

AN ABSTRACT OF THE THESIS OF

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Title Attitudes and Practices of High School Boys and  
Girls Concerning Money Management during War Times.

Abstract Approved [REDACTED]  
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In this study the writer has made an investigation of the earning capacities during war times of fifty Junior and Senior Agriculture boys and fifty Junior and Senior Home Economics girls of the Modesto, California High School. She has gathered data relative to their attitudes and practices toward selected methods of money management during war times. The study is intended to answer, at least in part, the following questions:

- I. What are the attitudes and differences, if any, between high school boys and girls during war times with reference to:
  1. Usual ways of acquiring money
  2. Their use of money
  3. Being wholly or partially self-supporting
  4. Giving and saving of money
  5. Their plans for the future
- II. Are the practices of these high school boys and girls in money management related to their attitudes?

The results show the following:

1. The boys liked to earn by working in the cannery (34 per cent), doing chores (72 per cent), raising stock (58 per cent), farming land (18 per cent), and other miscellaneous ways of earning (32 per cent). The earning jobs that some of the boys disliked were: working for room and board (2 per cent), picking fruit (8 per cent), picking vegetables (6 per cent), cutting fruit (4 per cent).

The girls liked to earn by cutting fruit (54 per cent). Four per cent disliked this work. Thirty-two per cent worked in the cannery, 4 per cent disliked this work.

Thirty per cent picked fruit; 10 per cent disliked to pick fruit. Thirty per cent worked in stores; 2 per cent disliked store work. Twenty-six per cent worked in lunch counter service; 4 per cent disliked this work.

Twenty per cent worked for room and board; 6 per cent disliked to do so. Twenty-four per cent worked around the house for pay; 2 per cent disliked housework. Thirty-six per cent of the girls followed miscellaneous ways of earning. Of this group only 2 per cent disliked the work they did.

2. Boys expenditures for clothing averaged \$41.63 each, whereas girls averaged \$81.14.  
Twenty-six per cent of both boys and girls attended carnivals.  
Indications were that the boys attended more shows than the girls did.  
It would seem that unless boys and girls were working away from home and had to eat in commercial places, that comparatively few of the subjects spent money for that purpose.  
"Standing treat" for friends was a practice apparently not followed by 65 per cent of the boys and 54 per cent of the girls.  
Six per cent of the boys and 8 per cent of the girls spent money for vacations.  
Boys reported an average of \$26.84 spent on recreational activities by each boy; girls. \$24.34.
3. A. The following differences were found between the attitudes of the boys and girls concerning expenses for which they were fully responsible:
  - a. The boys did not all like to buy their own clothes, whereas the girls indicated they liked to buy their clothes.
  - b. The boys liked to pay for all of their own recreation, whereas some girls did not.
  - c. The girls liked to pay for their own traveling expenses, and some of the boys did not.
  - d. The boys liked to assume responsibility for their own health expenses and some of the girls indicated they did not.
  - e. The boys liked to pay for their own insurance, while the girls did not like to pay for this expense.
- B. The following similarities and differences were found between the attitudes of the boys and girls concerning expenses for which they were partially responsible:
  - a. The expenses for which the boys liked to be, and had been partially responsible were: room and board, own clothes, upkeep of own clothes, own personal expenses, own recreation, own traveling expenses, own incidental expenses, own income tax, and own health expenses.
  - b. Those of the girls who indicated they were partially responsible for certain expenses, liked to assume this partial responsibility for: room and board, own personal expenses, own



recreation, own traveling expenses, own incidental expenses, own income tax, gifts to others, and own insurance.

4. Methods of saving which were used by the boys included: savings accounts, life insurance, government bonds and stamps, investments in stock, equipment, land and keeping money at home.

Methods of saving which were used by the girls included: savings accounts, postal savings, life insurance, government bonds and stamps, and kept money at home.

Several boys indicated they helped with family finances and one boy gave to the church. One girl gave \$40 each week of her wages to parents, and two girls contributed to the church (one girl gave a tenth of her earnings).

5. It would seem that the boys planned, earned, saved and spent in terms of the future, while the girls were more concerned with the present.

ATTITUDES AND PRACTICES OF HIGH  
SCHOOL BOYS AND GIRLS CONCERNING  
MONEY MANAGEMENT DURING WAR TIMES

by

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# ATTITUDES AND PRACTICES OF HIGH SCHOOL BOYS AND GIRLS CONCERNING MONEY MANAGEMENT DURING WAR TIMES

## CHAPTER I

### INTRODUCTION

As a result of the present war many opportunities for earning have been opened for youth and the higher wages being paid for services has called the attention of many people to the need for examining boy's and girl's practices with reference to spending, saving, and future planning.

It seems desirable to learn something about the attitudes that may be an outgrowth of these present war-time experiences and their relationship to increased earning power.

As a person has experience he acquires certain attitudes, develops skills and techniques and makes certain practices his own. As educators we are interested in knowing about these attitudes and practices in money management which boys and girls have acquired during war-time situations.

With this information as a guide it may be possible to plan for, and counsel young people and parents so as to enable them to solve situations more adequately and satisfactorily to themselves and to our present and future society.

While many writers have written on money management as related to family living and as it concerns individuals, little research has been done to define actual experiences in money management and the attitudes which are developed by these experiences. And so far as the writer has been able to ascertain no research has been done on money management during war time with high school boys and girls.

It was for the purpose of endeavoring to determine some of the possible attitudes and practices of boys and girls in money management that this study was made.



## CHAPTER II

### REVIEW OF PREVIOUS STUDIES

#### Types of Attitude Studies

Attitude studies may be classified into two groups. First, the survey studies which cover wide areas and are designed to discover trends and to locate areas which need further research. Second, the more objective measurement studies in which attitudes are measured by means of scales.

#### Survey Type of Study

In so far as the writer could discover the attitude studies that are concerned wholly or in part with money management are of the survey type. These have been grouped by the writer and are summarized according to the school or grade level at which the studies were made. These studies revealed many findings but in the following review only those points closely related to this study are summarized.

#### Objective Measurement

The second group of attitude studies includes the objective measurement type, in which attitudes are measured by means of a scale. This type of measurement is a more refined technique. Outstanding among the attitude studies are those made by Thurstone (6) who, in

conjunction with other workers, devised a psychometric eleven point scale for the measurement of attitudes. This type of scale includes a series of graded statements about an issue or subject, and these statements range from one extreme to another such as, from "very much in favor" of the statement to "very much opposed" to it. The subject whose attitude is being measured, indicates the statements he is willing to endorse. The mean scale value for all statements endorsed is considered the subject's attitude in terms of scale value.

#### Attitude Studies at the Elementary Level

Hanson (2) in 1932 studied a selected group of children from grade five through twelve. These children were living at Cedar Falls, Iowa. The aim of this study was to determine the experiences that are necessary to develop a concept of the place money holds in the social system and to determine the extent to which parent are supplying their children with opportunities for learning through experience.

The important findings of her preliminary survey of two hundred two children are:

1. No significant relationship seems to exist between the children having money to control and the occupation of the parents.

2. No relationship between the age of the child and the granting of an allowance is evident.
3. More boys than girls are provided with earning opportunities.
4. Only one-half of these children are encouraged to budget their incomes.
5. These parents do not make a general practice of increasing responsibility as the child's income increases.
6. Boys are provided with more opportunities for learning the use of money than are girls.

In 1938 Cassat (1) made a study of twenty fourth grade children from two elementary schools in Iowa City. These children were not receiving allowances from their parents. Ten subjects were used as a control group and ten subjects were given an allowance and were used as an experimental group. The purpose of this study was to determine the effects of certain experiences in the home environment upon the child's behavior relating to the use of money and upon some of the factors underlying this behavior.

At the end of three months, an analysis of the data, as shown by a summary of the study indicated:

1. The children who had been given allowances had made a definite gain in the amount of responsibility assumed in making purchases while the control group showed almost no gain.
2. Although they were assuming more responsibility they had made very little change in the extent to which they employed what may be called a more scientific method of deciding

which of two or more kinds or styles of an article to buy.

3. Although the children were ready as far as willingness and equipment were concerned to assume responsibility of managing money, the parents seemed unwilling to grant them more than a small degree of freedom to carry out their desires.

#### Attitude Studies at the Secondary Level

At the secondary level very little research had been done in the field of money management and in so far as the writer could ascertain none of these studies with the exception of Watkins (9) were concerned entirely with money management.

Rowland (4), in 1938, in an analysis of the attitudes of two hundred high school seniors of Salt Lake City, Utah toward family adjustments in family living included a section on finances.

She found (4: 93-94):

1. Very few of the boys and girls show a vital interest in money problems of the family. Fifty-eight per cent of the boys and 68 per cent of the girls are either disinterested or have definitely unfavorable attitudes toward talking with their fathers about family finances.
2. A high per cent of the boys and girls dislike to ask their parents for money. Of the few who are not opposed to doing this, more boys favor asking their fathers than their mothers for money, while more girls prefer asking their mothers than their fathers for money.



In 1940, Woodruff (12) made a study of two hundred San Francisco High School students and for her background study included a unit on student's monthly earnings and allowances.

Her findings were (12: 36-39):

1. Of the girls who contribute to the family income (15 per cent) none earned more than twenty dollars a month. The largest group (60 per cent), earned ten dollars or less, but more than five dollars.
2. Of the boys who contributed to the family income (45 per cent) 48 per cent earned more than ten dollars, but less than twenty; 13 per cent contributed thirty-six to one hundred dollars monthly.
3. Forty-nine per cent of the boys had an allowance and only 36 per cent of the girls. Of the girls who had no allowance, 45 per cent asked for money as they needed it and 16 per cent earned; 3 per cent did not reply. Only 10 per cent of the boys had no allowance and asked for money as they needed it, while 49 per cent worked for their money.
4. The girls spent the largest per cent of their allowance (56 per cent) for school expenses, 19 per cent for entertainment, 17 per cent for clothes and none at all for thrift.
5. The boys spent 65 per cent of their allowances for entertainment, 47 per cent for school expenses. A larger group of boys than girls used part of their allowance for clothing. The percentage of boys who saved some of their allowance for thrift was very small (2 per cent).

Wirth (11) in 1941 made a study of the attitudes of one hundred high school freshman girls from Chico and Orland in California, and included a section on finance.

Her findings in regard to finance were (11: 63-64; 137-138):

1. Thirty per cent of the families discuss family finances with the freshman girls. Nineteen per cent more of the cases discuss the family needs with the girls rather than how they will spend their income. Ten per cent more of the cases, the family needs rather than the means of economizing. Twenty-seven per cent of the families always or often discuss with the girls how they will spend the family income and 51 per cent seldom or never discuss this.
2. Ninety-one per cent of the girls think that they should seldom or never be paid for household tasks.
3. Twenty-one per cent of the cases studied had never earned spending money outside of the home and 15 per cent always earned their spending money outside the home.
4. Twenty-three per cent of the girls always get a weekly or monthly allowance. Forty-seven per cent never get an allowance. Thirty per cent think they should have an allowance, and 30 per cent think they should not.
5. Twenty-three per cent always or often find it difficult to get money.

Watkins (9) in 1942 made a study of the attitudes and practices of high school girls concerning money management. The subjects included one hundred nineteen members of the home economics classes in the Junior and Senior High Schools of Roseburg, Oregon. This study was devoted entirely to money management at the secondary level. Her results include student reactions to their allowances, asking for money, earning and borrowing money,

spending, saving and giving.

A summary of the results of her study follows (9: 85-92):

1. Allowances were received by 31 per cent. Only one girl received money from this source alone. Fifty per cent, or more, of the girls did not believe an allowance is preferable to other methods of securing money. They also thought an allowance large enough for all their needs, except living, would not be too great a responsibility; and that a high school boy's allowance should not be greater than a girl's allowance.
2. Most of the girls asked their mothers for money, although this method was not liked by the girls. Of the 76 per cent who asked their mothers for money, only 8 per cent liked to ask for it. In spite of this attitude, 50 per cent, or more, of the girls believed they received more money by asking for it than they would have had they had an allowance.
3. Over half (53 per cent) liked to earn money by work outside the home. Sixty-nine per cent earned money that way and only 4 per cent of them did not like it. More girls (60 per cent) earned by caring for children than earned in any other way. Very few (16 per cent) disliked this method. Six per cent earned money doing clerical or stenographic work and liked that way of earning very much. Working in canneries and in harvesting crops was generally disliked. Eight girls earned by means of their hobbies or talents and liked "very much" to earn that way.
4. Most of the girls (72 per cent) could use earned money as they wished. Eight girls were responsible for all expenses other than room or board and liked to have these responsibilities. Of the one hundred nineteen girls, 97 per cent used their money for school supplies, 83 per cent for recreation, 82 per cent for gifts, 81 per cent for incidental foods and 80 per cent for clothing.



Unless they had the money to pay for an article 69 per cent did not buy it. Of the eighty-one girls who followed this practice, 19 per cent did not like it. Charge accounts were not approved even by those who used them (14 per cent). The "lay away" plan was disliked by the group generally, though liked by those who practiced it (38 per cent).

5. The girls approved of the practice of saving money. Defense bonds and stamps were purchased by ninety-four girls.
6. Borrowing money was generally disliked by the group although 48 per cent received money that way. Only one girl who borrowed liked to borrow. More of the girls (45 per cent) borrowed from their mothers than any other source. Although a smaller number (30 per cent) borrowed from their fathers, a larger number liked to borrow from their fathers than liked to borrow from their mothers.
7. The practice of giving gifts purchased with their money was approved by the girls. Most of the girls gave money to the Sunday School or church (75 per cent).

#### Attitude Studies at the College Level

In 1937, McKeen (3) analyzed the attitudes of one hundred women and thirty-eight men students at Oregon State College toward problems of family adjustment. Her findings, in regard to finances, (3: 21) fall in the following areas, ways and means of handling income, savings and expenditures and of meeting an emergency caused by the reduction of income.

In 1942, Varney (8) made a study of one hundred Oregon State College students' past experiences and



present attitudes relative to money management. Her findings are (8: 120-123):

1. Money given when parents thought it was needed was reported as the common method of receiving money through the three school periods. A large number earned outside the home during high school. More men than women have earned money outside the home. Over 50 per cent approved of allowances.
2. The students approved of increasing money management responsibilities with the age of the child. They approved of asking both parents for advice concerning money management.
3. The expenditures (from their own income) approved for high school students were paying for their personal grooming, for their recreation, and for their incidental expenses.
4. The following money management experiences were approved by at least 50 per cent of the college students for pupils of the three school periods; saving for future spending, giving gifts to others, giving to charity, giving to a church, earning money outside the home, taking a part in family discussions of finances, having a definite and regular income, doing some of the family shopping, having a savings account in a bank, and sharing home responsibilities without pay.

## CHAPTER III

### METHOD OF PROCEDURE

#### Statement of the Problem

In this study the writer has investigated the earning capacities, and types of jobs held by one hundred Junior and Senior boys and girls in High School. She has also attempted to measure their attitudes and practices toward selected methods of money management. This study is intended to answer, at least in part, the following questions:

1. What are the differences, if any, between the attitudes and practices of high school boys and girls during war times with reference to:
  - a. Usual ways of getting money for themselves?
  - b. Their use of this money?
  - c. Being partially or wholly self-supporting?
  - d. The giving and saving of money?
  - e. Their plans for the future?
2. Are the practices of these high school boys and girls in money management during war times related to their attitudes?

#### Definition of Terms

In making this study it seemed necessary first of

all to define the terms "attitude" and "practice."

Thurstone (7:6) says, the concept 'attitude' is used to "denote the sum total of a man's inclinations and feeling, prejudice or bias, preconceived notions, ideas, fears, threats, and convictions about any specific topic."

Webster (10) defines "practice" as an "often repeated or customary action."

### Selection of a Method of Study

The questionnaire method of obtaining data relative to the experiences and attitudes of high school boys and girls was chosen in preference to such methods as personal interviews, attitude scales, and essay writing. It was felt by the writer that the questionnaire would be more satisfactorily adapted to gathering of the data desired, since through this device a wider range of attitude variables could be crudely measured.

### Construction of the Questionnaire

In planning the questionnaire the writer took into consideration all of the points as set forth in the statement of the problem with particular emphasis on opportunities offered by the community in which the study was made.

Consideration was also given to the general organization of the questionnaire with special reference to

sequence of topics and ease of entering responses. The vocabularies of the subjects and their ease in reading the questionnaire were also considered.

After the questionnaire was constructed it was checked by two child development specialists, and one experienced teacher in the field of Home Economics. The questionnaire was then given to one boy and one girl. Their corrections, additions, and suggestions were incorporated into the revised questionnaire.

The questionnaire (see Appendix) was divided into five parts. The general areas, or topics included in each of these parts follows:

Part I. Class in school, age, and home background of subjects.

Part II. Attitudes and practices as related to earning situations and other selected methods of obtaining money.

Part III. Attitudes and practices with reference to money management as each of these are related to expenditures of summer's earnings and money obtained by methods other than earning.

Part IV. Attitudes and practices with reference to methods of saving.



Part V.    General information on earning and spending in relation to war times.

Throughout the questionnaire in addition to the fill in type of response, essay questions were included for the purpose of gaining further insight into the boys' and girls' attitudes toward common money experiences during war times.

In the questionnaire the subjects were asked not to sign their names. This request was made to encourage free responses.

