

KNOWLEDGE, OPINIONS, AND BEHAVIOR CONCERNING CONSUMER RIGHTS  
AND RESPONSIBILITIES OF POTENTIAL COMMUNITY CONSUMER  
EDUCATION LEADERS; AN EXPLORATORY STUDY

by

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## Chapter I

### THE PROBLEM

The average American consumer has been described as being ignorant, helpless and overwhelmed in a marketplace characterized by complexity, misrepresentation, inequity, fraud, and deceptive practices (Garman and Eckert, 1974: 3). Unfortunately, this description, although harsh, appears true. In a national survey of adult functional competency conducted in 1974, of the knowledge areas tested, consumer economics was the most deficient. The summary report states that "translated into population figures, some 34.7 million adult Americans function with difficulty and an additional 39 million are functional (but not proficient) in coping with basic requirements that are related to Consumer Economics" (Northcutt, 1975: 6).

A lack of basic knowledge for functioning in the marketplace was found in another study, the First National Assessment of Mathematics, in which only 16% of the adults involved could balance a checkbook (Ahman, 1975: 6). Bankers state that one of their most worrisome problems is the average consumer's lack of knowledge about establishing and maintaining credit (Paul, 1976: 6).

The situation apparently has gotten so bad that in a 1976 national Harris Poll conducted for Sentry Insurance, 53% of the people thought that personal, consumer problems were among the most nagging and annoying of everyday life, 58% agreed that consumers

need outside help in looking after their own interests (Greyser, 1977: 10).

Not only do consumers lack general marketplace knowledge, they are also unaware of their consumer rights. A Texas study conducted in 1975 compared the knowledge of consumer protection laws and consumer rights of consumers to determine if correlations existed between knowledge levels and socioeconomic status (Cunningham & Cunningham, 1976). Of the ten areas of the law questioned (false or deceptive advertising, false or deceptive retail advertising, credit regulations, credit reporting, door-to-door selling, automobile sales, credit cards, labeling, truth-in-lending, and deceptive retail practices), a significant difference in scores among the income groups was found only in the area of truth-in-lending legislation. Among the six income levels ranging from under \$5,000 to over \$25,000 per year, those families in the higher income groups appeared to be more knowledgeable of the law than those in the lower levels. The lowest scores were in the area of door-to-door selling, where none of the groups answered more than 31% of the responses correctly. The scores ranged from a low of 26.4% correct for those in the income category of less than \$5,000, to a high of 30.8% correct for those in the income bracket \$10,000 to \$14,999 (Cunningham & Cunningham, 1976: 66). Cunningham and Cunningham stated that "the most important implication is derived from the lack of information demonstrated by all income segments of the consumer sample. This situation suggests that what is needed is . . . more information made available to more individuals concerning their rights as consumers. . . .

This problem can be solved only if ways are established to spread the truth about consumers' rights and about the means available to them to enforce such rights" (Cunningham & Cunningham, 1976:67).

The rights of consumers, or the Buyer's Bill of Rights, as they have come to be called, were first stated in 1962 by President John F. Kennedy. They were later supported by Presidents Richard M. Nixon in 1969, Gerald R. Ford in 1975, and Jimmy C. Carter in 1977. They include the right to choice, information, safety, and the right to be heard. In a special message sent to the "Consumer Education 'Catch-Up' Conference", sponsored by the federal Office of Consumer Affairs in 1975, President Gerald R. Ford added a fifth right--the right to consumer education. He went on to state that "it is my earnest hope that consumer education will become an integral part of regular school instruction, community services and educational programs for people out of school. Only in this way can we ensure that consumers have the assistance necessary to plan and use their resources to their maximum potential and greatest personal satisfaction" (White House Press Release, 1975).

The Community Consumer Education Awareness Workshop Conference, held early in 1978 at Virginia Polytechnic Institute and State University in Blacksburg, Virginia, was an outgrowth of the increased efforts of the federal and state governments to increase the ability of consumers to function more effectively in the marketplace. This conference, funded by a Title I grant of the Higher Education Act of 1965, through the U.S. Office of Education, was designed to improve consumer education at the community level by equipping community

leaders with the knowledge, resources, and techniques to return to their home localities and disperse the information through community-based consumer education workshops for adults. The invited attendees represented a wide range of community leaders, including public school educators and administrators, insurance agents, personnel from financial institutions, ministers, other business people and personnel from community and social service organizations.

