AN ABSTRACT OF THE THESIS OF
Sun-Young Lee for the degree of Master of Science in Family Resource Management presented on February 21, 1992
Title: A Study on Consumer Knowledge and Attitudes Toward Consumer Education of College Students in Secondary Teacher Education Preparatory Programs in Korea

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The purpose of the present study was to investigate consumer knowledge and attitudes toward consumer education of college students in secondary teacher education preparatory programs in Korea.

Specifically, this study was aimed to 1) measure the degree of consumer knowledge of college students in secondary teacher education preparatory programs, 2) assess the influences of socio-demographic variables such as academic level, academic major, sex, total family income, urban/rural background, and previous coursework in consumer economics on consumer knowledge, 3) evaluate attitudes of college students in secondary teacher education preparatory programs in Korea toward consumer education, 4) assess the influences of socio-demographic variables on attitudes toward consumer education, 5) examine the relationship
between the degree of total consumer knowledge and attitudes toward consumer education when other socio-demographic variables are controlled.

The sample was 388 freshmen and seniors in secondary teacher education preparatory programs, with majors in home economics, social studies, and business education, in the five randomly selected colleges in Korea. They were tested during May, 1991.

The mean score for consumer knowledge was 30.18 which represented 75.4 percent correct. The relationships between consumer knowledge and selected socio-demographic variables were investigated using a one-way ANOVA. The results were as follow: 1) The degree of total consumer knowledge differed significantly by academic level, 2) The degree of total consumer knowledge and knowledge of the sub-area of economic principles, consumer advocacy and buying practices differed significantly by academic major, 3) Only the degree of knowledge of the sub-area of buying practices differed significantly by sex, 4) There was no significant difference in the degree of total consumer knowledge and any sub-areas of consumer knowledge by total family income, 5) The degree of total consumer knowledge and knowledge of the sub-area of economic principles differed significantly by urban/rural background, 6) There was no significant difference in the degree of total consumer knowledge and any sub-areas of consumer knowledge by previous coursework in consumer economics.
The mean score of attitudes toward consumer education was 2.94 on a scale of 1 to 4. The relationships of attitudes toward consumer education and socio-demographic variables were examined using a one-way ANOVA. Attitudes toward consumer education differed significantly only by previous coursework in consumer economics.

To examine the relationship between the degree of total consumer knowledge and attitudes toward consumer education when other socio-demographic variables are controlled, a stepwise multiple regression analysis was used. There was a significant positive relationship between consumer knowledge and attitudes toward consumer education. The results indicated that students majoring in home economics, female students, students who have taken consumer economics coursework, and students who have a higher degree of consumer knowledge have more favorable attitudes toward consumer education.
A Study on Consumer Knowledge and Attitudes Toward Consumer Education of College Students in Secondary Teacher Education Preparatory Programs in Korea

by

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A STUDY ON CONSUMER KNOWLEDGE AND ATTITUDES TOWARD CONSUMER EDUCATION OF COLLEGE STUDENTS IN SECONDARY TEACHER EDUCATION PREPARATORY PROGRAMS IN KOREA

CHAPTER I

INTRODUCTION

Introduction

With the abundance of goods and services, and innumerable brands of the same products, the problems of managing one's resources and dealing effectively in the marketplace have become increasingly more varied and complex over time. Monopolistic price-fixing, unethical business practices, and the sale of unsafe products have made the task of everyday living more difficult (Nader, 1974). With the advent of the industrial system in the United States and the multiplication of goods and services, consumers have become more dependent on the marketplace. Consumers are free to choose between alternative goods, but this choice is handicapped by a lack of knowledge. This lack of consumer knowledge, coupled with increasingly sophisticated efforts of the professional marketer, often leaves consumers unable to cope with the variety of products in the marketplace, increased inflation and dwindling resources (Boyd & Stovall, 1980). In fact, many consumers
perceive themselves as casualties in a battle for which they have had little or no training (Stokes, 1982). Also, according to Haney and Richardson (1990), 55 percent of U.S. consumer leaders feel that consumers are worse off now than they were five years ago.

In Korea, economic growth has been rapid and steady for the last two decades. Gross national product (GNP) has increased, on average, more than 8 to 15 percent annually in real terms since 1962 (Kim, 1985). Hence, today more consumers are becoming affluent than in any previous generation. In spite of economic growth, consumers' interests are ignored. Advertising and promotional practices frequently mislead the consumer with inaccurate information and distort consumers' wants and needs.

The point has been reached where it is necessary for consumers to be protected against fraudulent, deceptive, and unsafe practices. Perhaps more importantly, the time has come when it is essential both for consumers and producers that consumers be both informed and competent in matters related to the operation of the marketplace and to the tasks of consuming and managing their resources to avoid inefficiencies for individuals and for society as a whole. Also, it is important for consumers to have adequate knowledge to protect themselves. But without training certainly not everyone can become an informed, conscientious, and skilled consumer.

As education is sometimes viewed as a vehicle for
freeing and enlightening whole populations, so consumer
education is seen as having the potential for improving
the quality of people's lives (Knapp, 1990). In fact, a more
popular approach in the United States in the late 1980s has
been to move away from regulation and restriction, and
toward education designed to bring about more intelligent

The 1990s - and the challenging new century we are
about to enter - demand that all individuals need to be
prepared to enter a rapidly changing and highly technical
society. In response to these demands, something needs to be
done now to have a vital and recognized consumer education
program in the educational system in Korea. There are
several tasks which should be performed to achieve efficient
consumer education. In Korea, one of the most important
tasks is improvement of pre-service teachers' consumer
competencies to teach consumer education effectively.

Beginning in the 1970s both the interest in consumer
education for public school students and the amount of
research related to consumer education increased rapidly in
the United States (Forgue & Garman, 1980; Green, 1988).
With the movement toward the teaching of consumer education
competencies in the schools a parallel interest has
developed in the college preparation of those teachers
charged with the responsibility of teaching consumer
education (Garman, 1979; Metzen, 1988; Robinson, 1988).

The final implementation of any curriculum change is
generally handled by classroom teachers. Also, because much learning does occur in the formal classroom setting, it is important that classroom teachers possess a well-developed framework for consumer education. A high level of consumer knowledge of pre-service teachers enables them to implement consumer education within their curricula in the future. It is important that prospective teachers be prepared to incorporate consumer education into their classrooms else we have "the blind leading the blind". Teachers must possess a thorough knowledge of a full range of consumer education topics as well as enthusiasm for the area.

It is commonly contended that teachers' attitudes toward subject-matter content influence both favorable attitudes of pupils and adequate achievement in that area (Schofield, 1980). Hence, teachers who have more favorable attitudes toward consumer education are better suited to teach consumer education.

Therefore, an evaluation of consumer knowledge and attitudes toward consumer education of pre-service teachers needs to be conducted. It is believed that such an assessment would demonstrate what areas of consumer knowledge need the greatest attention and what factors are associated with positive attitudes. That would also demonstrate whether there is a need for more effective consumer education. This may be a slower way to bring about development of consumer education programs, but it is an important first step, and perhaps the most effective way in
the long run.

Background Statement

Studies in the consumer education field have regularly pointed out gaps in the training of many consumer education teachers in the United States. One of the comments made by consumer education teachers was that the courses they have taken in college did not prepare them to teach consumer education (English, 1971). According to Bannister and Monsma (1985), in recent years many teachers who have had little or no formal training in the field have been asked to teach consumer education. The reasons for this include the mandating of consumer education courses in many areas without sufficient supply of prepared teachers, the shift in student interest from traditional academic courses to those with a more practical focus, and the lack of emphasis on consumer education offerings in most teacher training programs.

In Korea, several researchers found that one of the reason for lagging development of consumer education in schools is lack of teachers' consumer education competencies which results from the lack of training. (Baek, 1982; Lee, 1986). Since teachers in any given area are important to both providing effective programs and mobilizing support for consumer education, pre-service teacher training needs to be strengthened. Therefore, teacher education preparatory
programs need to be examined to determine to what degree potential teachers have developed consumer knowledge, and to evaluate attitudes toward consumer education, so that recommendations for planning and/or improving teacher education preparatory programs can be made.

Statement of the Problem

It is the aim of this research to assess the degree of consumer knowledge and attitudes toward consumer education of college students in secondary teacher education preparatory programs in Korea.

The objectives of this research are:
1) To measure the degree of consumer knowledge of college students in secondary teacher education preparatory programs.
2) To assess the influences of socio-demographic variables, such as academic level, academic major, sex, total family income, urban/rural background, and previous coursework in consumer economics, on consumer knowledge.
3) To evaluate the attitudes toward consumer education of college students in secondary teacher education preparatory programs.
4) To assess the influences of socio-demographic variables on consumer attitudes.
5) To examine the relationship between degree of consumer knowledge and attitudes toward consumer education.
General Statement of Research Purpose

This research is mainly concerned with providing a teacher knowledge basis for creating consumer-related courses in a curriculum for prospective teachers.
CHAPTER II

REVIEW OF LITERATURE

A review of literature is presented under the following headings:

Consumer Education,
Consumer Knowledge, and
Consumer Attitudes.

Consumer Education

Definition and Scope of Consumer Education

As a result of the many educational institutions concerned with consumer education and the broad scope of consumer problems, there are numerous definitions available. Definitions range from general to specific and from theoretical to pragmatic (Peters, 1979).

In 1968, the President's Committee on Consumer Interests defined consumer education as "the development of the individual, and the skills, concepts, and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources". This definition is so broad that it practically encompass all human activity.

Recognizing this, the Office of Education attempted to standardize the educational terminology for use in state
and local school systems. The Office of Education defined consumer education as "the study concerned with the development of knowledge, understanding, appreciation, and skills involved in the economic welfare of the consumer and consumer groups in everyday life, for example, competency in managing money, consumer legislation, and the evaluation of the consumer in the economy" (Boyd & Stovall, 1980).

Consumer education entered a significant period of growth and change in the 1980s in the United States. Traditionally, the central focus of consumer education in the schools has been on decision making related to personal money management and buymanship. While these topics remain important to consumer education, there is a need to strengthen consumer-citizen participation in the social, political, and economic environments which affect consumer decision.

According to Bannister and Monsma (1985), recent formulations have expanded the scope of consumer education to include not only direct marketplace transactions, but also public sector transactions and the reciprocal influence which flows between consumer decisions and the broader environment of which they are a part. They defined consumer education as the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions. The definition explicitly specifies an impending change in the cognitive and behavioral domains and implies a change in
attitude toward a proactive stance on consumer issues. This definition is reflective of the evaluation research conducted during the 1970s which sought to identify and validate the benefits of consumer education (Carsky & Mitchell, 1987).

In addition, Armstrong and Uhl (1971) noted that consumer education is, in fact, both a teaching technique and subject-matter. When consumer problems are used to illustrate disciplinary concepts and principles, it is a teaching technique. Hence, the knowledge levels and attitudes of teachers affect their teaching techniques, and thus affect the degree to which students learn to integrate and apply basic knowledge and/or skills to real life consumer problems.

**Historical Background**

The beginning of consumer education is usually recognized as 1924 when Henry Harap published his book "the Education of the Consumer" (English, 1971). Harap's book was the first publication in the consumer education field. In this book Harap discussed such topics as: Food consumption, Housing, Household materials and skills, Fuel consumption, and Consumption of clothing. Also, Harap had suggested in 1927 that schools switch from production to consumption education (Stokes, 1982).

During 1930s, the immediate reason for the development of organized consumer education courses was the
Great Depression. People had experienced a sudden deflation in wages and prices; they wanted to maintain their previous level of living, or at least attain the highest possible level given a lower level of income. To accomplish this, it became imperative that consumers prepare themselves with knowledge of goods available in the market and price/quality relationships. As a result, the consumer movement during the 1930s stressed the need for product standardization and labeling (Langrehr & Mason, 1977).

Formal courses in consumer education were developed at the college and secondary school level. By 1939, 25,000 secondary schools were providing consumer education (Dameron, 1939). Typically, in the 1930s a course in consumer education was one which stressed buymanship and money management. Both concepts approached consumer education with emphasis on the consumption activities of spending income, borrowing, saving and investing (Warmke, 1974).

In 1941, Hazel Kyrk expanded the objectives of consumer education and included the teaching of consumption theory and the fundamental economic concepts of pricing, demand and supply, as well as obstructions to the free marketplace. However, she still emphasized buymanship as a critical objective of consumer education (Langrehr & Mason, 1977).

In 1945, the National Association of Secondary School Principals attempted to define consumer education
instead of listing the objectives for this area of education. Their definition was as follows: "The purpose of consumer education is to help people become more intelligent, more effective and more conscientious consumers" (Peters, 1979). More specifically they indicated that the role of consumption education was to help the students develop proper sets of values and the students would set overall life style objectives including consumption goals (Langrehr, 1976).

During the late 1940s and early 1950s, life adjustment education was a movement to orient the secondary school curriculum toward practical use. Hence, consumer education was accepted on a wide scale. However, between the late 1950s and early 1960s the interest in consumer education seems to have declined.

In 1957, the Russians launched the first orbiting space vehicle and consumer education was left behind in the rush for the "hard" subjects of the sciences. It was during this period that there was a shift from practical education toward a more academic education. Thus, consumer education gave way to hard sciences as the preferred focus (English, 1971).

The second coming of consumer education was in the 1960s (Wilhelm, 1979). The emphasis during this period was on inequities in the marketplace created by producer power and the need for a proactive consumer voice to correct this imbalance (Carsky & Mitchell, 1987). Also, during this
period, presidential interest in consumer problems played a large part in the survival of consumer education in the schools.

In March 1962, President Kennedy sent a special message to congress concerning the rights of consumers: the right to safety, the right to be informed, the right to choose, and the right to be heard (Langrehr & Mason, 1977). President Kennedy also asked his Council of Economic Advisers to organize a Consumer Advisory Council. With the establishment of the Consumer Advisory Council, consumers had a voice at the highest level of government for the first time (English, 1971).

Then in 1964, President Johnson appointed the President's Committee on Consumer Interest (Gordon & Lee, 1977). This emphasis was continued in 1968 by President Nixon's Appointment of the Commission on Consumer Interest (Langrehr, 1976). The activities of Nader and the consumer movement also provided impetus for a renewed interest in consumer education. During this era, consistent attempts were made to define the body of knowledge reflected in the term "consumer education" (Langrehr & Mason, 1977). Also, the addition of Part F, Consumer and Homemaking Education, to the 1968 Amendments of the Vocational Education Act of 1963, provided a strong impetus to consumer education in the United States.

During the 1970s, there were several significant milestones for consumer education. In 1972, Public Law 92-
318 was enacted. This law established an Office of Consumers' Education within the Office of Education. In 1973, the Education Commission of the States (ECS) published a comprehensive survey of state programs entitled 'Consumer Education in the States' (Stokes, 1982).

President Ford, on November 1975, issued a special statement concerning consumers. President Kennedy's four statements were reiterated and a fifth right was added: the right to consumer education (Allentuck & Bivens, 1977). Strong interest in consumer education extended into the mid-1970s as consumers sought to adjust to high inflation, high unemployment, material shortage and an increasingly technical society (Langrehr & Mason, 1977).

The Education Commission of the States (ECS) in 1977 received a grant from the Office of Consumers' Education to increase awareness among education policy makers of the need for consumer education, to increase the commitment to provide useful consumer education programs, and to determine the status of consumer education in labor, education, and industry (Wilhelms, 1979)

The Education Commission of the States (ECS) published 'Consumer Education Project: Final Report' in 1979. The commission found that increased interest in consumer education was evident. By 1978, 38 states and territories had reported specific policies related to consumer education. Of these, 36 states had specific policies and two states indicated implied policies
(Stokes, 1982). Between 1973 and 1978, eight additional states prepared curriculum guides in consumer education and six additional states required a consumer education or competency examination for high school graduation (Stokes, 1982).

Consumer education entered a significant period of growth and change in the 1980s. The U.S. Office of Consumers' Education awarded a contract to Michigan Consumer Education Center in late 1981 for the preparation of a handbook for state and local school policymakers across the nation to anticipate the need for, the status for, and specific recommendations for strengthening consumer and economic education programs. The Michigan Consumer Education Center's conclusions as of August 1982 indicate:

1) Forty-one states plus the District of Columbia have a specific policy regarding consumer and/or economic education. 2) Twenty-seven of the forty-one states have a legislative or board of education mandate requiring instruction in consumer education (Lloyd, 1983).

