems.

### The Aged Today

The aged citizen is becoming more and more important as an element in today's society. The number of persons 65 and over is more than five times as large as it was in 1900. The reasons for this were their high birth rate, the rapidly decreasing mortality rates through their lifetime, and the high rate of immigration, especially during the early part of the century (24, p. 18). Females, whose death rates are lower than males, seem to have been adding more than their share to the growing number of older people. In the under-65 population, the ratio of 100.4 females per 100 males in 1950 crept up to 102.4 in 1970. In the 65+ group, however, the ratio increased from 111.5 older women per 100 men in 1950 to

to 138.5 women per 100 older men in 1970 (6, p. 5). Since the turn of the century, the size of the population 65 and over has multiplied many times, from 3.1 million in 1900 to 16.7 million in 1960 (24, p. 19). Between 1950 and 1970 the under-65 population increased by 44.1 million or almost a third while the older population increased by 7.8 million or a startling two thirds--twice as fast as the under-65 population. Consequently, the proportion of the total population in the 65+ age group jumped from 8.1 percent of the total 151.3 million residents in 1950 to 9.9 percent of the 203.2 million residents in 1970 (6, p. 5). Oregon, in 1960 had 10.4 percent of its population in the 65 and over bracket while in 1970 there was a total of 226,799 or 10.8 percent of the total population of the state (14, p. 11).

Another demographic approach, which characterizes the total society in terms of the proportion of its population who are aged, shows "aging" of the population during the twentieth century in the United States and other industrialized countries. This increasing proportion of older people has quite a different set of consequences from the absolute increases in sheer volume of older people. Thus, the maturity of a population may have implications for societal tastes and political opinion. For example, the feasibility of absorbing older people into occupational and other socially useful roles, or the family structure as the middle-aged person becomes more likely

to have surviving parents and their children become more likely to have surviving grandparents and great-grandparents. There are other factors to consider besides the demographic characteristics of the older people such as the retirement and financial characteristics.

Since the turn of the century, when today's older generation was entering upon its life's course, basic changes have occurred in manpower utilization and the production of wealth. Today, a minority of older people remain in the labor force, in contrast to a majority in 1900 (24, p. 17). The economic context in which the older person works or retires is very different from that in which he was reared. Moreover, as his life-cycle situation shifts abruptly at age 60 or 65, his economic status becomes markedly different from that of younger adults. Such changes in the labor force participation have led to serious concerns about the status of older persons, on the one hand, and the economic and political consequences for society on the other. It is at this point that one questions what the economic status of the older person is and what are some consumer problems that he may have.

The older person's financial resources are his wherewithal for a way of life and for economic status in society. Upon his income and resources depend his ability to fill subsistence needs, to meet

emergencies, and to partake of the affluence of today's economy. Yet many of our older people face difficulties of financial maintenance. As the average length of life increases and the age of retirement falls, the output of the population during its working years must in some way be spread over lengthening periods of retirement. Moreover, the financial problem of retirement is exacerbated by long-term tendencies toward higher prices and toward rising levels of income. Not only does the dollar buy less today because of inflation, but even when real income is expressed in dollars of constant purchasing power, per capita disposable income (after taxes) has more than doubled in the United States since the beginning of the century. Thus the continuing gains made by the younger economically active members of the society tend to maintain the older, inactive members in a position of relative deprivation.

A preliminary sampling of questionnaires was sponsored by the White House Conference on Aging in 1970 and filled out by 200,000 Americans aged 55 and older. The sample covered 20 percent of one million questionnaires distributed at more than 6,000 community meetings for elderly known as Older Americans White House Forums. More than half the older people who filled out a national questionnaire about their needs said they do not have enough money to make ends meet. Fifty five percent said they cannot afford to buy the food they like. More than half said that to get by they must spend less than

\$200 a month. Twenty percent said they are limited to less than \$100 a month. The tabulation revealed that 71.9 percent of these depend on Social Security benefits alone for income while 16.9 percent also rely on earnings. Only five percent said they got money from relatives. Martin, director of the conference, when talking of this study emphasized that the study revealed "that the many and complex problems relating to income are the most important concern of older citizens" (12, p. 5).

Hendrickson in a study which included 29 retired Oregon State University employees found that the sufficiency of total retirement income for housing, food, clothing and medical expenses as indicated by the respondents was insufficient for 72 percent and sufficient for 28 percent of the retired employees. Fifty nine percent of the respondents indicated their general living was "not as well" as before retirement (17, p. 74).

Another study conducted by the Senate's Special Committee on Aging reported in 1969 suggests some of the major problems facing the aged person in general. The committee suggests that inadequate income is still the major problem of the aged person with roughly one-third living in poverty. Other problems mentioned by the study were rising health costs (even with medicare and medicaid), grave housing shortages, and the nature of society. These were turning the aged into a minority group of sorts, because of inadequate action

to meet the needs of low income aged (23, p. 63). Suggestions were made for action by the government, but as has been suggested before, the wheels of the political machine are often slow when helping to alleviate such problems at a national level.

### The Aged in Poverty

The aged in poverty take on the general population characteristics of people within the poverty brackets who have little or no hope of bettering their societal position. The poor aged are unique in that they may have arrived at their position as a result of two main circumstances: One, they may be a part of the on-going cycle of poverty. They have known little of any other type of life and have destined themselves to stay within this type of life. Two, they may, by virtue of retirement, job displacement, or other reasons, be new members of the poor (23, p. 62).

Brotman suggests that no matter which set of criteria is used as the basis for counting the poor, the aged easily qualify as the Nation's major poverty group. The aged represent about nine percent of the total noninstitutional population; they represent 16 percent of the Nation's poor. In terms of the 1965 incomes, the percentage of non-institutional aged poor is almost double the poor found in the under-65 population (8, p. 10).

This contrast in proportions holds true whether the dividing

line is placed at the low income level or the more extreme poverty level. In 1965 almost 7.4 million or 42 percent of the Nation's 17.6 million aged who do not live in institutions fell below the low income level, whereas this was true for only 23 percent of those in the under 65 population. Based on the "poverty level index," 5.3 million or 30 percent of the 65+ group were poor, while this was true of only 16 percent of those under 65 (8, p. 11).

Being among the aged poor accentuates consumer problems because mistakes in the decision making process are not easily amendable. If the money is ill spent the consequences cannot be rectified by spending more money if there is no more money to spend. Consumer problems among the aged poor, then, are of general concern.

### Consumer Problems

In order to undertake any research effort, it is necessary to develop a framework within which one can work effectively. This section presents a framework for the study of consumer problems.

A review of the literature showed that out of the complexity of problems that affect the aged, there are definite themes of consumer problems. These encompass problems which in some way prevent the congruence between income and expenditures being realistic in terms of people's needs. The problem is not just having enough to

go around but has to do with the decisions that are made concerning monetary resources.