The Subjects and Their Location

This study was made in Modesto, a city of about twenty thousand population, which is situated in the San Joaquin Valley in California and about ninety miles east of San Francisco. Modesto is the county seat of Stanislaus County and is the center of vast dairy industries, large fruit orchards, farming land and poultry industries.

The subjects selected for this investigation included fifty Junior and Senior boys from the Agriculture department and fifty Junior and Senior girls from the Home Economics department of the Modesto High School. This high school draws its enrollment from Modesto, the rural area, and nearby small towns from which students are transported by bus.

### Collection of Data

The questionnaire was filled out by the subjects during class time, and the writer was in charge. Before asking the subjects to fill in the questionnaire, the nature of the questions were explained and all questions that arose were clarified. The writer stressed the point that the boys and girls were to record their attitudes and practices as accurately as possible. A further request was made that if they came to a question they preferred not to answer honestly that they were to leave it blank. This was in an attempt to insure more valid data.

## CHAPTER IV

## RESULTS

## Scope of the Study

This study pertaining to the attitudes and practices of high school boys and girls toward money management during war time is divided into five parts and includes information about the subjects' home background as well as their experiences in money management and their attitudes regarding common methods of earning, spending and saving.

Subjects Included in the Study and  
Analysis of Their Backgrounds

As has been previously stated, the subjects' attitudes and practices were recorded by means of a questionnaire (see Appendix). Throughout the analysis that follows the subjects' responses have been converted into percentages to provide a common basis for comparison.

Age Range and Grade in School

The age range and grade in school of the subjects in this study are shown in Table I.

In the eleventh year, as shown by Table I, 35 per cent of the subjects were sixteen years of age (19 per cent were boys; 16 per cent were girls). One sixteen year old boy was in the twelfth year, whereas none of the girls were

in this group.

Table I

Age Range and Grade in School for Subjects  
Included in Study

Age	Grade in School								Total N = 100 %*
	Boys N = 50				Girls N = 50				
	Grade 11		Grade 12		Grade 11		Grade 12		
	No.	%	No.	%	No.	%	No.	%	
16	19	38	1	2	16	32			36
17	12	24	6	12	11	22	9	18	38
18	5	10	7	14	1	2	8	16	21
19							5	10	5
Total	36	72	14	28	28	56	22	44	100

\* Since the number of cases equals 100, No. and % are the same.

Thirty-eight per cent of the subjects were seventeen years of age (18 per cent were boys; 20 per cent were girls). Of this group of boys (18 per cent) twelve were in the eleventh year and six in the twelfth year in school. In this group of girls (20 per cent), eleven were in the eleventh year in school and nine were in the twelfth. Twenty-one per cent of the subjects were in the eighteen year old group. Twelve per cent were boys (five boys in the eleventh year, seven in the twelfth year in school), 9 per cent were girls (one girl in the eleventh year and eight in the twelfth).

The remaining 5 per cent of the total group were nineteen year old girls all in the twelfth year of school. No boys were in the nineteen year old groups because at the



time this study was made students of eighteen years and over were subject to selective service.

### Place of Residence

All the boys excepting one lived outside of Modesto (86 per cent lived in the country and 12 per cent just outside the city limits). (Table II) The one boy who lived in Modesto at the time the study was made had lived in the country and hoped to be able to move to a farm again in the near future.

Table II

Classification of Students According  
to Place of Residence

Place of Residence	Boys N = 50		Girls N = 50		Total N = 100
	No.	%	No.	%	%*
Modesto (within city limits)	1	2	19	38	20
Just outside city limits	6	12	10	20	16
In a nearby small town	0	0	1	2	1
In the country	43	86	20	40	63
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

The girls were more evenly distributed as to place of residence than were the boys. Those girls who lived in Modesto made up 38 per cent of the total group of girls. The largest per cent was from the country (40 per cent).

Of the remaining eleven girls, ten came from just outside the city limits, and one from a nearby small town.

Sixty-three per cent of the subjects lived in the country; one girl resided in a nearby small town. This would indicate that 64 per cent of this group of one hundred boys and girls were transported by school bus. Since less than half the group live within Modesto it would seem that the buying practices of the students would be limited in opportunity, especially in view of gas and tire rationing. The results of this study also seemed to indicate that home economics served more country girls than town girls.

### Living Arrangements

Table III summarizes the living arrangements of this group of fifty boys and fifty girls.

Table III

#### Classification of Students According to Living Arrangements

Housing Conditions	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
Live in apartment	0	0	2	4	2
Rent house	1	2	20	40	21
Buying a home	9	18	9	18	18
Own home	38	76	15	30	53
Other arrangements	2	4	4	8	6
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

All of the boys lived in houses. Seventy-six per cent lived in homes owned by their parents, 18 per cent were buying their homes; of the remaining 6 per cent, one boy's parents rented the farm on which they lived and two boys were "on their own" and lived with their respective employers. Of the girls, 40 per cent lived in rented houses, 30 per cent had parents who owned their homes, and 18 per cent were buying their homes. Of the remaining six girls, two lived with their parents in apartments, two girls were "on their own" and lived with the families who employed them, one lived with a friend and one shared a lodging-house room with a girl companion.

Over half of the total group (53 per cent) had parents who owned their homes. Eighteen per cent of the total group had parents who were buying their homes.

Since 71 per cent of the subjects came from homes either owned or being purchased by their parents, one might draw the conclusion that this group of boys and girls represented the established, rather than the mobile type of school population.

#### Broken Homes Contrasted with Normal Homes

As shown by Table IV, the boys and girls came from approximately the same percentage of broken homes (22 per cent of the boys, and 30 per cent of the girls). The subjects were not asked to indicate whether the parents were



separated or divorced, but were asked, "Are your father and mother living together?" The response was made in terms of "Yes" and "No." Consequently, no information as to the number of divorces was recorded. Two boys and one girl indicated they had stepfathers.

Three boys from broken homes indicated they were not living at home but "with friends," as also did four of the girls. In the normal homes all the subjects were living at home. From Table IV it appears that 78 per cent of the boys and 70 per cent of the girls were living in homes undisturbed by death, separation or divorce.

Table IV

Students from Broken Homes\* as Contrasted  
with Those from Normal Homes\*\*

Home Conditions	Boys N = 50						Girls N = 50					
	Place of Residence						Place of Residence					
	At		With		Total		At		With		Total	
	Home		Friends				Home		Friends			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Broken homes	8	16	3	6	11	22	11	22	4	8	15	30
Normal homes	39	78			39	78	35	70			35	70
Total	47	94	3	6	50	100	46	92	4	8	50	100

\* Broken homes interpreted here as meaning (1) Either one or both parents deceased, (2) Parents not living together.

\*\*Normal are interpreted as homes in which the parents are living together.



### Family Size as Indicated by Siblings

As shown by Table V, the trend toward smaller families found by Watkins (9: 20-21) in the group she studied, was not so apparent in the fifty boys and fifty girls studied by the writer.

Table V

#### Size of Family as Indicated by Siblings\*

Homes of Boys in Which There Are Siblings		Number of Siblings Other Than Subjects									
		None	1	2	3	4	5	6	8	12	Total
No.		3	9	9	12	11	1	2	3		50
%		6	18	18	24	22	2	4	6		100
Homes of Girls in Which There Are Siblings											
No.		3	8	9	13	7	2	6	1	1	50
%		6	16	18	26	14	4	12	2	2	100
Total											
***		6	17	18	25	18	3	8	4	1	100

\* Sibling, as used here, refers to children in the family other than the student in the study.

\*\* Since the number of cases equals 100, No. and % are the same.

Table V shows that 6 per cent (or three boys and three girls) were "only" children, as compared to 13 per cent, or fifteen girls, who were "only" children in Watkins' study (9:21).

Girls, on the whole, came from as large, or larger, families than the boys. One boy reported coming from a

family with five siblings, while two girls reported the same sized family. Two boys and girls indicated six siblings. One girl reported twelve siblings other than herself.

Twenty-five per cent of the subjects indicated there were three siblings or a total of four children in the family. Watkins (9:21) found that 25 per cent (twenty-nine girls) reported two siblings other than herself, or a total of three children in the family. The writer found 18 per cent (or eighteen boys and eighteen girls) indicating the presence of two siblings, or three children in the family.

The questionnaire was interpreted to mean "living" children. Therefore, no data were included as to the number of deceased.

#### Older and Younger Siblings and the Number of Siblings Living at Home

In the questionnaire (see Appendix), the following questions were included: "How many children in your family are older than you?", "How many of these are now living at home?" and "How many children are younger than you?", "How many of these are living at home?".

Table VI shows the tabulated responses to these four questions. Since the subjects were not asked to indicate the sex of siblings, Table VI shows older and younger siblings in numbers and per cents, with no information as to

the sex of these siblings.

Thirteen per cent of the boys and 14 per cent of the girls reported one older sibling living at home. Both the boys and girls indicated that 11 per cent of their homes had two older siblings at home. One boy reported eight older siblings at home; one, six, and one, five siblings. Three girls indicated five older siblings at home, and three indicated six siblings.

#### Occupations of Parents

The occupations of the parents of the high school boys and girls concerned in this study are classified in Table VII. Of the occupations listed for fathers, those classified as "farmers" rated the highest for the boys (38 per cent), and also for the girls (42 per cent). "Laborers" rated second for both boys and girls (5 per cent for the boys and 11 per cent for the girls). None of the fathers were in the "professional" or "semi-professional" groups.

It was stated by 84 per cent of the boys that their mothers were homemakers. The girls reported that 70 per cent of their mothers were homemakers.



Table VI

Number of Older and Younger Siblings and Number of Siblings Living at Home

Siblings living in the homes of boys included in the study	Number of Siblings																Total	
	None		1		2		3		4		5		6		8			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Boys N = 50																		
Older siblings	11	22	13	26	11	22	7	14	5	10	1	2	1	2	1	2	50	100
Younger* siblings	20	40	17	34	6	12	5	10	1	2	1	2					50	100
Number of older sib- lings living at home	19	38	17	34	2	4	1	2									39**	78**
Siblings living in the homes of girls included in the study																		
Girls N = 50																		
Older siblings	10	20	14	28	11	22	5	10	4	8	3	6	3	6			50	100
Younger* siblings	18	36	16	32	11	22	2	4	1	2	1	2	1	2			50	100
Number of older siblings living at home	26	52	9	18	4	8	1	2									40**	80**

\* In every case all the younger siblings were living at home.

\*\* Eleven boys, or 22%, had no older siblings.  
Ten girls, or 20%, had no older siblings.



Table VII  
Occupations of Subjects' Parents

Occupations *	Fathers		Mothers		Total N = 100
	No.	%	No.	%	%**
Boys N = 50					
Proprietors			1	2	1
Clerical sales and kindred work	1	2	2	4	3
Farmers	38	76			38
Laborers	5	10	1	2	6
Service			1	2	1
Homemakers			42	84	42
Deceased	5	10	3	6	8
No occupations listed	1	2			1
Total	50	100	50	100	100
Girls N = 50					
Craftsmen	5	10			5
Armed forces	1	2			1
Proprietors	1	2			1
Clerical			2	4	2
Operatives	3	6			3
Farmers	21	42			21
Laborers	11	22	7	14	18
Service			3	6	3
Homemakers			35	70	35
Disabled	1	2			1
Deceased	6	12	2	4	8
No occupations listed	1	2	1	2	2
Total	50	100	50	100	100

\* Classified according to 1940 census (5:9)

\*\*Since the number of cases equals 100, No. and % are the same

Subjects' Experiences and Attitudes Concerning  
Methods of Money Management

Total Amount Earned by Subjects

Table VIII shows the various sums of money earned by the subjects during the summer vacation of 1943. Although many of the sums were earned by no more than one subject, complete data are included because many of the details would be lost if the sums were grouped.

The largest per cent or mode for both boys' and girls' earnings fell at \$200 (16 per cent for the boys, 10 per cent for the girls), or 13 per cent of the total group. The next frequency in order of rank included 10 per cent who earned \$150 each. Eight per cent of the subjects stated they earned \$300 each, 7 per cent of the group earned \$350 each, 6 per cent of the group earned \$250, and 6 per cent earned \$100 each.

Four boys reported earning \$400 each. The greatest amount earned (\$1540) was reported by one boy, with one girl coming second reported \$1200. One boy reported \$7 as his summer's earnings. The lowest amount earned by any of the girls was \$20. One boy and six girls reported no earnings. This one boy had lived on a farm and his folks had moved to town temporarily, "they hope." Elsewhere in the questionnaire he stated they hoped to be able to buy a farm soon. The six girls were accustomed to doing all the work

Table VIII

Total Amount Earned by Subjects During the  
Summer Vacation of 1943\*

Amount Earned	Boys N = 50		Girls N = 50		Total %**
	No.	%	No.	%	
\$1540	1	2			1
1200			1	2	1
950	1	2			1
650	1	2			1
600	2	4			2
550	1	2			1
500	2	4			2
450	1	2			1
443			1	2	1
400	4	8			4
375	1	2			1
350	6	12	1	2	7
325	1	2			1
300	5	10	3	6	8
260	1	2			1
250	3	6	3	6	6
240			1	2	1
226			1	2	1
225	1	2	1	2	2
200	8	16	5	10	13
180			1	2	1
175	1	2			1
166.33			1	2	1
150	5	10	5	10	10
145			1	2	1
105.62			1	2	1
100	3	6	3	6	6
90			1	2	1
75			3	6	3
70			2	4	2
62			1	2	1
60			1	2	1
56.48			1	2	1
50			3	6	3
45			1	2	1
20			2	4	2
7	1	2			1
No response	1	2	6	12	7
Total	50	100	50	100	100

\* Time school closed in the spring to time of return  
to school in the fall.

\*\* Since the number of cases equals 100, No. and % are the  
same.



they were able to do on their home places and received no regular pay or allowance for their work. Apparently all of their expenses were paid and they had been given spending money, but there was no definite money arrangement with their fathers, hence they reported no earnings for the summer.

Methods Used in Paying Subjects and Amounts Paid per Unit of Work

Table IX shows the methods by which the subjects were paid and the amounts paid per unit of work. Fifty-one per cent of the subjects were paid by the hour (27 per cent of the boys and 24 per cent of the girls). Eleven of the twenty-seven boys who reported being paid by this method did not state the amount per hour. Amounts from thirty-five cents per hour to one dollar per hour (one boy) were reported. Fourteen per cent of the group were paid seventy-five cents an hour (eleven boys and three girls). It will be noted that the lower amounts per hour were all reported by girls. These data might lead one to the assumption that the many types of work the girls were doing by the hour were not as good pay jobs as were the types of work the boys were doing by the hour.

Two girls indicated they were paid by the day (\$2.50). Seventeen boys and one girl indicated they were paid by the job, but stated no amount per job.



Table IX

Methods Used in Paying Subjects and Amounts  
Paid per Unit of Work

Units of work with amounts paid	Boys N = 50		Girls N = 50		Total
	No.*	%*	No.*	%*	%*
<u>By Hour</u>					
\$1.00	1	2			1
.80			2	4	2
.75	11	22	3	6	14
.70	2	4			2
.65	2	4	2	4	4
.62			1	2	1
.60			5	10	5
.50			8	16	8
.45			1	2	1
.40			1	2	1
.35			1	2	1
No amount stated	11	22			11
<u>By Day</u>					
\$2.50			2	4	2
<u>By Job</u>					
No amount stated	17	34	1	2	18
<u>By pieces per box of fruit</u>					
14¢			2	4	2
13¢			1	2	1
12¢			5	10	5
11¢			5	10	5
No amount stated	4	8	7	14	11
<u>By Month</u>					
\$83			1	2	1
45	1	2			1
40	2	4			2
30	1	2			1
20	1	2			1
No amount stated	9	18	1	2	10
No response	2	4	5	10	7

\* More than one response was made by many subjects; therefore per cents and frequencies do not all total 100 per cent or 50 cases. Fifteen boys were paid by two different methods. Three girls were paid by two different methods. Four girls were paid two different amounts for work done by the hour.

Piece work was done mostly by girls (twenty were paid by this method). Only four boys reported being paid by this method, making a total of 24 per cent of the group who were paid by the piece. As is shown by the table, the piece work done by the girls included fruit work where pay by the box was the unit for remuneration. The four boys who indicated they were paid by this method did not state the amount per piece they were paid. From other data supplied by these same four boys, the writer was led to infer that "piece work" in their cases related to farm work such as plowing, haying, etc., which also could be interpreted as being paid by the "job." If this classification had been set forth the total of the group who were paid by the job would be 22 per cent (21 per cent boys; 1 per cent girls).

The table shows that more boys than girls were paid by the month (fourteen boys; two girls). Nine of the boys stated no amount per month. From written comments they made it seems obvious they were working "between times" for their fathers, "doing what needed to be done." The two girls who worked by the month (\$83 for one; the other gave no amount) were both girls who were orphans, and were "on their own" working for families in town.

# Reactions of Subjects Toward Amount They Were Paid

The reactions of the subjects to the questions, "Do you feel you were overpaid?", "Do you feel you were underpaid?", "Do you feel you were paid about the right amount?", are shown in Table X.

Table X

Reactions of Subjects Toward the Amount  
They Were Paid for Their Service

Questions to which subjects re- sponded	Yes		No		No re- sponse		Total %*
	No.	%	No.	%	No.	%	
Boys N = 50							
Do you feel you were overpaid?			49	98	1	2	100
Do you feel you were underpaid?	2	4	47	94	1	2	100
Do you feel you were paid about the right amount?	47	94	2	4	1	2	100
Girls N = 50							
Do you feel you were overpaid?			45	90	5	10	100
Do you feel you were underpaid?	4	8	41	82	5	10	100
Do you feel you were paid about the right amount?	41	82	4	8	5	10	100

\* Since the number of cases equals 100, No. and % are the same.