The Classification of Concepts in Consumer Education was the major product of the Consumer Education Development Project (CEDP), a 1978-80 collaborative activity sponsored by the U.S. Office of Consumers' Education. The project was carried out under contract with the Michigan Consumer Education Center, National Consumer League and CUNY's Center for Advanced Study in Education (Lloyd, 1989). The CEDP Classification of Concepts arranges the concepts into three
broad categories: Decision making, Resource management, and Citizen participation.

Rosella Bannister (Director of the Michigan Consumer Education Center) and Charles Monsma (Director of the Institute for Community and Regional Development) carried out the mandate of the project. They undertook the development of a classification system that expanded consumer education's early focus on buymanship to encompass the knowledge and skills needed for responsible consumer citizenship (Bannister & Monsma, 1985).

In Korea, consumer education has been started along with a consumer protection movement led by private consumer agencies (Lee, 1986). Since the 1970s, several private consumer agencies, such as Korea Consumer Union, Korea YWCA, Nation Housewives' Club, and Korea Housewives' Association, have offered consumer education to housewives. Those agencies emphasized buymanship as a critical objective of consumer education.

Along with the increasing need for consumer protection in an inequitable marketplace controlled by producer power, governmental interest in consumer problems was growing during the 1980s. As a part of governmental interest in consumer problems, the Consumer Protection Law was enacted in 1980 and amended in 1986. In July 1987, the Korea Consumer Protection Center, which is the first public consumer protection agency, was established to provide proper consumer information and to cope with consumer
problems at governmental level for the first time.

Consumer education in schools is also a recent development. Consumer education has not been established as a regular curriculum at any level of school. Nevertheless, some materials are taught in the related subjects, such as economic principles in social studies, financial management in business education, and buying practices in home economics in secondary schools. At the college level, consumer education as an elective subject is offered only to students with specific majors such as home economics, social studies and business education. So far, consumer education has not been offered in teacher training programs.

However, as a result of recognizing the importance of consumer education, a new subject "Daily Living Economics" has been included in a curriculum at the high school level since 1990. The trend of increasing amounts of consumer education occurring in the public school systems indicates the willingness of the education sector to comply with a growing mandate.

Consumer Knowledge

Consumer knowledge is a cognitive domain of consumer competency. Stanley (1976) defined knowledge as the assimilation of facts, concepts, and ideas. Knowledge is power, and knowledgeable consumers are better able to cope with the marketplace (Swagler, 1979). Brown and Dimsdale
(1973) insisted that knowledgeable consumers are the key to making business more responsive to the true needs of their existing and potential customers. According to Gordon and Lee (1977), the primary responsibilities of consumers are to be aware of their role and function in the economy and to perform effectively. To do so, training and knowledge, as well as independence of judgment and action are required.

Consumer knowledge reflects the individual's potential ability to make the best consumer decisions in any given situation (Jung, 1985). Thus, the dissemination of necessary knowledge is crucial to the efficient utilization of one's time and financial resources, and ultimately to one's own well-being.

To function effectively as consumers, individuals should be familiar with the various aspects of the economy, ranging from pertinent economic concepts to useful buying practices. Consumer knowledge is certainly much more than product information that helps induce more satisfaction from market transitions (Jung, 1985). It further involves the basic understanding of the role of consumers in the economy and the way in which that role should be filled.

In spite of the increasing need for consumer knowledge in today's sophisticated market structure, it becomes more and more difficult to acquire the knowledge needed for efficient consumer decision-making. Many of the consumer problems found in modern industrial societies stem from the lack of information (Jung, 1985). Surrounded by
rapidly changing technology and mass production, consumers can hardly keep sufficient information about the wide variety of products available to them. As a consequence, consumers tend to rely most on producer-controlled sources of information. To the extent that consumers make decisions based on distorted information, they cannot make optimal choices and subsequently their potential purchasing power is reduced.

As a consequence of the increased interest in consumer education in the secondary schools in the 1960s and 1970s, several studies have attempted to ascertain cognitive changes among students and/or teachers as a result of consumer education efforts in the United States. The conclusions drawn have been inconsistent. Bibb (1971) developed an instrument to measure knowledge of budgeting, installment purchasing and the comparison of prices. No statistically significant differences existed between the test score of those university freshmen who received high school instruction in the three specified areas and those who did not.

Claar (1973) reported that prior completion of a consumer education class did not affect the score received by high schools on Beattie's Consumer Information Test (1962) which Claar modified and called the Consumer Education Test. This test covered the areas of money management, credit, insurance, and savings and investments. Age significantly affected performance; scores did not
differ on the basis of sex, except in the area of savings and investments where the males scored higher.

Stanley (1976) developed the 'Test of Consumer Competencies'. Using this instrument, he measured the cognitive knowledge of secondary school students in 14 areas, including the individual consumer in the marketplace, money management, consumer credit, and categories of consumption goods such as food and clothing. He found that students who completed a course in consumer education scored higher than did students who had not completed a course in consumer education.

Langrehr (1976) studied competencies of students in Illinois and Alabama. Langrehr's findings indicated that courses consisting basically of principles of economics did not improve students' consumer competencies. Consumer competencies can be improved, however, by enrolling students in consumer education classes.

In order for effective consumer education to become a reality, teachers must be prepared in methodology and content. Lofgren (1978) developed and validated an instrument to measure teacher competency in consumer education. The instrument was administered to teachers in Oregon to compare the consumer education competency of teachers from varying subject matter backgrounds (business, home economics, social studies, mathematics). Competency was defined as cognitive knowledge of the five major concept areas such as employment and income, money management,
credit, purchase of goods and services, and rights and responsibilities in the marketplace. No significant difference was found in the total mean scores of teachers in the four groups. However, a significant difference between groups was discovered in the concept area dealing with money management. Mathematics teachers scored significantly higher in this area than did teachers in the other three groups. Results of this study indicated a need for improved teacher preparation. Fewer than 8 percent of the teachers answered 80 percent of the items correctly and none of those surveyed answered at least 90 percent correctly.

Garman (1979) indicated that completion of consumer education related courses resulted in a higher level of comprehension of cognitive consumer education concepts. The objective of Garman's study was to conduct a nationwide assessment of the consumer education literacy of prospective consumer education teachers using the 'Test of Consumer Competencies'. Results of the testing produced a rate of achievement slightly less than 60 percent. Scores did not indicate a high level of comprehension of consumer education concepts. However, prospective teachers majoring in social studies, history or geography science, and home economics scored higher than individuals in other areas, indicating a greater degree of comprehension. As indicated previously, a high level of comprehension was directly related to the completion of one or more consumer education related courses.
Lytton, Garman and Machooca (1984) conducted research to measure the consumer knowledge and attitudes of college students enrolled at a representative college in Kenya. Achievement was 67.9 percent on the Consumer Education Test which was considered a moderate score. Having completed a consumer education courses was one variable associated with higher score on the test. Academic major of the students was another significant determinant of the test achievement. Students majoring in dairy and food technology as well as home economics received higher mean score on the test than students in other majors.

In 1990, with funding from TRW foundation, the Consumer Federation of America (CFA) initiated a test of the nation's consumer awareness. This examination was conducted by the Educational Testing Services (ETS) with the assistance of CFA and experts from other consumer groups, business organizations, government agencies, and academia. The test examined knowledge of the following subjects: Banking (consumer credit, and checking and savings), Insurance (automobile and life), Housing (purchase and rental), Food (purchase and nutrition), Product Safety (Household products and drugs), and Durable goods (automobile purchase, automobile repair/maintenance, and appliance repair).

The study revealed that, overall, Americans are not knowledgeable about consumption. The average score for the entire test was only 54 percent, and in none of the six
general subjects did consumers score as high as 60 percent. However, consumers are more knowledgeable in a few specific areas such as consumption of drugs (CFA, 1990).

The greatest differences in scores among groups reflected education, and this factor may well account for many of the significant differences in scores among income and ethnic groups. Nevertheless, the huge gap between Whites, on one hand, and Blacks and Hispanics, on the other, is cause for concern. Among age groups, young adults have significantly lower scores than those who were older. What was unexpected was the fact that older persons did considerably worse than those in their 30s, 40s, and 50s. This examination demonstrates that the nation must make a stronger commitment to educating its citizens as consumers.

In Korea, Jung (1985) conducted research to measure consumer knowledge of secondary school students. The findings showed that students have insufficient consumer knowledge. On the average, they were able to answer only 53 percent of questions correctly. There were significant differences in the level of consumer knowledge in accordance with academic level and area of residence (urban/rural).

Lee (1986) measured consumer knowledge of secondary school teachers. Achievement was 65 percent on the test which was considered a moderate score. Consumer knowledge of teachers differs significantly by major, age, education career, and growth region. Social studies teachers received higher score than teachers in other majors. Teachers who
had grown up in urban areas scored higher than those in rural areas. The level of consumer knowledge showed a negative relationship with age and education career.

According to several previous researchers, it can be expected that the degree of consumer knowledge of prospective teachers is not high and that some variables such as major, academic level, growth region (urban/rural background) may affect the degree of consumer knowledge.

In order to improve the quality of teacher preparation, teacher preparation programs should cover the basic body of knowledge with which teachers need to be familiar. Therefore, requiring consumer education for all prospective teachers would insure that teachers have at least basic knowledge in the field (Stokes, 1982). It could lead to the integration of the knowledge into related areas such as mathematics or social studies as well as support the development of consumer education programs.

Consumer Attitudes

"Consumer attitudes" is an affective domain of consumer competency (Udell, 1974). Fishbein (1967) defined attitude as a "mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related."

Attitudes reflect an individual's beliefs or
feelings. They can influence action or predispositions to action on the part of a person or group toward objects, ideas, or people. Attitudes often express or epitomize a person's value system and life style (Blum, 1977). A person's attitudes have been developing from his/her early days. The family, peers, neighbors, and schools are important factors contributing to attitude formation (Blum, 1977).

Much attention is given to the measurement of attitudes in behavioral research. One of the earliest attempts to measure attitudes was made by Thurstone (1929), who devised measurement of attitudes toward topics such as war, birth control, and religion. His technique was to present a series of statements varying in degree of positiveness or negativeness toward a topic. Each statement was given a score based on its position along this continuum. The person's attitude then became a translatable numerical item and was equal to the average score of the weights assigned to each item.

Later, Likert (1932) used a five-point scale (strongly agree, agree, undecided, disagree, strongly disagree) to measure a person's attitudes toward a series of statements.

Osgood (1957) proposed a semantic scale of attitude measurement. Usually two words denoting opposites are separated by a seven-space scale and the space reflecting the person's views or attitudes is marked. It might be
marked in the center, which reflects neutrality, or more or less toward either of extremes (+3 to -3), as may be seen in the following example:

good (+3)  ---------+-----------+--------- bad (-3)
       +2    +1    0   -1   -2

Several studies reported a significant change in attitudes among students involved in a consumer education class. Langrehr (1979) measured the change in attitudes of university students enrolled in consumer education classes. Attitudes expressed on the pre- and post-tests changed dramatically and generally moved in the direction of those attitudes held by consumer advocates.

Later, Garman, McLaughlin, and Eckert (1983) measured the change in consumer attitudes with using the Lown Consumer Issue Attitude Inventory. University students enrolled in a consumer education course participated in the study. The result indicated that attitudes expressed on 13 of the 44 statements changed significantly on the posttest measure, with 9 of the 13 moving in the direction held by consumer advocates.

Just as students have been the subject of attitude studies, teachers have also been the focus of consumer attitude research, particularly those most likely to teach consumer education related subjects such as home economics, social studies, and business education. One of the most frequently utilized instruments was developed by Burton (1970) to determine whether home economics, social studies,
or business education teachers were more consumer oriented and thus better suited to teach consumer education. Burton (1970) found that social studies teachers expressed more "consumer oriented" attitudes than either home economics or business education teachers. Therefore, Burton (1970) concluded that social studies teachers might express a more consumer oriented point of view to their students than home economics or business education teachers. He recommended that teacher training programs for prospective home economics and business education teachers place more emphasis on consumer issues and attitudes.

It is commonly contended that attitudes toward subject-matter content influence achievement in that area and that teachers' attitudes affect pupils' attitudes and achievement (Schofield, 1980). There is agreement in the literature about the importance of teachers and the idea that their attitudes toward subject-matter promote both favorable attitudes of pupils and adequate achievement.

Several studies have identified student's attitude toward subject-matter as an indicator of student's achievement (Simonson, 1977). Students who possessed favorable attitudes toward the content of an instructional activity have been shown to achieve significantly better grades than students with poorer attitudes.

Since several researchers revealed that teachers' attitudes affected their students' attitudes, preservice teachers' attitudes toward consumer education could be
expected to affect their students' attitudes and thus indirectly influence students' achievement. Thus, attitude measurement is an important aspect to consider when one is interested in investigating factors affecting consumer education at the high school level.
CHAPTER III

METHODOLOGY

This chapter describes the methodological procedures used for the present study under the following headings:
Target Population and Sample Selection,
Description of the Instrument,
Data Collection Procedure,
Identification of Variables Used in the Study,
Definitions of Important Terms,
Objectives and Hypotheses, and
Statistical Analysis.

Target Population and Sample Selection

The population for the present study was defined as currently enrolled freshmen and senior college students in secondary teacher education preparatory programs, with majors in home economics, social studies, and business education, in Korea. In 1990, the number of students in the population was reported at 2,986 in 36 colleges which have secondary teacher education preparatory programs (Chungang EDRI, 1990).

In general, one may expect variability of students based on the specific college. However, in Korea only the score on the entrance examination and the GPA in high school
determines one's admission into the college. In addition, most colleges have the same tuition and financial aid plan which is primarily regulated by the government. Therefore, a great deal of socio-demographic variability among the students may exist within each college, but this variability does not exist among colleges in Korea.

Because of this homogeneity, it is appropriate to consider "cluster sampling". That is, each college is considered as a cluster containing freshmen and seniors in secondary education preparatory programs, with majors in home economics, social studies, and business education. A simple random sample of clusters of size five was drawn using a table of random numbers. All the students who were currently enrolled freshmen and seniors in one of the three relevant majors comprised the sample.

After requests asking for participation, all of the five selected colleges agreed to participate in the study. Since all of the colleges were approximately the same sizes, about 13.9 percent of the target population was incorporated in this study.

Description of the Instrument

Two different instruments were employed to measure consumer knowledge and consumer attitudes. One instrument was the Test of Consumer Knowledge which was divided into four main content areas: Economic principles of the
marketplace, Money management and investment, Consumer advocacy, and Buying practices. Each area consisted of 10 multiple choice questions with scores taken as the total number of correct answers. Each question was developed based on previous test items (Stanley, 1976; Stokes, 1982; Jung, 1985; Lee, 1986). To assess the reliability of the test, this researcher calculated Cronbach's Alpha which is one of the most commonly used reliability coefficient (SAS/STAT Users' Guide, 1988). Cronbach's Alpha ranges in value from zero to one. Cronbach's Alpha for the test of consumer knowledge was 0.743, an acceptable level of reliability.

The other instrument was designed to measure attitudes toward consumer education. The framework was also developed from previous instruments (Baek, 1982; Burton, 1970; Lown, 1975). Cronbach's Alpha for this instrument was 0.754. Nineteen statements were included as follows: One statement assessed respondent attitude toward the subject matter, five statements dealt with importance, five statements related to when it should be taught, five statements inquired about who should teach it, three statements asked about for whom it is important, and the last statement was a generalized question about what should be taught.

Questions about attitudes toward consumer education were measured by a 4-point Likert scale: Strongly agree(4), Agree(3), Disagree(2), Strongly disagree(1), and Don't know
(0). In order to avoid response bias, the questions had both negative and positive connotations. The negative items were placed randomly throughout the instrument. For items stated in negative terms the rating scale was reversed for coding, with "strongly disagree" scored as 4 points and "strongly agree" as 1 point. Zero point answer (= don't know) was considered as a missing value. Therefore, zero point answers were excluded and then points of answers of each statement were added up. To standardize the scale for number of questions, the sum of points of answers was divided by number of answers which did not include zero point answers (i.e., the sum of points of answers / (19 - number of zero point answers)).