After a thorough literature review and synthesis of the concepts put forth in much of the literature four categories were developed. The categories were developed as a tool of analysis of consumer problems. As little has been structured in this area, these categories are discretionary. The four major categories are: 1) frauds and quackery, 2) financial management, 3) problems resulting from lack of knowledge of consumer information, and 4) problems caused by certain limiting community environment. The following will explicate the intensiveness of these basic problems.

### Frauds and Quackery

Older people because of their age and often failing health are susceptible to health chiselers offering faulty or needless products including hearing aids, glasses, drugs that make one stay young, health giving machines and other such products (21, p. 8). There are many times harmful and morally destructful consequences of this type of quackery let along the financial loss that may occur as a result (5, p. 3).

Other areas of fraud include such things as home repair racketeers who offer goods or services at a low price with easy terms (2, p. 6). Often these transactions are plagued by trickery contracts,

at best an idealistic proposal but certain basic understandings are necessary for consumers to be the best participators in the market. The older person is often unaware of sources of this information as well as being unable to understand parts of it because of the vast changes occurring in technology. With this, then, comes a reluctance on the part of the aged consumer to become aware (22, p. 8).

Because advertising in this country is so prolific, and the aged person is readily susceptible to at least one source or more, there is great skill needed to reject or accept a certain product (5). There may not only be an information gap but one of knowing how to accept or reject a certain product. Current legislation is often a puzzle to the older consumer, partly because there is little done to make him aware of what these laws may contain. The aged consumer's knowledge of new laws may not be current with his situation. Communication, then, becomes a huge task for a satisfied consumer both individually and community wide (9).

### Community Environment

Another area of concern lies in the community resources available for the aged consumer. These resources include transportation, housing, agencies with particular concern for the aged, educational media, a moral support and concern for the communities' aged citizens (5, p. 20).

If an aged person lives outside of walking distance to a particular store and does not have his own transportation then whether or not he gets to that store does depend either on the store providing delivery service, public transportation or dependence on others. If none of these occur then an alternative of some kind must be found by that older person. Many times there are no alternatives from which to choose (2, p. 6; 4, p. 10; 28).

#### Programs Designed to Alleviate Consumer Problems

The following will give insights into existing programs which have been formulated to alleviate some of the previously mentioned consumer problems. An attempt was made to be concise and complete yet at the same time there was a need to screen the programs reported. In essence an effort was made not to present duplicate types of programs. This portion is presented primarily to enable one to see where we have been so that there can be insight into where we might go with programs in the future.

Probably the most well known program designed specifically to help older people help themselves was one established by the Administration on Aging in cooperation with the Bureau of Federal Credit Unions. The program was designed to train lay leaders to assist other older people. It consists of a four week consumer education training session, and follow-up utilization in local communities of the

skills and knowledge learned by the class participants. Specifically the program is designed to create a pool of knowledgeable people able to counsel older people with limited income. The basic objectives of the program include:

- 1) Augment the staffing capabilities of State Agencies on Aging in the field of consumer education.
- 2) Provide local communities with a knowledgeable advocate concerned with the consumer information needs of their older residents.
- 3) Provide rewarding opportunities for older people to be of service in their local communities.
- 4) Increase the value of the older person's dollar through wise money management (34, p. 6).

Another project is the Hudson Guild-Fulton Center consumer education project, partially supported by a grant from the New York Office for the Aging under Title III of the Older Americans Act. This program was designed to provide realistic consumer education for the older people keyed to their problems in today's marketplace. The project has also set out to try to alert that marketplace to those needs and to its opportunity to serve. This project, however, does not meet specific needs of the extreme poor aged and the aged must come to the center not the center to the aged (13, p. 14).

There are other programs that are aimed at the consumer

problems of the aged. Some of these programs include: housing projects in which the tenants are taught about the new way of living, transportation improvements, food programs such as 'Meals on Wheels', general sessions or workshops sponsored by organized groups, and programs which have tried to employ the elderly. An example of this is the "Help Elderly Locate Positions" (H. E. L. P.) program recently granted in Lane County, Oregon. The H. E. L. P. program set out to get meaningful jobs for the elderly using volunteer staffing as well as paid workers. The investigator learned of this program when visiting the Celeste Campbell Senior Center in Eugene, Oregon.

Another program introduces elderly into the school systems to work as lay teachers or aides. Such a program provides the elderly with financial help and the schools with added staff devoted to helping the children (1, p. 19).

In doing the research to identify these programs it was difficult to find any evidence of evaluation of these projects. No one seems to know how effective they have been or what improvements should be made to make them more effective. This leads one to use only passing judgement in seeking what is effective and what is not effective.

### III. METHOD OF PROCEDURE

This chapter deals with specific procedures used in this particular study. Initially there will be an overall look at the procedures, then a more thorough delineation of each general phase of the study. Included will be an explanation of the study area, the study instrument and general procedures used in applying the study instrument.

#### Introduction

Interest in the problems of the aged was instigated by a Home Economics Education course on consumer credit and consumer education (summer term 1969). It appeared that much had been done for different age groups and for individuals in different localities but very little specific information could be identified on the aged consumer. This intrigued the investigator as there seemed to be a gap to be filled by doing a study on consumerism within the older age group. A basic guideline was developed to include the particular steps that were to be followed in the study as well as a development of the problem itself.

The initial review of literature was paralleled with visits to the University of Oregon Gerontology Center to gain added information as well as insight into the Center's approach to studying the aged. During spring term 1970 the investigator was enrolled in Field

Experience in Adult Education (Education 498, Oregon State University) which included visits to observe in senior citizens centers in Eugene, Salem, and Albany. It was at this point that some personal insights were gained to help formulate basic concepts about working with older adults. By observing different approaches to older adults during this period it was possible to formulate guidelines useful in interviewing and/or teaching older people.

It was determined, after consultation with others versed in research procedure, that an interview technique would be suitable for a study of this nature. The interview technique was chosen as a thorough way to reach the aged person taking into account personal individual differences as well as the immediate goals of this study. After consultation with the university staff in Home Economics Education, it was their opinion that 25 interviews would be enough to accomplish the purposes of the study.

A tentative plan for the interview format was reviewed by a group of faculty and graduate students in Home Economics Education. The results of the evaluation of this panel were incorporated in the final instrument that was tried out in the spring of 1970 with two older persons known casually by the investigator. A revised schedule (Appendix 1) was developed following this trial. This interview schedule was used with 25 older people during the period of time from July, 1970 to February, 1971.

Another important phase of the study consisted of the selection of the group to be interviewed. Much of the input here was a matter of investigating as many community sources of lists of individuals as possible. In this instance community encompassed not only Corvallis, Oregon but other areas of the state and state mailing lists of agencies such as the State Council on Aging which deals with this segment of the population. The final choice of population was selected as a reachable group that could be contacted within the human limitations and scope of this study. By July 1970, a list of 25 names had been selected.