Ninety-eight per cent of the boys and 90 per cent of the girls felt they were not overpaid. Two boys felt they were underpaid. One stated he thought he should have one



dollar an hour, and the other thought he should receive ninety cents an hour. Neither indicated how much per hour they were receiving. Four girls felt they were underpaid. One thought she should have fifteen cents instead of eleven cents per box of fruit, the second, fourteen cents instead of eleven cents per box, the third, fifty-five cents per hour instead of forty-five cents, and the fourth, \$3.00 per day instead of \$2.50.

Ninety-four per cent of the boys and 82 per cent of the girls felt they were being paid about the right amount. One boy and five girls made no response to these questions.

#### Length of Time Each Subject Worked

Table XI includes a summary of all responses to the question, "How long did you work?" (during the summer). The tabulation shows that the subjects worked from one day (the boy who earned \$7), to four months (three boys and two girls). Forty-two per cent of the group worked three months (thirty-two boys and ten girls), 15 per cent, two months (six boys and nine girls), 10 per cent, one month (two boys and eight girls).

The table seems to indicate that in general, boys worked a longer period than did the girls.



Table XI  
Length of Time Each Subject Worked

Time Worked	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
Months					
4	3	6	2	4	5
$3\frac{1}{2}$	3	6	2	4	5
$3\frac{1}{4}$			1	2	1
3	32	64	10	20	42
$2\text{-}3/4$	1	2			1
$2\frac{1}{2}$			5	10	5
2	6	12	9	18	15
$1\frac{1}{2}$			4	8	4
1	2	4	8	16	10
$1\frac{1}{2}$			3	6	3
1 day	1	2			1
No response	2	4	6	12	8
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

#### Frequency with Which Subjects Preferred to be Paid

Table XII shows the frequency with which subjects in the study preferred to be paid. Sixty-two per cent of the girls preferred to be paid weekly, while only 26 per cent of the boys wanted their money every week. Two boys gave an alternate choice also. One preferred to be paid weekly if he was paid by the hour, or if an all summer job in one place, twice a month. The other boy indicated he liked to be paid by the week if on a long job, and by the job if changing work frequently. None of the girls gave a second choice.

Table XII

Frequency with Which Subjects in the Study  
Preferred to be Paid

	<u>Weekly</u>		<u>Every two weeks</u>		<u>Monthly</u>		<u>Makes no dif- ference</u>		<u>End of job</u>		<u>No re- sponse</u>		<u>Total</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
Boys														
N = 50	13	26	12	24	13	26	5	10	6	12	1	2	50	100
Girls														
N = 50	31	62	13	26	4	8	0	0	0	0	2	4	50	100
Total	44	44	25	25	17	17	5	5	6	6	3	3	100	100

Some of the reasons given by the boys for preferring the frequency of pay days they indicated were: (those wishing to be paid weekly) not too long to wait (seven boys), always have some money (four boys). Only one boy indicated he did not like to wait for his money because he "needed it," and one boy felt he would be more sure he was not "gypped" of any of it if paid every week.

The girls who preferred being paid weekly felt they could plan better to spend and to save (ten girls), it was "handier" (twelve girls), "fun to get many pay checks" (one girl), while seven girls indicated it was the method used in paying by their employers and they were accustomed to being paid weekly. One girl said if she was paid every two weeks, she "ran out of money."

Both the boys and girls who preferred being paid every two weeks (24 per cent of the boys; 26 per cent of

the girls) gave very similar reasons for their choice. They liked their money coming in larger sums since they felt they were then better able to budget and save; that it was about the "right length of time," "neither too long nor too short."

Twenty-six per cent of the boys and only 8 per cent of the girls favored being paid by the month. The boys who preferred monthly pay checks gave as reason for their choice that they could save more by receiving it in a lump sum. One boy stated he had learned to plan by the month, and another that it was, "easier for Dad." There were four girls who indicated they liked to be paid by the month though as shown in Table IX, only two girls reported being paid by this method. The reasons given by these four girls for preferring to be paid by the month were: "able to save more money," "not so tempted to spend it," "spend too much if paid weekly; can't keep it," "know it has to last and budget."

Five of the boys indicated it made no difference by which method they were paid because they always had cream and egg checks for current expenses. Six boys preferred being paid at the end of the job because the money was all in a lump sum (one boy who preferred this method earned \$950 during the four months he worked). One of these boys stated his Dad paid him as each job was completed.



None of the girls indicated they wanted to be paid at the end of the job, and all who responded to this question had a choice of when they preferred to be paid.

The one boy who made no response was the boy who did not earn during the summer, and the two girls who made no response were sisters who worked for their father without regular pay.

### Reasons for Earning

The reasons given by the subjects for earning are summarized in Table XIII. The reason most of the boys and girls earned, as indicated by their responses, was to be "on their own" (68 per cent of the boys and 56 per cent of the girls, or 62 per cent of the group). Fifty per cent of the group (33 boys; 17 girls) felt their earning experience during the summer might be of value to them in the future and 37 per cent indicated they worked for patriotic reasons (19 boys; 18 girls). Two boys and five girls made no response.

Table XIII

#### Reasons for Earning\*

	On Own		Of Value		Patriotic		No re- sponse	
	No.	%	No.	%	No.	%	No.	%
Boys N = 50	34	68	33	66	19	38	2	4
Girls N = 50	28	56	17	34	18	36	5	10
Total	62	62	50	50	37	37	7	7

\* Several made more than one response; therefore, per cents and frequencies do not tally 100 per cent or 50 cases.



The boys gave as reasons for earning other than those stated in the questionnaire (see Appendix), to learn to run the place (three boys), to help provide for family (two boys). Ten boys indicated their fathers were unable to do the farm work alone and could hire no help due to labor conditions. One boy worked to add to his college fund.

The reasons the girls gave for earning other than those stated in the questionnaire (see Appendix) were, to have extras their folks were unable to provide (ten girls), to help father (two girls), to help folks (five girls). Five indicated they had extra time with nothing to do at home and orchards were near where help was needed.

#### Methods Used by Boys in Earning and Their Attitudes Toward These Occupations

The methods used by the boys in earning during the summer vacation are shown in Table XIV, Part I. It will be noted that 72 per cent of the boys earned by doing chores which consisted of the feeding and care of stock, milking, irrigating, haying, general chores on dairy farms and general farm work. In checking their attitudes toward these types of earning situations it was found that none of the boys disliked these tasks.

The second highest per cent (58 per cent), earned by raising stock. None of these boys disliked that way of

Table XIV  
Part I  
Methods Used by the Boys in Earning and Their Attitudes Toward These Occupations

Boys N = 50	Attitude key used by subjects in making the responses				a - I like this very much											
					b - I like this											
					c - I neither like nor dislike this											
					d - I do not like this											
					e - I greatly dislike this											
Methods Used in Earning	Methods Used in Earning*		*Attitudes Toward Earning										Not earning by this Method		Total	
			a		b		c		d		e					
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Worked for room and board	4	8	1	2			2	4			1	2	46	92	50	100
Picked fruit	22	44	3	6			15	30	1	2	3	6	28	56	50	100
Picked vegetables	11	22					8	16	2	4	1	2	39	78	50	100
Cut fruit	4	88					2	4	2	4			46	92	50	100
Worked in cannery or fruit packing plant	17	34	5	10	9	18	3	6					33	66	50	100
Chores	36	72	18	36	13	26	5	10					14	28	50	100
Raised stock	29	58	24	48	4	8	1	2					21	42	50	100
Farmed land	9	18	9	18									41	82	50	100
Other methods	16	32	10	20	4	8	2	4					34	68	50	100

\* Several earned by more than one method; therefore, percents and frequencies do not all tally 100 per cent or 50 cases.

earning. The following stock was raised: two hundred twelve cattle (including dairy and beef stock), fifty-five hogs, thirteen hundred hens, twelve hives of bees, eight lambs and fifty rabbits.

Forty-four per cent of the boys worked at picking fruit during the summer. Of the 44 per cent who picked fruit, 6 per cent liked very much to earn by that method. Thirty per cent neither liked nor disliked picking fruit. One boy did not like to pick fruit, and three boys disliked very much to pick fruit.

Thirty-four per cent of the boys earned by working in the cannery. None of the boys disliked that method of earning.

Twenty-two per cent of the boys picked vegetables. It will be noted that 16 per cent neither liked nor disliked to pick vegetables; two boys disliked to pick vegetables and one boy disliked very much to pick vegetables.

The boys who farmed land in order to earn during the summer included 18 per cent, or nine boys. All nine of the boys liked very much to farm land. The crops and acreage farmed by these nine boys was as follows: one hundred one acres of alfalfa, forty acres of beans, eighteen acres of pasture, fifteen acres of grain, seven acres of grapes, forty-five acres of clover, twenty-eight acres of peaches, twenty-two acres of squash, one-half



acre of vegetables and six acres of apricots.

Eight per cent of the boys, (four boys), cut fruit in order to earn during summer. Two neither liked nor disliked that method of earning, and two disliked to cut fruit.

Four boys worked for their room and board. Two boys neither liked nor disliked to work for room and board, one boy disliked very much that way of earning and one boy liked very much to work for his room and board.

Thirty-two per cent indicated they earned by methods other than those listed in the questionnaire (see Appendix). In summarizing the work done by these boys, and their attitudes toward each job, the following results were obtained: Included in the group of ten boys who liked very much the work they had done was one boy who worked for his father between jobs on their own place to learn the trade (contractor); one boy who worked for the forest service, four boys who did garage work, and four boys trucking hay and local fruit. The four boys who liked the work they had done during the summer were: one boy who was a rod and chain man, and three boys who did trucking. The two boys who neither liked nor disliked their jobs were both nailing boxes for a milk company.

Indications were that the best liked types of work done by the boys were: working in the cannery, doing



chores, raising stock, farming land and other miscellaneous methods of earning. It would seem that for the boys the least liked methods of earning were: working for room and board, picking fruit, picking vegetables, and cutting fruit. It would seem also that only 20 per cent of the boys earned during the summer by methods they disliked.

Methods Used by the Girls in Earning and Their Attitudes Toward These Occupations

The practice of earning by cutting fruit was checked by 54 per cent of the girls, as shown by Table XIV, Part II. In checking their attitudes toward this method of earnings, indications were that 32 per cent liked this method, 18 per cent neither liked nor disliked cutting fruit, and 4 per cent did not like to cut fruit as a means of earning.

Thirty-two per cent worked in canneries during the summer. Eighteen per cent liked this method of earning, 10 per cent neither liked nor disliked working in the cannery, and 4 per cent disliked earning money by this method.

Twenty-six per cent of the girls worked in lunch counters. Only 12 per cent (6 girls) liked very much to do that type of work. Ten per cent neither liked nor disliked the work, and 4 per cent did not like to work in a lunch counter.

Table XIV  
Part II

Methods Used by the Girls in Earning and Their Attitudes Toward These Occupations

Girls N = 50	Attitude key used by subjects in making the responses								a - I like this very much							
									b - I like this							
									c - I neither like nor dislike this							
									d - I do not like this							
									e - I greatly dislike this							
Methods Used in Earning	Methods Used in Earning*		*Attitudes Toward Earning										Not earning by this Method		Total	
			a		b		c		d		e					
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Worked for room and board	10	20	1	2	3	6	3	6			3	6	40	80	50	100
Worked in store	15	30	7	14	2	4	5	10			1	2	35	70	50	100
Worked in lunch counter service	13	26	6	12			5	10	1	2	1	2	37	74	50	100
Picked fruit	15	30	2	4	4	8	4	8	3	6	2	4	35	70	50	100
Picked vegetables	7	14			1	2	3	6	2	4	1	2	43	86	50	100
Cut fruit	27	54	3	6	13	26	9	18	1	2	1	2	23	46	50	100
Worked in cannery or fruit pack- ing plant	16	32	1	2	8	16	5	10	1	2	1	2	34	68	50	100
Worked around house for pay	12	24	3	6	3	6	5	10	1	2			38	76	50	100
Raised poultry, etc.	2	4	2	4									48	96	50	100
Other methods	18	36	10	20	4	8	3	6			1	2	32	64	50	100

\* Several earned by more than one method; therefore, percents and frequencies do not all tally 100 per cent or 50 cases.

Twenty-four per cent of the girls worked around the house for pay and did the following types of work: cleaning, cooking, laundry, or various combinations of these. Of the twelve girls (24 per cent) who earned by this method, six girls liked to get money by this method, five girls neither liked nor disliked this method and one girl disliked housework as a way in which to earn.

Twenty per cent of the girls worked for room and board, 8 per cent liked to do that, 6 per cent neither liked nor disliked that method of earning, while 6 per cent (three girls) very much disliked to work for room and board.

Seven girls (14 per cent) picked vegetables for money. Of these seven girls, one girl liked to pick vegetables, three girls neither liked nor disliked that work, two girls disliked to pick vegetables and one girl disliked picking vegetables very much.

Two girls raised poultry for money (one girl raised fifty chickens and thirty rabbits; the second girl raised one hundred chickens), and liked very much to do so.

Thirty-six per cent of the girls used methods other than those already listed for earning during the summer. These methods and the attitudes the girls indicated toward each are as follows: four girls were usherettes in theaters and liked this method of earning; one girl worked



at a drugstore fountain and liked it very much; three girls worked for the Pacific Can Company, and liked that work very much; one girl drove a "jeep" and liked doing that very much; two girls cared for children and liked that work; one girl was a navy yard time keeper and liked it very much as also did one girl who worked for the telephone company.

The types of work liked by the girls were: packing eggs, store work at Hammond's General Hospital, cashier at theater, helping in a children's camp, helping in the hospital. Working at the laundry, chopping cotton and dehydrator work were generally disliked.

It would appear from Table XIV, Part II, that 38 per cent of the girls disliked the work they did during the summer for pay. None of the boys or girls earned by means of hobbies.

Responses Made by Subjects to Reasons for Changing Jobs During the Summer

Subjects were asked to respond to the following question: If your work changed during the summer (different jobs), explain what you did, including pay, and the length of time you worked at each job, and your reason for changing jobs.

The boys indicated that such changes were made because of: finishing one job and starting another, better

wages, helping at home during slack times on regular job, being needed at home.

The girls reported as reasons for changing jobs: disliking night work, better wages, more pleasant work, as crops were finished, because a friend needed help.

(For a detailed summary including pay and length of time spent on each job, see Appendix.)

Methods Used by Boys in Obtaining Money  
(Other Than That Earned)

It will be noted, in Table XV, Part I, that the most used method of securing money, (other than earning), was to "ask father for money." A total of twelve boys or 24 per cent used that method. In checking the attitudes it was found that 4 per cent (two boys) "liked very much" to ask their fathers for money, 12 per cent (six boys) "neither liked nor disliked" that method and 6 per cent (three boys) indicated they "greatly disliked" to ask their fathers for money.

Twenty per cent of the boys indicated they asked their mothers for money. The writer found that of the ten boys or 20 per cent who practiced this method, 4 per cent (two boys) liked very much asking their mothers for money, 8 per cent (four boys) neither liked nor disliked this method; one boy indicated he disliked to ask his mother for money and 6 per cent (three boys) greatly disliked asking their mothers for money.

Table XV  
Part I  
Methods Used by Boys in Obtaining Money (Other than that Earned)

Boys N = 50	Attitude key used by subjects in making responses				a - I like this very much b - I like this c - I neither like nor dislike this d - I do not like this e - I greatly dislike this												
	Methods Used in Obtaining Money	Boys using these methods  No.    %		Attitudes Toward Obtaining Money								Not using these methods  No.    %		Total  No.    %			
				a		b		c		d						e	
				No.	%	No.	%	No.	%	No.	%					No.	%
				No.	%	No.	%	No.	%	No.	%					No.	%
Asked mother for money	10	20	2	4			4	8	1	2	3	6	40	80	50	100	
Asked father for money	12	24	2	4			6	12	1	2	3	6	38	76	50	100	
Relatives (other than parents) gave money	2	4					1	2	1	2			48	96	50	100	
Regular allowance	6*	12	6	12									44	88	50	100	
Money from savings	9**	18	6	12			1	2			2	4	41	82	50	100	
Borrowed money	6***	12	1	2	1	2	2	4	1	2	1	2	44	88	50	100	

\*Amount of regular allowance per month

(a) \$10 (2 boys)  
(a) 12  
(a) 15  
(a) 20  
(a) 45

\*\*Amount obtained from savings

(a) \$100  
(a) 50 (2 boys)  
(a) 20 (2 boys)  
(a) 10  
(c) 50 to 75  
(e) \$75 (e) 25

\*\*\*Amount of money borrowed and persons from whom it was borrowed

(a) \$10 mother  
(b) \$155 bank  
(c) \$150 dad  
(c) \$5 dad  
(d) \$110 dad  
(e) \$150 producer's credit



It would seem that 16 per cent of the boys disliked to ask their fathers or mothers for money although that method was practiced by 44 per cent of the group.