Since the questionnaire for this study was developed based on previous research conducted either in the United States or in Korea, selected questions from the English questionnaire were translated into Korean. The questionnaire was pre-tested on a sample of twenty college junior students in Korea. After the pretest, needed revisions resulting from translation were identified. The English version of the questionnaire appears in Appendix F; the Korean questionnaire appears in Appendix G.

Along with the above measurements, some additional data were collected, such as academic level, academic major, total family income, urban/rural background, and previous coursework in consumer economics.
Data Collection Procedure

After selecting the colleges, the researcher contacted the head of each department and/or professors of classes to ask permission to collect the data in their classes. After selection of classes of professors who voluntarily agreed to administer the survey in their classes, 450 questionnaires were distributed to the freshmen and senior students with the three relevant majors in the five chosen colleges. The questionnaires were gathered right after each class. The average length of time used to complete the questionnaires was 50 minutes.

The data collection was conducted during May, 1991. The total number of returned questionnaires was 415 with a rate of return of 92 percent. The final number of questionnaires used for analysis was 388. Twenty-six questionnaires were excluded due to insufficient data.

Identification of Variables Used in the Study

There were two dependent variables considered in this study. One of them was the degree of consumer knowledge of college students in secondary teacher education preparatory programs, and the other was their attitudes toward consumer education.

This study also contained six independent variables. Those were academic level, academic major, sex, total family
income, urban/rural background, and previous coursework in consumer economics. These variables were selected based on previous research findings both in the United States and in Korea.

Definitions of Important Terms

1. Consumer Knowledge: The assimilation of facts, concepts, and ideas, which an individual should know to function effectively as a consumer.

2. Attitude: The mental state or feeling, either expressed or unexpressed, which may be either positive or negative regarding a given topic or situation.

3. Previous coursework: Designated to indicate whether a student had enrolled in one or more consumer economics or related courses.

4. Urban/rural background: Designated to indicate a growth region where a student has lived until he/she graduated from high school. Growth region was divided into large cities (populations of 650,000 or more), middle and small cities (populations of less than 650,000), and rural area.

Objectives and Hypotheses

There were five objectives and 13 null hypotheses. Hypotheses are written in the null form since relatively
little research has been done in this area in Korea. However, based on U.S. literature, some variation in the dependent variables was expected relative to these socio-demographic characteristics. Among the five objectives, only objectives 2, 4, and 5 were tested statistically. While null hypotheses 1 to 6 are related to the objective 2, null hypotheses 7 to 12 are related to the objective 4 (Table 1 and Table 2). Null hypothesis 13 is related to the objective 5.

Objective 1.

To measure the degree of consumer knowledge of college students in secondary teacher education preparatory programs in Korea.

Objective 2.

To assess the influences of socio-demographic variables such as academic level, academic major, sex, total family income, urban/rural background, and previous coursework in consumer economics, on consumer knowledge.

Hypothesis 1.

There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by academic level of college students in secondary teacher education preparatory programs in Korea: H1(a) to H1(e).
Hypothesis 2.
There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by academic major of college students in secondary teacher education preparatory programs in Korea: H 2(a) to H 2(e).

Hypothesis 3.
There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by sex of college students in secondary teacher education preparatory programs in Korea: H 3(a) to H 3(e).

Hypothesis 4.
There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by total family income of college students in secondary teacher education preparatory programs in Korea: H 4(a) to H 4(e).

Hypothesis 5.
There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by
Table 1

Summary Table of Null Hypotheses 1 to 6

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Dependent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Socio-demographic variables</td>
<td>Consumer knowledge</td>
</tr>
<tr>
<td>H_0</td>
<td>Sub-area</td>
</tr>
<tr>
<td>H_1 Academic level</td>
<td>Total 1 2 3 4</td>
</tr>
<tr>
<td>H_2 Academic major</td>
<td></td>
</tr>
<tr>
<td>H_3 Sex</td>
<td></td>
</tr>
<tr>
<td>H_4 Total family income</td>
<td></td>
</tr>
<tr>
<td>H_5 Urban/rural background</td>
<td></td>
</tr>
<tr>
<td>H_6 Previous coursework</td>
<td></td>
</tr>
</tbody>
</table>

Note. Total: Total consumer knowledge
Sub-area 1: Economic principles
Sub-area 2: Investment and money management
Sub-area 3: Consumer advocacy
Sub-area 4: Buying practices
urban/rural background of college students in secondary teacher education preparatory programs in Korea: \( H_5(a) \) to \( H_5(e) \).

**Hypothesis 6.**
There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by previous coursework in consumer economics of college students in secondary teacher education preparatory programs in Korea: \( H_6(a) \) to \( H_6(e) \).

**Objective 3.**
To measure the attitudes toward consumer education of college students in secondary teacher education preparatory programs in Korea.

**Objective 4.**
To assess the influences of socio-demographic variables such as academic level, academic major, sex, total family income, urban/rural background, and previous coursework in consumer economics, on attitudes toward consumer education.

**Hypothesis 7.**
There is no difference in attitudes toward consumer education by academic level of college students in secondary teacher education preparatory programs in Korea.
Hypothesis 8.
There is no difference in attitudes toward consumer education by academic major of college students in secondary teacher education preparatory programs in Korea.

Hypothesis 9.
There is no difference in attitudes toward consumer education by sex of college students in secondary teacher education preparatory programs in Korea.

Hypothesis 10.
There is no difference in attitudes toward consumer education by total family income of college students in secondary teacher education preparatory programs in Korea.

Hypothesis 11.
There is no difference in attitudes toward consumer education by urban/rural background of college students in secondary teacher education preparatory programs in Korea.

Hypothesis 12.
There is no difference in attitudes toward consumer education by previous coursework in consumer economics of college students in secondary teacher education preparatory programs in Korea.

Objective 5.
To examine the relationship between the degree of consumer knowledge and attitudes toward consumer
Table 2

Summary Table of Null Hypotheses 7 to 12

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Dependent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Socio-demographic</td>
<td>Attitudes</td>
</tr>
<tr>
<td>variables</td>
<td></td>
</tr>
</tbody>
</table>

H₀

H₀ 7  Academic level
H₀ 8  Academic major
H₀ 9  Sex
H₀ 10  Total family income
H₀ 11  Urban/rural background
H₀ 12  Previous coursework
education when other socio-demographic variables are controlled.

**Hypothesis 13.**
There is no association between the degree of consumer knowledge and attitudes toward consumer education.

**Statistical Analysis**

Collected data were coded and analyzed using the SAS software package. Frequency distributions, percentages, and summary statistics including means, standard deviations, and ranges were used to provide descriptive information. A t-test, one-way analysis of variance, Pearson's correlation, Duncan's multiple range test and stepwise multiple regression were used to analyze the data and test the hypotheses. A .05 significance level was selected as the criterion for rejection of the null hypotheses.

To study the influence of a set of socio-demographic variables on consumer knowledge, stepwise multiple regression was employed to identify the most suitable model. In the stepwise multiple regression procedure, independent variables were added to the model only if they met the statistical criterion. The order of inclusion was determined by the respective contribution of each variable to the explained variance. The variable that explained the greatest amount of variance in the dependent variable, among the variables which had not been included in the model
yet, was entered. The F-statistic for a variable to be added must be significant at the .15 level. After a variable was added in the model, the stepwise procedure reviewed all the variables already included in the model and deleted any variable that did not produce an F-statistic significant at the .15 level. Only after this check was made, and the necessary deletions accomplished, could another variable be added to the model.

The stepwise procedure terminated when none of the variables outside of the model had an F-statistic significant at the .15 level and every variable in the model was significant at the .15 level, or when the variable to be added to the model was the one just deleted from it (SAS/STAT User's Guide, 1988). The stepwise multiple regression analysis was also used to identify a set of socio-demographic variables which influences consumer attitude.

Consumer knowledge was used as an explanatory variable, along with socio-demographic variables, to examine the relationship between the degree of consumer knowledge and attitudes toward consumer education. The stepwise multiple regression analysis was employed to attain information on the relationship between the degree of consumer knowledge and attitudes toward consumer education when other socio-demographic variables were controlled.
CHAPTER IV

RESULTS

In the present study, prospective teachers' consumer knowledge and their attitudes toward consumer education and factors related to these were explored. The findings of the study are presented under the following headings:

Description of Sample and Variables Under Study,
Consumer Knowledge,
Attitudes Toward Consumer Education, and
Relationship between Consumer Knowledge and Attitudes Toward Consumer Education.

Description of Sample and Variables Under Study

The test of consumer knowledge and test of attitudes toward consumer education were completed by 388 students in secondary teacher education preparatory programs at five chosen colleges in Korea.

The six independent variables included in the data were academic level, academic major, sex, total family income, urban/rural background, and previous coursework in consumer economics. A summary of those variables is shown in Table 3.

Academic level: In the sample tested, there was a total of 202 (52.1 percent) freshmen and 186 (47.9 percent)
<table>
<thead>
<tr>
<th>Socio-demographic variables</th>
<th>n</th>
<th>proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freshmen</td>
<td>202</td>
<td>52.06%</td>
</tr>
<tr>
<td>Seniors</td>
<td>186</td>
<td>47.94%</td>
</tr>
<tr>
<td>Academic major</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home economics</td>
<td>131</td>
<td>33.76%</td>
</tr>
<tr>
<td>Social studies</td>
<td>124</td>
<td>31.96%</td>
</tr>
<tr>
<td>Business education</td>
<td>133</td>
<td>34.28%</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>84</td>
<td>21.65%</td>
</tr>
<tr>
<td>Female</td>
<td>304</td>
<td>78.35%</td>
</tr>
<tr>
<td>Monthly total family income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under $429</td>
<td>14</td>
<td>3.16%</td>
</tr>
<tr>
<td>$429 - under $857</td>
<td>51</td>
<td>13.14%</td>
</tr>
<tr>
<td>$857 - under $1286</td>
<td>107</td>
<td>27.58%</td>
</tr>
<tr>
<td>(U.S. $)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1286 - under $1714</td>
<td>101</td>
<td>26.03%</td>
</tr>
<tr>
<td>$1714 - under $2143</td>
<td>61</td>
<td>15.72%</td>
</tr>
<tr>
<td>Over $2143</td>
<td>54</td>
<td>13.92%</td>
</tr>
<tr>
<td>Urban/rural background</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Large cities</td>
<td>221</td>
<td>56.96%</td>
</tr>
<tr>
<td>Middle &amp; small cities</td>
<td>123</td>
<td>31.70%</td>
</tr>
<tr>
<td>Rural area</td>
<td>44</td>
<td>11.34%</td>
</tr>
<tr>
<td>Previous coursework in consumer economics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>125</td>
<td>32.22%</td>
</tr>
<tr>
<td>No</td>
<td>263</td>
<td>67.78%</td>
</tr>
</tbody>
</table>
senior students, for a total sample of 388 students.

**Academic major:** There were 131 (33.8 percent) home economics majors, 124 (32 percent) social studies majors, and 133 (34.3 percent) business education majors.

**Sex:** Table 3 indicates that 84 (21.6 percent) of the students included in the study were male and 304 (78.4 percent) were female. It may be assumed that there are two reasons for the small proportion of male students. One reason is that there are all female students in home economics. Another reason may be a reflection of the tendency of female students to prefer teaching as a job relatively more often than male students in Korea.

**Total family income:** The mean monthly income of wage earner households in cities was 1,008,012 won ($1440) in 1989. The mean monthly income (receipts) of farm household was 677,467 won ($968) in 1989 (Korea statistical year book, 1990).

Students in the sample reported that their family income was in one of the six groups as follows: 1) income less than $429 (less than 300,000 won), 2) income between $429 and under $857 (300,000 won to under 600,000 won), 3) income between $857 and under $1286 (600,000 won to under 900,000 won), 4) income between $1286 and under $1714 (900,000 won to under 1,200,000 won), 5) income between $1714 and under $2143 (1,200,000 won to under 1,500,000 won), and 6) income of $2143 and more (1,500,000 won and more).

The researcher assigned the mid-value of each of the
first five intervals to each respondent so that all the respondents in the same income group are represented with that value. Since those first five groups had the same interval, the researcher assumed that the last group also had the same interval and assigned the mid-value of that interval to represent the respondents in that income group.

There were 14 (3.61 percent) students in the first income group ($215 mid-value), 51 (13.14 percent) students in the second group ($643 mid-value), 107 (27.58 percent) students in the third group ($1072 mid-value), 101 (26.03 percent) students in the forth group ($1500 mid-value), 61 (15.72 percent) students in the fifth group ($1929 mid-value), and 54 (13.92 percent) students in the last group ($2358 mid-value). (Table 3).

Urban/rural background: Data presented in Table 3 indicate the growth region of the students. Two hundred twenty one (57 percent) students grew up in large cities (population of 650,000 or more) until they graduated from high school. One hundred twenty three (31.7 percent) students have lived in middle and small cities (population of less than 650,000) and 44 (11.43 percent) students came from rural areas. The reasons for a small proportion of students from rural areas are that a relatively small population resides in rural areas and also a relatively smaller proportion of rural students go on to study in colleges.

Previous coursework in consumer economics: The
information provided in Table 3 indicates the number of students who had and who had not taken a consumer economics or a related course. Out of the 388 students tested, 125 (32.2 percent) had taken one or more consumer economics courses. Two hundred sixty three (67.8 percent) students had not taken a consumer economics course.

**Consumer Knowledge**

In this section, the degree of consumer knowledge and the influences of socio-demographic variables on consumer knowledge are discussed.

**The Degree of Consumer Knowledge**

An objective of the present study was to measure the extent of consumer knowledge of college students in secondary teacher education preparatory programs in Korea. For this objective, 40 multiple choice questions were used to measure consumer knowledge with a possible score range of zero through 40.

As shown in Table 4, the mean score of total consumer knowledge was 30.18 which represents 75.4 percent correct. For each sub-area of consumer knowledge, the scores were highest in the area of economic principles, followed by investment and money management, and consumer advocacy. The lowest score was obtained in the area of buying practices.
The data presented in Table 5 indicate the distribution of correct responses of students. Even though the mean score of consumer knowledge was quite moderate, fewer than eight percent of students answered 80 percent of the questions correctly, and none of the respondents answered 90 percent or more of the questions correctly. Ten percent of respondents answered fewer than 60 percent of questions correctly. In a national assessment of the consumer education literacy of prospective teachers in the United States, Garman (1979) also concluded that prospective teachers did not exhibit "... a high level of comprehension of cognitive consumer education concepts."

Since home economics, social studies and business education have been the areas in which consumer education is often taught, it appears that many prospective teachers may be required to teach a subject for which they do not possess a high level of cognitive understanding, and for which they do not have much academic preparation. Those results presented in Table 4 and 5 indicate that students in secondary teacher education preparatory programs may need to upgrade their consumer knowledge.