#### The Study Instrument

In formulating an instrument to use with older persons many problems and questions must be considered. Preliminary work was done by reviewing other instruments used in studies with aged persons. These include, among others, Title III Project Questionnaires, Coastal Linn Senior Citizen Survey, Yamhill Council on Aging Senior Survey and information from Oregon State Council on Aging. Advice was also sought from those working with older persons such as the directors of the individual senior citizens centers that were visited previously.

The interview form was developed with several ideas in mind. First, the objectives and purpose of the study, second, the basic

information about construction of a general type interview, and third, particular consideration was given to the interviewees and their special characteristics. This was done in order to ask questions in different ways so that more accurate information could be obtained. For example two questions dealing with fraudulent practices were included, one asking the individual if he had been involved in a fraud of any kind and another asking if they knew of anyone else who had been taken advantage of in some way. This allowed for the possibility that the individual may not want to report his own difficulties but may be willing to relate it about someone else.

In order to establish the procedure to be followed in the individual interviews two older persons known slightly by the investigator were used as pilots. One interview was made with a tape recorder recording the entire interview as well as having the interviewee reading the questions on three by five inch cards along with the investigator. These cards contained the questions just as they appeared on the interview format. Responses were recorded manually by the investigator also. A second pilot interview was done without using the tape recorder but using the card technique. Responses again were recorded manually by the investigator. The purpose of trying out these methods for the future interviews was to develop a systematic format suited to the group to be interviewed. The tape recorder enabled the investigator to discover any inadequacies in the presentation of

the interview and to catch any kinds of other problems within the interview. Recording the responses also gave practice for the investigator to find the best way to use the form. The answer cards, it was found, enabled the interviewee to see the questions as well as hear them. It was decided to provide a set of cards for the future interviewees for them to use as they wished. The tape recorder was not used in the final interview format.

A final interview form was then developed. The form used was changed to some extent after each level of its development as traced in this section. The final form existed as a tool to gain information. The use and application of the interview form is the primary subject of a later section.

### The Sample

The specific procedures followed in selecting the 25 interviews included in this study consisted of trying to systematically locate a target within a population.

Considerable care was taken by the investigator and associates to find a sample which could be used. Senior citizens clubs and the county clerk were contacted to see what lists they had available that could be used as a sample. Neither of these sources could provide appropriate lists. Contact was also made with other community agencies and the Social Security office. After this primary

investigation it was decided to use a group selected from lists of individuals provided by local churches. The president of the City Council of Churches was contacted and asked if he could give the names of the established congregations and larger churches which might provide names of persons who could be interviewed.

In finding a study group within the Corvallis area it was necessary to find a reachable group with certain definable conditions. Before explaining further about the contacting of the church leader one must explain the criteria for selection of individuals as presented to the church leader. These criteria were selected so as to further limit the group to be interviewed as well as to keep some lines of similarity flowing within the group. The following criteria were set forth:

- 1) The range in age of the interviewee should be from age 60 to 75. This 15 year span of time in age allows for those persons to be either recently retired, or retired for several years.
- 2) A mixture of income levels was sought, thus it was specified to the church leader that all income groups be represented as much as possible. These groups, however, were not identified to the investigator.

Both of these items were explained to the church leader when they were contacted by the investigator.

Each church leader was contacted in person by the investigator. Initial contact was made by setting up an appointment by telephone. After the appointment to explain the study another contact was made to get the lists of names provided. The following includes the names of the churches contacted and the leader within the church who was contacted.

CHURCH	LEADER
First Christian Church	Mr. Arthur C. Morgan
St. Marys Catholic Church	Rev. Joseph Jacobberger
First Baptist Church	Dr. John Houser
Church of the Good Samaritan	Assoc. James Lloyd
First United Methodist	Rev. William O. Walker
Grace Lutheran	Pastor Ivan Pihl
First United Presbyterian	Rev. John Dennis
First Congregational United	Dr. Alfred Slighter
Church of Christ	

Each leader was assured that the names would be held in strict confidence and that no reference would be made to individuals or churches. The investigator asked if it would be permissible to refer to the church leader as the initial contact was made with the interviewees. All responded positively. It may be well to point out here that the researcher found the church leaders had a great deal of interest in the older people of their churches. Insight was gained

by hearing about specific problems that the church leaders had noticed in working with their congregations. All of the churches responded with the names of ten persons with the exception of one which only could provide four names to be used. With a total of 74 names the next step was to choose 25 for use in the interview procedure.

Each name was given a number in the order received by the investigator. The numbers ranged from one to 74. In order to choose the 25 to be interviewed a Table of Random Numbers was used (19, p. 626). This enabled the investigator to get a group of 25 interviews with each of the 74 possibilities having an equal chance of being chosen to be interviewed. The Table of Random Numbers was thus a device to be used to select the 25 interviews with as little bias as possible.

#### Application of the Instrument

Initial contact with the 25 individuals was made by telephone. A first call was made to see if the interviewee would grant time. A consistent method was made for each call. If the person was willing then a future time was set for the interview. The next random number selected was then called. If the person was unwilling to be interviewed then a no response answer was placed by the name and the next number was called. Two prospective interviewees were

unwilling to participate. Two others were unable to participate because of serious illness. A total of 29 parties were called for the study with 25 being used within the study.

The interview followed usual procedures. An introductory remark was made (Appendix 2), the interview then took place. The investigator read the questions and answers if applicable and responses were recorded in ink. Immediately after each interview the investigator briefly wrote in pencil any explanation on the interview responses that had been left out during the interview. Each interviewee was told there were cards to read along with the questions if they so wished. Four of the interviewees used the cards during the interview. The amount of time for each interview ranged from 35 to 70 minutes. The range in time was due to extra conversation that took place. Many of the interviewees living alone enjoyed visiting with someone. The investigator noted that initial casual conversation with the older person seemed to break the ice for the interview making the procedure easier for both parties involved.

Tabulation of the interview results was done by the investigator. Each question was tabulated twice so that a check could be made for accuracy. The following Chapter IV reflects these results.

#### IV. THE EMPIRICAL RESULTS

The following chapter presents the results of the interviews. First, the basic demographic data will be shown. Secondly there will be a general analysis of consumer oriented questions. A final section will deal with an overall summary of the general themes found within the data. The data presentation will follow approximately the order of the interview format found in Appendix 1.

##### Population Analysis

The age range of the 25 persons interviewed was from 60 to 75 years. Over 50 percent of the respondents were 70 or over. Table 1 indicates how the individuals were distributed in terms of range in age. Of the interviewed group 92 percent were women and eight percent were men. The two male respondents were both married but chose to respond to the interview for their wives. In four other interviews the husbands were present but were not the main respondents, they did, however, help their wives when questions arose. Of the entire group 16 percent were single, 44 percent were married and 40 percent were widowed.