#### Need and Importance of the Study

This study was conducted for two reasons. The first was to ascertain the knowledge of and opinions about consumer rights and responsibilities, as well as related behaviors of the participants at the Community Consumer Education Awareness Workshop Conference. The second reason was to demographically describe this group of Virginia's potential community consumer educators.

The knowledge, opinions, and behaviors concerning consumer rights and responsibilities of these people may be reflected in their effectiveness in conducting community programs. Are they knowledgeable of their consumer rights and responsibilities? Do their reported marketplace behaviors support their attitudes, or are they different? Torrance has reported that the attitudes of teachers are often reflected in their students (Torrance, 1960: 98). If so, then what are the attitudes that these potential community consumer educators may pass on to the people in their communities? Is there

a relationship between their knowledge of consumer rights and responsibilities, and their reported opinions and behaviors? This study was designed to seek answers to these and other related questions.

Various studies have attempted to ascertain the knowledge of and/or opinions about consumer topics of high school and college teachers, businesspersons, consumers, consumer affairs professionals, and consumer activists (Burton, 1970; Barksdale & Darden, 1972; Davis, 1973; Gazda, 1974; Barksdale, Darden, & Perreault, 1976; Cunningham & Cunningham, 1976; Tafe, 1976; Greyser, 1977). Obviously, these people may serve as community consumer educators, however, no study has dealt with individuals, whether professional or volunteer, who specifically serve in this role. Only one study (Rudd & Dunsing, 1972) is known to have attempted to relate the three factors of knowledge, opinions and behavior in terms of consumer affairs. None dealt solely with an evaluation of rights and responsibilities. Therefore, a need exists to attempt a study of this nature, especially on the theme of consumer rights and responsibilities as it is an area basic to the effective functioning of the consumer in the marketplace.

#### Statement of the Problem

The problem of this study was to ascertain the knowledge, opinions, and behaviors concerning consumer rights and responsibilities of the potential community consumer education leaders

attending a state-wide leadership conference, the Community Consumer Education Awareness Workshop Conference, held in Blacksburg, Virginia.

The specific problems to be addressed were to:

1. Measure the degree of cognitive consumer education knowledge in the area of consumer rights and responsibilities.
2. Ascertain opinions about these rights and responsibilities.
3. Ascertain behaviors related to these rights and responsibilities.
4. Demographically characterize the participants.

#### Delimitations of the Study

This study was concerned with only one area of consumer education-- consumer rights and responsibilities. It is an area basic to the effective functioning of the consumer, yet it has implications for all other topics in consumer education.

The length of the questionnaire necessary to measure knowledge, opinions and behavior further delimited the study to but one topical area. However, this permitted a more thorough examination of the topic.

Data collection was delimited to the participants of the Community Consumer Education Awareness Workshop Conference, held at Virginia Polytechnic Institute and State University on January 30 through February 1, 1978, of which the greater majority of the participants were Virginia residents. These potential community consumer educators were assumed to be representative of other community consumer educators as Virginia is one of many states

involved in diverse educational efforts to better prepare its citizens to deal with the American marketplace. A wide range of community leaders from paraprofessional volunteers working with small groups to a variety of professionals actively involved in the community participated. This was assumed to make this sample more representative of other community consumer educators due to the diversity of backgrounds present, and subsequently the variety of future audiences they were preparing to work with.

#### Limitations of the Study

One limitation of the study was that it was concerned only with the participants of the Community Consumer Education Awareness Workshop Conference, the greater majority of whom were Virginia residents. This restricts the extent to which the results can be generalized to other groups of community consumer education leaders. However, since a lack of research exists in this area, these data may prove useful in further development of community consumer education programs.

The questionnaire, itself, could be another limitation as respondents were asked to report opinions and behaviors on a self-administered instrument. Truthfulness of the responses was assumed as confidentiality was assured.