Table 6 indicates the correlation among the sub-areas of consumer knowledge. Since the sub-areas of consumer knowledge were highly correlated among one another, it might be expected that one who is knowledgeable in one area is likely to be knowledgeable in another area.
Table 4

Mean Scores of Consumer Knowledge

<table>
<thead>
<tr>
<th>Area of consumer knowledge</th>
<th>N</th>
<th>Mean</th>
<th>Proportion of correct answers</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total consumer knowledge</td>
<td>388</td>
<td>30.18</td>
<td>75.4%</td>
<td>4.24</td>
</tr>
<tr>
<td>Economic principles</td>
<td>388</td>
<td>7.92</td>
<td>79.2%</td>
<td>1.47</td>
</tr>
<tr>
<td>Investment and money management</td>
<td>388</td>
<td>7.55</td>
<td>75.5%</td>
<td>1.45</td>
</tr>
<tr>
<td>Consumer advocacy</td>
<td>388</td>
<td>7.41</td>
<td>74.1%</td>
<td>1.66</td>
</tr>
<tr>
<td>Buying practices</td>
<td>388</td>
<td>7.29</td>
<td>72.9%</td>
<td>1.74</td>
</tr>
</tbody>
</table>

Note. Maximum total score = 40
Maximum each sub-score = 10
Table 5
Distribution of Correct Responses of Consumer Knowledge

<table>
<thead>
<tr>
<th>Percent Correct Responses</th>
<th>Number of Students</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 - 100 %</td>
<td>0</td>
<td>0.00 %</td>
</tr>
<tr>
<td>80 - 89 %</td>
<td>31</td>
<td>7.99 %</td>
</tr>
<tr>
<td>70 - 79 %</td>
<td>170</td>
<td>43.81 %</td>
</tr>
<tr>
<td>60 - 69 %</td>
<td>145</td>
<td>37.37 %</td>
</tr>
<tr>
<td>50 - 59 %</td>
<td>21</td>
<td>5.41 %</td>
</tr>
<tr>
<td>40 - 49 %</td>
<td>14</td>
<td>3.61 %</td>
</tr>
<tr>
<td>30 - 39 %</td>
<td>2</td>
<td>0.52 %</td>
</tr>
<tr>
<td>20 - 29 %</td>
<td>5</td>
<td>1.39 %</td>
</tr>
<tr>
<td>10 - 19 %</td>
<td>0</td>
<td>0.00 %</td>
</tr>
<tr>
<td>0 - 9 %</td>
<td>0</td>
<td>0.00 %</td>
</tr>
</tbody>
</table>
Table 6
Correlation Among the Sub-Areas of Consumer Knowledge

<table>
<thead>
<tr>
<th></th>
<th>Y1</th>
<th>Y2</th>
<th>Y3</th>
<th>Y4</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic principles (Y1)</td>
<td>1.000</td>
<td>0.266</td>
<td>0.281</td>
<td>0.098</td>
<td>0.588</td>
</tr>
<tr>
<td>Investment and money management (Y2)</td>
<td>1.000</td>
<td>0.286</td>
<td>0.181</td>
<td>0.620</td>
<td></td>
</tr>
<tr>
<td>Consumer advocacy (Y3)</td>
<td>1.000</td>
<td>0.453</td>
<td>0.773</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying Practices (Y4)</td>
<td>1.000</td>
<td>0.684</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total consumer knowledge score</td>
<td>1.000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note. *p<.05; **p<.01; ***p<.001
The Influences of Socio-Demographic Variables on Total Consumer Knowledge and/or Sub-Areas of Consumer Knowledge

An objective of the present study was to examine the influence of socio-demographic variables on consumer knowledge. To determine whether the differences in the degree of total consumer knowledge and/or sub-areas of consumer knowledge by socio-demographic variables were statistically significant, all hypotheses were tested using a one-way analysis of variance.

The effect of academic level on consumer knowledge.

Null Hypothesis 1.

There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by academic level of college students in secondary teacher education preparatory programs in Korea: H 1(a) to H 1(e).

Table 7 shows that the mean degree of total consumer knowledge is significantly different by academic level at p<.05. The mean score was 30.65 for the seniors and 29.74 for the freshmen. The data indicated that the students with higher academic level scored significantly higher. This may imply that considerable consumer knowledge appears to be acquired through the formal education program. Null
Hypothesis 1(a) was rejected at the .05 significance level. This result accords with the research findings of Stanley (1976) in the United States, and Jung (1985) in Korea. However, there were no significant differences in knowledge of sub-areas by academic level (Table 7). Hence, the null hypotheses 1(b), 1(c), 1(d), and 1(e) were not rejected at the .05 significance level.

The effect of academic major on consumer knowledge.

Null Hypothesis 2.

There is no difference in the degree of a) total consumer knowledge and knowledge of sub-areas of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by academic major of college students in secondary teacher education preparatory programs in Korea: H2(a) to H2(e).

0 0

The data presented in Table 8 indicate that there was a significant difference in the degree of total consumer knowledge by academic major at p<.05. Students majoring in social studies, with a mean score of 31.00, obtained the highest mean score. Students majoring in home economics, with a mean score of 30.10, obtained the second highest mean score. The lowest mean score 29.49 was obtained by students majoring in business education. According to Duncan's multiple range test, students majoring in social studies
Table 7
The Effect of Academic Level on Consumer Knowledge: Summary
Results of Testing Null Hypothesis 1

<table>
<thead>
<tr>
<th>Dependent variables</th>
<th>Mean</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freshmen</td>
<td>Seniors</td>
<td>F</td>
</tr>
<tr>
<td>Total consumer knowledge (40)</td>
<td>29.74</td>
<td>30.65</td>
<td>4.42*</td>
</tr>
<tr>
<td>Economic principles (10)</td>
<td>7.84</td>
<td>8.01</td>
<td>1.28</td>
</tr>
<tr>
<td>Investment and money management (10)</td>
<td>7.70</td>
<td>7.42</td>
<td>3.85</td>
</tr>
<tr>
<td>Consumer advocacy (10)</td>
<td>7.30</td>
<td>7.53</td>
<td>1.78</td>
</tr>
<tr>
<td>Buying practices (10)</td>
<td>7.18</td>
<td>7.40</td>
<td>1.55</td>
</tr>
</tbody>
</table>

Note. *p<.05
### The Effect of Academic Major on Consumer Knowledge: Summary

Results of Testing Null Hypothesis 2

<table>
<thead>
<tr>
<th>Academic major</th>
<th>Mean</th>
<th></th>
<th></th>
<th></th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home economics</td>
<td>Social studies</td>
<td>Business education</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dependent variables</strong></td>
<td></td>
<td></td>
<td>----------</td>
<td>----------</td>
<td>------</td>
</tr>
<tr>
<td>Total consumer knowledge (40)</td>
<td>30.10</td>
<td>31.00</td>
<td>29.49</td>
<td>4.17*</td>
<td></td>
</tr>
<tr>
<td>Economic principles (10)</td>
<td>7.41</td>
<td>8.53</td>
<td>7.87</td>
<td>20.80***</td>
<td></td>
</tr>
<tr>
<td>Investment &amp; money management (10)</td>
<td>7.46</td>
<td>7.54</td>
<td>7.66</td>
<td>0.66</td>
<td></td>
</tr>
<tr>
<td>Consumer advocacy (10)</td>
<td>7.56</td>
<td>7.58</td>
<td>7.11</td>
<td>3.44*</td>
<td></td>
</tr>
<tr>
<td>Buying practices (10)</td>
<td>7.67</td>
<td>7.35</td>
<td>6.86</td>
<td>7.56***</td>
<td></td>
</tr>
</tbody>
</table>

**Note.** *p<.05; ***p<.001*
obtained mean scores significantly higher than business education majors (Table D.1). Null hypothesis 2(a) was rejected at the .05 significance level. This result accords with the research findings of Garman (1979) in the United States and Lee (1986) in Korea.

The data presented in Table 8 also indicate that there were significant differences in knowledge of each sub-area of economic principles (H 2(b), p<.001), consumer advocacy (H 2(d), p<.001), and buying practices (H 2(e), p<.05) by academic major. Hence, null hypotheses 2(b), 2(d), and 2(e) were rejected at the .05 significance level. Null hypothesis 2(c) was not rejected at the .05 significance level.

The relationship of consumer knowledge and academic major varied depending on the specific sub-area. Students majoring in social studies showed relative strength in the area of economic principles (Table D.2). Students majoring in social studies and majoring in home economics showed no differences in the area of consumer advocacy and buying practices from one another but have significantly higher scores than those majoring in business education (Table D.3, Table D.4). Students majoring in business education showed highest scores in the area of investment and money management, though this difference is not statistically significant. These results may be related to the content covered primarily in each related major, such as economic principles in social studies, financial management in
business education, and buying practices in home economics. This may indicate the importance of school education as a major source of consumer knowledge, as well as the benefits of a team approach to teaching consumer education.

The effect of sex on consumer knowledge.

Null Hypothesis 3.
There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by sex of college students in secondary teacher education preparatory programs in Korea: $H_{0} 3(a)$ to $H_{0} 3(e)$.

There was no significant difference in the degree of consumer knowledge by sex (Table 9). Null hypothesis $3(a)$ was not rejected at the .05 significance level. This result is contrary to the research findings of Garman (1979) and Lytton and Garman (1983) who found that consumer knowledge of male students was significantly higher than that of females.

As a result of testing hypothesis $3(b)$ to $3(e)$, significant difference by sex was found only in knowledge of the sub-area of buying practices ($H_{0} 3(e)$, $p<.001$). Female students scored higher ($M=7.46$) in the buying practices area than male students ($M=6.68$). Null hypothesis $3(e)$ was
Table 9

The Effect of Sex on Consumer Knowledge: Summary Results of Testing Null Hypothesis 3

<table>
<thead>
<tr>
<th>Dependent variables</th>
<th>Mean</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>F</td>
</tr>
<tr>
<td>Total consumer knowledge (40)</td>
<td>29.48</td>
<td>30.37</td>
<td>2.92</td>
</tr>
<tr>
<td>Economic principles (10)</td>
<td>8.11</td>
<td>7.87</td>
<td>1.69</td>
</tr>
<tr>
<td>Investment and money management (10)</td>
<td>7.52</td>
<td>7.56</td>
<td>0.05</td>
</tr>
<tr>
<td>Consumer advocacy (10)</td>
<td>7.17</td>
<td>7.48</td>
<td>2.30</td>
</tr>
<tr>
<td>Buying practices (10)</td>
<td>6.68</td>
<td>7.46</td>
<td>13.62***</td>
</tr>
</tbody>
</table>

Note. ***p<0.001
Table 10

The Effect of Total Family Income on Consumer Knowledge:

Summary Results of Testing Null Hypothesis 4

<table>
<thead>
<tr>
<th>Total family income</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$215 $643 $1072 $1500 $1929 $2358</td>
</tr>
<tr>
<td></td>
<td>group group group group group group</td>
</tr>
<tr>
<td></td>
<td>F</td>
</tr>
<tr>
<td>Total consumer knowledge (40)</td>
<td>28.66 30.51 29.97 29.91 30.62 30.59 0.70</td>
</tr>
<tr>
<td>Economic principles (10)</td>
<td>7.50 7.94 7.93 7.89 7.98 8.00 0.29</td>
</tr>
<tr>
<td>Investment &amp; money management (10)</td>
<td>7.50 7.86 7.36 7.47 7.66 7.72 1.15</td>
</tr>
<tr>
<td>Consumer advocacy (10)</td>
<td>6.93 7.43 7.31 7.28 7.64 7.70 1.01</td>
</tr>
<tr>
<td>Buying practices (10)</td>
<td>6.93 7.28 7.38 7.28 7.34 7.17 0.25</td>
</tr>
</tbody>
</table>
rejected at the .05 significance level and null hypotheses 3(b), 3(c), and 3(d) were not rejected at the .05 significance level (Table 9).

One reason for this result may be that since buying practices is a major subject taught in home economics, female students are more knowledgeable about buying practices area than male students. Another reason can be assumed that, generally, females may spend more time for shopping and taking responsibility for household purchases than males.

The effect of total family income on consumer knowledge.

Null Hypothesis 4.

There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by total family income of college students in secondary teacher education preparatory programs in Korea: H 4(a) to H 4(e).

After testing null hypotheses, no significant differences by total family income were found in the degree of total consumer knowledge and/or sub-areas of consumer knowledge at p<.05. Therefore, all null hypotheses were not rejected at the .05 significance level (Table 10).
The effect of urban/rural background on consumer knowledge.

Null Hypothesis 5.

There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, c) consumer advocacy, and d) buying practices by urban/rural background of college students in secondary teacher education preparatory programs in Korea: H⁰⁵(a) to H⁰⁵(e).

As shown in Table 11, there was a significant difference in the degree of total consumer knowledge by urban/rural background at p<.05. The students from large cities obtained the highest mean score of 30.89. The students from middle and small cities showed the second highest mean score of 29.99. The lowest score for students from rural areas was 29.27. According to Duncan's multiple range test, students from large cities obtained mean score significantly higher than those from rural areas (Table E.1). Null hypothesis ⁰⁵(a) was rejected at the .05 significance level. This result accords with research findings of Jung (1985) and Lee (1986) in Korea.

As a result of testing null hypotheses ⁰⁵(b) to ⁰⁵(e), there was a significant difference in knowledge of sub-area of economic principles by urban/rural background
Table 11

The Effect of Urban/Rural Background on Consumer Knowledge:
Summary Results of Testing Null Hypothesis 5

<table>
<thead>
<tr>
<th>Dependent variables</th>
<th>Urban/rural background</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Large cities</td>
</tr>
<tr>
<td>Total consumer knowledge (40)</td>
<td>30.89</td>
</tr>
<tr>
<td>Economic principles (10)</td>
<td>8.18</td>
</tr>
<tr>
<td>Investment and money management (10)</td>
<td>7.58</td>
</tr>
<tr>
<td>Consumer advocacy (10)</td>
<td>7.54</td>
</tr>
<tr>
<td>Buying practices (10)</td>
<td>7.59</td>
</tr>
</tbody>
</table>

Note. *p<.05; ***p<.001
Table 12

The Effect of Previous Coursework in Consumer Economics on Consumer Knowledge: Summary Results of Testing Null Hypothesis 6

<table>
<thead>
<tr>
<th>Dependent variables</th>
<th>Previous coursework in consumer economics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Total consumer knowledge (40)</td>
<td>30.53</td>
</tr>
<tr>
<td>Economic principles (10)</td>
<td>8.08</td>
</tr>
<tr>
<td>Investment and money management (10)</td>
<td>7.56</td>
</tr>
<tr>
<td>Consumer advocacy (10)</td>
<td>7.59</td>
</tr>
<tr>
<td>Buying practices (10)</td>
<td>7.30</td>
</tr>
</tbody>
</table>
at p<.001 (Table 11). Students from large cities showed significantly higher scores than those from rural areas (Table E.2). Null hypothesis 5(b) was rejected at the .05 significance level and null hypotheses 5(c), 5(d), and 5(e) were not rejected at the .05 significance level. Students from urban areas uniformly showed a higher mean score of consumer knowledge and each sub-area of consumer knowledge, even though some of the differences were not statistically significant. This may be due to the higher quality of education as a whole and the more abundant source of information in urban areas, and opportunity for shopping.

The effect of previous coursework in consumer economics on consumer knowledge.

Null Hypothesis 6.

There is no difference in the degree of a) total consumer knowledge and knowledge of each sub-area of b) economic principles, c) investment and money management, d) consumer advocacy, and e) buying practices by previous coursework in consumer economics of college students in secondary teacher education preparatory programs in Korea: $H_0 \ 6(a) \ to \ 6(e)$

After testing null hypothesis 6(a), there was no significant difference in the degree of total consumer knowledge by previous coursework in consumer economics at p<.05 (Table 12). Null hypothesis 6(a) was not rejected at
the .05 significance level.

As a result of testing null hypotheses 6(b) to 6(e), no significant differences by previous consumer economics coursework were found in any sub-areas of consumer knowledge at the .05 significance level.

In contrast to generally held expectations, there was no significant difference in mean score of total consumer knowledge and any of the sub-areas of consumer knowledge by previous consumer economics coursework. However, even though the differences are so small as to be statistically insignificant, students who had taken consumer economics coursework uniformly showed a higher mean score of total consumer knowledge and each sub-area of consumer knowledge than their counterparts who had not taken consumer economics coursework.

Regression Model Building of Consumer Knowledge

Multiple regression was used as a general statistical technique through which an analysis was made of the relationship between a dependent or criterion variable and a set of independent variables.