Table 2 shows the place of residences of the 25 interviewees. Of the 16 in the single family house category five were renting portions of their homes to students attending the University. One couple

Table 1. Present age of selected aged group

Age Range	Number	Percent of Total
60 to 65	5	20%
66 to 70	6	24%
71 to 75	<u>14</u>	<u>56%</u>
Total	25	100%

Table 2. Residences of selected aged persons

Type of Housing	Number	Percent of Total
Single Family House	16	64%
Apartment	7	28%
Mobile Home	-	-
Retirement Home	1	4%
With Children	-	-
Boarding House	1	4%
Hotel	-	-
Other	<u>-</u>	<u>-</u>
Total	25	100%

in this class was in the process of selling their home and moving into a mobile home. Apartment residence was the second most frequently reported with 28 percent in this type of housing. At the time of the interview none of the respondents lived in a mobile home, with their children or at a hotel.

The highest level of education attained by the interviewed group varied. Table 3 indicates post graduate school as the highest level with 16 percent reporting, 48 percent reported college, eight percent reported high school and 28 percent reported the primary grades as the highest level of education attained. Even after asking such questions as "were there any kinds of vocational training taken?" or "did you take any kind of special training connected with your line of work?" no one reported having other types of special training.

Table 3. Level of education of selected aged group

Level of Education	Person Number	Percentage of Total
Primary Grades	7	28%
High School	2	8%
College	12	48%
Post Graduate	4	16%
Other Training	<u>0</u>	<u>0</u>
Total	25	100%

Brotman, from the Administration on Aging, reports that a third of the over 65 population went beyond elementary school. About ten percent of the older group had at least some college and only 1.8 percent had five or more years of college (7, p. 8). This would suggest that the Corvallis group interviewed had attained a higher level of education than reported for the national group.

The next three inquiries of the interview deal with income of the persons questioned. It should be noted here that some of the answers represented an estimate by the interviewees. Some estimated from their current monthly income and then made it yearly from that figure. Table 4 shows the present yearly income of the aged persons. Fifty six percent of these persons had incomes less than \$5,000. However none had incomes of less than \$1,000. In one instance the persons income was \$10,000 or more.

Table 4. Present yearly income of selected aged persons

Range of yearly income in dollars	Person Number	Percentage of Total
less than \$1,000	-	-
\$1,000-1,999	3	12%
\$2,000-2,999	3	12%
\$3,000-3,999	4	16%
\$4,000-4,999	4	16%
\$5,000-5,999	3	12%
\$6,000-7,999	4	16%
\$8,000-9,999	2	8%
\$10,000 <sup>†</sup>	1	4%
	<u>24*</u>	<u>96%*</u>

\*One couple did not feel comfortable answering this particular question

Note that in Table 5 that the income for those married, single or widowed is presented. The range for married persons is from \$3,000 to over \$10,000 per year whereas the income for single or widows is from \$1,000 to \$10,000. A married couple managing on \$3,000 to \$3,999 may be quite different than a widow at the same level of income. These results show the range of the amounts of income which is related to the next question for analysis, the sources of income.

Table 5. Income of aged consumers compared to marital status

Amount of Income in Dollars	Marital Status			Total
	Married	Single	Widow	
less than \$1,000	-	-	-	-
\$1,000 to 1,999	-	1 (4%)	2 (8%)	3 (12%)
\$2,000 to 2,999	-	-	3 (12%)	3 (12%)
\$3,000 to 3,999	3 (12%)	-	1 (4%)	4 (16%)
\$4,000 to 4,999	1 (4%)	1 (4%)	2 (8%)	4 (16%)
\$5,000 to 5,999	2 (8%)	-	1 (4%)	3 (12%)
\$6,000 to 7,999	3 (12%)	1 (4%)	-	4 (16%)
\$8,000 to 9,999	-	1 (4%)	1 (4%)	2 (8%)
\$10,000 <sup>+</sup>	1 (4%)	-	-	1 (4%)
TOTAL	11 (44%)	4 (16%)	10 (40%)	24 (96%)*

\*The total does not add to 100 percent as one couple did not feel comfortable answering this particular question

The sources of income are shown in Table 6. To the question of what is the source of income several answers were given. It is interesting to note that rent was included in the 'other' category of income as those persons who owned property were renting it for

extra income. This specific source of income had not been reported in other research and was omitted as a possibility when the interview format was formulated.

Table 6. Sources of income for selected aged persons

Sources of Income*	Number of Responses	Representative Percentage of Response
Social Security	22	88%
Retirement Pension	11	44%
Dividends	10	40%
Insurance Annuity	3	12%
Work, part or full time	9	36%
Family Assistance	3	12%
Other	7	28%

\*As many answers as applicable were allowed to each respondent

To set the stage for the remainder of the interview a question was included on whether or not the interviewees felt that their incomes met their needs. Fifty six percent stated yes and 44 percent stated no. However six of those who answered yes or 24 percent stated their income met their needs because they made it do so. From these questions in the interview there was movement into consumer related information or questions which had to do with how the aged persons were actually spending their money.

### Consumer Oriented Information

When considering how retired persons spend their money one must examine what changes in spending are knowingly made when one passes from the working world to the retired world. In order to get a better understanding of these changes an open ended question was asked: What changes in spending your money did you have to make after retirement? The following paraphrases some of the more frequent answers the retired persons gave to this specific question:

- unexpected expenses seem to cost more than before, for example sewer, water and storm damages,
- we/I do not spend as much for little things such as having my hair done, buying a variety of clothes, social activities, small gifts, travel, and church pledges,
- we/I have more of a fear of not having enough money to go around,
- no noticeable changes as we prepared for retirement, we purchased durable goods and things we really wanted the last few years before retirement,
- changed wants, do not desire as many things because I cannot afford them,
- biggest change was caused by movement from a rural area to city as our costs are different,

-outgo expenses are not as great as the expense of working is not present.

When questioned about what magazines and newspapers were read all of the interviewees reported that they read the local newspaper while the least read materials were consumer related (12 percent) and magazines designed specifically for the aged or retired group (8 percent). Table 7 shows all of the replies to this particular question.

Table 7. Magazines and newspapers read regularly by selected aged persons

Type of Material*	Number of Responses	Representative Percentage of Responses
Womans Magazines	18	72%
Mens Magazines	4	16%
News Magazines	18	72%
Newspapers	25	100%
Consumer Related Magazines	3	12%
Church Related Magazines	10	40%
Elderly Magazines	2	8%
Other**	11	44%

\*More than one response could be given by each respondent

\*\*Of the 'other' group nine answered specifically the Readers Digest

Another important element questioned was where most of the major purchases were made. Fifty six percent reported shopping at any type of market where the specials were. Fifty two percent reported using shopping centers, 40 percent shopped in the downtown areas, 16 percent used discount centers and the least used were

neighborhood stores where only eight percent reported that they did most of their buying.<sup>1</sup> Three other questions were asked on where shopping was done. One person reported using a delivery service for drugs. Four of the interviewees reported using mail order for one to 25 percent of their shopping. Two persons occasionally bought from door to door salesmen. The remainder of the aged persons responded that they never purchased from door to door salesmen, used mail order or a delivery service.