Furthermore, the section measuring knowledge could be criticized as not being a valid test of awareness of consumer rights and responsibilities, as the questions dealt with small aspects

related to the rights and responsibilities, and not awareness of the general right or responsibility. This is invariably a shortcoming of most tests of knowledge, as awareness of a general concept is often measured through knowledge or recognition of a component of that concept. Questions were not included that in general did not appear to adequately measure a concept important to one of the performance objectives. However, the knowledge section was considered to have content validity.

### Hypotheses

The general hypothesis of this study was that there was no relationship among the knowledge, opinions, and behaviors related to consumer rights and responsibilities reported by the community leaders.

More specifically, six null hypotheses were considered:

Hypothesis 1. There is no relationship between the knowledge of consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Hypothesis 2. There is no relationship between the knowledge of consumer rights and responsibilities and the related opinions as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Hypothesis 3. There is no relationship between the opinions regarding consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Hypothesis 4. There is no relationship between selected demographic

factors and knowledge of consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Hypothesis 5. There is no relationship between selected demographic factors and opinions regarding consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Hypothesis 6. There is no relationship between selected demographic factors and behaviors related to consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

#### Definition of Terms

The following terms were used in the study:

Community leader - A participant at the Community Consumer Education Awareness Workshop Conference who likely already would be either a community leader and/or would be willing to serve in a leadership capacity in the near future. Promotional material for the conference stated that "persons participating will be expected to participate in and/or initiate a community consumer education awareness workshop in their home area" (Mitchell & Parks, 1977).

Consumer education - "The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace, and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system" (Suggested Guidelines for Consumer Education Grades K - 12, 1970: 2).

Consumer responsibilities - The fundamental obligations of the consumer in the marketplace necessary to insure the securement of the entitled basic consumer rights.

Consumer rights - The fundamental privileges of the consumer in the marketplace, basically evolving from those enunciated by President John F. Kennedy in 1962. Those four included the right to choice, to information, to safety, and to be heard. In addition, the consumer has two other basic rights--to redress grievances, and to fairness in the marketplace.

Measurement of Consumer Rights and Responsibilities (MCRR) - The instrument developed for use in this study to measure the knowledge, opinions, and behaviors related to consumer rights and responsibilities of an individual. It was composed of 26 multiple-choice questions to measure knowledge, 26 statements with a six-point Likert-type scale to elicit opinions, and seven forced-choice questions with two or three options each regarding behaviors. (See Appendix C).

#### Organization of the Remainder of the Thesis

The remainder of the thesis consists of Chapter II, entitled "Review of the Literature," Chapter III, entitled "Procedures," Chapter IV, entitled "Findings," Chapter V, entitled "Discussion of Findings," and Chapter VI, entitled "Summary, Conclusions & Recommendations."

## Chapter II

### REVIEW OF LITERATURE

The purpose of the review of literature is to explore related research in the areas of (1) measurements of knowledge of consumer related topics, (2) research assessing opinions and/or attitudes about consumerism and consumer issues, (3) studies relating measures of knowledge of and attitudes about consumer topics, and (4) studies relating knowledge, and attitude/opinions, and behavior concerning consumer topics. Each of these four sections will be discussed individually.

#### Knowledge of Consumer Topics

Numerous studies have been conducted to measure knowledge of consumer topics, and in many cases knowledge was correlated with various educational techniques or teaching methods. Research evaluating educational techniques, and consumer knowledge as an outgrowth of those techniques was not included in this review of literature. However, tests of specific consumer topics such as the research done by Jelley (1958), Thompson (1965), Bibb (1971), and Claar (1973) were included, as were general tests of consumer knowledge which contained specific sections dealing with consumer rights and responsibilities (Lupher, 1973; McCall, 1973; Stanley, 1975; Graf, 1975; Cunningham & Cunningham, 1976; Garman, 1977).

One of the earlier attempts at a comprehensive measurement of a consumer related topic was a test of the money management knowledge of high school seniors prepared by Jelley in 1958. Since no suitable tests existed, Jelley developed one based upon an analysis of selected textbooks and the input of a jury of experts. The test was comprised of three sections dealing with knowledge of borrowing money and using credit, managing personal finances, and insurance. The 603 seniors from the Cincinnati, Ohio area who completed the test were divided into three socio-economic classes and three academic achievement levels. Comparisons were made between these two criteria, the sex of the respondents, and the level of understanding demonstrated on the test (Jelley, 1958).