In an attempt to further define the predictors that made a significant difference in the degree of consumer knowledge, stepwise multiple regression analysis was used. Model to be developed was as follows:
Model of total consumer knowledge.

\[ Y = f(\text{YEAR, MAJOR1, MAJOR2, GEND, INCOME, AREA1, AREA2, COURSE}) \]

\( Y \) = Total consumer knowledge

\( \text{YEAR} \) = Academic level
0 if freshmen
1 if others

\( \text{MAJOR1} \) = Academic major
0 if social studies major
1 if others

\( \text{MAJOR2} \) = Academic major
0 if home economics majors
1 if others

\( \text{GEND} \) = Sex of students
0 if male
1 if others

\( \text{INCOME} \) = Total family income
mid-value of six categorical interval:
\$215; \$643; \$1072; \$1500; \$1929; \$2358

\( \text{AREA1} \) = Urban/rural background (growth region)
0 if rural area
1 if others

\( \text{AREA2} \) = Urban/rural background (growth region)
0 if large cities
1 if others
COURSE = Previous coursework in consumer economics
0 if students had taken coursework
1 if others

The results of the stepwise regression are shown in Table 13. The variables were entered into the model in the following order: YEAR (Freshmen: 0 vs. Seniors: 1), MAJOR1 (Social studies: 0 vs. Home economics and Business education: 1), AREA1 (Rural area: 0 vs. Large, middle and small cities: 1), and GEND (Male: 0 vs. Female: 1). Each variable was found to explain 2.1 percent, 1.4 percent, 0.8 percent, and 0.6 percent of the variation in the dependent variable in each step, respectively. These four independent variables together explained 5 percent of the variation in the dependent variable (total consumer knowledge).

As shown in Table 13, the regression equation would be: \[ Y = 28.6644 + 0.8306 \times \text{(YEAR)} - 1.0772 \times \text{(MAJOR1)} + 0.7640 \times \text{(GEND)} + 1.0107 \times \text{(AREA1)}. \] The data indicated that this equation would be the best predictor for the degree of total consumer knowledge. Stepwise regression procedures are shown in Appendix A.

The results of regression were the same as those of one-way ANOVA. That is, social studies majors, students from urban areas, senior students, and female students showed higher score of total consumer knowledge than their counterparts.
Table 13

**Stepwise Regression Model: Consumer Knowledge**

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Coefficient</th>
<th>F</th>
<th>P</th>
<th>Partial R-square</th>
<th>Cumulative R-square</th>
</tr>
</thead>
<tbody>
<tr>
<td>YEAR</td>
<td>0.8306</td>
<td>4.03</td>
<td>.05</td>
<td>.0206</td>
<td>.0206</td>
</tr>
<tr>
<td>MAJOR1</td>
<td>-1.0772</td>
<td>5.94</td>
<td>.02</td>
<td>.0147</td>
<td>.0353</td>
</tr>
<tr>
<td>GEND</td>
<td>0.7640</td>
<td>2.32</td>
<td>.13</td>
<td>.0082</td>
<td>.0435</td>
</tr>
<tr>
<td>AREA1</td>
<td>1.0107</td>
<td>5.20</td>
<td>.02</td>
<td>.0058</td>
<td>.0493</td>
</tr>
</tbody>
</table>

\[
F = 4.96 \quad df = (4, 383) \quad p < .001 \quad R^2 = 0.0493
\]
Attitudes Toward Consumer Education

In this section the attitudes respondents have toward consumer education and the influence of socio-demographic variables on attitudes toward consumer education are discussed.

Description of Attitudes Toward Consumer Education

An objective of the present study was to evaluate the attitudes toward consumer education of college students in secondary teacher education preparatory programs in Korea. To evaluate the attitudes toward consumer education, respondents were asked to indicate the extent to which they agree with each of 19 statements.

The answers were measured on a 4-point Likert Scale: $4=\text{strongly agree}$, $3=\text{agree}$, $2=\text{disagree}$, $1=\text{strongly disagree}$, $0=\text{don't know}$. For items stated in negative terms the rating scale was reversed for coding, with strongly disagree scored as 4 points and strongly agree as 1 point.

As shown in Table 14, the mean score for attitudes toward consumer education was 2.941. Students tended to be slightly favorable toward consumer education. Table 14 also shows mean scores for individual questions measuring respondents' attitudes toward consumer education.

The data presented in Table 14 show that all students gave an average rating of at least "agree" for eight statements (Statement 2, 3, 4, 9, 12, 13, 14, 17, 19).
Students showed the least favorable attitudes, with a mean score of 2.026 on statement 15. Importantly, over 80 percent of students thought that they didn't have sufficient consumer knowledge to teach consumer education (Table 15).

Table 14
Mean Scores of Attitudes Toward Consumer Education

<table>
<thead>
<tr>
<th>Statement</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Consumer education is not an interesting subject to me.</td>
<td>2.8997</td>
</tr>
<tr>
<td>2. Consumer education will not affect rational consumption behavior of students.</td>
<td>3.3684</td>
</tr>
<tr>
<td>3. Consumer education will not improve students' buying skills.</td>
<td>3.3500</td>
</tr>
<tr>
<td>4. Consumer education should be taught within elementary school curriculum.</td>
<td>3.0457</td>
</tr>
<tr>
<td>5. Consumer education should be taught within middle school curriculum.</td>
<td>2.7946</td>
</tr>
<tr>
<td>6. Consumer education should be taught within high school curriculum.</td>
<td>2.7154</td>
</tr>
<tr>
<td>7. Consumer education should be a required course for every student in secondary teacher education preparatory programs at college level.</td>
<td>2.7843</td>
</tr>
<tr>
<td>8. Consumer education should be a part of the general studies requirement for all college students.</td>
<td>2.7451</td>
</tr>
<tr>
<td>9. Consumer education should be taught in the home.</td>
<td>3.2005</td>
</tr>
<tr>
<td>10. Consumer education should be taught by consumer agencies.</td>
<td>2.6076</td>
</tr>
<tr>
<td>11. Consumer education should be taught by mass media.</td>
<td>2.9443</td>
</tr>
</tbody>
</table>
Table 14 continued

<table>
<thead>
<tr>
<th>Statement</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Consumer education should be taught in school.</td>
<td>3.0367</td>
</tr>
<tr>
<td>13. All teachers need to be knowledgeable in the area of consumer economics, consumer behavior, and consumer protection.</td>
<td>3.1085</td>
</tr>
<tr>
<td>14. Consumer education is especially important for teachers in home economics, business education, and social studies.</td>
<td>3.3342</td>
</tr>
<tr>
<td>15. My knowledge in consumer economics, consumer behavior, and consumer protection is sufficient to teach them.</td>
<td>2.0260</td>
</tr>
<tr>
<td>16. Consumer education will not reduce the need for government regulation.</td>
<td>2.8307</td>
</tr>
<tr>
<td>17. Consumer education should teach people to actively demand their rights in the marketplace.</td>
<td>3.2526</td>
</tr>
<tr>
<td>18. Consumer education has the potential to reduce the influence of business in the marketplace by increasing consumer power.</td>
<td>2.6105</td>
</tr>
<tr>
<td>19. The best way to protect consumers from the fraud and deception is through consumer education.</td>
<td>3.2160</td>
</tr>
</tbody>
</table>

TOTAL 2.9410

Note. a - d; reversed score
Table 15

Distribution of Attitudes on 19 Statements

<table>
<thead>
<tr>
<th>Statement</th>
<th>DK</th>
<th>SD</th>
<th>D</th>
<th>A</th>
<th>SA</th>
</tr>
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<tbody>
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<td>1</td>
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<td>0.51</td>
<td>5.67</td>
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<td>3</td>
<td>2.06</td>
<td>0.25</td>
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<td>4.12</td>
<td>2.84</td>
<td>17.27</td>
<td>48.45</td>
<td>27.32</td>
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<td>4.64</td>
<td>3.35</td>
<td>25.52</td>
<td>53.87</td>
<td>12.63</td>
</tr>
<tr>
<td>6</td>
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<td>5.67</td>
<td>28.09</td>
<td>51.29</td>
<td>11.86</td>
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<tr>
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<td>29.38</td>
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<td>4.90</td>
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<td>17.01</td>
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<td>2.84</td>
<td>4.64</td>
<td>58.25</td>
<td>29.38</td>
</tr>
<tr>
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<td>4.90</td>
<td>35.31</td>
<td>46.39</td>
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</tr>
<tr>
<td>11</td>
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<td>1.80</td>
<td>16.49</td>
<td>64.18</td>
<td>14.69</td>
</tr>
<tr>
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<td>0.26</td>
<td>10.57</td>
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<td>14.69</td>
</tr>
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<td>13</td>
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<td>58.76</td>
<td>25.00</td>
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<tr>
<td>14</td>
<td>2.06</td>
<td>1.29</td>
<td>3.35</td>
<td>54.64</td>
<td>38.66</td>
</tr>
<tr>
<td>15</td>
<td>10.82</td>
<td>9.28</td>
<td>70.88</td>
<td>6.44</td>
<td>2.58</td>
</tr>
<tr>
<td>16</td>
<td>17.78</td>
<td>2.58</td>
<td>19.07</td>
<td>50.26</td>
<td>10.31</td>
</tr>
<tr>
<td>17</td>
<td>2.06</td>
<td>0.77</td>
<td>5.15</td>
<td>60.57</td>
<td>31.44</td>
</tr>
<tr>
<td>18</td>
<td>6.70</td>
<td>6.96</td>
<td>29.90</td>
<td>48.97</td>
<td>7.47</td>
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<tr>
<td>19</td>
<td>3.35</td>
<td>2.32</td>
<td>6.44</td>
<td>55.93</td>
<td>31.96</td>
</tr>
</tbody>
</table>

Note. DK = Don't Know; SD = Strongly Disagree; D = Disagree; A = Agree; SA = Strongly Agree
The Influences of Socio-Demographic Variables on Attitudes Toward Consumer Education

To determine whether the differences in attitudes toward consumer education by socio-demographic variables were statistically significant, null hypotheses 7 to 12 were tested using a one-way analysis of variance (ANOVA).

The effect of academic level on attitudes toward consumer education.

Null Hypothesis 7.
There is no difference in attitudes toward consumer education by academic level of college students in secondary teacher education preparatory programs in Korea.
As shown in Table 16, there was no significant difference at $p<.05$ in attitudes toward consumer education by academic level. Null hypothesis 7 was not rejected at the .05 significance level.

The effect of academic major on attitudes toward consumer education.

Null Hypothesis 8.
There is no difference in attitudes toward consumer education by academic major of college students in secondary teacher education preparatory programs in Korea.
Table 16 indicates that there was no significant
difference in attitudes toward consumer education by academic major at $p < .05$. Null hypothesis 8 was not rejected at the .05 significance level.

The effect of sex on attitudes toward consumer education.

Null Hypothesis 9.
There is no difference in attitudes toward consumer education by sex of college students in secondary teacher education preparatory programs in Korea.

As shown in Table 16, there was no significant difference in attitudes toward consumer education by sex at $p < .05$. Hence, null hypothesis 9 was not rejected at the .05 significance level.

The effect of total family income on attitudes toward consumer education.

Null Hypothesis 10.
There is no difference in attitudes toward consumer education by total family income of college students in secondary teacher education preparatory programs in Korea.

Table 16 shows there was no significant difference at $p < .05$ in attitudes toward consumer education by total family income. Null hypothesis 10 was not rejected at the .05 significance level.
The effect of urban/rural background on attitudes toward consumer education.

Null Hypothesis 11.
There is no difference in attitudes toward consumer education by urban/rural background of college students in secondary teacher education preparatory programs in Korea.
The data presented in Table 16 indicate that there was no significant difference in attitudes toward consumer education by urban/rural background at p<.05. Null hypothesis 11 was not rejected at the .05 significance level.

The effect of previous coursework in consumer economics on attitudes toward consumer education.

Null Hypothesis 12.
There is no difference in attitudes toward consumer education by previous coursework in consumer economics of college students in secondary teacher education preparatory programs in Korea.
The data presented in Table 16 indicate that there was a significant difference in attitude toward consumer education by previous coursework in consumer economics at p<.01. Null hypothesis 12 was rejected at the .05 significance level.

Students who had taken coursework in consumer economics tended to be more favorable toward consumer
Table 16
The Effects of Socio-Demographic Variables on Attitudes Toward Consumer Education: Summary Results of Testing Null Hypotheses 7 to 12

| Socio-demographic variables | Dependent variable | Attitude mean | F |
|-----------------------------|--------------------|---------------|
| Academic level              |                    |               |
| Freshman                    |                    | 2.93          | 1.65 |
| Senior                      |                    | 2.97          |     |
| Academic major              |                    |               |
| Home economics              |                    | 2.98          |     |
| Social studies              |                    | 2.92          | 1.53 |
| Business Education          |                    | 2.93          |     |
| Sex                         |                    |               |
| Male                        |                    | 2.96          | 0.18 |
| Female                      |                    | 2.94          |     |
| Total family income         |                    |               |
| $ 215                       |                    | 2.92          |     |
| $ 643                       |                    | 2.92          |     |
| $ 1072                      |                    | 2.95          | 1.23 |
| $ 1500                      |                    | 2.93          |     |
| $ 1929                      |                    | 2.92          |     |
| $ 2358                      |                    | 3.04          |     |
| Urban/rural Background      |                    |               |
| Large cities                |                    | 2.96          |     |
| Mid $ small cities          |                    | 2.91          | 0.95 |
| Rural                       |                    | 2.94          |     |
| Background                  |                    |               |
| Yes                         |                    | 3.01          | **  |
| No                          |                    | 2.91          |     |
education than students who had not taken. As shown in Table 16, the mean score for students who had taken a consumer economics coursework was 57.27 and 55.38 for students who had not taken a consumer economics course.

The result may imply that one or more courses in consumer economics at the college level is likely to be sufficient to bring about the requisite attitudinal change. The result supports the need for offering consumer economics courses in college for prospective teachers.

Regression Model Building of Attitudes toward Consumer Education

To find further information about the relationship between attitudes toward consumer education and a set of independent variables, stepwise multiple regression analysis was used. The regression model to be developed is as follows:

**Model of Attitudes Toward Consumer Education**

\[ Y = f(\text{YEAR, MAJOR1, MAJOR2, GEND, INCOME, AREA1, AREA2, COURSE}) \]

\[ Y = \text{Attitudes toward consumer education} \]

(Variables are same as described in the consumer knowledge model)
<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Coefficient</th>
<th>$F$</th>
<th>$P$</th>
<th>Partial R-square</th>
<th>Cumulative R-square</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAJOR2</td>
<td>-0.0560</td>
<td>3.01</td>
<td>.083</td>
<td>.0233</td>
<td>.0233</td>
</tr>
<tr>
<td>COURSE</td>
<td>-0.0996</td>
<td>9.29</td>
<td>.003</td>
<td>.0076</td>
<td>.0309</td>
</tr>
</tbody>
</table>

$F = 6.14$  \hspace{1cm} df = (2, 385) \hspace{1cm} p < .0025 \hspace{1cm} R^2 = 0.0309
The results of regression analysis are shown in Table 17. The variables were entered in the model in the following order: COURSE (students who had taken coursework: 0 vs. students who had not: 1) and MAJOR2 (home economics majors: 0 vs. social studies and business education majors: 1). Each variable explained some variation in the dependent variable, 2.3 percent and 0.7 percent, respectively. These two variables together explained 3.1 percent of the variation in the dependent variable (attitudes toward consumer education). The regression equation would be: $Y = 3.0513 - 0.0560 \times (\text{MAJOR2}) - 0.0996 \times (\text{COURSE})$. The procedures for stepwise regression appear in Appendix B.

The results are that students majoring in home economics and students who had taken a consumer economics course have more favorable attitudes toward consumer education.

The Relationship Between Total Consumer Knowledge and Attitudes Toward Consumer Education

An objective of the present study was to examine the relationship between total consumer knowledge and attitudes toward consumer education. Null hypothesis 13 was used to test for that objective.

Stepwise multiple regression analysis was used to examine the relationship between total consumer knowledge and attitudes toward consumer education when other socio-
demographic variables were controlled. Attitude toward consumer education was used as a dependent variable. Consumer knowledge was used as an explanatory variable, along with other explanatory variables, to attain information on the relationship between the degree of total consumer knowledge and attitudes toward consumer education. The model to be developed is as follows:

Model of Relationship Between Consumer Knowledge and Attitudes Toward Consumer Education

\[ Y = f(\text{SCORE, YEAR, MAJOR1, MAJOR2, GEND, INCOME, AREA1, AREA2, COURSE}) \]

\[ Y = \text{Attitudes toward consumer education} \]

\[ \text{SCORE} = \text{Total consumer knowledge} \]

(other variables are same as described in the consumer knowledge model)

Null Hypothesis 13

There is no association between the degree of total consumer knowledge and attitudes toward consumer education when other socio-demographic variables are controlled.