Two boys were given money by relatives; one boy disliked this method of obtaining money. Twelve per cent of the boys had regular allowances and all of the boys "liked very much" that method of obtaining money. The allowances ranged from \$10 to \$45 per month. Eighteen per cent of the boys used money from their savings. Twelve per cent liked very much to use from their savings, one boy neither liked nor disliked drawing from his savings, but two boys (4 per cent) disliked very much to use this method of obtaining money. Six boys (12 per cent) borrowed money. Three of the six boys borrowed from their fathers. The writer found in checking the attitudes of these boys on this method of obtaining money, that two boys neither liked nor disliked to borrow from their fathers, while one boy had not liked to borrow from his father. One boy borrowed \$10 from his mother and liked very much to use this method of obtaining money; one boy borrowed \$155 from the bank and liked to do that; one boy borrowed \$150 from the Producers' Credit Association, but disliked very much to acquire money in that way.

These results seem to show that a few of the boys are receiving experience in borrowing fairly large sums

of money.

Methods Used by Girls in Obtaining Money  
(Other Than That Earned)

As shown in Table XV, Part II, 32 per cent of the girls asked their mothers for money. Only one girl liked very much to ask her mother for money. Eight per cent (four girls) neither liked nor disliked that way of obtaining money. Fourteen per cent (seven girls) did not like to ask their mothers for money and 8 per cent (four girls) disliked very much to use that practice.

Twenty-two per cent of the girls asked their fathers for money. One girl liked this method very much. Eight per cent neither liked nor disliked this practice; 6 per cent (three girls) indicated they did not like to ask their fathers for money and 6 per cent, (three girls), disliked very much to use this method of obtaining money.

Indications were that although 54 per cent of the girls asked either their fathers or mothers for money, 34 per cent disliked this practice.

Other methods practiced by the girls in getting money were as follows: relatives gave money to 12 per cent of the girls, 18 per cent had regular allowances and 4 per cent borrowed money.

Of the six girls (12 per cent) whose relatives gave them money, two girls liked that method, two neither liked

Table XV  
Part II

Methods Used by Girls in Obtaining Money (Other Than that Earned)

Girls N = 50	Attitude key used by subjects in making responses										a - I like this very much b - I like this c - I neither like nor dislike this d - I do not like this e - I greatly dislike this					
	Girls using these methods  No.    %		Attitudes Toward Obtaining Money										Not using these methods  No.    %		Total  No.    %	
			a		b		c		d		e					
			No.	%	No.	%	No.	%	No.	%	No.	%				
			No.    %		No.    %		No.    %		No.    %		No.    %					
Methods Used in Obtaining Money																
Asked mother for money	16	32	1	2			4	8	7	14	4	8	34	68	50	100
Asked father for money	11	22	1	2			4	8	3	6	3	6	39	78	50	100
Relatives (other than parents) gave money	6	12			2	4	2	4	2	4			44	88	50	100
Regular allowance	9*	18	4	8	3	6			2	4			41	82	50	100
Money from savings																
Borrowed money	2**	4							2	4			48	96	50	100
*Amount of regular allowance per month			**Amount of money borrowed and persons from whom it was borrowed													
(a) \$20 per mo. (2 girls)			(d) 50¢ a girl friend													
(a) 12 per mo.			(d) \$3 mother													
(a) 10 per mo.																
(b) 65 per mo.																
(b) 20            (d) \$10																
(b) 10            (d) \$1.50																



nor disliked it and two girls did not like that way of getting money.

In checking the attitudes of those who received regular allowances it will be noted that while 8 per cent (four girls) liked very much to receive an allowance and 6 per cent (three girls) liked this practice, 4 per cent (two girls) did not like this manner of obtaining money.

Indications were that none of the girls used money from their savings. Only two girls borrowed money. One girl borrowed fifty cents from a friend, the other girl borrowed \$3 from her mother. Although the amounts were small neither girl liked that method of getting money.

#### Gifts Received by Subjects

In Table XVI includes a summary of gifts of money, bonds, livestock and land given to the subjects during the summer.

Of the three boys receiving gifts in money, the two who were given \$5 each, both invested in defense stamps; the one who received \$6 as a gift, spent it.

The total value of bonds received as gifts by the boys was \$400; four boys each receiving a \$25 bond, and one boys received three \$100 bonds (maturity value).

The nine boys receiving livestock as gifts received a total of four heifers, three cows, one steer, one horse, and two pigs.

Table XVI

## Gifts Received by Subjects during the Summer

Gifts received by subjects	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
Money					
\$100			1	2	1
55			1	2	1
50			1	2	1
30			2	4	2
25			3	6	3
10			2***	4	2
6	1**	2			1
5	2**	4			2
-----					
<u>Bonds</u>	5	10	6	12	11
-----					
<u>Livestock</u>	9	18			9
-----					
<u>Land</u>	1	2			1

\* Since the number of cases equals 100, No. and % are the same.

\*\* Of the three boys receiving money gifts, two saved the money, the other spent it.

\*\*\* Of the ten girls receiving money gifts, four saved the money, six spent it.

The one boy who received a gift of land was given three acres.

Of the ten girls receiving money gifts, six spent theirs for school clothes and four invested in bonds or savings.

The six girls receiving bonds as gifts were given bonds totaling \$300 (maturity value). One girl received three \$25 bonds, three girls received a \$25 bond each,

one a \$50 bond and one a \$100 bond.

One girl reported she had inherited land and money from a deceased father but did not state the amount of money or the value of the property.

Persons from Whom Subjects Received Advice in Spending Money and Their Attitudes Toward Receiving This Advice

It will be noted in Table XVII that 84 per cent of the boys decided for themselves how their summer's earnings were to be spent. Sixty-eight per cent liked that method very much. Forty-four per cent of the boys asked their fathers for advice in spending their earnings. Nine boys (18 per cent) liked this very much, five boys (10 per cent) liked this, and eight boys (16 per cent) neither liked nor disliked this method. Of the nine boys who asked advice from their mothers, five boys liked this very much, three boys liked it and one boy neither liked nor disliked asking his mother for advice. Seventeen boys indicated they decided for themselves "sometimes" and frequently "no one" advised them, although they did receive advice from either or both parents on occasions. Indications were that the boys only asked their parents for advice in spending.

Sixty-four per cent of the girls decided for themselves. Fifty per cent liked that very much, whereas the remaining 14 per cent liked to decide for themselves.



Table XVII

Persons from Whom Subjects Received Advice in Spending Money  
and Their Attitudes Toward Receiving This Advice

Boys N = 50	Attitude key		a - I like this very much											
	to which subjects		b - I like this											
	responded		c - I neither like nor dislike this											
			d - I do not like this											
			e - I greatly dislike this											
Persons From Whom Sub- jects Received Advice in Spending Money	Subjects who received advice*		Attitudes Toward Receiving Advice										Did not use this method	
			a		b		c		d		e			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Mother	9	18	5	10	3	6	1	2					41	82
Father	22	44	9	18	5	10	8	16					28	56
Classmates													50	100
No one	15	30	13	26	1	2	1	2					35	70
Others													50	100
Decide for self	42	84	34	68	6	12	2	4					8	16
No response	1	2											1	2
-----														
Girls N = 50														
Mother	30	60	20	40	6	12	4	8					20	40
Father	15	30	8	16	3	6	4	8					35	70
Classmates	3	6					1	2	1	2	1	2	47	94
No one	13	26	7	14	6	12							37	74
Others	2	4	1	2			1	2					48	96
Decide for self	32	64	25	50	7	14							18	36
No response	1	2											1	2

\* More than one response was made by many subjects; therefore, per cents and frequencies do not all total 100 per cent or 50 cases.

Sixty per cent of the girls asked their mothers for advice. Forty per cent liked that very much. Thirty per cent consulted their fathers before spending and 16 per cent liked that very much. Six per cent indicated that they consulted class mates. In checking the attitudes of the three girls who had used this method of obtaining advice on spending, one girl neither liked nor disliked that method, one girl did not like that method and one girl greatly disliked that method. Sixteen girls stated they decided "sometimes" for themselves and frequently "no one" advised them.

Of the two girls who had advice from others, one girl had advice from an older sister and liked this very much; the other girl had advice from an aunt and neither liked nor disliked that method.

It would seem that most of the subjects liked advice and then preferred to make the decisions for themselves.

Practices and Attitudes of Subjects Toward Selected Methods of Buying with Own Money

Paying cash for purchases made with their summer's earnings was a practice followed by 78 per cent of the boys, as is shown in Table XVIII. Fourteen per cent of the boys stated they had not paid cash for all their purchases during the summer. Eight per cent (four boys) made

Table XVIII

Practices and Attitudes of Subjects Toward Selected Methods  
of Buying with Own Money

Boys N = 50		Attitude key to which subjects responded		a - I like this very much b - I like this c - I neither like nor dislike this d - I do not like this e - I greatly dislike this									
Methods Used in Buying		Those using each method		Attitudes Toward Methods of Buying									
				a		b		c		d		e	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Pay cash	Yes	39	78	35	70	2	4	1	2	1	2		
	No	7	14	2	4	1	2	4	8			4	8
Total		50	100	50	100	50	100	50	100	50	100	50	100
Installment plan	Yes	4	8	2	4			2	4				
	No	22	44									24	48
Total		50	100	50	100	50	100	50	100	50	100	50	100
"Lay away" plan	Yes	24	48									26	52
	No	2	4	1	2			1	2				
Total		50	100	50	100	50	100	50	100	50	100	50	100
Charge account of own	Yes	24	48									24	48
	No	4	8										
Total		50	100	50	100	50	100	50	100	50	100	50	100
No response													
Girls N = 50													
Pay cash	Yes	39	78	28	56	8	16	3	6				
	No	8	16	2	4	4	8	2	4			3	6
Total		50	100	50	100	50	100	50	100	50	100	50	100
Installment plan	Yes	2	4	1	2			1	2				
	No	15	30					2	4			6	12
Total		50	100	50	100	50	100	50	100	50	100	50	100
"Lay away" plan	Yes	8	16	2	4			4	8			2	4
	No	11	22					5	10			1	2
Total		50	100	50	100	50	100	50	100	50	100	50	100
Charge account of own	Yes	7	14	2	4	2	4	3	6				
	No	14	28					4	8				
Total		50	100	50	100	50	100	50	100	50	100	50	100
No response													



no response. In checking the boys' attitudes on this type of buying practice, 70 per cent of the 78 per cent who paid cash liked this method very much; 4 per cent liked it, 2 per cent neither liked nor disliked paying cash, and 2 per cent (one boy) did not like to pay cash.

Of the seven boys (14 per cent) who did not pay cash, two boys liked very much to charge, one boy liked to charge and four boys neither liked nor disliked to charge purchases. All seven of the boys used their charge accounts to buy feed for stock.

The girls indicated that 78 per cent of them had paid cash for their summer's purchases and 16 per cent had not. Fifty-six per cent of the 78 per cent of girls who paid cash for summer purchases liked very much to pay cash when buying. Sixteen per cent of the girls liked to pay cash and 6 per cent of the girls neither liked nor disliked to pay cash.

Four boys used the installment plan of buying. Two boys liked this plan very much, one for buying clothing and the other for purchasing cattle. The other two boys neither liked nor disliked this method of purchase, though one purchased feed and clothing by this plan and the other boy bought two Jersey cows. Forty-four per cent of the boys had not used the installment plan and indicated no attitudes toward that mode of buying.

Two girls used the installment plan of buying. One liked that method and had just purchased a three piece suit by this plan. One girl neither liked nor disliked this plan but used it for purchasing clothing.

None of the boys indicated using the "lay away" plan. It would seem they knew little of this plan since no attitudes were expressed toward its use and the data supplied by them were incomplete.

Sixteen per cent (eight girls) used the "lay away" plan. Two girls liked this very much for clothing. Four girls neither liked nor disliked this method of purchasing, three girls using it for clothing and one for silverware. Two girls disliked very much to purchase by that method, but took advantage of it to buy clothing. Twenty-two per cent stated they had not used the "lay away" plan for their summer's purchases. Ten per cent or five girls indicated they neither liked nor disliked this method. One girl indicated she greatly disliked that way of buying and 10 per cent (five girls) who reported they did not use this plan expressed no attitudes.

Two boys had charge accounts of their own. One boy liked that plan very much to purchase feed for his stock. The other boy neither liked nor disliked this plan but used his account for purchasing poultry feed.

Seven of the girls reported having charge accounts

of their own. Of the seven girls, two girls liked purchasing that way very much and used this plan to purchase clothing and a bedroom suite respectively. Two girls liked it and used it for buying clothing. Three girls neither liked nor disliked this plan of buying. Two of these girls used their accounts for clothing, and one girl had a charge account at the drugstore and used it for toilet preparations.

Indications were that a number of the subjects were unfamiliar or lacked experience with some of the above methods of purchase, for many of the responses were incomplete and no attitudes were checked in several instances.

#### Responses of Subjects to Installment Buying

The responses of subjects on installment buying are recorded in Table XIX.

Sixty-five per cent of the group felt they were not justified in buying on the installment plan (thirty-five boys; thirty girls). Thirty per cent believed they were justified in using installment buying (thirteen boys; seventeen girls). Five per cent of the group, or two boys and three girls, made no response.

Of the thirteen boys who used the installment plan for buying, five stated they used it for purchasing clothing when short of money because by using this method they



were able to buy better garments; five used the plan for purchasing stock feed when short of cash; three boys had never had occasion to use installment buying for anything, but approved of it "if you don't have any money available and need something." Of those who disapproved of installment buying the following typical answers were given; "like to pay cash," "Father doesn't allow charging," "can always budget or do without."

Table XIX

## Responses of Subjects to Installment Buying

Questions to which subjects responded	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
Are you justified in buying on the in- stallment plan?					
Yes	13	26	17	34	30
No	35	70	30	60	65
No response	2	4	3	6	5
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

The seventeen girls who approved the plan used it (all of them) for purchasing clothing because of being able to purchase better clothing by charging. Those who disapproved did so because: wiser and safer to pay cash, paying cash keeps accounts straight, too hard to pay up, "Mother doesn't think it a good plan and she's usually right," "like to pay as we go," "no occasion to use the

plan."

Expenses for Which Full Financial Responsibility Was  
Assumed by the Boys and Their Attitudes Toward Each

In Table XX, Part I, are shown the responses of the boys and their attitudes toward items for which they were entirely responsible.

Seventy-six per cent of the boys were responsible for all of their own personal expenses and all of them liked to assume this responsibility. Seventy per cent of the boys bought all their gifts for others and liked to do that. Sixty-four per cent of the boys paid for all of their own recreation and liked to do that. Sixty per cent bought all their own clothes; 54 per cent liked to buy their clothes with their own money, 4 per cent neither liked nor disliked this responsibility and 2 per cent (one boy) did not like to buy his own clothes.

Forty-four per cent paid for all the upkeep on their own clothes from their summer's earnings and liked this responsibility. Thirty-four per cent paid all their own traveling expenses last summer. Twenty-eight per cent liked that very much, one boy (2 per cent) neither liked nor disliked doing that and two boys (4 per cent) did not like to pay all their own traveling expenses. Thirty per cent paid all their own incidental expenses for the summer, two boys disliking very much to do that. Twenty-four

Table XX  
Part I

Expenses for which Full Financial Responsibility was Assumed  
by the Boys and Their Attitudes Toward Each

Boys N = 50	Attitude key		a - I like this very much											
	to which		b - I like this											
	subjects		c - I neither like nor dislike this											
	responded		d - I do not like this											
			e - I greatly dislike this											
Entirely Responsible for Paying Cost of:	Boys assuming full re- sponsibility		Attitudes Toward Assuming Entire Responsibility										Not re- sponsible	
			a		b		c		d		e			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Room and board	4	8	3	6	1	2							46	92
Own clothes	30	60	18	36	9	18	2	4	1	2			20	40
Upkeep of own clothes	22	44	12	24	4	8	6	12					28	56
Own personal expenses (grooming)	38	76	29	58	6	12	3	6					12	24
Own recreation	32	64	26	52	6	12							18	36
Own traveling expenses on pleasure trips	17	34	14	28			1	2	2	4			33	66
Own incidental expenses (stamps, etc.)	15	30	9	18	1	2	3	6			2	4	35	70
Own income tax (if any)	12	24	7	14	1	2	1	2	1	2	2	4	38	76
Gifts to others	35	70	33	66	1	2	1	2					15	30
Own health expenses (doctor, dentist)	11	22	4	8	2	4	5	10					39	78
Own insurance (if any)	8	16	7	14			1	2					42	84
Other expenses	8	16	7	14	1	2							42	84



per cent paid all their own income taxes with indications that 16 per cent of the boys liked to do that, 2 per cent of the boys neither liked nor disliked this practice, and 6 per cent of the boys disliked to pay their income taxes.

Those boys who indicated they were entirely responsible during the summer for financing room and board, upkeep of clothes, own personal expenses, own recreation, gifts to others, own health expenses, own insurance, and other expenses, which included upkeep of car, buying feed for poultry and cows, and all cost of project, all liked to assume these responsibilities.

The full responsibilities not liked by some of the boys who indicated that the summer's earnings had been spent for those purposes were: own traveling expenses (4 per cent disliked to pay them), own income tax (4 per cent disliked to pay that), own clothes (2 per cent disliked this responsibility), own incidental expenses (4 per cent disliked to pay them).

Expenses for Which Full Responsibility was Assumed  
by the Girls and Their Attitudes Toward Each

It will be noted that Table XX, Part II, shows a summary of the expenses for which the girls were fully responsible from their summer's earnings, and their attitudes toward these responsibilities.