With the exception of the performance of students in the upper and middle socio-economic groups on the management of personal finances section, significant differences existed in performance among the three socio-economic groups on all three sections of the test. Significant differences in performance also existed among the three academic achievement groups. In both the socio-economic and the academic achievement groups, the students comprising the highest group scored significantly better than those in the middle group; those in the middle group scored significantly higher than those in the lower group. With the exception of the insurance section where the mean score for males was significantly higher than that of females, there were no significant differences in the understanding demonstrated by male and female students (Jelley, 1958).

In 1965 Thompson developed an instrument to measure consumer credit knowledge of high school seniors. A jury of experts, in addition to a review of previous research, were employed in the development of the multiple-choice test. A sample of 254 seniors from Washington state were involved in the testing. No significant differences in mean scores existed on the basis of sex, age, or high school size. The pupils were weakest in their knowledge of consumer credit financing, and the determination and computation of consumer credit charges (Thompson, 1965).

Claar also used high school seniors to determine their knowledge and understanding of economic education and consumer education (Claar, 1973). Two tests were used: the Test of Economic Understanding, Form B, published by Science Research Associates and developed by the Joint Council on Economic Education and Beattie's Consumer Information Test which Claar modified and called the Consumer Education Test. This test covered the areas of money management, credit, insurance, and savings and investments. Using a much larger sample than the two previous studies, 1080 students from Kansas were included with an equal number (540) completing each of the two tests.

Among the findings were no significant differences in scores on the basis of sex, except in the area of savings and investments where the males scored significantly higher. Also, the location of the school in a metropolitan, urban, or rural area did not affect the scores except in the area of money management. Age and curriculum significantly affected performance. Prior completion of an economic

course significantly improved the score on the Test of Economic Understanding, while there was no difference in scores on the Consumer Education Test between those who had and had not completed such a class. The completion of consumer education classes did not affect the score on either test. Scores on the Consumer Education Test were not affected by work experience. Students who had worked one summer scored significantly higher on the Test of Economic Understanding than students who had worked more than one year (Claar, 1973).

Lupher revised and standardized an existing Ohio achievement test in consumer economics and education for use with high school students (Lupher, 1973). The 50 item multiple choice test was based on the Consumer Education Curriculum Guidelines for Ohio, Grades K-12, and the input of a panel of experts regarding the division of the test among the six general areas, and the establishment of priorities for content within each of these areas. Of the six areas included in the Ohio Guide, one was titled: Roles, Rights and Responsibilities.

The test was normed with a stratified random sample based on geographic location and school district student population of 3,329 high school seniors. The mean achievement score on the fifty item test was 26.01, with a reliability estimate of 0.867.

The data were further subdivided and analyzed according to various characteristics of the students, the students' previous school work, and the school district. Mean scores were calculated for each subgroup and ranged for any sizeable sub-group from a low of 22.08 for those students enrolled in a school district of 50,000 or more students

to a high of 33.67 for that group of students having "A" averages (Lupher, 1973).

The purpose of a study conducted by McCall was to look at the level of consumer competency shown at various developmental levels as a means of planning for future curricula (McCall, 1973). A 100 item instrument with a true-false format called the Test of Consumer Knowledge (TOCK) was developed for use in the study. The Suggested Guidelines for Consumer Education Grades K-12 served as the basis for the development of the TOCK; of the four topical areas included, one was entitled the Consumers' Right and Responsibilities.

Data were collected from three school districts classified as urban, suburban, and rural from grades six, nine, and twelve for a combined total of 1256 respondents. The data indicated that the TOCK and its four subscores significantly differentiated the respondents by grade level and also by school district. No significant differences in score based on the sex of the respondent existed in the rural district, but there were selected differences in score attributed to sex in the suburban and urban districts.

The test statistics revealed that the overall test reliability equalled 0.83, while the correlations between the individual items and the total score were all positive, ranging from 0.19 to 0.73 (McCall, 1973).