To determine how the aged person was making purchasing and other financial decisions they were asked from whom or where they would seek counseling and advice. Table 8 shows 36 percent of the aged persons reported they would seek advice on purchases from family members. Interestingly enough an equal number reported that they would not seek advice from anyone before making a purchase. Other major sources were newspapers and magazines (24 percent) and neighbors and friends (24 percent). Radio was not used by any of the respondents as a source of advice on purchases.

When asked: "where would you go to seek economic or financial counseling?", 60 percent indicated they would go to a lawyer, 28 percent would go to a relative and eight percent would go to the

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<sup>1</sup> Each respondent was allowed to make more than one response to this question if they so wished.

stockbroker. Those sources that were not mentioned as providing assistance in this problem were friends, employers, and social workers.

Table 8. Where selected aged persons seek advice on purchases

Sources of Advice*	Number of Responses	Representative Percentage of Responses
Family Members	9	36%
Local Businesses	3	12%
Newspapers or Magazines	6	24%
Television	2	8%
Radio		
Home Agent	1	4%
Neighbors, friends	6	24%
Other	1	4%
None of these	9	36%

\*As many answers as applicable were allowed to each respondent

In an effort to determine how the aged consumer was reacting in the marketplace, several inquiries were made concerning their own buying practices. When faced with the question of what they would do if they purchased a product and had difficulty with it, to whom they would go to seek help, a majority said they would go back to the store where they made the purchase.

When asked if they had been approached to buy a product which produces health cures six reported having received mail advertisements for hearing aids. None of the persons receiving these advertisements responded to them. No approaches were made of

any other kinds of health cure products within the past two years.

When buying food a variety of items were mentioned as information the purchaser sought on food labels. Of the items mentioned, brand identification was the most common information sought. Other items that were mentioned were special ingredients, salt, price and weight, and special ingredients because of special diets.

Another phase of questioning was related to the credit use and practices of the senior consumer. No one had been refused or had experienced difficulty in obtaining credit since the age of 65 had been reached. Forty four percent were using some kind of credit at the time of the interview. Table 9 presents the kind of credit being used by the interviewees. Forty four percent of the group were using charge accounts, 28 percent of the group were using service credit. Other kinds of credit in current use were single payment loan, automobile loan, and repair and modernization loans.

Table 9. Credit used by the aged consumer

Type of Credit	Number of Responses	Representative Percentage of Responses
NON-INSTALLMENT		
single payment loan	1	4%
charge account	11	44%
service credit	7	28%
INSTALLMENT		
automobile loan	2	8%
repair, modernization	3	12%
personal loan	-	-
other	-	-

\*More than one response could be given by each respondent

The next questions related to fraudulent practices as observed by the senior consumer. The fraudulent practices could be some they heard about or something that happened to them personally. The investigator notes an interesting reaction to this question by several of those interviewed. There appeared to be a certain unwillingness to react to these types of questions. It was felt that two reasons for this might be 1) an unwillingness to admit to being taken advantage of on the part of the consumer, or 2) possibly a degree of uncertainty about blaming or accusing someone or a company of fraudulent practices. Three rather concrete examples were given of the aged consumer being taken advantage of by a salesman. Specifically they included the following:

- A complaint described a life insurance salesman who was pushing the woman to buy a certain policy. A relative read the policy shortly thereafter and it was found that the salesman had alluded to items which actually did not appear in the policy. She promptly cancelled the insurance.
- A concrete salesman and contractor built a wall on the edge of this widow's lawn. Within a years time the wall had fallen apart and had to be redone. The contractor refused to do anything about the poor work he had done.
- A sewer cleaner came by the person's house and reported that the sewer needed to be cleaned. The party had the sewer

cleaned, paid what they thought was a large amount for the service. They later found out he had gone to everyone on the street and there were quite a few who felt they had been "taken."

Other complaints were mentioned but not as specific as these examples. Included were reports of high rents, newspaper and radio reports of frauds, false advertising, and other people claiming they were always being "taken."

An open ended set of questions revealed the many and varied problems of the senior consumers as the interviewees saw themselves. When asked what their "most important consumer problem," was, six related that they could not think of any problem, and four related that they had no problems. The following reflects some of the problems related by the interviewees:

- clothes buying is hard because of style and fitting (3),
- I need a handyman or someone to do little odd jobs that I cannot do myself (4),
- cooking and buying for one person (2),
- do not know how to buy meat,
- trying to find what I want in the stores, there is so much to choose from,
- cannot buy raw milk anymore,
- perishable goods are in packages that are too large and food spoils before I can use it up,

-I have to buy things now and before I had home grown.

When asked later about "other problems" the following additional items were mentioned:

- too many items to choose from,
- running of specials on items a store really does not have,
- changes are too fast to keep up with.

This group of problems was very real and demanding to those interviewed not only individually but collectively as well.

Information that could be helpful to the aged person can be used when developing programs for the older consumer. The next list contains suggestions offered by the interviewees related to information that would be most helpful to them as consumers. The following paraphrases some of these comments:

- more information about packaging as it is hard to choose with all the boxes and packages being different sizes,
- better packaging information that we understand,
- someone to go to for help and information in this locality,
- fashion information for older adults, both men and women,
- information on sale pricing with dates included on the products,
- information in magazines that would be helpful--these could be offered at a library exchange or at low cost to the aged consumer.

Within this list lies specific bits of information wanted by the persons interviewed in this study. Their particular needs are just as varied as the persons themselves.

A final question of the interview asked if the aged consumer would be willing to attend an Adult Education Class on consumer practices (no further explanation was made). Twelve indicated that they would attend such a class, five said that they might if they thought it was going to be good and eight said they would not attend such a class.

With a basic analysis of the data collected in this study completed the investigator offers a summary based on this information. The following section deals with the general themes that are present within the data.

### Summary

The data collected in this study revealed some interesting consumer related information not only about individuals but also about this particular group of older persons. The information presented here is a direct result of 25 individual interviews which are viewed as a group.

The age range in this study was 60 to 75 years with a majority being in the 70 to 75 year range. Most of the persons resided in single family dwellings. An even distribution occurred within the income

range with 56 percent of the incomes below the \$4,000 to \$4,999 range and 44 percent above this range. The major sources of income varied also. The major sources included Social Security, retirement pension, dividends and work.

A general overview of the data should include a look at some of the significant responses that occurred in the interviews themselves. Such items as where and to whom people would go for advice must be dealt with as well as where economic and financial advice would be sought. Family members, newspapers and neighbors were the most common answer to these inquiries but one must not overlook the fact that 36 percent said they would not seek advice from anyone. This information coupled with the knowledge of what the consumers are reading is of value when making recommendations for future adult consumer education programs. It was found that newspapers, womans' magazines, news magazines and church related publications were read by 40 percent or more of the aged consumers. Thirty six percent of the aged consumers in this group read the Readers Digest regularly.