Table XX  
Part II

Expenses for which Full Financial Responsibility was Assumed  
by the Girls and Their Attitudes Toward Each

Girls N = 50	Attitude key to which subjects responded		a - I like this very much b - I like this c - I neither like nor dislike this d - I do not like this e - I greatly dislike this											
Entirely Responsible for Paying Cost of:	Girls assuming full re- sponsibility		Attitudes Toward Assuming Entire Responsibility										Not re- sponsible	
			a		b		c		d		e			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Room and board	5	10	2	4	2	4	1	2					45	90
Own clothes	17	34	11	22	5	10	1	2					33	66
Upkeep of own clothes	16	32	9	18	3	6	4	8					34	68
Own personal expenses (grooming)	23	46	14	28	8	16	1	2					27	54
Own recreation	13	26	6	12	6	12			1	2			37	74
Own traveling expenses on pleasure trips	6	12	3	6	2	4	1	2					44	88
Own incidental expenses (stamps, etc.)	16	32	6	12	6	12	4	8					34	68
Own income tax (if any)	4	8	1	2	1	2			2	4			46	92
Gifts to others	23	46	18	36	4	8	1	2					27	54
Own health expenses (doctor, dentist)	6	12	1	2	1	2	2	4	1	2	1	2	44	88
Own insurance (if any)	2	4					1	2	1	2			48	96
Other expenses	2	4	1	2			1	2					48	96

The expenses for which the girls liked to be fully responsible were: room and board (10 per cent of the girls), own clothes (34 per cent of the girls), upkeep of own clothes (32 per cent of the girls), own personal expenses (46 per cent of the girls), own traveling expenses (12 per cent of the girls), own incidental expenses (32 per cent of the girls), gifts to others (46 per cent of the girls), other expenses (4 per cent of the girls), which included buying a bedroom suite, school lunches, bus fare and groceries for the family.

The expenses some of them disliked having to assume entire responsibility for were: own recreation (one girl disliked to pay for that); own income tax (two girls disliked to be responsible for that); own health expenses (two girls disliked to pay those); own insurance (one girl did not like to pay her own insurance).

Expenses Toward Which Partial Financial Responsibility was Assumed by the Boys and Their Attitudes Toward Each

Table XXI, Part I, shows the number of boys who were partially responsible for certain expenses, and the indications of how they felt about that responsibility. The expenses for which this group was partially responsible were: room and board (10 per cent of the boys), own clothes (32 per cent of the boys), upkeep of own clothes (28 per cent of the boys), own personal expenses (10 per cent of



Table XXI  
Part I

Expenses Toward Which Partial Financial Responsibility was Assumed  
by the Boys and Their Attitudes Toward each

Boys N = 50	Attitude key to which subjects responded		a - I like this very much b - I like this c - I neither like nor dislike this d - I do not like this e - I greatly dislike this									
			Attitudes Toward Assuming Partial Responsibility									
			Boys assuming partial re- sponsibility									
			Partially Responsible for Paying Cost of:		Not re- sponsible							
			No. %	No. %	No. %	No. %	No. %	No. %	No. %	No. %	No. %	No. %
Room and board	5	10	2	4	2	4	1	2			45	90
Own clothes	16	32	3	6	7	14	6	12			34	68
Upkeep of own clothes	14	28	5	10	4	8	5	10			36	72
Own personal expenses (grooming)	5	10	3	6			2	4			45	90
Own recreation	7	14	3	6	3	6	1	2			43	86
Own traveling expenses on pleasure trips	13	26	5	10	6	12	2	4			37	74
Own incidental expenses (stamps, etc.)	11	22	7	14	2	4	2	4			39	78
Own income tax (if any)	2	4	1	2			1	2			48	96
Gifts to others											50	100
Own health expenses (doctor, dentist)	19	38	6	12	7	14	5	10	1	2	31	62
Own insurance (if any)											50	100
Other expenses											50	100

the boys), own recreation (14 per cent of the boys), own traveling expenses (26 per cent of the boys), own incidental expenses (22 per cent of the boys), own income tax (4 per cent of the boys), own health expenses (38 per cent of the boys). All of the boys liked to have the partial responsibility for these expenses. They paid for them from their summer's earnings.

Expenses Toward Which Partial Financial Responsibility Was Assumed by the Girls and Their Attitudes Toward Each

The responses of the girls who were partially responsible for certain expenses from their summer's earnings are summarized in Table XXI, Part II.

It would seem from this table that the girls who are partially responsible for: room and board (2 per cent), own personal expenses (36 per cent), own recreation (22 per cent), own traveling expenses (22 per cent), own incidental expenses (24 per cent), own income tax (2 per cent), gifts to others (24 per cent), own insurance (2 per cent), other expenses (4 per cent) liked this partial responsibility and liked to pay these expenses.

One girl did not like to be partially responsible for own clothes; one girl did not like to be partially responsible for upkeep of her own clothes, and two girls disliked to pay even a part of their health expenses.

Table XXI  
Part II

Expenses Toward Which Partial Financial Responsibility was Assumed  
by the Girls and Their Attitudes Toward Each

Girls N = 50	Attitude key to which subjects responded		a - I like this very much											
			b - I like this											
			c - I neither like nor dislike this											
			d - I do not like this											
			e - I greatly dislike this											
Partially Responsible for Paying Cost of:	Girls assuming partial re- sponsibility		Attitudes Toward Assuming Partial Responsibility										Not re- sponsible	
			a		b		c		d		e			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Room and board	1	2					1	2					49	98
Own clothes	22	44	7	14	8	16	6	12	1	2			28	56
Upkeep of own clothes	12	24	4	8	6	12	1	2	1	2			38	76
Own personal expenses (grooming)	18	36	9	18	7	14	2	4					32	64
Own recreation	11	22	3	6	7	14	1	2					39	78
Own traveling expenses on pleasure trips	11	22	4	8	6	12	1	2					39	78
Own incidental expenses (stamps, etc.)	12	24	4	8	6	12	2	4					38	76
Own income tax (if any)	1	2					1	2					49	98
Gifts to others	12	24	5	10	5	10	2	4					38	76
Own health expenses (doctor, dentist)	8	16	2	4	3	6	1	2	1	2	1	2	42	84
Own insurance (if any)	1	2			1	2							49	98
Other expenses	2	4			1	2	1	2					48	96



Factors Considered by the Subjects in  
Buying Clothing and Accessories

The subjects have indicated in Table XXII their practices and attitudes in relation to factors they considered when they bought clothing and accessories with their own money.

Indications were that all the subjects who considered these factors liked doing so.

The factors considered by the boys when they bought clothing and the per cent of boys who considered each factor were as follows: style 80 per cent, quality of fabrics 78 per cent, price 78 per cent, quality of construction 74 per cent, having a minimum amount of clothing in order to economize 66 per cent, amount of care clothing needs 54 per cent. Eighteen per cent (nine) of the boys indicated they liked a large quantity of clothing in order to have variety.

The practices checked by the girls in the order of importance to them as indicated by the per cent of girls checking that factor are: both price and style were of first importance to the girls, being checked by 88 per cent. Eighty-six per cent of the girls considered quality of fabric in buying clothing and accessories; quality of construction was considered by 60 per cent of the girls; 56 per cent of the girls liked a minimum amount of clothing

Table XII

## Factors Considered by the Subjects in Buying Clothing and Accessories

	Attitude key to which subjects responded		a - I like this very much b - I like this c - I neither like nor dislike this d - I do not like this e - I greatly dislike this											
Boys N = 50														
Factors Considered in Buying Clothing and Accessories	Subjects who con- sidered these items		Attitude Toward Factors Considered in Buying										Did not consider these	
			a		b		c		d		e			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Quality of fabrics	39	78	19	38	18	36	2	4					11	22
Quality of construction	37	74	21	42	11	22	5	10					13	26
Amount of care clothing needs	27	54	14	28	6	12	7	14					23	46
Price	39	78	29	58	5	10	4	8			1	2	11	22
Style	40	80	17	34	8	16	15	30					10	20
Large quantity of cloth- ing for variety	9	18	3	6	2	4	4	8					41	82
Minimum amount to economize	33	66	16	32	9	18	6	12			2	4	17	34
<u>Girls N = 50</u>														
Quality of fabrics	43	86	28	56	11	22	3	6			1	2	7	14
Quality of construction	30	60	17	34	10	20	3	6					20	40
Amount of care clothing needs	25	50	13	26	8	16	4	8					25	50
Price	44	88	27	54	12	24	5	10					6	12
Style /ing for variety	44	88	37	74	7	14							6	12
Large quantity of cloth-	13	26	10	20	2	4	1	2					37	74
Minimum amount to economize	28	56	15	30	11	22	2	4					22	44

to economize; 50 per cent considered the amount of care clothing needs before they purchased it. Twenty-six per cent of the girls liked a large quantity of clothing and accessories for variety; 74 per cent did not.

#### Amount Spent on Clothing and Accessories

Table XXIII summarizes the amount of summer's earnings spent on clothing and accessories by the subjects.

The forty-six boys who reported spent a total of \$1916, or an average of \$41.63 per boy. The thirty-four girls who reported spent a total of \$2759, or an average of \$81.14 per girl.

Indications were that the boys remembered better than the girls the amounts they spent on clothing and accessories as sixteen girls either did not reply to this question or stated "don't know."

#### Selected Activities Paid for from Funds Earned During the Summer and Attitudes Toward Each

Table XXIV shows the tabulated results of the practices and attitudes as indicated by the subjects in relation to selected activities.

With the exception of one boy who disliked very much to eat at commercial places and one boy who did not like to "stand treat" for friends, all the boys reporting liked these activities. Eighty-six per cent of the boys indicated they had attended shows during the summer. Forty-four per cent of the boys had eaten at commercial places,



Table XXIII

Amount of Summer's Earnings Spent  
on Clothing and Accessories

Amount of summer's earnings spent for clothing and accessories	Boys N = 50		Girls N = 50		Total *
	No.	%	No.	%	
\$300			1	2	1
200	1	2	2	4	3
150			1	2	1
112			1	2	1
100	2	4	6	12	8
90			1	2	1
80			1	2	1
75	3	6	2	4	5
73			1	2	1
70	1	2	2	4	3
60	2	4	3	6	5
56			1	2	1
52			1	2	1
50	6	12	3	6	9
43	1	2			1
40	2	4	3	6	5
35	4	8			4
31			1	2	1
30	4	8			4
27	1	2			1
25	5	10			5
23	1	2			1
22	1	2			1
20	8	16	3	6	11
16	1	2			1
15	3	6	1	2	4
No response	4	8	16	32	20

\* Since the number of cases equals 100, No. and % are the same

Table XXIV

Selected Activities Paid for From Funds Earned During the Summer  
and Attitudes Toward Each

Boys N = 50	Attitude key to which subjects responded		a - I like this very much											
			b - I like this											
			c - I neither like nor dislike this											
			d - I do not like this											
			e - I greatly dislike this											
Activities for which Summer's Earnings Were Spent	Subjects selecting each type of activity No.      %		Attitudes Toward Activities										Not se- lected No.      %	
			a		b		c		d		e			
			No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Shows	43	86	29	58	11	22	3	6					7	14
Eating at commercial places	22	44	1	2	5	10	15	30			1	2	28	56
Standing treat for friends	16	32	5	10	5	10	5	10	1	2			34	68
Carnivals	13	26	8	16	1	2	4	8					37	74
Vacation	8	16	7	14			1	2					42	84
-----														
Girls N = 50														
Shows	38	76	18	36	13	26	5	10	1	2	1	2	12	24
Eating at commercial places	23	46	4	8	6	12	11	22	1	2	1	2	27	54
Standing treat for friends	23	46	6	12	8	16	7	14	1	2	1	2	27	54
Carnivals	16	32	3	6	9	18	2	4			2	4	34	68
Vacation	14	28	9	18	5	10							36	72

32 per cent "stood treat" for friends; 26 per cent had attended carnivals, and 16 per cent had had a vacation of some type during the summer.

Two girls did not like shows (both worked in the theater); two girls did not like to eat in commercial places; two girls disliked "standing treat" for friends; two girls disliked carnivals very much. The remainder of the girls who reacted to these activities indicated they liked to engage in them. Of the girls, 76 per cent attended shows last summer; 46 per cent ate at commercial places; 46 per cent "stood treat for friends;" 32 per cent attended carnivals and 28 per cent had a vacation during the summer.

#### Frequency of Attending Shows During Summer

Table XXV summarizes the responses of the subjects as to the frequency with which the forty-three boys and thirty-eight girls who replied to this question attended the show during the summer. Thirty-eight per cent of the boys and 32 per cent of the girls indicated they attended once a week; 13 per cent of the boys and 11 per cent of the girls attended two to three times a week.

It would seem from this table that the boys attended shows more frequently than did the girls.



Table XXV

## Frequency of Attending Shows During Summer

Number of Shows Attended	Subjects Attending Movies				
	Boys N = 50		Girls N = 50		Total %**
	No.	%	No.	%	
2 to 3* a week	13	26	11	22	24
1 to 2* a week	19	38	16	32	35
2 to 3* a month	6	12	4	8	10
1 to 2* a month	3	6	2	4	5
Indefinite	2	4	2	4	4
Worked in one			3	6	3
No response	7	14	12	24	19
Total	50	100	50	100	100

\* 1 to 2 should be interpreted as meaning up to, but not including 2; 2 to 3 should be interpreted as meaning up to, but not including 3.

\*\* Since the number of cases equals 100, No. and % are the same.

Frequency of Eating at Commercial Places During Summer

It is interesting to note that many of the subjects ate frequently at commercial eating places during the summer (14 per cent of the boys daily; 8 per cent of the girls daily); (4 per cent of the boys twice daily and one girl all the time); (6 per cent of the girls three times a week). These boys and girls were working and had to eat away from home. The boys were working in the cannery and the girls in stores and shows. Table XXVI also shows how infrequently those who were not working away from home ate at commercial places. Fifty-six per cent of the boys and 54 per cent of the girls did not eat in a commercial eating place.

Table XXVI

## Frequency of Eating at Commercial Places During Summer

Number of times meals were eaten in commercial places	Subjects Eating in Commercial Places				
	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
All the time			1	2	1
2 times daily on work days	2	4			2
1 time daily while working	7	14	4	8	11
3 times a week			3	6	3
1 time a week	3	6	2	4	5
10 times a month			1	2	1
2 times a month	1	2	2	4	3
Once a month	2	4	1	2	3
Indefinite amount of time stated**	7	14	9	18	16
Did not eat in commercial places	28	56	27	54	55
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

\*\* Such expressions used as "once in a while," "5 or 6 times during summer," "not often," "almost never."

Frequency of "Standing Treat" During the Summer

"Standing treat" for friends as shown in Table XXVII apparently was a practice followed by relatively few of the subjects. Sixty-eight per cent of the boys and 54 per cent of the girls made no response to this question. Eighteen per cent of the boys and 32 per cent of the girls gave indefinite answers such as: "As often as I was treated," "once in a while," "took turns."

Table XXVII

## Frequency of "Standing Treat" During the Summer

Frequency of "standing treat" for friends	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
Indefinite number of times	9	18	16	32	25
2 times a week			1	2	1
1 time a week	3	6	1	2	4
1 time in 2 weeks	1	2	4	8	5
1 time a month	2	4	1	2	3
10 or more times during summer	1	2			1
No response	34	68	27	54	61
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

Frequency of Carnival Attendance During the Summer

Twenty-six per cent of both the boys and girls stated they attended "every one that came to town" during the summer. Since the writer knew there was only one carnival in that length of time, their replies were interpreted to mean one. Seventy-four per cent of both boys and girls indicated they "seldom" or "never" attended carnivals.

Length of Time Spent on Vacations During the Summer

From replies made by the subjects apparently 94 per cent of the boys and 92 per cent of the girls had no vacation last summer. Two boys and one girl reported having three days' vacation. Three girls had one week vacation and one boy two weeks.



Amount of Earnings Spent on Activities

Of the forty-six boys reporting definite sums spent on activities such as shows, carnivals, eating in commercial places, vacations and "standing treat" for friends a total of \$1235 was spent as is shown in Table XXVIII or an average of \$26.84 spent by each boy last summer. For these same activities, the twenty-six girls reporting spent a total of \$633, or an average of \$24.34 per girl.

Table XXVIII

Total Amount of Earnings Spent on Activities

Amount spent on activities	Subjects Spending on Activities				
	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
\$200	1	2			1
75	3	6			3
67			1	2	1
50	4	8	6	12	10
40	2	4			2
30	3	6			3
25	7	14	6	12	13
20	4	8	1	2	5
15	2	4	2	4	4
10	10	20	3	6	13
9			1	2	1
8	1	2			1
7	1	2			1
5	8	16	4	8	12
4			1	2	1
3			1	2	1
Indefinite amount			3	6	3
None			3	6	3
Subjects not spending on activities	4	8	18	36	22
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

Subjects Who Spent Summer's Earnings in Ways  
Other Than Those Already Mentioned

Table XXIX summarizes the subjects' responses to ways, not already mentioned, in which they spent their summer's earnings.

The following responses by boys are not shown on the table since the data they gave were incomplete; three boys invested in livestock but the amounts spent were not given; one boy purchased feed for his project but omitted the amount thus spent; two boys spent on bowling and roller skating with no amounts stated.

The girls' responses as shown are: three girls indicated they spent for gifts, roller skating and picnics, respectively, with no amounts given. These responses were not included in the table.

Savings Made by Subjects

Table XXX sets forth a summary of the ways in which subject invested their savings and also their attitudes toward these methods of saving.