The Stanley study (1975) also dealt with high school students; the test developed for this study was administered to Illinois students grades 8 through 12. The purpose of this study was to develop

an instrument to assess cognitive consumer knowledge of students before and after formal instruction in the subject.

The test was based on the content areas included in the Illinois Guidelines for Consumer Education, and included two sections dealing with consumer rights and responsibilities. Specifically, these sections were "consumer in the marketplace" and "consumer in society." Behavioral objectives were formulated for the content areas regarding the knowledge necessary, and the students expected manner of performance.

Called the Test of Consumer Competencies (TCC), two alternative forms of the test (Form A and Form B) were prepared consisting of 55 multiple choice questions. Questions were pretested a total of five times before inclusion in the final instruments.

A total of 8,031 Illinois public school students completed the two forms of the TCC. Both students who had and had not completed a consumer education class participated. The predominate group of students had not completed a consumer education course. From the total, 7,683 responses were usable.

Stanley concluded that the test was indeed a valid instrument for measuring the 14 content areas included, especially in grades 8 through 12. Both forms of the test were equivalent, and could reliably be used as a pretest and posttest. Furthermore, both could be used to measure knowledge in a particular content area, or to assess growth in knowledge as students advanced among the grades (Stanley, 1975).

A study completed by Graf in 1975 was also designed to construct a valid consumer education test for high school students across the country. Consumer assistance agencies from across the country assisted in the selection of topics to be covered in the test, and the preparation of the questions included. The test was comprised of ten broad categories of subject matter including Role of the Consumer in the Economic System/Rights and Responsibilities (Graf, 1975).

Two equal forms of the test were prepared (Form I and Form II); each contained five questions from each of the ten topical areas for a total of 50 questions. Testing was conducted with 2,207 students from the twelve states representing the geographical regions of the U.S.

The Kuder-Richardson formula 20 reliability estimate equaled 0.85 and 0.84 for Forms I and II, respectively. Nearly equally sized groups of students completed both forms (1,108 for Form I, 1,099 for Form II). The mean scores were relatively the same on both forms (24.3 and 25.5), and both boys and girls scored approximately the same on each form. Mean scores and standard deviations for both forms increased with the advance in the grade level of the respondents (Graf, 1975).

Bibb was interested in comparisons similar to those of Jelley, Thompson, and Claar in her study involving 1,058 university freshmen in four midwestern universities. A 65 item multiple-choice test was designed to measure knowledge of budgeting, installment purchasing and the comparison of prices. Comparisons were to be made on the basis of

sex; high school graduating class rank; high school instruction specifically in the three areas; or high school instruction in related courses. A total of 28 null hypotheses were tested for significance at the .05 and .01 levels.

Bibb concluded that of the personal data factors, high school graduating class rank was most likely to influence the total test score. The second most likely factor to influence the score was residence in a suburban or small city as compared with large city residence. No significant difference existed between the scores of those students who received high school instruction in the three specific areas and those who did not. There was also no apparent difference in total test score based on high school instruction in the specific areas as opposed to high school instruction in related areas (Bibb, 1971).

Another study involving college students was conducted by Garman (1977). The study was designed to determine the consumer education competencies of prospective teachers from all academic disciplines, in addition to determining what student and demographic variables were related to achievement on the test. The Stanley Test of Consumer Competencies, Forms A and B, were utilized for the testing.

Participating prospective teachers were obtained through a stratified random sample of the National Council for Accreditation of Teacher Education (NCATE) schools. The number of students chosen from each school was based upon the number of graduates who were expected to be certified to teach between fall, 1976 and summer, 1977.

The findings indicated that overall achievement on the test equalled 59.4% correct, representing a mean score of 32.67 on the 55 item multiple-choice test. The prior completion of one or more consumer education related courses improved scores as compared to those who had not completed such a course. Socio-economic status had no significant effect on achievement; males scored significantly higher than females. Particular major areas of study also tended to significantly affect performance (Garman, 1977).