The basic problems felt by the aged consumer are also of interest and of great concern when felt by individuals experiencing these problems. Specific examples of these problems would be food and clothing buying, maintenance and repair of the houshold, finding the right product in the quantity preferred, and problems in

shopping for items at any given store. These are indicative of the content of any program design. Other important information that the aged consumer indicated would be helpful to him as a consumer included identifying items such as: package information, pricing and sale information, locating persons for help and information, and more specific examples of product information.

The number of fraudulent practices was not extremely great but the examples given may well indicate some definite need to educate older adults in this area of consumer problems. These examples may just be the start of a collection of useful examples from the community.

As in many studies the information in this chapter is seen as a profile of the average. It is well to remember that the participants are people who are independent and capable of making decisions. The older and the younger person are alike in that in some situations they have by necessity met their own needs. The generations are also alike in that they think, feel, and have hope to continue in daily activity.

## V. RECOMMENDATIONS FOR FUTURE PROGRAM DESIGNS

This chapter includes recommendations for developing consumer education programs for the aged. Specific suggestions are given for content for aged consumer programs in Corvallis, Oregon. Following these specific suggestions are general guidelines for future program designs in consumer education for the aged. Their encompassing nature manifests evidence from this research and synthesis of graduate course work and reading in adult education.

### Consumer Education Programs for Aged in Corvallis, Oregon

As reported in the problem identified in this research effort, there is need to relate specific problems to the content of consumer education programs. Consumer problems, as delineated in this study, and categories in the review of literature command that programs be built around specific problems in order that the problems can be alleviated. Keeping in mind the true purpose of adult education, the perceived program must actively work to incorporate recommendations at several levels of implementation. The following exists as a tool for the program planner to use in developing content. The content identified is based on data presented in this study.

Consumer education for aged in Corvallis, Oregon is presented within the four basic categories initially developed as the format of the

study. The categories facilitated defining consumer problems and developing the interview schedule. They now serve as headings for the actual content based on the problems of Corvallis aged.

### Frauds and Quackery

- Coping with the door to door salesman.
- Evaluating health cure products (specifically the mail order hearing aid).
- Buying insurance at age 65 and over.
- Dealing with excessively high rents.
- Identifying false advertising.
- Telling when a special is really a special.

### Financial Management

- Planning for unexpected expenses in retirement.
- Planning the use of retirement income in light of needs and wants.
- Managing pre-retirement income versus retirement income.
- Buying and planning for one person.

### Knowledge of Consumer Information

- Shopping at discount centers.

- Comparing purchasing in shopping centers versus downtown areas, neighborhood stores, and other areas.
- Coping with products that are not satisfactory.
- Buying food, what does brand, price and weight have to do with it?
- Buying and cooking food for one person.
- Buying meat in stores.
- Using code dating.
- Obtaining fashion information for men and women.
- Buying and caring for perishable goods.
- Understanding sale pricing.
- Knowing about package information.
- Learning to buy products previously grown at home.
- Keeping up with product change.

### Community Environment

- Seeking needed advice in Corvallis, Oregon.
- Buying suitable clothing in Corvallis, Oregon.
- Finding needed "handyman" help in the community.
- Locating professional help for the older person in Corvallis, Oregon when consumer problems arise.
- Adjusting individual housing needs in Corvallis, Oregon.
- Obtaining reliable written resources in Corvallis, Oregon.

These content suggestions based on this particular study cannot stand alone as recommendations for future program designs for the aged. They must be incorporated into a total program designed specifically for the older person who has consumer problems. The following guidelines were developed for the program planner to use in implementing a total program of consumer education for the aged.

#### Guidelines for Aged Consumer Adult Education

Perhaps one of the most important items to consider when working with the aged is that there are certain characteristics of the aged as well as unique qualities of their life style. When addressing oneself to a particular problem, therefore, it is well to remember as many of these factors as possible. For example, in one instance we have the 60 year old widow, in good health, living in her own home alone who retired with an income of \$6,000, and who has her own transportation. Another widow 65 years old who has never worked outside the home, who is living alone in an apartment with no transportation and has a \$2,000 income but who also has diabetes and has to have a special diet. One has only to compare these two situations to realize the great differences in their problems and needs.

Keeping these human factors in mind, the following ten guidelines are offered as a more general guide to program design. Each

general guideline is followed by illustrations showing how they might be interpreted by the program planner.

1. Working with consumer problems within the aged group should be done individually or in small groups.

Programs working with aged consumer problems must reflect sensitivity not only to age as a factor but to the specific problems of individuals or small groups. For instance, actual age may not be indicative of special problems of the aged consumer but the fact that they have recently retired may be important. Findings in this study showed that certain individuals could be grouped according to living quarters, age, sources of income and other factors.<sup>2</sup> Finding likenesses as simple as these may be helpful in forming small groups to study common problems as a consumer. This gives a base to build upon within a group. After visiting several senior centers, the investigator observed that groups formulated on a guideline such as this seemed to be working more effectively than those not formulated on such a guideline.<sup>3</sup>

2. Educational programs must try to educate the total person not just deal with consumer problems.

The specific consumer problem of the aged persons may be very

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<sup>2</sup>To see these clearly defined see Population Analysis section of Chapter IV.

<sup>3</sup>The Introduction to Chapter III relate these visitations.

real to them. Alleviating the problem at any one point may not prevent others from arising as oftentimes several problems may be interconnected. Thus it is not only the chosen problem involved but the source or sources of the total problem that is involved. Such information may not be easy to find, hence finding out as much as possible about the people involved in the program would be helpful (4, 16, 18, 22). Techniques such as home visiting the people involved in the group or use of life experience situations may be helpful in finding out needed information. Personal friendship and contact on the part of the program leader may also help (34).

3. Community involvement must be achieved if effective programs are to be carried out. This should be true at all levels and for all sizes of communities.

Community awareness at all levels leads not only to a greater awareness but enables a program to become more effective as involvement continues (30). More persons can be aided if a greater proportion of the people in the community are made aware of the problems and concerns of the older consumer (20). This may include volunteer groups or neighbors of the older persons involved in the program. Overlapping of programs may be necessary to provide such community involvement. For instance input from a church worker or leader may be helpful to the coordinator of the adult education consumer program.

4. The use of lay persons as leaders should be considered in carrying out a program of consumer education for older adults.

The older person may respond very actively to a situation when he feels most comfortable (18). The use of lay persons in helping the older consumer may be the best utilization of resources. It has been found that the training of the older people themselves to serve as leaders can be very effective (34). Other persons that might be considered as leaders are young adults, persons about to retire, housewives and persons involved in other government programs. With the proper training a variety of persons could be involved with the older persons, perhaps profiting themselves as well as assisting the older consumers. The use of aides, as they have been used in other programs, may also be a realistic approach to involving lay persons in program design (1).<sup>4</sup>

5. The program should go to the people as they are more likely to take part in a program that is close in distance to them.