The boys saved in the following ways: savings accounts, life insurance, government bonds and stamps, and liked all these methods of saving. Other methods of saving used by the boys were: investments in stock, equipment, land and keeping money at home. Only two of fifteen boys reporting this method of saving stated the money valuation of their investments.

Table XXIX

Subjects Who Spent Summer's Earnings in Ways Other  
Than Those Already Mentioned

Amount Spent	Number spending		Spent for
	No.*	%	
<u>Boys N = 50</u>			
\$1540	1	2	Most of it went into cattle
950	1	2	Down payment on a farm (4 mos. pay)
325	1	2	4 cows
275	1	2	A car
198	1	2	Livestock
125	1	2	A car
100	2	4	Feed for project
75	1	2	A cow
40	1	2	Feed for cows
35	1	2	Feed for project
30	1	2	Saddle, hackamore and bit
30	1	2	Gave to church
26	1	2	Feed for stock
20	1	2	Pigs
5	1	2	Model airplanes
<u>50¢ per week</u>	<u>1</u>	<u>2</u>	<u>Skating</u>
<u>Girls N = 50</u>			
\$ 150	1	2	Bedroom suite
\$40 per week	1	2	Gave to parents
35	1	2	Gave to church
15	1	2	Gave to church
15	1	2	Gifts
Total	5	10	

\* Since all the subjects did not spend by above methods,  
the No. does not total 50, nor the %, 100.



Table XXX

## Investments Made in Savings by Subjects

Boys N = 50	Attitude key to which subjects responded		a - I like this very much											
			b - I like this											
			c - I neither like nor dislike this											
			d - I do not like this											
			e - I greatly dislike this											
Types of Saving	Subjects selecting each method		Attitudes Toward Methods of Saving										Method not used	
			a		b		c		d		e			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Savings account	31	62	29	58	2	4							19	38
Insurance	1	2	1	2									49	98
Government bonds	27	54	27	54									23	46
Government stamps	16	32	16	32									34	68
-----														
Girls N = 50														
Savings account	11	22	11	22									39	78
Postal savings*	3	6	2	4	1	2							47	94
Insurance	3	6	2	4	1	2							47	94
Government bonds	11	22	9	18	2	4							39	78
Government stamps	18	36	15	30	3	6							32	64

\* None of the boys had invested in postal savings.

The girls' money was placed or invested in savings accounts, postal savings, life insurance, government bonds and stamps, and all liked these methods of saving money.

The only other method of saving used by the girls was to keep money at home, either in a bank or "mother kept." Five girls reported this method of saving. Two of the girls did not state the amounts thus saved. One indicated she saved \$100, another \$50, and another \$20 by this method. Although the girls who bought silverware and a bedroom suite respectively did not include them in their list of investments, they could be counted as such.

#### Amount of Money Placed in Savings

Sixty-two per cent of the boys, as shown by Table XXXI, put a total of \$5512 into savings accounts or an average of \$177.80 for each boy who used this method of saving.

Twenty-two per cent of the girls put a total of \$1039 into savings accounts, or an average of \$94.45 for each girl who saved by this method.

Table XXXI

## Amount of Money Placed in Savings

Amount placed in Savings Account	Subjects Making Savings				
	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%*
\$700	1	2			1
400	2	4			2
360	1	2			1
350	1	2			1
300	2	4			2
250	1	2			1
230	1	2			1
200	3	6	2	4	5
175	2	4			2
170			1	2	1
150	2	4	1	2	3
100	3	6	2	4	5
90	1	2			1
75	1	2			1
65	1	2			1
57	1	2			1
50	7	14	1	2	8
35	1	2			1
30			1	2	1
20			1	2	1
15			1	2	1
4			1	2	1
Method not used	19	38	39	78	58
Total	50	100	50	100	100

\* Since the number of cases equals 100, No. and % are the same.

Investments in Postal Savings, Life Insurance,  
Government Bonds and Government Stamps

Table XXXII sets forth the number of subjects who invested in government stamps. As will be seen by the table, 68 per cent of the boys and 64 per cent of the girls indicated they did not use this method of saving money.



Table XXXII

## Subjects Making Investments in Government Stamps

Amount of savings in Government Stamps*	Boys N = 50		Girls N = 50		Total
	No.	%	No.	%	%**
\$30			1	2	1
16	1	2			1
15	2	4	1	2	3
14	1	2	1	2	2
11			1	2	1
10	4	8	5	10	9
9.10			1	2	1
8	1	2	2	4	3
6	2	4			2
5	2	4	3	6	5
4	2	4			2
3.50			1	2	1
3			1	2	1
2.50			1	2	1
2	1	2			1
Method not used	34	68	32	64	66
Total	50	100	50	100	100

\* Face value.

\*\* Since the number of cases equals 100, No. and % are the same.

The boys (sixteen or 32 per cent) who used this method of saving put a total of \$134 in government stamps during the summer, or an average of \$8.37 for each boy. The girls (eighteen or 36 per cent) put a total of \$169.10 in government stamps, or an average of \$9.39 for each girl who used this method of saving.

The boys did not use postal savings accounts for their savings. Three girls reported \$60, \$50 and \$20 respectively saved from their earnings by this method.

One boy reported he had a \$2000 life insurance policy, and three girls reported insurances of \$800, \$300 and \$200 respectively. Since no details were given in these cases, these investments cannot be said to have resulted from their summer's earnings. The only value of this information is a possible indication of how few boys and girls in this group have life insurance.

Fifty-four per cent of the boys and 22 per cent of the girls indicated they had saved during the summer by buying bonds. The twenty-seven boys who bought bonds invested a total of \$1525, or an average of \$56.48 for each boy who invested in bonds. The eleven girls who bought bonds during the summer invested a total of \$675 or an average of \$61.36 for each girl. Maturity value of the bonds was used for these figures.

#### Responses to Selected Questions on Money Management

Table XXXIII summarizes the subjects' responses to selected questions on money management.

1. Eighty-six per cent of the boys and 70 per cent of the girls liked to do work that was formerly a man's work.

2. The factors that the boys indicated they considered before they accepted a job and the relative importance of these factors to the boys as shown by the per cent

Table XXXIII

## Subjects' Responses to Selected Questions on Money Management

Questions to which subjects responded (For complete wording of each question see Questionnaire in Appendix)	Subjects' Responses to Questions															
	Boys N = 50								Girls N = 50							
	Yes		No		No re-		Total		Yes		No		No re-		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1. Do you enjoy doing work that was formerly a man's work?	43	86	4	8	3	6	50	100	35	70	13	26	2	4	50	100
2. In selecting work which do you consider before accepting a job?																
a. Opportunities for experience in chosen field?	38	76	11	22	1	2	50	100	29	58	21	42	0	0	50	100
b. High wages	35	70	15	30	0	0	50	100	32	64	16	32	2	4	50	100
c. Work which does not involve hard physical labor	12	24	35	70	3	6	50	100	26	52	22	44	2	4	50	100
d. Work which brings pleasant social contacts	28	56	11	22	11	22	50	100	46	92	1	2	3	6	50	100
e. Number of hours one has to work	25	50	20	40	5	10	50	100	39	78	7	14	4	8	50	100
3. Do you feel justified in spending if you are earning big wages?	5	10	43	86	2	4	50	100	6	12	37	74	7	14	50	100



Table XXXIII (Continued)

Questions to which subjects responded (For complete wording of each question see Questionnaire in Appendix)	Subjects' Responses to Questions															
	Boys N = 50								Girls N = 50							
	Yes		No		No response		Total		Yes		No		No response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
4. In spending do you find yourself not buying because supply and choice are limited?	29	58	18	36	3	6	50	100	37	74	13	26	0	0	50	100
If so, is it:																
a. Because of wish to conserve supply	( 9	18)*							( 0	0)*						
b. Do not find what is wanted	(15	30)							(34	68)						
c. Other reasons	( 5	10)							( 3	6)						
5. After war is over would you be willing to work for less?	44	88	6	12	0	0	50	100	39	78	9	18	2	4	50	100
6. If choice was possible last summer, would you have preferred:																
a. Not to work at all	0	0	50	100	0	0	50	100	4	8	46	92	0	0	50	100
b. To work part time	0	0	50	100	0	0	50	100	20	40	25	50	5	10	50	100
c. Full time work	49	98	0	0	1	2	50	100	21	42	20	40	9	18	50	100
d. Day work which does not extend into the night	40	80	6	12	4	8	50	100	35	70	10	20	5	10	50	100
e. Evening work	7	14	38	76	5	10	50	100	10	20	36	72	4	8	50	100

Table XXXIII (Continued)

Questions to which subjects responded (For complete wording of each question see Questionnaire in Appendix)	Subjects' Responses to Questions															
	Boys N = 50								Girls N = 50							
	Yes		No		No re-		Total		Yes		No		No re-		Total	
	No.	%	No.	%	No.	%			No.	%	No.	%	No.	%		
7. Opinion of your earning experience last summer is:																
a. Learned something new, valuable later	43	86	4	8	3	6	50	100	20	40	20	40	10	20	50	100
b. Work you liked to do	40	80	8	16	2	4	50	100	35	70	12	24	3	6	50	100
c. Chance for future growth	38	76	8	16	4	8	50	100	10	20	35	70	5	10	50	100
8. Do you plan to go to college? If so:	10	20	30	60	10	20	50	100	7	14	40	80	3	6	50	100
a. To qualify to earn more money	( 8	16)							( 3	6)						
b. Because a friend is going	( 2	4)							( 3	6)						
c. Want to learn more	( 7	14)							( 6	12)						
9. War changed your future plans for a vocation	40	80	7	14	3	6	50	100	3	6	45	90	2	4	50	100
10. Family discusses means of economizing	30	60	15	30	5	10	50	100	18	36	30	60	2	4	50	100
11. Discuss family finances	23	46	26	52	1	2	50	100	10	20	40	80	0	0	50	100
12. Family discuss how to spend their income	10	20	36	72	4	8	50	100	8	16	38	76	4	8	50	100

Table XXXIII (Continued)

Questions to which sub- jects responded (For complete wording of each question see Question- naire in Appendix)	Subjects' Responses to Questions															
	Boys N = 50								Girls N = 50							
	Yes		No		No re- sponse		Total		Yes		No		No re- sponse		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
13. Pay for all home tasks done	5	10	40	80	5	10	50	100	3	6	47	94	0	0	50	100
14. Money difficult to obtain	6	12	40	80	4	8	50	100	5	10	43	86	2	4	50	100

\* Only those replying "Yes" to 4, answer a, b, c

\*\* More than one reason for going to college checked, so total is not the number or per cent planning to go to college



of boys who checked that factor are: opportunity for experience in chosen field, 76 per cent; high wages, 70 per cent; work with pleasant social contacts, 56 per cent; number of hours one has to work, 50 per cent; work which does not involve hard physical labor, 24 per cent. Other factors considered by some of the boys in choosing a job were: living conditions (2 per cent or one boy), fellow workers (6 per cent or three boys), working conditions (8 per cent or four boys), chance to work longer hours in order to earn more (2 per cent or one boy), agreeable work (2 per cent or one boy).

The girls gave first consideration in choosing a job to whether the work provided pleasant social contacts (92 per cent). Other factors considered by the girls in deciding on work and their relative importance as reported by the girls were as follows: 78 per cent of the girls considered the number of hours she had to work, 64 per cent higher wages, 58 per cent opportunity for experience in chosen field, 52 per cent work that did not involve hard physical labor. Other factors considered by some of the girls were: kind of employer (4 per cent or two girls), location of work (10 per cent or five girls), type of work (4 per cent or two girls), fellow workers (4 per cent or two girls), agreeable work (6 per cent or three girls).

3. Eighty-six per cent of the boys and 74 per cent

of the girls felt they were not justified in spending freely for things that were not necessary even though wages were high. Ten per cent (five boys) and 12 per cent (six girls) felt they were justified in spending freely. The five boys who believed in spending freely gave as reasons: "Have the money," "Why not"? "It's my own," The six girls who felt they were justified in buying as long as money was available gave as reasons: "Never had own money before," "Own responsibility," "Sure, if you have plenty," "It's one's own." Those who believed (both boys and girls) one should not buy unless things were needed said in various ways that that practice was wasteful and not thrifty.

4. The majority of the boys (58 per cent) and girls (74 per cent) indicated they did not spend money because the supply and choice of goods offered for sale was limited. Of those boys who did not spend because of the limited supply of goods, 30 per cent said they could not find what they wanted. Sixty-eight per cent of the girls who did not spend because of the limited supply of goods said it was because they could not find what they wanted. Eighteen per cent of the boys (nine) indicated they did not buy because they wanted to conserve supplies. None of the girls were kept from buying for that reason. Other reasons for not buying that were given by some of the boys and girls were: "Don't need anything," "Shoddy goods,"

"Only buy as I need things."

5. Eighty-eight per cent of the boys and 78 per cent of the girls indicated they would be willing to work for less after the war if they were paid on the same basis as others. The remainder, 12 per cent of the boys (six) and 18 per cent of the girls (nine), indicated they would still expect and want high wages. Four per cent (two girls) made no response.

6. The boys stated that if they had had their choice last summer, all would have worked. Ninety-eight per cent preferred full time work (no response was made by one boy). Eighty per cent liked day work best, 14 per cent preferred evening work. Six per cent (three boys) made no response. Ninety-two per cent of the girls wanted to work during the summer. Eight per cent (four girls) preferred not to work if given a choice; 42 per cent of the girls preferred full time work, 40 per cent preferred part time work; 70 per cent preferred day time work; 20 per cent preferred evening work, and 10 per cent made no response.

7. In expressing their opinions of their earning experiences during the summer 86 per cent of the boys and 40 per cent of the girls felt they had learned something new that would be valuable later. Eighty per cent of the boys and 70 per cent of the girls had done work they liked



to do. Seventy-six per cent of the boys and 20 per cent of the girls felt their earning experience had been a chance for future growth.

8. Twenty per cent of the boys (ten) and 14 per cent of the girls (seven) reported that they planned to go to college. Of those who planned to go to college, 16 per cent of the boys and 6 per cent of the girls indicated they were going in order to qualify to earn more money; 4 per cent of the boys and 6 per cent of the girls stated that their reasons for going to college were because a friend was going; 14 per cent of the boys and 12 per cent of the girls wanted to learn more. The girls who indicated they planned to go to college gave no additional reasons for their choice. One boy stated he planned on going to college in order to be an "asset to the community."

9. Eighty per cent of the boys stated the war had changed their plans. The majority felt their plans were only temporarily changed since they expected to go on with their education, farm and stock work as soon as released from service. Ninety per cent of the girls stated their future plans were unchanged by the war, since they still expected to stay home, get married, or go to college. Those girls whose plans had been changed by the war had married or expected to marry service men, or train for positions opened through the war, such as training for a

cadet nurse or taking a pre-flight course.

10. Sixty per cent of the boys' families discussed with the boys ways in which they could get the most for their money. Only 36 per cent of the girls stated that their families discussed methods of economizing with them. The type of advice given the boys and girls by their families relative to economizing was to learn quality, "be careful," "get money's worth."

11. Forty-six per cent of the boys and 20 per cent of the girls stated that their families discussed family finances with them. The general pattern of this discussion (with both the boys and girls) was a consideration of how much the family had to spend.

12. Only 20 per cent of the boys' families and 16 per cent of the girls' discussed plans for spending the family income. The girls gave no information concerning what in particular was discussed. The boys' families discussed how to meet family needs, improvements and plans for the place, and one boy reported his father talked over with him how much hay, etc. they should buy.

13. Eighty per cent of the boys felt they should not be paid for all the home tasks they did. Ten per cent felt they should be paid for some home tasks and listed milking and haying as ones that should merit pay. Ninety-four per cent of the girls felt they should not be paid

for all of the home tasks. Six per cent felt they should be paid for laundry, cleaning the house and doing all the cooking when the remainder of the family was working.

14. Eighty per cent of the boys and 86 per cent of the girls indicated they did not find it difficult to obtain money. The 12 per cent who stated they found it difficult to obtain money said this was true after school started and they had no jobs, or they were "on their own." Four per cent of the girls did not respond. Ten per cent of the girls stated it was difficult for them to obtain money after school opened, or they were "on their own."



## CHAPTER V

### SUMMARY AND CONCLUSIONS

#### The Problem

This study is concerned with the attitudes and practices of High School Junior and Senior boys and girls concerning money management during war times. The types of practices included in the study were selected from the standpoint of those commonly experienced by high school boys and girls and included methods of earning, spending and saving money.

#### Securing the Data

A questionnaire was used for gathering data from one hundred subjects, fifty Junior and Senior boys from the Agriculture department, and fifty Junior and Senior girls from the Home Economics department of the Modesto California High School.

#### Results

##### Summary of General Information Concerning the Background of the Subjects.

1. The ages of the boys ranged from sixteen years to eighteen years, inclusive, or an average of seventeen years.

2. The ages of the girls ranged from sixteen years to nineteen years, inclusive, or an average age of seventeen and seven-tenths years.

3. Seventy-two per cent of the boys were in the eleventh year of school, and 28 per cent of the boys were in the twelfth year of school.

4. Fifty-six per cent of the girls were in the eleventh year of school and 44 per cent of the girls were in the twelfth year of school.

5. A majority of the boys (98 per cent), and of the girls (62 per cent), resided outside the city of Modesto.

6. Most of the boys (94 per cent) lived either in homes owned by their parents or in homes being purchased by their parents.

7. Forty-eight per cent of the girls lived either in homes owned by their parents or in homes being purchased by their parents.