The results of the stepwise multiple regression are shown in Table 18. The variables were entered into the model in the following order: COURSE (students had taken a consumer economics coursework: 0 vs. students had not: 1), SCORE, MAJOR2 (home economics major: 0 vs. social studies
and business education majors: 1), GEND (male: 0 vs. female: 1). Each variables was found to explain 2.3 percent, 1.5 percent, 0.8 percent, and 0.6 percent of the variance in the dependent variable in each step, respectively. These variables all together explained 5.3 percent of the variance in the dependent variable.

Consumer knowledge made a significant contribution (p<.009) to the explained variance in attitudes toward consumer education. Null hypothesis 13 was rejected at the .05 significance level. The regression equation would be: \( Y = 2.825 - 0.079(\text{MAJOR2}) + 0.063(\text{GEND}) - 0.098(\text{COURSE}) + 0.01(\text{SCORE}) \). The procedure for stepwise regression appears in Appendix C.

This finding indicates that students who had taken consumer economics coursework, have higher consumer knowledge, major in home economics, and are female have more favorable attitudes toward consumer education.

Since the amount of explained variance \( R^2 \) is small, other variables which may cause variance need to be assessed. Grade point averages of respondents, father's occupation, parent's education, mental ability, allowance, and shopping experience are factors which could be incorporated in future study.
Table 18
The Relationship Between Total Consumer Knowledge and Attitudes Toward Consumer Education: Summary Results of Testing Null Hypothesis 13

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Coefficient</th>
<th>F</th>
<th>P</th>
<th>Partial R-squared</th>
<th>Cumulative R-squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>COURSE</td>
<td>-0.0975</td>
<td>9.01</td>
<td>.003</td>
<td>.0233</td>
<td>.0233</td>
</tr>
<tr>
<td>SCORE</td>
<td>0.0098</td>
<td>6.90</td>
<td>.009</td>
<td>.0148</td>
<td>.0381</td>
</tr>
<tr>
<td>MAJOR2</td>
<td>-0.0791</td>
<td>5.22</td>
<td>.023</td>
<td>.0082</td>
<td>.0464</td>
</tr>
<tr>
<td>GEND</td>
<td>0.0630</td>
<td>2.50</td>
<td>.115</td>
<td>.0062</td>
<td>.0525</td>
</tr>
</tbody>
</table>

F = 5.31  df = (4,383)  p<.0004  R-squared = 0.0530
CHAPTER V

SUMMARY, IMPLICATIONS, AND SUGGESTIONS

Summary

Summary of Procedure

The purpose of the present study was to assess the degree of consumer knowledge and attitudes toward consumer education of college students in secondary teacher education preparatory programs in Korea. That would provide a basis and/or evidence of need for creating consumer-related courses in a curriculum for prospective teachers.

The rationale was that teacher education preparatory programs should be developing a solid background of consumer knowledge and attitudes in its students. Prospective teachers with a high level of consumer knowledge would then be able to implement consumer education within their curricula in the future. Also, favorable attitudes of prospective teachers toward consumer education could be expected to influence positively their pupils' learning and behavior.

The data for the present study were collected in Korea, during May, 1991. Four hundred fifty questionnaires were distributed to the freshmen and senior students with majors in home economics, social studies, and business
education, in five randomly selected colleges. The questionnaire return rate was 92 percent (N=415), and 388 (86 percent of the total) questionnaires were usable for analysis. Collected data were coded and analyzed using the SAS software package. The data were analyzed using \( t \)-test, one-way analysis of variance (ANOVA), Pearson's correlation, Duncan's multiple range test and stepwise multiple regression. A .05 significance level was chosen as the criterion for rejection of the null hypotheses.

Summary of Findings and Implications

1. The mean score on the 40 knowledge questions was 30.18 which represented 75.4 percent correct. Students obtained the highest score in the area of economic principles and the lowest score in the area of buying practices. Additionally, the scores in sub-areas of consumer knowledge were highly and positively correlated.

2. The relationships of consumer knowledge and socio-demographic variables were investigated using a one-way analysis of variance (ANOVA). As shown in Table 19, academic level, academic major, sex, and urban/rural background had an effect on the degree of total consumer knowledge and/or the sub-areas of consumer knowledge.

Senior students received a higher mean score than freshmen. This result may imply that consumer knowledge appears to be acquired through the formal education program.
Table 19
Summary Results of Testing Null Hypotheses 1 to 6

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Dependent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Consumer knowledge</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>H0</td>
<td>Socio-demographic variables</td>
</tr>
<tr>
<td>H1 1</td>
<td>Academic level</td>
</tr>
<tr>
<td>H2 2</td>
<td>Academic major</td>
</tr>
<tr>
<td>H3 3</td>
<td>Sex</td>
</tr>
<tr>
<td>H4 4</td>
<td>Total family income</td>
</tr>
<tr>
<td>H5 5</td>
<td>Urban/rural background</td>
</tr>
<tr>
<td>H6 6</td>
<td>Previous coursework</td>
</tr>
</tbody>
</table>

Note. Total: Total consumer knowledge
Sub-area 1: Economic principles
Sub-area 2: Investment and money management
Sub-area 3: Consumer advocacy
Sub-area 4: Buying practices

*p<.05 ; **p<.01 ; ***p<.001
n.s: not significant
Students majoring in social studies showed highest scores in the area of economic principles. Also, students majoring in home economics and majoring in social studies showed relative strength in the area of consumer advocacy and buying practices. These results may be related to the content covered primarily in each related major, such as economic principles in social studies, financial management in business education, and buying practices in home economics. This indicates the importance of school education as a major source of consumer knowledge and broadening the curriculum in each of the areas may be an appropriate solution to improve consumer knowledge.

Female students scored higher than male students in the buying practices area. This may imply that since buying practices is a major subject which is taught in home economics, the curriculum, again, has contributed to the knowledge score. Another reason can be posited. Generally, females take more responsibility for household purchases, and spend more time for shopping than males. Life experiences in the marketplace may improve consumer knowledge.

Students from urban areas uniformly showed higher mean scores of consumer knowledge and each sub-area of consumer knowledge than those from rural areas, even though some of the differences were not statistically significant. This may be due to higher quality education and more abundant sources of information in urban areas.
3. In an attempt to define the best predictors for the degree of total consumer knowledge within the variables used in the study, a stepwise multiple regression analysis was used. Analysis of the regression indicated that the equation would be: 

\[ Y = 28.6644 + 0.8306*(\text{YEAR}) - 1.0772*(\text{MAJOR1}) + 0.7046*(\text{GEND}) + 1.0107*(\text{AREA1}). \]

The results show that students who are seniors, majoring in social studies, are female, and come from urban areas obtained a higher mean score of total consumer knowledge than any of their counterparts.

4. Students tended to be slightly favorable toward consumer education, with mean score of 2.941 from a range of 1 to 4. The relationships of attitudes toward consumer education and socio-demographic variables were examined using a one-way analysis of variance. There was no significant difference in attitudes toward consumer education at the .05 significance level by socio-demographic variables except for previous coursework in consumer economics (Table 20). Students who had taken consumer economics coursework tended to have more favorable attitudes toward consumer education than those who had not. This result may imply that one or more consumer economics courses at the college level is likely to bring an attitudinal change. Hence, the result supports the need for offering consumer economics courses in college for prospective teachers.
Table 20

Summary Results of Testing Null Hypotheses 7 to 12

<table>
<thead>
<tr>
<th>H0</th>
<th>Independent variables</th>
<th>Dependent variables</th>
</tr>
</thead>
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<tr>
<td></td>
<td>Socio-demographic variables</td>
<td>Attitudes</td>
</tr>
<tr>
<td>H0</td>
<td></td>
<td>n.s</td>
</tr>
<tr>
<td>H 7</td>
<td>Academic level</td>
<td></td>
</tr>
<tr>
<td>H 8</td>
<td>Academic major</td>
<td>n.s</td>
</tr>
<tr>
<td>H 9</td>
<td>Sex</td>
<td>n.s</td>
</tr>
<tr>
<td>H 10</td>
<td>Total family income</td>
<td>n.s</td>
</tr>
<tr>
<td>H 11</td>
<td>Urban/rural background</td>
<td>n.s</td>
</tr>
<tr>
<td>H 12</td>
<td>Previous coursework</td>
<td>F**</td>
</tr>
</tbody>
</table>

Notes. *p<.05 ; **p<.01 ; ***p<.001

n.s: not significant
5. To find further information about the relationship between attitudes toward consumer education and a set of independent variables, a stepwise multiple regression analysis was used. The regression equation would be: \( Y = 3.0531 - 0.0560*(\text{MAJOR2}) - 0.0996*(\text{COURSE}) \). Those were the best predictors for attitudes toward consumer education. The result showed that students with a major in home economics and students who had taken consumer economics coursework have more favorable attitudes toward consumer education.

6. To examine the relationship between total consumer knowledge and attitudes toward consumer education when other socio-demographic variables are controlled, a stepwise multiple regression analysis was used. There was a significant positive relation between consumer knowledge and attitudes toward consumer education at \( p < .001 \). That is to say, the more consumer knowledge one has, the more favorable are the attitudes toward consumer education. The regression equation would be: \( Y = 2.825 - 0.079*(\text{MAJOR2}) + 0.063*(\text{GEND}) - 0.098*(\text{COURSE}) + 0.01*(\text{SCORE}) \). The result indicated that students who major in home economics, are female, have taken consumer economics coursework, and have more consumer knowledge have more favorable attitudes toward consumer education.

Since the amount of explained variance is small, other variables which may cause variance need to be assessed. Grade point averages of respondents, father's
occupation, parents' education, mental ability, allowance, and experience in shopping are factors which could be incorporated in future study.

Suggestions for Future Studies

1. A longitudinal study could be undertaken to retest the senior students in secondary teacher education preparatory programs a few years later when they will be in-service teachers. The intent would be to determine retention of consumer knowledge. Also, when they are in-service teachers, will they continue to hold their prior attitudes toward consumer education? If there is a decrease in their consumer knowledge and/or attitude changes, that would demonstrate the need for consumer education retraining for in-service teachers.

2. A study needs to be conducted to evaluate attitudes and receptiveness toward consumer education of faculties, school administrators, and/or policy makers who would directly affect and implement curriculum.

3. A study needs to be conducted to determine content of the present consumer education courses offered at the college level. Such a study would further define consumer education for curriculum implementation at the college level, and also eliminate the ambiguity resulting from the lack of uniformity of course titles and instructional contents. One result could be a comprehensive guide for consumer education at various level.
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## APPENDIX A

### Stepwise Regression Procedure: Consumer Knowledge

#### Stepwise Procedure for Dependent Variable SCORE

<table>
<thead>
<tr>
<th>Step</th>
<th>Variable Entered</th>
<th>R-square</th>
<th>C(p)</th>
<th>Regression</th>
<th>Error</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MAJOR1</td>
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<td>7.29</td>
<td>133.92579058</td>
<td>0.0205</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6377.62060117</td>
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<td></td>
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<td>6511.54639175</td>
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</table>

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Estimate</th>
<th>Standard Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTERCEP</td>
<td>30.4758</td>
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</tr>
<tr>
<td>MAJOR1</td>
<td>-1.2599</td>
<td>0.4425</td>
</tr>
</tbody>
</table>

C(p) = 7.29184639

#### Step 2

<table>
<thead>
<tr>
<th>Step</th>
<th>Variable Entered</th>
<th>R-square</th>
<th>C(p)</th>
<th>Regression</th>
<th>Error</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>AREA1</td>
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C(p) = 3.40639539

#### Step 3

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<th>Error</th>
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<th>Standard Error</th>
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C(p) = 2.12998167

Bounds on condition number:

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<td>2</td>
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<tr>
<td>3</td>
<td>2.13</td>
</tr>
</tbody>
</table>

### Notes

- The table entries include the number of degrees of freedom (DF), the sum of squares, the mean square, and the F-statistic with its p-value.
- The Type II sum of squares is provided for each parameter entered.
- The condition number bounds are given for each step.
Step 4  Variable GEND Entered  R-square = 0.04926527  C(p) = 1.82681091

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<tr>
<th>Variable</th>
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<th>Mean Square</th>
<th>F</th>
<th>Prob&gt;F</th>
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<td>6190.75331241</td>
<td>16.16384677</td>
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<tr>
<td>Total</td>
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<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Variable</th>
<th>Parameter</th>
<th>Standard Error</th>
<th>Type II Sum of Squares</th>
<th>F</th>
<th>Prob&gt;F</th>
</tr>
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<tr>
<td>INTERCEP</td>
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<td>0.0001</td>
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<tr>
<td>YEAR</td>
<td>0.83060281</td>
<td>0.41364063</td>
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<td>0.0453</td>
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<tr>
<td>MAJOR1</td>
<td>-1.07719849</td>
<td>0.44201212</td>
<td>95.99924883</td>
<td>5.94</td>
<td>0.0153</td>
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<tr>
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<td>0.76393919</td>
<td>0.50129012</td>
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<tr>
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<td>84.04542935</td>
<td>5.20</td>
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</table>

Bounds on condition number: 1.025025, 16.35658

All variables in the model are significant at the 0.1500 level.
No other variable met the 0.1500 significance level for entry into the model.

Summary of Stepwise Procedure for Dependent Variable SCORE

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<tr>
<th>Step</th>
<th>Variable</th>
<th>Entered</th>
<th>Removed</th>
<th>Number</th>
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<th>Model R**2</th>
<th>C(p)</th>
<th>F</th>
<th>Prob&gt;F</th>
</tr>
</thead>
<tbody>
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<td>MAJOR1</td>
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<td></td>
<td>0.0206</td>
<td>0.0206</td>
<td>7.2918</td>
<td>8.1057</td>
<td>0.0046</td>
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</tr>
<tr>
<td>2</td>
<td>AREA1</td>
<td>2</td>
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<td>0.0353</td>
<td>3.4064</td>
<td>5.8792</td>
<td>0.0158</td>
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</tr>
<tr>
<td>3</td>
<td>YEAR</td>
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<td></td>
<td>0.0082</td>
<td>0.0435</td>
<td>2.1300</td>
<td>3.2924</td>
<td>0.0704</td>
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</tr>
<tr>
<td>4</td>
<td>GEND</td>
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<td>0.0058</td>
<td>0.0493</td>
<td>1.8268</td>
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<td>0.1283</td>
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</tr>
</tbody>
</table>
Stepwise Regression Procedure: Attitudes Toward Consumer Education

Stepwise Procedure for Dependent Variable ANS

Step 1  Variable COURSE Entered  R-square = 0.02332408  C(p) = 4.34585041

<table>
<thead>
<tr>
<th></th>
<th>DF</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Prob&gt;F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
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<td>0.83803003</td>
<td>0.83803003</td>
<td>9.22</td>
<td>0.0026</td>
</tr>
<tr>
<td>Error</td>
<td>386</td>
<td>35.09178507</td>
<td>0.09091136</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>387</td>
<td>35.92981510</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Variable  Parameter  Standard  Type II
           Estimate  Error  Sum of Squares  F  Prob>F
INTERCEP   3.01410169  0.09945183  0.02696833  1.11015508  6.14  0.0024
COURSE     -0.09945183  0.03275609  0.83803003  9.22  0.0026

Bounds on condition number: 1, 1

Step 2  Variable MAJOR2 Entered  R-square = 0.03089788  C(p) = 3.33435834

<table>
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<tr>
<th></th>
<th>DF</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Prob&gt;F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>2</td>
<td>1.11015508</td>
<td>0.55507754</td>
<td>6.14</td>
<td>0.0024</td>
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<tr>
<td>Error</td>
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<td>0.09044068</td>
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<td></td>
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<tr>
<td>Total</td>
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<td>35.92981510</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Variable  Parameter  Standard  Type II
           Estimate  Error  Sum of Squares  F  Prob>F
INTERCEP   3.05128664  0.03439582  0.03228470  711.73541214  7869.64 0.0001
MAJOR2     -0.05600143  0.03267128  0.84029480  3.01  0.0836
COURSE     -0.09958640  0.03089788  0.83803003  9.22  0.0026

Bounds on condition number: 4.000023

All variables in the model are significant at the 0.1500 level.