The older person is more likely to take part in a program close to his familiar surroundings whether it be a church hall, community center or the nearest radio or television set (20). The more effort

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<sup>4</sup>The section in the Literature Review on Programs Designed to Alleviate Consumer Problems discusses this concept.

that is made to seek out the people in their own surroundings the more likely the older people are to feel that they are an important part of the program (9).

6. Initial cooperative planning undertaken by several government agencies, businesses, or private institutions should be considered.

The cooperation of several agencies, whenever possible, can provide resources that none can offer alone. Such an undertaking may also provide a way for the agencies, businesses or institutions to gain a sensitivity to the consumer needs of older persons, hence there is something to be gained by both sides (4, 20). The community college may act as a coordinator for such a program letting other areas fill in gaps the community college cannot fill.

7. Any program designed to help the elderly should be one of a continuous quality with ongoing evaluation.

A program such as this is not simply a matter of setting up classes for the elderly. Educational programs must also keep the windows of the mind open. An ongoing program to help the older person, giving him information available over a period of time can be more helpful than a small bit of information at any one time. Thus a class lasting for several sessions with follow up sessions or a committee set up on a continuous basis may accomplish this task. Many

of the questions one may have occur outside the general program, when they happen they are very real problems and having someone or someplace to go to assist in solving the problem can be helpful. Evaluation at all levels of planning is imperative for any program to be effective. The evaluation can take on very formal written statements or be evaluative discussions among the people involved in planning and participating in the consumer program.

8. Any consumer program must consider the specific capabilities of the group involved.

One must not underestimate the power of years of day to day learning that has taken place through experience. Just as there is a danger of being 'above their heads' there is a danger of speaking down to the older person. There is a wide variety of qualities among older persons just as there are in young people (18). The success of the program to help these consumers may depend on judging their capabilities correctly (30).

9. The use of television and radio media as well as the newspaper can be successful when trying to reach this group of people.

These types of mass media are present in the homes of the aged consumer and are easily accessible to them.<sup>5</sup> Good examples to follow

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<sup>5</sup> See Chapter IV to see how 25 Corvallis aged used the mass media.

in using these media are some of the United States Department of Agriculture 60 second nutrition spots on television, or the reaching of the confined older person through church services on the radio. A question-answer column technique in the newspaper may be a way of reaching some aged consumers. These methods may reach some persons who cannot be reached in any other way (20).

10. Social contact among the aged people should be planned for by the designers of any consumer program.

Programs to help aged persons with consumer problems may also be overcoming the lack of social contact of many of these people. Loneliness is often a major and serious problem of the older person and may be overriding any other situations that may exist (18). It is wise to be aware and sensitive to this before a program is started. Including an emphasis upon social contact can be incorporated into the program very easily by organizing small groups, developing games appropriate for the persons involved, and planning field trips including educational as well as specific social experiences.

## VI. CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

The basic problem dealt with in this study was the consumer problems of aged persons living within Corvallis, Oregon. Recommendations were established for designing adult education programs. In concluding any study one must refer back to the basic problem set forth and the basic questions to be answered.

It was established that there are basic consumer related problems that the aged faces today. These are included within four basic categories 1) frauds and quackery, 2) financial management, 3) problems resulting from lack of knowledge of consumer information, and 4) problems caused by certain limiting community environment. The interview format established for use with the Corvallis aged group was developed with these themes in mind. Within the sources available in this instance, the sample was as ideal as possible. The results of the interview revealed that the Corvallis aged person's consumer problems ran along similar themes as those in the general population. It was pointed out continuously in the study that the problems reflected real people with real concerns not just facts and figures.

The specific information derived from the interview and from the review of relevant literature gave input into the development of

recommendations for future adult consumer education programs for aged persons. The recommendations made contain information pertaining to the whole educational process that must be dealt with: consumer problems, the aged, and the planning of consumer programs.

### Recommendations for Future Study

Within the context of any study one observes areas where improvements can be made and specific suggestions can be given for further study into the area.

The interview procedure worked effectively for the specific group involved. Perhaps at a later date more specific information could be sought on certain items purchased. For instance choosing one area such as food buying and dealing with it solely may give specific kinds of problems that were not in the realm of this interview. Transportation may be used as a single item for an entire county or even state. Another area which may be of value would be presenting case study situations and recording reactions as a way of finding out how the aged consumer is actually dealing with certain situations. Finding before retirement income in the interview format may also be helpful as a guide to add perspective on the use of after retirement income.

An ideal way to handle a program and interview would be to have an interview control group. A program would be designed

specifically for that group and at different stages follow up information devices would be used in evaluating the initial stages of the program. This would set the stage for program design recommendations which would have the aspect of current evaluation included.

Much work can be done in the area of materials for adult education, and more specifically materials for consumer education of aged adults. To date little can be found except those items which are adapted from high school or college use. Gaming may be another way to help aged people solve consumer problems. Other materials that could be developed and used are individualized learning situations. Materials designed specifically for the senior consumer could be a major project in itself.

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APPENDIX 1

The Interview Format

Number \_\_\_\_\_

1. WHAT IS YOUR PRESENT AGE?  
 \_\_\_\_\_ 60-65  
 \_\_\_\_\_ 66-70  
 \_\_\_\_\_ 71-75
2. SEX?  
 \_\_\_\_\_ Male  
 \_\_\_\_\_ Female
3. WHAT IS YOUR PRESENT MARITAL STATUS?  
 \_\_\_\_\_ single  
 \_\_\_\_\_ married  
 \_\_\_\_\_ widow  
 \_\_\_\_\_ widower  
 \_\_\_\_\_ divorced  
 \_\_\_\_\_ separated
4. WHAT TYPE OF HOUSING ARE YOU PRESENTLY RESIDING?  
 \_\_\_\_\_ single family house  
 \_\_\_\_\_ apartment  
 \_\_\_\_\_ mobile home  
 \_\_\_\_\_ retirement home  
 \_\_\_\_\_ with children  
 \_\_\_\_\_ boarding house  
 \_\_\_\_\_ hotel  
 \_\_\_\_\_ other
5. WHAT IS THE HIGHEST LEVEL OF EDUCATION YOU HAVE ATTAINED?  
 \_\_\_\_\_ primary grades  
 \_\_\_\_\_ high school  
 \_\_\_\_\_ college  
 \_\_\_\_\_ post graduate  
 \_\_\_\_\_ other training
6. WHAT IS YOUR PRESENT YEARLY INCOME?  
 \_\_\_\_\_ less than \$1,000  
 \_\_\_\_\_ 1,000-1,999  
 \_\_\_\_\_ 2,000-2,999  
 \_\_\_\_\_ 3,000-3,999  
 \_\_\_\_\_ 4,000-4,999  
 \_\_\_\_\_ 6,000-7,999  
 \_\_\_\_\_ 8,000-9,999  
 \_\_\_\_\_ 10,000+
7. WHAT IS THE SOURCE OF INCOME YOU NOW HAVE? (SOURCES)  
 \_\_\_\_\_ social security  
 \_\_\_\_\_ retirement, pension  
 \_\_\_\_\_ dividends  
 \_\_\_\_\_ insurance annuity  
 \_\_\_\_\_ work  
 \_\_\_\_\_ family  
 \_\_\_\_\_ other
8. DO YOU FEEL THAT YOUR INCOME MEETS YOUR PRESENT NEEDS?  
 \_\_\_\_\_ yes  
 \_\_\_\_\_ no
9. WHAT CHANGES IN SPENDING YOUR MONEY DID YOU HAVE TO MAKE AFTER RETIREMENT?
10. WHAT MAGAZINES OR NEWSPAPERS DO YOU READ REGULARLY?  
 \_\_\_\_\_ womans mag.  
 \_\_\_\_\_ mens mag.  
 \_\_\_\_\_ news mag.  
 \_\_\_\_\_ newspapers  
 \_\_\_\_\_ consumer mag.  
 \_\_\_\_\_ church related  
 \_\_\_\_\_ elderly mag.  
 other \_\_\_\_\_