The only study to actually compare the knowledge levels of consumers was conducted in Texas. The study was designed to compare the knowledge of consumer protection laws and consumer rights of 2,200 consumers to determine if correlations existed between knowledge levels and socio-economic status (Cunningham & Cunningham, 1976). In addition, a sample of 187 lawyers were asked the same question and their responses were compared with those of the consumers.

A statistically significant difference existed between the knowledge levels demonstrated by the two groups. However, the difference was not as large as was anticipated. Cunningham and Cunningham concluded that "with the exception of a few areas of the law, both consumers and attorneys know very little about their rights as consumers" (Cunningham & Cunningham, 1976:67-68).

#### Opinions And/or Attitudes About Consumerism and Consumer Issues

A study conducted by Burton in 1970 was designed to assess the attitudes of secondary school business, home economics, and social

studies teachers toward current consumer issues. The purpose of the study was to compare what differences, if any, existed among the attitudes expressed by the three groups, and the educational relevance of the topics as rated by the teachers.

A questionnaire comprised of 48 consumer issues with a five-point Likert-type scale to express agreement or disagreement, and a five-point scale to measure educational relevance was prepared. The test covered ten broad categories of issues, including the topic of consumer rights. The executive committee and past presidents of the American Council on Consumer Interests served to validate the instrument. A systematic random sample was utilized to select 300 secondary business, home economics, and social studies teachers in Connecticut to receive the questionnaire; 78% of the 300 questionnaires were returned.

A significant difference existed at the .05 level between the mean scores representing the responses given by the social studies teachers and those given by the business and home economics teachers. Whereas all three groups expressed consumer oriented attitudes, the social studies teachers expressed the most consumer oriented viewpoint. No significant differences existed among the appraisals of educational relevance of the various issues; all were thought to be important enough to be considered as part of the high school curriculum (Burton, 1970).

A similar study conducted by Davis was interested in the attitudes expressed about and the emphases placed on selected consumer

issues by high school business and office occupations, home economics, social studies and distributive education teachers. A secondary focus of the study was to assess the educational background relevant to consumer education of this sample of Kentucky teachers (Davis, 1973).

The instrument developed by Burton was used to collect the data. A five-point Likert-type scale was used to assess the attitudes of the teachers and to rate the emphasis given each issue within their individual program objectives. A total of 45 teachers representing each of the teacher groups were randomly selected to receive the questionnaires; only the first 30 responses returned from each teacher category were statistically analyzed.

A statistically significant difference was found to exist at the .05 level among the attitudes expressed by the four teacher groups, and the emphases placed on the consumer issues in the performance objectives of each group. Generally the entire group of teachers had received little or no preparation to teach consumer education classes. Only the home economics teachers had been required to take such a course at their teacher education institutions. The majority of the teachers had completed no more than three hours of instruction in consumer education, while one-fourth had had no instruction in the topic. Davis concluded that a need existed for additional pre-service and in-service efforts to better prepare teachers expected to teach consumer education (Davis, 1973).

The study conducted by Barksdale and Darden (1972) was designed to assess the opinions of a randomly selected national sample of

consumers about business policies and practices, the consumerism movement, and protective government legislation. The mail questionnaire consisted of 40 statements with a five-point Likert-type scale ranging from strongly agree to strongly disagree to assess the level of agreement or disagreement. The sample consisted of 354 responses representing 45% of the questionnaires mailed.

The 40 statements were categorized into seven basic categories which included philosophy of business, product quality, advertising, other marketing activities, consumer responsibilities, consumerism, and government regulation. Regarding the statements dealing with consumer responsibilities, Barksdale and Darden concluded that the "results suggest that respondents recognized some of the responsibilities of consumers and understand that one of the major reasons for consumer problems is the failure of shoppers to act in a responsible manner" (Barksdale & Darden, 1972:32).

Some of the other general conclusions reported included:

1. Many of the respondents agreed that lack of consumer responsibility had contributed to the failure of the functioning of the marketing system.

2. The consumers generally agreed that consumer problems were important and, in fact, deserved more attention than they currently received.

3. Both political liberals and conservatives expressed support for additional government regulation to correct consumer problems.

4. Of the demographic variables sex, age, family size, number of children, occupation, home ownership, political predisposition,

geographic location, and city size, significant relationships existed only among the variables age and political predisposition and the responses to the statements (Barksdale & Darden, 1972:34-35).