No other variable met the 0.1500 significance level for entry into the model.

Summary of Stepwise Procedure for Dependent Variable ANS

<table>
<thead>
<tr>
<th>Step</th>
<th>Variable</th>
<th>Entered</th>
<th>Removed</th>
<th>Partial R^2</th>
<th>Model R^2</th>
<th>C(p)</th>
<th>F</th>
<th>Prob&gt;F</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>COURSE</td>
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<td>0.0233</td>
<td>0.0233</td>
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<td>9.2181</td>
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<td>MAJOR2</td>
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<td></td>
<td>0.0076</td>
<td>0.0309</td>
<td>3.3344</td>
<td>3.0089</td>
<td>0.0836</td>
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APPENDIX C

Stepwise Regression Procedure: Relationship Between Consumer Knowledge and Attitudes Toward Consumer Education.

Stepwise Procedure for Dependent Variable ANS

Step 1  Variable COURSE Entered  \( R^2 = 0.02332408 \)  \( C(p) = 9.61911134 \)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Parameter</th>
<th>Estimate</th>
<th>Standard Error</th>
<th>Type II Sum of Squares</th>
<th>F</th>
<th>Prob&gt;F</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTERCEP</td>
<td></td>
<td>3.01410169</td>
<td>0.02696833</td>
<td>0.83803003</td>
<td>9.22</td>
<td>0.0026</td>
</tr>
<tr>
<td>COURSE</td>
<td>-0.09945183</td>
<td>0.03275609</td>
<td>0.83803003</td>
<td>9.22</td>
<td>0.0026</td>
<td></td>
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</table>

Bounds on condition number: 1, 1

Step 2  Variable SCORE Entered  \( R^2 = 0.03814560 \)  \( C(p) = 5.64575733 \)

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<th>Parameter</th>
<th>Estimate</th>
<th>Standard Error</th>
<th>Type II Sum of Squares</th>
<th>F</th>
<th>Prob&gt;F</th>
</tr>
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<tbody>
<tr>
<td>INTERCEP</td>
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<td>2.74252497</td>
<td>0.11467396</td>
<td>0.53253424</td>
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<tr>
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<td>0.03260783</td>
<td>0.75670059</td>
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<td>0.0153</td>
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Bounds on condition number: 1.003632, 4.014526

Step 3  Variable MAJOR2 Entered  \( R^2 = 0.04635822 \)  \( C(p) = 4.33591314 \)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Parameter</th>
<th>Estimate</th>
<th>Standard Error</th>
<th>Type II Sum of Squares</th>
<th>F</th>
<th>Prob&gt;F</th>
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<tr>
<td>INTERCEP</td>
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<td>2.77535354</td>
<td>0.11574836</td>
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<td>0.03208151</td>
<td>0.29507800</td>
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<tr>
<td>COURSE</td>
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<td>0.03251058</td>
<td>0.75727969</td>
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Bounds on condition number: 1.004489, 9.026944
Step 4 Variable GEND Entered

R-square = 0.05253834 C(p) = 3.84520648

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<th>Mean Square</th>
<th>F</th>
<th>Prob&gt;F</th>
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<tbody>
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<th>Sum of Squares</th>
<th>Type II</th>
<th>F</th>
<th>Prob&gt;F</th>
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<td>0.0026</td>
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<tr>
<td>COURSE</td>
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<td>0.03249581</td>
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<tr>
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Bounds on condition number: 1.176798, 17.45677

All variables in the model are significant at the 0.1500 level. No other variable met the 0.1500 significance level for entry into the model.

Summary of Stepwise Procedure for Dependent Variable ANS

<table>
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<th>Step</th>
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<th>Number</th>
<th>Partial R(^2)</th>
<th>Model R(^2)</th>
<th>C(p)</th>
<th>F</th>
<th>Prob&gt;F</th>
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</thead>
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<td>1</td>
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<td>0.0233</td>
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<td>9.2181</td>
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<td>0.0464</td>
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<td>3.3070</td>
<td>0.0698</td>
</tr>
<tr>
<td>4</td>
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APPENDIX D

Analysis of Variance Procedure for Academic Major

Table D.1
Duncan's Multiple Range Test for variable: Total Knowledge

<table>
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<tr>
<th>Duncan grouping</th>
<th>Mean</th>
<th>N</th>
<th>Major</th>
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</thead>
<tbody>
<tr>
<td>A</td>
<td>31.00</td>
<td>124</td>
<td>Social studies</td>
</tr>
<tr>
<td>B A</td>
<td>30.10</td>
<td>131</td>
<td>Home economics</td>
</tr>
<tr>
<td>B</td>
<td>29.49</td>
<td>133</td>
<td>Business education</td>
</tr>
</tbody>
</table>

Note. Means with the same letter are not significantly different.

Table D.2
Duncan's Multiple Range Test for Variable: Economic Principles

<table>
<thead>
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<th>Duncan grouping</th>
<th>Mean</th>
<th>N</th>
<th>Major</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>8.53</td>
<td>124</td>
<td>Social studies</td>
</tr>
<tr>
<td>B</td>
<td>7.87</td>
<td>133</td>
<td>Business education</td>
</tr>
<tr>
<td>C</td>
<td>7.41</td>
<td>131</td>
<td>Home economics</td>
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</table>

Note. Means with the same letter are not significantly different.
Table D.3
Duncan's Multiple Range Test for Variable: Consumer Advocacy

<table>
<thead>
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<th>Duncan grouping</th>
<th>Mean</th>
<th>N</th>
<th>Major</th>
</tr>
</thead>
<tbody>
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<td>124</td>
<td>Social studies</td>
</tr>
<tr>
<td>A</td>
<td>7.56</td>
<td>131</td>
<td>Home economics</td>
</tr>
<tr>
<td>B</td>
<td>7.11</td>
<td>133</td>
<td>Business education</td>
</tr>
</tbody>
</table>

Note. Means with the same letters are not significantly different.

Table D.4
Duncan's Multiple Range Test for Variable: Buying Practices

<table>
<thead>
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<th>Duncan grouping</th>
<th>Mean</th>
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</thead>
<tbody>
<tr>
<td>A</td>
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</tr>
<tr>
<td>A</td>
<td>7.34</td>
<td>124</td>
<td>Social studies</td>
</tr>
<tr>
<td>B</td>
<td>6.86</td>
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</table>

Note. Means with the same letters are not significantly different.
APPENDIX E

Analysis of Variance Procedure for Urban/Rural Background

Table E.1
Duncan's Multiple Range Test for Variable: Total Knowledge

<table>
<thead>
<tr>
<th>Duncan grouping</th>
<th>Mean</th>
<th>N</th>
<th>Urban/rural background</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>30.89</td>
<td>221</td>
<td>Large cities</td>
</tr>
<tr>
<td>B A</td>
<td>29.99</td>
<td>123</td>
<td>Middle &amp; small cities</td>
</tr>
<tr>
<td>B</td>
<td>29.27</td>
<td>44</td>
<td>Rural areas</td>
</tr>
</tbody>
</table>

Note. Means with the same letter are not significantly different.

Table E.2
Duncan's Multiple Range Test for Variable: Economic Principles

<table>
<thead>
<tr>
<th>Duncan grouping</th>
<th>Mean</th>
<th>N</th>
<th>Urban/rural Background</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>8.18</td>
<td>221</td>
<td>Large cities</td>
</tr>
<tr>
<td>B A</td>
<td>7.86</td>
<td>123</td>
<td>Middle &amp; small cities</td>
</tr>
<tr>
<td>B</td>
<td>7.49</td>
<td>44</td>
<td>Rural areas</td>
</tr>
</tbody>
</table>

Note. Means with the same letters are not significantly different.
APPENDIX F

Questionnaire: English Version

The following information is extremely important to compile a meaningful statistical analysis. No one will be identified in this study.

PLEASE CHECK THE APPROPRIATE BLANK.

1. Indicate your academic level:
   1) Freshman ____  
   2) Senior ____

2. Indicate your academic major:
   1) Home Economics ____
   2) Social Studies ____
   3) Business Education ____

3. Indicate your sex:
   1) Male ____
   2) Female ____

4. Check the category of your total family income per month: (700 Won = 1 Dollar)
   1) Under 300,000 Won (Under $429)
   2) 300,000 Won - under 600,000 Won ($429 - under $857)
   3) 600,000 Won - under 900,000 Won ($857 - under $1286)
   4) 900,000 Won - under 1200,000 Won ($1286 - under $1714)
   5) 1200,000 Won - under 1500,000 Won ($1714 - under $2143)
   6) Over 1500,000 Won (Over $2143)

5. Indicate your growth region where you have lived until graduated from high school:
   1) Large City (Seoul, Pusan, Incheon, Daejon, Kwangju, Taeku)
   2) Middle and small city ____
   3) Rural ____

6. Indicate that whether you have taken a course in the consumer economics or related courses (whether or not a course title includeds the word 'consumer'):
   1) Yes ____
   2) No ____
This section is about consumer knowledge.

1. Which of the following is not a basic component of nation's economy?
   1) Household  2) Business  3) Retailer  4) Government

2. What is GNP?
   1) The sum of total consumption and expenditures by all sectors of economy during one year.
   2) The sum of the value of final goods and intermediate goods.
   3) The total market value of all final goods and services produced in the economy during a given period of time.
   4) The sum of the total income earned by each individual during one year.

3. During periods of normal economic growth, a large increase in the price of a product would most likely be created by a decrease in:
   1) personal income  2) product demand  3) product supply  4) corporate tax rate

4. Which of the following statements is accurate in describing inflation?
   1) A sustained upward movement in the general level of price.
   2) A sustained downward movement in the general level of price.
   3) A sustained upward movement in income level.
   4) A sustained downward movement in income level.

5. If the amount of currency decreases, the interest rate will:
   1) rise because the quantity of money demand will be increased.
   2) decrease because the quantity of money demand will be decreased.
   3) remain same because there is no change of the quantity of money demand.
   4) remain same even if the quantity of money demand will be increased.
6. The central economic problem in the marketplace is that of satisfying:

1) labor union demands.
2) unlimited wants and limited resources.
3) unlimited advertising budgets.
4) overuse of consumer credit.

7. The rule of rational choice is always to select that alternative:

1) where benefits exceed costs.
2) where costs are lowest.
3) which will be valuable for the longest period of time.
4) which brings the fastest returns.

8. Which of the following is not the function of money?

1) A medium of exchange 2) A standard unit of account
3) A store of value 4) A unit of produce

9. Of the following, which one is the most effective to decrease income inequality and to redistribute income?

1) A property tax 2) An indirect tax
3) A progressive direct tax 4) A direct regressive tax

10. During a period of high unemployment and sluggish economic growth, a good policy for the government to pursue might be to:

1) begin an extensive road building programs.
2) increase corporate income taxes.
3) increase foreign imports.
4) increase personal income taxes.

11. The purpose of a budget is to:

1) keep an accurate record of what has been spent.
2) limit savings to a controlled level.
3) plan for spending, based on anticipated income and goals.
4) arrange for a comparative shopping program.

12. The ease and speed with which you are able to obtain the money you have placed in an investment is which characteristic?

1) Safety 2) Steady returns
3) Liquidity 4) Risk
13. Which of the following is the first step in decision making about savings?

1) Gather information about the type of savings.
2) Compare the advantages and disadvantages of each type of savings.
3) Establish a goal for saving.
4) Consider credit transactions.

14. Which of the following will probably be the result if the savings of individuals are being invested in new manufacturing plants and equipment?

1) An increase in the price of food.
2) Increased economic growth.
3) Increase in bankruptcies.
4) A decline in money supply.

15. Which of the following is not a benefit of recording of expenditure?

1) Increase of income.
2) Basis for budgeting.
3) Expecting future expenditure.
4) Reviewing past expenditure patterns for rational consumption.

16. Which of the following is a type of 'time and savings deposit'?

1) An ordinary account
2) A fixed deposit
3) A mutual savings account
4) A checking account

17. Which of the following statements about credit is not true?

1) It is convenient system for a person who has limited salary.
2) It can be a way for producers to increase a sale.
3) It encourages one to spend more money than he should.
4) It helps one never exceed his budget.

18. When a person buys any form of life insurance, he does so in an attempt to:

1) control his premiums.
2) share the risk of losses.
3) reduce the effects of inflation.
4) transfer the individual losses to the government.
19. A family used installment credit to buy a new car. This means:

1) they have taken on a fixed money obligation for a period of time.
2) they will now have more money to spend in the future.
3) their savings account has been increased by the amount of borrowed.
4) the purchase will not affect their budget.

20. Which of the following is a form of life insurance?

1) Fire insurance  2) Marine insurance  
3) Auto insurance  4) Endowment insurance

21. What are the two roles the individual must fulfill in properly contributing to the economy?

1) Spender and saver  2) Producer and consumer  
3) Wholesaler and retailer  4) Marketer and producer

22. Which of the following statements is not a consumer right?

1) Consumer must be protected against hazardous goods.
2) Consumer must be given the facts needed to make informed choices.
3) Consumer must be assured access to a variety of products and services at competitive prices.
4) Consumer must effectively use and save resources.

23. Which of the following is not directly related to consumer protection?

1) Food Sanitation Laws  2) Consumer Protection Law  
3) Labor Union Law  4) Anti-Trust Law

24. Which of the following is a main function of private consumer agencies (e.g. Korean Consumer Protection Union, Korean YWCA, Korean Consumer Association)?

1) Mediate disputes between merchants and customers.
2) Interest consumers in forming their own organizations.
3) Provide useful information about consumer products.
4) Control prices of consumer products.

25. The most fundamental and greatest source of help for consumer is:

1) information and awareness  
2) government regulation  
3) business trade booklets  
4) consumer protection agencies
26. The right to safety in a product carries with it the responsibility to:

1) seek information  
2) register complaints  
3) honor obligations  
4) use the product properly

27. The most effective way the consumer can influence the sales price of the products in the marketplace is to:

1) require government chartering of corporations.  
2) establish legally enforced grade labelling of products.  
3) buy only when well-established price ceilings for products exist.  
4) make informed choices based on price and quality comparison.

28. Which of the following is not the agency for consumer complaint?

1) The Korea Chamber of Commerce and Industry  
2) The Korea Consumer Association  
3) New life center  
4) Korea YWCA

29. A major purpose of Antitrust laws is to:

1) eliminate inefficient producers.  
2) standardize products.  
3) promote competition.  
4) stabilize prices.

30. Which of the following statements about a concept of 'consumers' is not true?

1) Consumer is a person who buys and uses goods and services.  
2) Organizations such as business, household, school and government are also consumer.  
3) Consumers must stand against business.  
4) Consumers have not only rights but also responsibilities for rational consumption.

31. The very first step in an organized approach to purchase item is to:

1) estimate the amount of money you have to spend.  
2) identify your need for the items.  
3) determine a store.  
4) determine a proper time to buy.
32. Usually the least costly way for a consumer to obtain clothing would be to buy:
   1) standardized items.  2) from specialty shops.
   3) second or flawed items.  4) out of season specials.

33. Which information is not required on the labels of all food products?
   1) The ingredients  2) Net weight
   3) The product name  4) The date of manufacture

34. The largest single factor which determines the quantity and quality of clothing a family buys is:
   1) age of parents.  2) educational background.
   3) level of income.  4) climate.

35. An easy way to avoid impulse buying is:
   1) checking labels.
   2) shopping at discount stores.
   3) using a shopping list.
   4) buying a standardized item.

36. Furniture and appliance tags should provide the consumer with information on:
   1) product features.  2) available financing.
   3) installation.  4) delivery costs.

37. When you buy canned food, which of the following is not a right way?
   1) Check the stamp of a warranty of the quality.
   2) Check the label on food products.
   3) Select the can which is little bit swollen.
   4) Check a wrapping condition.

38. Which of the following is not a social cost of increased automobile travel?
   1) traffic congestion
   2) environmental pollution
   3) the shortage of parking lots
   4) more luxury automobile produced
39. Which statement about rental housing is true?