11. WHERE DO YOU DO MOST OF YOUR PURCHASING?  
 \_\_\_\_\_ downtown areas  
 \_\_\_\_\_ neighborhood stores  
 \_\_\_\_\_ shopping centers  
 \_\_\_\_\_ where the specials are  
 \_\_\_\_\_ discount centers  
 \_\_\_\_\_ other
12. WHAT PERCENTAGE OF YOUR SHOPPING DO YOU DO BY MAIL ORDER?  
 \_\_\_\_\_ 0  
 \_\_\_\_\_ 1-25%  
 \_\_\_\_\_ 26-50%  
 \_\_\_\_\_ 51-75%  
 \_\_\_\_\_ 76-100
13. DO YOU DO ANY OF YOUR SHOPPING BY PHONE WITH DELIVERY SERVICE?  
 \_\_\_\_\_ yes  
 \_\_\_\_\_ no
- IF YES WHAT KINDS OF PRODUCTS DID YOU BUY IN THIS MANNER?
14. HOW OFTEN DO YOU PURCHASE FROM A DOOR TO DOOR SALESMAN?  
 \_\_\_\_\_ never  
 \_\_\_\_\_ occasionally  
 \_\_\_\_\_ often  
 \_\_\_\_\_ all of the time
15. DO YOU SEEK ADVICE ON PURCHASES FROM?  
 \_\_\_\_\_ family members  
 \_\_\_\_\_ local businesses  
 \_\_\_\_\_ newspaper or magazines  
 \_\_\_\_\_ television  
 \_\_\_\_\_ radio  
 \_\_\_\_\_ home agent  
 \_\_\_\_\_ neighbors, friends  
 \_\_\_\_\_ other  
 \_\_\_\_\_ none of these
16. IF YOU WANTED ECONOMIC OR FINANCIAL COUNSELING FROM WHOM WOULD YOU SEEK ADVICE?  
 \_\_\_\_\_ stockbroker  
 \_\_\_\_\_ employer  
 \_\_\_\_\_ friends  
 \_\_\_\_\_ relative  
 \_\_\_\_\_ social worker  
 \_\_\_\_\_ banker  
 \_\_\_\_\_ lawyer  
 \_\_\_\_\_ other
17. IF YOU HAVE OR WOULD HAVE TROUBLE WITH A PRODUCT TO WHOM WOULD YOU GO FOR HELP?
18. WHEN BUYING FOOD WHAT INFORMATION DO YOU LOOK FOR ON THE LABELS?
19. WHAT DO YOU CONSIDER YOUR MOST DIFFICULT PROBLEM IN BUYING GOODS AND SERVICES? DO NOT CONSIDER LACK OF FINANCES?
20. HAVE YOU BEEN APPROACHED TO BUY A PRODUCT TO PRODUCE HEALTH CURES WITHIN THE LAST TWO YEARS? \_\_\_\_\_ YES \_\_\_\_\_ NO  
 WHAT WAS THIS PRODUCT?  
 DID YOU BUY THIS PRODUCE? \_\_\_\_\_ YES \_\_\_\_\_ NO  
 DID IT PERFORM AS IT WAS MEANT? \_\_\_\_\_ YES \_\_\_\_\_ NO  
 IF NO WHAT WAS WRONG WITH IT?

21. HAVE YOU BEEN TAKEN ADVANTAGE OF BY A SALESMAN RECENTLY? \_\_\_\_\_ YES  
 \_\_\_\_\_ NO IF YES, PLEASE EXPLAIN.
22. ARE YOU AWARE OF ANY FRAUDULENT PRACTICES THAT HAVE OCCURRED IN THE  
 COMMUNITY? \_\_\_\_\_ YES \_\_\_\_\_ NO IF YES, PLEASE EXPLAIN.
23. HAVE YOU HAD ANY PROBLEM IN OBTAINING CREDIT SINCE THE AGE OF 65 OR  
 RETIREMENT? \_\_\_\_\_ YES \_\_\_\_\_ NO
24. ARE YOU PRESENTLY USING CREDIT OF ANY KIND? \_\_\_\_\_ YES \_\_\_\_\_ NO  
 IF YES, PLEASE CHECK WHICH KIND OR KINDS.
- | <u>NON-INSTALLMENT</u>    | <u>INSTALLMENT</u>          |
|---------------------------|-----------------------------|
| _____ single payment loan | _____ automobile loan       |
| _____ charge account      | _____ repair, modernization |
| _____ service credit      | _____ personal loan         |
|                           | _____ other                 |
25. WHAT INFORMATION WOULD HELP YOU MOST AS A CONSUMER IN TODAY'S  
 MARKETPLACE? PLEASE EXPLAIN AS BEST YOU CAN.
26. HAVE YOU HAD ANY PARTICULAR KIND OF CONSUMER OR BUYING PROBLEM THAT  
 YOU WOULD WANT TO RELATE TO ME?
27. IF THERE WERE A CLASS FOR RETIRED ADULTS OFFERED ON CONSUMER PRACTICES  
 WOULD YOU BE WILLING TO ATTEND?

APPENDIX 2

Introduction of the Interview Procedure

As Stated by the Interviewer

I am a student at Oregon State University and am deeply interested in the problems of the retired persons in the community. As a result of this concern and the concern others have shown I have chosen to do a study on the consumer problems of senior citizens. This study is done in conjunction with completion of my Master's degree at Oregon State University.

In order to complete this study I would like to ask you a few questions to gain some insights into your opinions and problems as senior members of the marketplace. The answers you give will be confidential and will be used in a composite form, there being no attempt to reveal individuals.

Before I begin the interview do you have any questions that you want to ask?