8. Sixteen per cent of the boys came from broken homes, the other 84 per cent came from normal homes. All of the group excepting three boys were living at home.

9. Twenty-two per cent of the girls came from broken homes, the remaining 78 per cent came from normal homes. All of the girls excepting four were living at home.

10. Various sized families were reported by both boys and girls. Six per cent of the boys and also 6 per cent of the girls were "only" children. One girl reported thirteen children in the family. This was the largest number of siblings reported. The mode for the group or 25 per cent reporting fell in the classification of four children in the family.

11. It was found that there were more younger children at home than older children.

12. The largest number of the boys' fathers were employed either as farmers (76 per cent), or as laborers (10 per cent). Five fathers (10 per cent) were deceased.

13. The greatest number of the girls' fathers were employed either as farmers (42 per cent), or as laborers (22 per cent), or as craftsmen (10 per cent). Twelve per cent of the girls' fathers (six) were deceased.

14. The majority of the boys' mothers (84 per cent) were home makers. Only 6 per cent or three mothers of the boys were deceased.

15. Most of the girls' mothers (70 per cent) were homemakers. Only 4 per cent, or two mothers, were deceased.

#### Summary of Subjects' Experiences and Attitudes Concerning Methods of Money Management

1. The amounts earned by the boys during the summer vacation ranged from \$1540 to \$7. The earnings of the



forty-nine boys who reported totaled \$16,309, with an average earning of \$332.80 per boy.

2. The amounts earned by the girls ranged from \$1200 to \$20. The earnings of the forty-four girls who reported totaled \$7849.43, with an average earning of \$178.40 per girl.

3. Fifty-one per cent of the subjects were paid by the hour (27 per cent of the boys and 24 per cent of the girls). Eleven of the boys who reported being paid by this method did not state the amount per hour they were paid.

4. Amounts from thirty-five cents to one dollar per hour were reported by the group.

5. Two girls indicated they were paid by the day (\$2.50).

6. Seventeen boys and one girl indicated they were paid by the job but stated no amount per job.

7. Piece work was done mostly by the girls (twenty were paid by this method). Only four boys indicated they were paid by this method, making a total of 24 per cent of the group who were paid by the piece.

8. More boys than girls were paid by the month (fourteen boys; two girls).

9. The majority of the boys (94 per cent) felt they were paid about the right amount for their summer's work.

Only two boys who reported felt that they were underpaid.

10. The greater number of the girls who reported (82 per cent) felt they were paid about the right amount for their summer's work. Only four girls felt they had been underpaid. None felt they were overpaid.

11. The largest number of both boys (64 per cent) and girls (20 per cent) worked three months during their summer's vacation. Six per cent of the boys and 4 per cent of the girls worked four months during their vacation. Twelve per cent of the boys and 18 per cent of the girls worked two months during their summer's vacation.

12. Twenty-six per cent of the boys indicated they liked to be paid weekly, while 24 per cent liked to be paid every two weeks; 26 per cent indicated they liked to be paid monthly.

13. The largest number of girls indicated they liked to be paid every week (62 per cent). Twenty-six per cent of the girls stated they wished to be paid every two weeks. Only 8 per cent, or four girls, indicated they liked to be paid monthly.

14. The reason given for earning by the largest number of the boys (68 per cent) was to be on "their own." Sixty-one per cent of the boys thought their summer's earning experience would be of value to them in the future. Thirty-eight per cent gave patriotism as the

reason for their earning.

15. Fifty-six per cent of the girls gave as a reason for their earning to be on "their own." Thirty-four per cent of the girls thought their summer's earning experience might be of value to them in the future, and 36 per cent gave patriotism as the reason for earning.

16. The methods by which the boys liked to earn included: working in a cannery (34 per cent), doing chores (72 per cent), raising stock (58 per cent), farming land (18 per cent), and other miscellaneous ways of earning (32 per cent). The earning jobs that some of the boys disliked were: working for room and board (2 per cent), picking fruit (8 per cent), picking vegetables (6 per cent); cutting fruit (4 per cent).

17. The methods by which most of the girls earned during the summer were: cutting fruit (54 per cent). Four per cent of the girls disliked this work. Thirty-six per cent of the girls used miscellaneous ways of earning and only one girl (2 per cent) disliked what she had done. Thirty-two per cent worked in the cannery. Four per cent disliked this work. Thirty per cent picked fruit. Ten per cent disliked to pick fruit. Thirty per cent worked in stores. Only 2 per cent disliked store work. Twenty-six per cent worked in lunch counter service. Four per cent disliked this work. Twenty per cent worked for room



and board and 6 per cent disliked to do so. Twenty-four per cent of the girls worked around the house for pay. Two per cent of the girls disliked housework.

18. None of the group earned by means of their hobbies or talents.

19. The boys gave as reasons for changing their jobs during the summer: finishing one job and starting another, better wages, helping at home during slack times on regular job, being needed at home.

20. The girls reported reasons for changing jobs as: disliking night work, better wages, more pleasant work, as crops were finished, because a friend needed help.

21. Methods used by the boys for obtaining money (other than that earned) were: asked father for money (24 per cent), asked mother for money (20 per cent), used money from savings (18 per cent), borrowed money (12 per cent), had a regular allowance (12 per cent), relatives gave money (4 per cent). None of these methods excepting that of having a regular allowance were liked by the boys who used these methods.

22. Thirty-two per cent of the girls asked their mothers for money, and 22 per cent of the girls asked their fathers. Eighteen per cent had a regular allowance, 12 per cent received money from relatives and 4 per cent

borrowed money. None of these methods were liked by all the girls who practiced each method of obtaining money. None of the girls used money from their savings.

23. Only three boys (6 per cent) received gifts of money (two boys \$5 each; one boy \$6). Four per cent (two boys) saved their gift money; 2 per cent (one boy) spent his.

24. Ten girls (20 per cent) received gifts of money ranging from \$100 to \$10. Of these ten girls, four saved the money and six spent it.

25. Ten per cent of the boys and 12 per cent of the girls received bonds as gifts.

26. Livestock was given as gifts to 18 per cent of the boys, and land to 2 per cent of the boys. None of the girls received either livestock or land as gifts.

27. More boys asked advice of their fathers relative to spending their money than of their mothers. Most of the boys decided how to spend their money without advice (84 per cent). The boys all liked the methods they used of receiving advice in spending.

28. More girls received advice from their mothers than from their fathers on spending their earnings. The only advice the girls did not like was that given by classmates. Sixty-four per cent stated they decided for themselves.

29. The method most used by the boys as well as the girls in purchasing with their summer's earnings was to pay cash (78 per cent of both boys and girls). Only one boy who paid cash disliked to do so. None of the girls who reported paying cash disliked that method.

30. Four boys (8 per cent) and two girls (4 per cent) stated they used the installment plan of buying. All six of the subjects liked this method of buying.

31. Eight girls (16 per cent) used the "lay away" plan. Two of the girls greatly disliked this method of buying, although they used it. None of the boys used the "lay away" plan.

32. Two boys (4 per cent) and seven girls (14 per cent) used charge accounts of their own. All nine subjects liked using a charge account.

33. Seventy per cent of the boys indicated one was not justified in using the installment plan of buying, while 26 per cent felt one was justified in using that method of purchasing clothing and stock feed.

34. Seventy per cent of the girls reported they did not feel one was justified in using installment buying. The remaining 34 per cent stated they felt one was justified in using the installment plan for buying clothing.

35. Of the items for which the boys indicated they were entirely responsible, the ones they liked to assume:



room and board, upkeep of clothes, own personal expenses, own recreation, gifts to others, own health expenses, own insurance and other expenses which included upkeep of car and feed for poultry and stock.

36. The items for which all the boys did not like to assume the entire responsibility were: paying for own clothes, own traveling expenses, own incidental expenses and own income tax.

37. Of the girls who indicated they were fully responsible for certain expenses, the following are the responsibilities the girls liked to assume: room and board, own clothes, upkeep of clothes, own personal expenses, own traveling expenses, own incidental expenses and gifts to others.

38. The following differences were found between the attitude of the boys and girls concerning expenses for which they were fully responsible: the boys did not all like to buy their own clothes whereas the girls indicated they liked to buy their clothes. The boys liked to pay for all their own recreation, some of the girls did not. The girls liked to pay for their own traveling expenses, and some of the boys did not. The girls liked to pay for their own incidental expenses, while some of the boys did not. The boys liked to assume responsibility for their own health expenses, some of the girls indicated

they did not. The boys liked to pay for their own insurance, while the girls did not like to pay this expense.

39. The expenses for which the boys liked to be and had been partially responsible for were: room and board, own clothes, upkeep of own clothes, own personal expenses, own recreation, own traveling expenses, own incidental expenses, own income tax and own health expenses.

40. Those of the girls who indicated they were partially responsible for certain expenses liked to assume this partial responsibility for: room and board, own personal expenses, own recreation, own traveling expenses, own incidental expenses, own income tax, gifts to others and own insurance. Some of the girls did not like to be even partially responsible from their wages for own clothes (2 per cent or one girl), upkeep of own clothes (2 per cent or one girl), own health expenses (4 per cent or two girls).

41. The factors the boys considered in purchasing clothing and accessories listed in the order of their importance are: style, quality of fabrics, price, quality of construction, minimum amount needed in order to economize, amount of care clothing needs, large quantity of clothing for variety.

42. The order of importance to the girls of the factors they considered in purchasing clothing and

accessories are the same as for the practices of the boys although slightly higher per cents of the girls considered each factor.

43. The forty-six boys who stated the amount of their summer's earnings that was spent on clothing spent a total of \$1916, or an average of \$41.63 per boy.

44. The thirty-four girls who stated the amount of their summer's earnings that was spent on clothes and accessories spent a total of \$2759, or an average of \$81.14 for each girl.

45. Boys liked to attend shows, carnivals and have vacations. Two per cent or one boy disliked very much to eat at a commercial place and 2 per cent or one boy disliked "standing treat" for friends.

46. The girls liked vacations. Four per cent or two girls did not like shows, 4 per cent or two girls disliked eating at commercial place, 4 per cent or two girls disliked "standing treat" for friends, and 4 per cent or two girls disliked carnivals very much.

47. Indications were that the boys attended more shows during the summer than did the girls.

48. It would seem that unless boys and girls were working away from home and had to eat in commercial places, that there were comparatively few of the subjects who spent money for that purpose. Fifty-six per cent of the boys and



54 per cent of the girls indicated they had not eaten in a commercial place all summer.

49. "Standing treat" for friends was a practice 68 per cent of the boys and 54 per cent of the girls apparently did not follow. Eighteen per cent of the boys and 32 per cent of the girls gave indefinite replies as to the frequency with which they treated their friends. The remaining 14 per cent of both boys and girls reported various frequencies ranging from twice a week to ten or more times during the summer.

50. Twenty-six per cent of both the boys and girls attended one carnival during the summer. Indications were that had there been more carnivals during the summer these same boys and girls would have attended them. Seventy-four per cent of both boys and girls stated they "never," or "seldom," attended carnivals.

51. Ninety-four per cent of the boys and 92 per cent of the girls did not have a vacation during the summer. Of the 6 per cent (three boys) who did have vacations, 4 per cent (two) had three days and one boy had two weeks. Of the 8 per cent (four girls) who had vacations, 2 per cent (one girl) had three days and 6 per cent (three girls) had one week.

52. The forty-six boys reporting amounts that were spent on recreational activities during the summer spent a

total of \$1235, or an average of \$26.84 spent by each boy.

53. The twenty-six girls reporting definite sums that were spent on recreational activities spent a total of \$633, or an average of \$24.34 for each girl.

54. Seventeen boys reported amounts spent in ways other than those already mentioned. Five boys invested in stock, one boy used all his summer's earnings (\$950) as a down payment on a farm; two boys purchased cars; five boys purchased feed for their projects; the remaining boys spent for miscellaneous purposes (one boy gave to the church).

55. Five girls or 10 per cent reported spending of their summer's earnings in ways other than those already mentioned. Two girls or 4 per cent gave to the church, one girl or 2 per cent gave \$40 a week to her parents; one girl or 2 per cent bought a bedroom suite; one girl or 2 per cent used some of her money for gifts, and one girl bought silverware.

56. Methods used in saving by the boys were savings accounts, life insurance, government bonds and stamps, investment in stock, equipment, land, and keeping the money at home. All of these methods of saving were liked by the boys.

57. Practices the girls used in savings were savings accounts, postal savings, life insurance, government

bonds and stamps, and kept money at home. All of these practices were liked by the girls.

58. Both boys and girls used savings accounts, life insurance, government bonds and stamps, and keeping money at home as methods of savings and liked these practices. Three girls used postal savings accounts and liked this method of saving.

59. The boys invested at least some of their earnings in land, stock and equipment.

60. The average amount (for those who reported definite amounts) put in savings accounts was \$177.80 for each boy and \$94.45 for each girl. A larger per cent of the girls than of the boys did not use this method of saving.

61. Sixteen boys and eighteen girls (32 per cent and 36 per cent respectively) invested in government stamps last summer with an average saving of \$8.37 for each boy and \$9.39 for each girl using this method.

62. Only three girls (6 per cent) reported using postal savings accounts last summer.

63. One boy (2 per cent) and three girls (6 per cent) indicated they had life insurance policies.

64. Fifty-four per cent of the boys and 22 per cent of the girls bought bonds during the summer. The average amount invested by each boy was \$56.48 and for the



girls \$61.36

Responses to Selected Questions on Money Management

1. Eighty-six per cent of the boys and 70 per cent of the girls liked to do work that was formerly a man's work.

2. The first consideration of the majority of the boys (76 per cent) in selecting a job was to have work that gave an opportunity for experience in their chosen field (agriculture). The least considered by the boys was getting a job that did not involve hard physical labor (24 per cent).

3. The first consideration of the girls in selecting work was whether the work had pleasant social contacts (92 per cent). The least considered was the same as the least considered by the boys, i.e., work which does not involve hard physical labor (52 per cent).

4. Eighty-six per cent of the boys and 74 per cent of the girls felt one was not justified in needless spending even though money might be plentiful.

5. Fifty-eight per cent of the boys and 74 per cent of the girls did not buy because the supply of goods was limited. Of the boys (30 per cent) and girls (68 per cent) did not buy because they could not find what they wanted; 18 per cent of the boys and none of the girls refrained from buying in order to conserve the supply; 10 per cent

of the boys (five) and 6 per cent of the girls (three) did not buy, either because things were not needed or were "shoddy."

6. Eighty-eight per cent of the boys and 78 per cent of the girls indicated they would be willing to work for less after the war if they were paid on the same basis as others.

7. The boys (98 per cent) preferred full time work and preferred day work (80 per cent) to night work. Ninety-two per cent of the girls wanted to work during the summer; the remaining 8 per cent (four girls) would rather not have worked. Forty-two per cent preferred full time and 40 per cent part time work. Seventy per cent preferred day to night work.

8. In indicating opinion of their earning experience last summer, 86 per cent of the boys and 40 per cent of the girls felt they had learned something new that would be valuable later. Eighty per cent of the boys and 70 per cent of the girls had done work they liked to do. Seventy-six per cent of the boys and 20 per cent of the girls felt their earning experiences had been a chance for future growth.

9. Twenty per cent of the boys (ten) and 14 per cent of the girls (seven) reported that they planned on going to college. Of those who planned to go to college

16 per cent of the boys and 6 per cent of the girls indicated they were going to qualify themselves to earn more money; 4 per cent of the boys and 6 per cent of the girls stated their reason for making plans to go to college was because a friend was going; 14 per cent of the boys and 12 per cent of the girls wanted to learn more. The girls who indicated they planned to go to college gave no additional reasons for their choice. One boy stated he was going to college in order to be "an asset to the community."

10. Eighty per cent of the boys said the war had changed their plans. The majority felt their plans were only temporarily changed since they expected to go on with their education, do farming and raise stock, as soon as they were released from service. Ninety per cent of the girls stated their future plans were unchanged by the war. In explaining their answer the girls whose plans had been unchanged by the war indicated they still expected to stay home, get married or go to college. Those girls whose plans had been changed by the war had married, or expected to marry service men, or train for some position opened through the war as training for cadet nursing or taking a pre-flight course.

11. Sixty per cent of the boys' families discussed ways with the boys in which they could get the most for their money. Only 36 per cent of the girls stated that



their families discussed methods of economizing with them. The type of advice given the boys and girls by their families relative to economizing was to learn quality, "be careful," "get money's worth."

12. Forty-six per cent of the boys and 20 per cent of the girls stated that their families discussed family finances with them. The general pattern of this discussion with both boys and girls was how much the family had to spend.

13. Only 20 per cent of the boys' families and 16 per cent of the girls' families discussed how the family income was to be spent. The girls gave no information as to what specific topics were discussed. The boys' families discussed how to meet family needs, improvements and plans for the place, and as one boy said, his father talked over with him how much, etc. they should buy.

14. Eighty per cent of the boys felt they should not be paid for some home tasks and listed milking and haying as ones that should merit pay. Ninety-four per cent of the girls felt they should not be paid for all home tasks. Six per cent felt they should be paid for laundry, cleaning the entire house and doing all the cooking when the rest of the family is working.

15. Eighty per cent of the boys and 86 per cent of the girls indicated they did not find it difficult to

obtain money. The 12 per cent who stated they found it difficult to obtain money said this was true after school started and they had no job, or when they were "on their own." Ten per cent of the girls stated it was difficult for them to obtain money after school opened, or they were on "their own."