1) A landlord may always enter the premises of a tenant.
2) Normal repairs are the responsibility of tenant unless an agreement is made with the landlord.
3) Any improvement of rental property can be removed by the tenants.
4) If a lease is not for a specified period of time, the tenant is required to give a notice when he moves.

40. The major reason most people do not buy a house is the:

1) rising costs of household maintenance.
2) low costs of rental housing.
3) lack of access to financing.
4) high taxes for buying a house.

* The next set of questions are about attitudes toward consumer education.

DK - Don't Know       SD - Strongly Disagree      D - Disagree
A - Agree               SA - Strongly Agree

1. Consumer education is not an interesting subject to me.
2. Consumer education will not affect rational consumption behavior of students.
3. Consumer education will not improve students’ buying skills.
4. Consumer education should be taught within elementary school curriculum.
5. Consumer education should be taught within middle school curriculum.
6. Consumer education should be taught within high school curriculum.
7. Consumer education should be required course for every student in secondary teacher education preparatory programs at the college level.
8. Consumer education should be a part of the general studies requirement for all college students.

9. Consumer education should be taught in the home.

10. Consumer education should be taught by consumer agencies.

11. Consumer education should be taught by mass media.

12. Consumer education should be taught in schools.

13. All teachers need to be knowledgeable in the area of consumer economics, consumer behavior, and consumer protection.

14. Consumer education is important especially for teachers in home economics, business education and social studies.

15. My knowledge in consumer economics, consumer behavior, and consumer protection is sufficient to teach them.

16. Consumer education will not reduce the need for government regulation.

17. Consumer education should teach people to actively demand their rights in the marketplace.

18. Consumer education has the potential to reduce the influence of business in the marketplace by increasing consumer power.

19. The best way to protect consumers from fraud and deception is through consumer education.
APPENDIX G

Questionnaire: Korean Version

안녕하십니까?

본 질문지는 오레곤주립대학교 석사학위논문을 위한 연구자료를 수집하려는 것으로서, 예비공사들의 소비자지식과 소비자교육에 관한 태도를 알아보고자 하는 것입니다.

수집된 자료는 본 연구목적 이외에는 사용되지 않을 것이며 모든 사항은 통계적으로 처리되기 때문에 개인에게는 아무런 영향이 없을 것입니다.

여러분의 성함을 밝히지 않는 것이므로 솔직하게 한 품향도 답지없이 기재해 주시면 감사하겠습니다.

1991년 4월

이 선 영 (오레곤 주립대학 대학원 석사과정)
1. 국민경제를 구성하는 기본요소가 아닌 것은 어느 것입니까?
   ① 가계  ② 기업  ③ 정부  ④ 소화상

2. 국민총생산(GNP)이란 무엇입니까?
   ① 국민전체의 1년간 소비와 지출의 총합액
   ② 외주 생산로 중간생산물의 총합액
   ③ 국민전체가 일정기간동안 생산한 최종제품의 총합액
   ④ 국민 거래관이 1년동안 실제로 판은 소득의 총액

3. 경상적인 경제성장이 이루어질 때, 상품의 허리한 가격상승은 주로 다음 어느 것에 의해 일어날까요?
   ① 개인소득의 감소
   ② 상품수요의 감소
   ③ 상품공급의 감소
   ④ 업인세율의 감소

4. 다음 중 인플레이션은 어느 것을 가리킵니까?
   ① 일반 물가수준이 지속적으로 상승하는 현상
   ② 일반 물가수준이 지속적으로 하락하는 현상
   ③ 임금수준이 지속적으로 상승하는 현상
   ④ 임금수준이 지속적으로 하락하는 현상

5. 통화량의 공급이 줄어들면 이자율은 어떻게 된다고 생각하십니까?
   ① 수요가 상대적으로 증가하므로 이자율은 높아진다
   ② 수요가 상대적으로 감소하므로 이자율은 내려간다
   ③ 수요의 변동이 없어 이자율은 고정된다
   ④ 수요는 증가하나 이자율은 고정된다

6. 전에 소비자경제학이나 이와 관련한 과목을 수강한 적이 있습니까?
   있다 ( )  없다 ( )
6. 다음 중 사정에서 일어나는 경제 문제가 가장 근본적인 이유는 무엇입니까?
   ① 노동조합의 요구를 만족시키는 것
   ② 무차별의 욕구와 제한된 자원
   ③ 무차별적인 장고예산
   ④ 소비자들의 credit card 사용

7. 다음 중 '일반적인 선택'이 아닌 것은 무엇입니까?
   ① 수익이 높은 (순매)보다 큰 것을 선택한다
   ② 수익이 높은 (순매)가 가장 적게 드는 것을 선택한다
   ③ 가장 오래동안 가치가 지속되는 것을 선택한다
   ④ 가장 빨리 수익을 얻을 수 있는 것을 선택한다

8. 다음 중 확률의 가능성이 아닌 것은 무엇입니까?
   ① 일반적인 교육 수단  ② 일반적인 가치통도
   ③ 일반적인 자활수단  ④ 일반적인 생산수단

9. 다음 중 변부의 차를 줌이고 소득저해계 효과를 가장 크게 가리오는 것은 무엇입니까?
   ① 소득세  ② 감세  ③ 지방 편년세  ④ 지방 뉴틴세

10. 실업률이 높고 경제성장이 낮을 경우, 정부가 추구해야 할 정책은 무엇입니까?
    ① 정부의 공공 자금 투자를 강화한다
    ② 정지급제를 중개시킨다
    ③ 외국자본의 수입을 증가시킨다
    ④ 개인소득세를 증가시킨다

11. 예산을 세우는 가장 중요한 목표는 무엇입니까?
    ① 자활한 것을 정확히 기록하기 위해서
    ② 필요수준의 저축을 하기 위해서
    ③ 소득과 목표에 맞춰 자활계획을 세우기 위해서
    ④ 여러가지 소정 프로그램을 설계하기 위해서

12. 필요 이상으로 용역하는 것을 가장 쉽게 밑에 만들 수 있는 것을 무엇이니들까요?
    ① 작업성  ② 수익성  ③ 용용성  ④ 학습성

13. 소득의 일부를 저축하려고 할 때 가장 먼저 해야할 것은 무엇입니다?
    ① 필요저축의 중요성을 알아본다
    ② 여러 저축방법의 장점과 단점을 비교한다
    ③ 저축목표를 세운다
    ④ 산업구조의 가능성을 고려한다

14. 계약서의 저축이 어떤 공정이나 재조합에 투자되었는데 다음 중 어떤 결과가 나타나겠습니까?
    ① 사람들끼리 상호 이해한다
    ② 경제성장을 가져온다
    ③ 하산의 위험이 높아진다
    ④ 확실한 용역이 감소한다

15. 금전적을 기록하는 경우 염을 수 있는 예제가 아닌 것은 무엇입니까?
    ① 수입을 증가시킨다
    ② 예산통계의 도움이 된다
    ③ 임금을 높이는 데 도움이 된다
    ④ 자산세를 강화함으로써 일반적인 소비행태를 줄여 도움을 준다
16. 다음을 제목별 예금에 해당되는 것은 무엇입니까?
① 신축예금  ② 경기예금
③ 상호부금  ④ 당좌예금

17. 신용거래(credit)에 관한 설명이 아닌 것은 무엇입니까?
① 본인이 아닌 다른 분금계좌주에게 변이한 제도
② 생산자에게는 변이증권의 한 방법이다
③ 충돌구매의 가능성을 높게 한다
④ 예산을 소비자 지 원도로 바꾼다

18. 보험에 가입하는 주된 목적은 무엇입니까?
① 보험료를 조정하기 위해서
② 예산이 많은 취약에 대비하기 위해서
③ 인플레이션에 대비하기 위해서
④ 개인의 손해를 보상에 보험사가 취약하기 위해서

19. 어떤 사람이 타인의 자동차를 구입했다고 할 때, 이것이 의미하는 것은 무엇인지?
① 필요기간 동안 임대를 지는 것이다
② 미래에 사용할 수 있는 돈이 증가하는 것이다
③ 타인이 구입한 일시불로 구입하는 부분도 포함한다
④ 자동차의 구입은 그에 예산이 어두운 영향을 미치지 않는다

20. 다음 중 생명보험에 해당하는 것은 무엇입니까?
① 화재보험  ② 이산보험
③ 자비보험  ④ 상호보험

21. 경제활동에서 개인이 담당하는 두 가지 중요한 역할은 무엇입니까?
① 소비자와 거래자  ② 생산자가 소비자
③ 도매상과 소매상  ④ 마케터와 생산자

22. 다음 중 소비자의 권리가 아닌 것은?
① 소비자는 위협적 상품으로부터 보호되어야 한다
② 소비자는 상품과 서비스에 대한 정확한 정보를 제공받아야 한다
③ 소비자는 불변한 상품과 서비스에서 필요한 것을 자유롭게 선택할 수 있어야 한다
④ 소비자는 자원을 효율적으로 사용하고 낭비하지 않아야 한다

23. 다음 중 소비자보호와 직접 관련된 법률이 아닌 것은 무엇입니까?
① 식품 위생법  ② 소비자 보호법
③ 노동조합법  ④ 무성 규제법

24. 민간 소비자단체가 설치하고 있는 주요활동은 무엇입니까?
① 상품과 서비스의 정책을 수립한다
② 소비자보호 라인을 소비자교육을 만들도록 유도한다
③ 불변한 상품화징을 공급한다
④ 상품의 가격을 조절한다

25. 소비자존리를 이해하는 가장 근본적이고 일차적인 방법은 무엇입니까?
① 적절한 정보와 소비자 스스로의 권리와 책임에 대한 자각
② 정부의 법적인 규제
③ 상거래행사의 일행
④ 소비자 보호단체의 활동
26. 상품에서 안전의 권리는 다음과 어떤 역할을 수행합니까?
① 소비자의 합법 ② 소비자의 보호
③ 제조자의 이익 ④ 상품의 적절한 사용

27. 소비자가 상품의 만성적에 악영향을 줄 수 있는 가장 효과적인 방법은 무엇이라 생각합니까?
① 의사에 대한 정보의 정확도를 요구합니다
② 실제적으로 상품의 품질을 위해 가거나 만나
③ 의료가 정해진 상표의 구입
④ 가격과 품질을 비교하여 선택

28. 다음 중 불량품을 고발할 수 있는 기준이 아닌 것은 무엇입니까?
① 대한 상공회의소 ② 한국 소비자연맹
③ 제조품 신뢰 ④ 대안 YWCA

29. 특별규제법의 주요목표는 무엇입니까?
① 비정상적인 생활을 저해합니다
② 상품을 표준제한
③ 기업간의 경쟁을 강화시킨다
④ 가격을 제한시킨다.

30. 소비자에 대한 설명표에서 읽지 않은 것은 무엇입니까?
① 제조자 회의를 구체하고 사용하는 사람을 소비자라 한다
② 개인은 아니라 회사, 학교, 경제일반 조직체로서 소비자라 한다
③ 소비자는 기업에 항상 상장해야 한다
④ 소비자는 관리뿐 아니라 전반적인 소비생활을 위해 할 책임도 가진다

31. 상품을 구입하기 전에 가장 먼저 생각해야 할 것은 무엇입니까?
① 지출하고자 하는 금액을 산정한다
② 상품의 필요성을 확인한다
③ 구입장소를 결정한다
④ 구입시기를 결정한다

32. 일반적으로 소비자가 의료를 가장 먼저 구입할 수 있는 방법은 다음 중 어느 것이라고 생각합니까?
① 표준화한 품목을 산다
② 전문점에서 산다
③ 품질이나 성능에 상당한 산행을 산다
④ 자신만의 의료를 구입한다

33. 식품의 장바구니(사례)에 기입하지 않아도 되는 것은 무엇입니까?
① 내용물 ② 소비
③ 제조업자명 ④ 제조일자

34. 의료를 구입하는데 가장 큰 영향을 미치는 요인은 무엇입니까?
① 부모님의 나이 ② 교육수준
③ 소득수준 ④ 기후

35. 충동구매를 피할 수 있는 가장 효과적인 방법은 무엇입니까?
① 상표를 확인한다
② 일반성에 의존한다
③ 구입목록(shopping list)을 작성한다
④ 표준화된 품목을 구입한다
36. 가구에 주된 상품표시가 제공되어 할 가격 중요한 내용은 무엇입니까?
   ① 제공한 주요특징  ② 가용한 치험방법
   ③ 설치방법  ④ 예담보
37. 총혼합을 구입하고 올바른 요령이 아닌 것은 무엇입니까?
   ① 품질을 증강하는 기술수지가 있는 것을 선택한다
   ② 품명, 용량, 제조연월일등 상품표시(label)를 확인한다
   ③ 품명이 알반 불명확한 것을 선택한다
   ④ 포장이 품고 마음만을 선택한다
38. 차량운행의 증가가 수반하는 사회적 비용이 아닌 것은 무엇입니까?
   ① 교통문건이 심화된다
   ② 소음 및 공해문제가 심각해진다
   ③ 주차시설에 많은 공간이 필요되어야 한다
   ④ 교통수용량의 생성이 증가한다
39. 집단간과 혐의관계의 관계를 따르게 설정할 것은 무엇입니까?
   ① 집단간은 일대일 또는 전체나 건물이나 내부시설을 사용할 수 있다
   ② 특별한 계약이 없는 한 일상적인 수리는 집단간의 책임이다
   ③ 집단간은 일대일의 내부구조를 변경할 수 있다
   ④ 일정기간 동안 계약이 이루어진 경우, 일대일은 일대일에 집단간
     에게 알려야 되는 과정이 있다
40. 우리나라의 경우 많은 사람들이 자지 소유의 주택을 갈지 못하는 이유
     는 다음과 무엇이 아입니까?
     ① 주택을 유지, 관리하는데 많은 비용이 들어간다
     ② 비고한 만 가격으로 주택을 입주하기가 쉽다
     ③ 주택구입시 금융상의 지원을 받기 힘들다
     ④ 주택구입시 많은 세금을 내야 한다

* 다음 문항들은 잘 읽고 해당항에 표시해 주십시오.

<p>|   1. 소비자교육은 나에게 매우 중요하다.  |
| 4  3  2  1  0 |
|  2. 소비자교육은 학생들의 학습적인  |
|  3  3  2  1  0 |
|  3. 소비자교육은 학생들의 구매기술을  |
|  4  3  2  1  0 |
|  4. 소비자교육은 학생들의 구매기술을  |
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|  5. 소비자교육은 학생들의 구매기술을  |
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|  6. 소비자교육은 학생들의 구매기술을  |
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|  7. 소비자교육은 학생들의 구매기술을  |
|  4  3  2  1  0 |
|  8. 소비자교육은 학생들의 구매기술을  |
|  4  3  2  1  0 |
|  9. 소비자교육은 학생들의 구매기술을  |
|  4  3  2  1  0 |</p>
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<th>번호</th>
<th>문항 내용</th>
<th>그래프</th>
<th>표</th>
<th>점수</th>
<th>결과</th>
<th>결과여부</th>
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<td>13</td>
<td>모든 교사들은 소비자경제, 소비자 행동, 소비자정보 등에 관해 속련한 지식을 갖추어야 한다</td>
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<td>2</td>
<td>1</td>
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<td>14</td>
<td>소비자교육은 오토라이 가정, 사회, 삼업을 담당하는 교사들에게만 필요하다</td>
<td>4</td>
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<td>2</td>
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<td>0</td>
</tr>
<tr>
<td>15</td>
<td>나와 소비자경제, 소비자행동, 소비자정보 등에 관한 지식은 충분하다고 생각한다</td>
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<td>16</td>
<td>소비자교육은 정부규제의 필요성을 감소시키지 못한다</td>
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<td>17</td>
<td>소비자교육은 소비자들로 하여금 시장에서 그들의 권리를 향이로 구할 수 있도록 지도해야 한다</td>
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<td>18</td>
<td>소비자교육은 소비자의 임을 증가 시점으로서 시장개에서 기업의 영향력을 감소시킨다</td>
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<td>19</td>
<td>기반적으로소비자를 보호하기 위한 가장 좋은 방법은 소비자교육이다</td>
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