#### Recommendations for Further Study

The following specific studies are suggested:

A similar study of money management at the secondary level with college or university preparatory pupils as the subjects.

A similar study of money management carried out during peace time.

A study of changes in attitudes and practices in money management resulting from classroom experience.

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## APPENDIX

## The Questionnaire

## Section I

## General Information

The reason for asking you to fill out this questionnaire is that we wish to determine the attitudes and practices of senior high school students toward money management. This is not an examination; therefore there are no "right answers." We are interested in facts that pertain to you alone and to the expression of your opinions. The following pages contain lists of activities and situations familiar to young people of your age. Please think each through carefully; then make your answer as accurate and frank as you are able. The study is concerned with the group rather than the individual, therefore it is not necessary that you sign your name to this questionnaire.

DO NOT SIGN YOUR NAME!

Either write in or check the response that applies to your situation. If you wish to add comments which will make your answers more clear, please do so in the margin.

1. Class in school \_\_\_\_\_ 2. Age at nearest birthday \_\_\_\_\_
3. a. Is your mother living? Yes \_\_\_\_\_ No \_\_\_\_\_  
b. Is your father living? Yes \_\_\_\_\_ No \_\_\_\_\_  
c. Are your father and mother living together?  
Yes \_\_\_\_\_ No \_\_\_\_\_
4. a. Are you living at home? Yes \_\_\_\_\_ No \_\_\_\_\_  
b. If not, with whom do you live? Relatives \_\_\_\_\_  
Friends \_\_\_\_\_ Others. Explain \_\_\_\_\_
5. Father's occupation at present \_\_\_\_\_
6. Mother's occupation at present \_\_\_\_\_
7. How many children in your family are older than you? \_\_\_\_\_
8. How many of these are now living at home? \_\_\_\_\_
9. How many children younger than you? \_\_\_\_\_
10. How many of these are living at home? \_\_\_\_\_
11. Check the location in which you live.  
a. Modesto (within the city limits) \_\_\_\_\_  
b. Just outside the city limits? \_\_\_\_\_  
c. In a nearby small town? \_\_\_\_\_  
d. In the country? \_\_\_\_\_

12. Check the statements below which fit your situation:

- a. We live in an apartment \_\_\_\_\_
- b. We rent our house \_\_\_\_\_
- c. We are buying our house \_\_\_\_\_
- d. We own our home \_\_\_\_\_
- e. If any other arrangements, state what they are \_\_\_\_\_

## Section II

### Part A

The following questions are concerned with your earnings during vacation time this past summer. (Time school was out last Spring to time of your return to school this Fall)

- 1. How much money did you earn this summer? \_\_\_\_\_
- 2. How long did you work? (Answer in months and fraction of months?) \_\_\_\_\_
- 3. If you were paid by any of these methods, indicate the amount: a. By hour \_\_\_\_\_ b. Day \_\_\_\_\_ c. Job \_\_\_\_\_  
d. Piece \_\_\_\_\_ e. Month \_\_\_\_\_
- 4. If you earned during the summer:
  - a. Do you feel you were overpaid? Yes \_\_\_\_\_ No \_\_\_\_\_
  - b. Do you feel you were underpaid? Yes \_\_\_\_\_ No \_\_\_\_\_
  - c. Do you feel you were paid about the right amount? Yes \_\_\_\_\_ No \_\_\_\_\_
  - d. If you feel the wages were not what they should have been, what do you think would be fair wages for the work you did? Per hour \_\_\_\_\_ Per day \_\_\_\_\_

#### Questions:

- 1. How often do you like to be paid? \_\_\_\_\_
- 2. What are your reasons for earning?
  - a. To be on your own? Yes \_\_\_\_\_ No \_\_\_\_\_
  - b. Because you thought the experience would be of value in the future? Yes \_\_\_\_\_ No \_\_\_\_\_
  - c. For patriotic reasons? Yes \_\_\_\_\_ No \_\_\_\_\_
  - d. Explain and include any other reasons you may have had. \_\_\_\_\_

## Part B

Method or methods of securing money during vacation.

Directions to be used with this section and the two which follow.

Direction 1

In the space provided at the extreme left, place a check if you have had this experience during your summer vacation, and leave it blank if you did not have the experience this past summer.

Example: x a b c d e A 5 Picked fruit. (This means you picked fruit this summer. See list on next page.)

If you worked at more than one job this past summer during your vacation, check each one at which you worked.

Direction 2

Express your attitude toward each activity using the following code:

CODE:

- a. I like this very much.
- b. I like this.
- c. I neither like nor dislike this.
- d. I do not like this.
- e. I greatly dislike this.

The letters in the code correspond to the letters preceding the activities.

1. Reread each statement and draw a circle around the letter which best expresses your attitude.
2. Check all statements because we are interested in knowing how well you like to do each of the activities listed here.

Example: (a)b c c e A5 Picked fruit. (This means that you "like this very much," to pick fruit).

or a b (c) d e A5 Picked fruit. (This means that you "neither like nor dislike" to pick fruit.)

Direction 3.

At the end of several groups of activities you will find questions. Write your answers to these questions. If sufficient space is not provided, use the reverse side of the sheet and indicate the question you are answering by using the number of the question.

FINISH DIRECTION 1 BEFORE CARRYING OUT DIRECTION 2.



A. Earned during the past summer by doing the following types of work.

Mark

x

here

- |                       |     |   |
|-----------------------|-----|---|
| <u>    </u> a b c d e | 1.  | Worked for room and board.  |
| <u>    </u> a b c d e | 2.  | Stenographic work.  |
| <u>    </u> a b c d e | 3.  | Worked in store.  |
| <u>    </u> a b c d e | 4.  | Worked in lunch counter service.  |
| <u>    </u> a b c d e | 5.  | Picked fruit.   |
| <u>    </u> a b c d e | 6.  | Picked vegetables.  |
| <u>    </u> a b c d e | 7.  | Cut fruit.  |
| <u>    </u> a b c d e | 8.  | Worked in cannery or fruit packing plant.   |
| <u>    </u> a b c d e | 9.  | Chores. List those done <u>                    </u>   |
| <u>    </u> a b c d e | 10. | Worked around house for pay. List tasks done <u>                    </u>                                      |
| <u>    </u> a b c d e | 11. | Raised stock (cattle, hogs, sheep, poultry, etc.) What kind and how many of each? <u>                    </u> |
| <u>    </u> a b c d e | 12. | Farmed land. What crops and how many acres of each <u>                    </u>                                |
| <u>    </u> a b c d e | 13. | List other methods of earning and express your attitude toward each <u>                    </u>               |
| <u>    </u> a b c d e | B.  | Earned by means of hobbies or talents. List them <u>                    </u>                                  |

Question 3. If your work changed during the summer (different jobs), explain what you did, including pay, and length of time you worked at each job, and your reason for changing jobs.                     

C. Obtained money (other than that earned through the following methods:)

- |                       |    |   |
|-----------------------|----|---|
| <u>    </u> a b c d e | 1. | Asked mother for money.   |
| <u>    </u> a b c d e | 2. | Asked father for money.   |
| <u>    </u> a b c d e | 3. | Relatives (other than parents) gave money to you.   |
| <u>    </u> a b c d e | 4. | Received a regular allowance. How much each month <u>                    </u>                 |
| <u>    </u> a b c d e | 5. | Used money from savings. How much during the summer <u>                    </u>               |
| <u>    </u> a b c d e | 6. | Borrowed money. From whom <u>                    </u><br>How much <u>                    </u> |
| <u>    </u> a b c d e | 7. | List other methods <u>                    </u>  |

## Part C

If you have had any gifts during the summer, answer the following questions:

1. Was the gift in money? \_\_\_\_\_ How much was it? \_\_\_\_\_
2. If so, where is the money now? \_\_\_\_\_
3. Have you received gifts of bonds? \_\_\_\_\_ If so, what is the total value \_\_\_\_\_
4. Have you received gifts of livestock? \_\_\_\_\_ How many and what kind \_\_\_\_\_
5. Have you received gifts of land? Ownership? \_\_\_\_\_ Rent \_\_\_\_\_ How many acres \_\_\_\_\_
6. Have you received any other gifts which have money value? Explain \_\_\_\_\_

## Section III

## Expenditures for Money Earned During the Summer

Mark  
X  
here

\_\_\_\_ a b c d e  
\_\_\_\_ a b c d e  
\_\_\_\_ a b c d e  
\_\_\_\_ a b c d e  
\_\_\_\_ a b c d e  
\_\_\_\_ a b c d e  
\_\_\_\_ a b c d e

\_\_\_\_ a b c d e

\_\_\_\_ a b c d e

\_\_\_\_ a b c d e

1. Who advises you on making plans for the use of your money?  
a. Mother  
b. Father  
c. Classmates  
d. No one  
e. List others \_\_\_\_\_
2. Do you decide for yourself? \_\_\_\_\_
3. Do you pay cash for everything you purchase with your own money?  
Yes \_\_\_\_\_ No \_\_\_\_\_
4. Do you use the installment plan of buying? \_\_\_\_\_ If so, what have you purchased by this method? \_\_\_\_\_
5. Do you use the "lay away" plan?  
If so, what type of articles were purchased? \_\_\_\_\_
6. Do you have a charge account of your own? \_\_\_\_\_ If so, what type of articles do you charge \_\_\_\_\_

Question 4: Do you feel you are justified in buying on the installment plan? If so, for what type of purchases? Under what conditions? If not, what are your reasons? \_\_\_\_\_

- A. If from your income you have been responsible for paying for the following, please indicate by your responses. Give your opinion about your like for assuming responsibility for each item. Check both columns.

Column 1  
Entirely re-  
sponsible for  
paying cost

Column 2  
Responsible for  
only a part of  
the cost

Mark  
x  
here

Mark  
x  
here

- |                                    |   |  |
|------------------------------------|---|--|
| <input type="checkbox"/> a b c d e | 1. Room and board.....  | 1. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 2. Your own clothes.....  | 2. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 3. The upkeep of your clothes   | 3. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 4. Your own personal ex-<br>penses (grooming).....                          | 4. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 5. Your own recreation.....   | 5. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 6. Your traveling expenses..<br>on pleasure trips.....                      | 6. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 7. Your own incidental ex-<br>penses (stamps, etc.)....                     | 7. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 8. Your income tax (if any)   | 8. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 9. Your gifts to others.....  | 9. <input type="checkbox"/> a b c d e  |
| <input type="checkbox"/> a b c d e | 10. Your own health expenses<br>(doctor, dentis).....                       | 10. <input type="checkbox"/> a b c d e |
| <input type="checkbox"/> a b c d e | 11. All of your insurance<br>(if you have any).....                         | 11. <input type="checkbox"/> a b c d e |
| <input type="checkbox"/> a b c d e | 12. Any other expenses. Ex-<br>plain and give attitude<br>toward each _____ |  |

Mark  
x  
here

- B. What do you consider in buying clothes and accessories.

- |                                    |   |
|------------------------------------|---|
| <input type="checkbox"/> a b c d e | 1. Quality of fabrics.  |
| <input type="checkbox"/> a b c d e | 2. Quality of construction.   |
| <input type="checkbox"/> a b c d e | 3. The amount of care to keep garments in<br>good condition.                        |
| <input type="checkbox"/> a b c d e | 4. Price.   |
| <input type="checkbox"/> a b c d e | 5. Style.   |
| <input type="checkbox"/> a b c d e | 6. Having a large quantity of clothing and<br>accessories because you like variety. |
| <input type="checkbox"/> a b c d e | 7. Having a minimum amount of wearing appar-<br>el and accessories to economize.    |



Question 5: How much of your summer's earnings did you spend for clothing and accessories? \_\_\_\_\_

C. During the past summer, in which of the following ways did you spend your money?

- |                       |   |
|-----------------------|---|
| <u>    </u> a b c d e | 1. Shows. About how often _____                       |
| <u>    </u> a b c d e | 2. Eating at commercial places. About how often _____ |
| <u>    </u> a b c d e | 3. Standing treat for friends. About how often _____  |
| <u>    </u> a b c d e | 4. Carnivals. About how often _____                   |
| <u>    </u> a b c d e | 5. Vacation. About how often _____                    |

Questions:

6. About how much of your summer's earnings did you spend for activities such as those listed above? \_\_\_\_\_
7. Did you spend any of your summer's earnings in ways other than those already mentioned above? If so, list what you purchased, giving approximate costs.  
\_\_\_\_\_

## Section IV

### Savings

Which, if any, of the following methods did you use in saving the money which you earned during this summer:

- |                       |   |
|-----------------------|---|
| <u>    </u> a b c d e | 1. Savings account. How much _____                              |
| <u>    </u> a b c d e | 2. Postal savings. How much _____                               |
| <u>    </u> a b c d e | 3. Life insurance. How much _____                               |
| <u>    </u> a b c d e | 4. Government bonds. How much _____                             |
| <u>    </u> a b c d e | 5. Government stamps. How much _____                            |
| <u>    </u> a b c d e | 6. Any other method not listed.<br>Explain _____ How much _____ |

## Section V

General information on earning and spending.

Directions:

Read each question carefully. In the space provided, check "Yes" if the practice is in agreement with your opinion of plans. Check "No" if the statement is not in agreement with your opinion or plans. (Check all items)

Yes	No	
—	—	1. Do you enjoy doing work that was formerly a man's work?
—	—	2. In selecting work, which of the following do you consider before accepting a job?
—	—	a. Opportunity for experience in your chosen field.
—	—	b. High wages.
—	—	c. Work which does not involve hard labor.
—	—	d. Work which brings pleasant social contacts.
—	—	e. Number of hours one has to work.
—	—	f. Other factors. List _____
—	—	3. Do you feel that spending freely for things that are not necessary is justified if you are earning big wages? Explain _____
—	—	4. In spending money, do you find yourself not buying because the supply and choice are limited? If the answer is "yes":
—	—	a. Is it because you wish to conserve the supply?
—	—	b. Or if you do not buy, is it because you do not find what you want?
—	—	c. Other reasons. List _____
—	—	5. After the war is over, would you be willing to work for less than you now receive, or could earn, providing you are paid on the same basis others are paid?
—	—	6. If you had had your choice last summer, would you have preferred:
—	—	a. Not to work at all.
—	—	b. To work part time.
—	—	c. Full time work.
—	—	d. Day work which does not extend into the night.
—	—	e. Evening work.
—	—	7. What is your opinion of your earning experience this summer?
—	—	a. Learned something new which you think will be valuable to you later.
—	—	b. Work you liked to do.
—	—	c. Chance for future growth.
—	—	d. List others _____
—	—	8. Do you plan to go to college? If your answer is "Yes," what are your reasons for going?
—	—	a. To qualify yourself to earn more money.
—	—	b. Because a friend is going.

- — c. Because you want to learn more than you do now know.
- — d. List other reasons
- — 9. Has the war changed your future plans for a vocation? Write out your answer
- — 10. Does your family discuss means of economizing with you? That is, how to get the most for your money? Explain
- — 11. Does your family discuss family finances with you? If so, what type of plans does this include?
- — 12. Does your family discuss with you how they plan to spend their income?
- — 13. Do you think you should be paid for all the home tasks you do? If you think you should be paid for some of the tasks, list those for which you think you should receive pay
- — 14. Do you find it difficult to obtain money? Explain

\* \* \* \* \*

Following is a summary of the responses made by the subjects to reasons for changing jobs during the summer including pay and length of time spent on job.

Boys:

1. "As soon as I finished one job I started on another."
2. Rod and chain man until cannery opened; better wages.
3. Milked cows to help at home for room and board until cannery opened.
4. Forest service \$90 - picked fruit, helped on ranch, \$60.
5. Picked tomatoes 15 days, (8¢ a box), finished; hauled fruit one month (\$4 day); milked cows at home \$30 month.
6. Cannery 75¢ per hour. "When Dad needed help on farm I worked for him."
7. Seventy five cents an hour at cannery between haying and fruit at home.



8. On ranch \$40 a month for 2 months. Got better job at cannery at seventy-five cents an hour.
9. Helped on our farm. Trucking at seventy cents an hour.
10. Cannery seventy cents per hour for fruit hauling, helped on farm at \$45 a month.
11. Cannery at seventy-five cents an hour. Dad paid for jobs like haying, etc.
12. Sixty-five cents an hour at cannery; farm work averaged \$50 a month.

Girls:

1. Can company four weeks \$90 - Pacific Grape Products two nights. Didn't like night work.
2. Cutting fruit in dry yard; then worked at home because mother thought it better for me.
3. Changed as crops finished; grapes eighty cents an hour, tomatoes seventy-five cents an hour.
4. Chopped cotton one and one half months. Moved to Modesto. Laundry forty cents an hour (didn't like boss). Cafe forty-five an hour three weeks; school opened.
5. Cut peaches twelve cents a box until finished. Hughson Pharmacy fifty cents an hour, eight hours daily.
6. Lunch counter and fountain \$15; packing company seven weeks \$90.62 (This paid best but enjoyed fountain work).
7. Belt in dehydrator plant made me sick. Pacific Grape Products more pay.
8. Didn't like dehydrator work; got on at the theater. Caught cold and had to quit.
9. Cannery piece work. House work because a friend needed help with her work.

10. Worked on our ranch most of the time; cannery.
11. Dehydrator sixty cents an hour. Can company (finished work). Theater fifty cents an hour until school started.
12. Two weeks at girls' camp \$20 and board. Helped with laundry and cooking at hospital, about \$83.