Six statements were added to the 40 item instrument used by Barksdale and Darden in 1971, and the study was repeated in 1973 and 1975. One statement was added to the category of government regulation, and the other five constituted a new category called prices and price control (Barksdale, Darden & Perreault, 1976).

Again the data was collected by mail from a randomly selected sample from the 48 continental states. Sample size was doubled in the 1973 and 1975 surveys, resulting in 644 and 697 questionnaires returned respectively.

Regarding the responses to the statements dealing with consumer responsibilities across the three surveys, Barksdale, Darden, and Perreault concluded that the "perceptions of the importance of consumer problems and the responsibilities of consumers in the operation of the marketing system did not change drastically" (p. 127). They also found that no drastic changes occurred for the entire 46 statements in general between 1971 and 1975. In all three surveys--1971, 1973, and 1975--the level of consumer apprehension remained about the same, as did the major areas of discontent. Whereas age and political predisposition were the demographic factors which appeared to most influence the responses in 1971, in the 1973 and 1975 surveys the factors sex and occupation also indicated significant differences in the responses (Barksdale, Darden & Perreault, 1976).

Gazda divided the topic consumerism into the sub-areas of product information, product safety, advertising, government protection, and the environment and attempted to ascertain the attitudes of consumers, consumerists, and businessmen toward these topics (Gazda, 1974).

A 24 item questionnaire with a five-point Likert-type scale ranging from strongly agree to strongly disagree was mailed to 300 consumers, 300 businessmen, and 135 consumerists in the Phoenix, Arizona area. A return rate of 66% for consumers, 74% for businessmen, and 82% for the consumerists was realized.

Among the conclusions, Gazda found that the three groups had significantly different attitudes about all the sub-areas of consumerism, except the topic of the environment. For most of the issues, the attitudes expressed by the consumers were closer to those expressed by the consumerists. Age apparently did not affect the responses. The consumers did desire more and better product information; did not strongly support government protection; and did not view product safety as great a problem as did the consumerists (Gazda, 1974).

Tafe (1976) combined ideas from earlier studies and designed a study to compare the attitudes of consumers, consumer affairs professionals, and consumer education teachers toward the general topics of management philosophy, advertising, product and service quality, consumer and management responsibility, and government regulation.

A total of 741 telephone interviews were conducted using a sixteen statement questionnaire with a five-point Likert-type scale ranging from strongly agree to strongly disagree to assess the attitudes.

Tafe concluded that in general the attitudes expressed by the consumer affairs professionals were significantly different from those expressed by the other two groups. For most issues the attitudes of the consumers were similar to those expressed by the consumer education teachers (Tafe, 1976).

The most extensive study of attitudes toward consumer topics was conducted by Louis Harris and Associates in 1976. The national opinion survey commissioned by Sentry Insurance evaluated the consumer movement--its past over the last decade, its present, and its future (Greyer, 1977).

A total of 2,032 individuals judged to be a representative sample of the continental U.S. were interviewed for the study. The sample consisted of 1,510 adult consumers, and 522 individuals representing six leadership groups. These groups included consumer activists, government consumer affairs officials, insurance regulators, non-insurance regulators, senior business executives, and consumer affairs specialists in business. Another focus of the study was to see who, if any of these leadership groups, actually speak for the consumer. As a result, the responses of the consumers and the leaders were compared for similarities.

Greyser and the staff of the Sentry study arrived at several broad conclusions, including the following:

1. The consumer movement is active and growing stronger. Gains have been realized in the past, however there is an awareness that work

still needs to be done. Consumers generally expressed an optimistic attitude, yet expressed sincere concern over several problems.

2. The consumers and the various leadership groups agreed that several industries and services are not adequately serving consumers, and should be targets for future consumer movement activities.

3. The consumers and the leadership groups did not always agree on the future targets of consumer movement activities. Non-government activists expressed opinions closer to those of the consumer while the opinions of the senior business managers were the most divergent.

4. Both the consumers and the leaders were "highly critical" of the regulatory efforts of the local, state and federal governments to help consumers. Most consumers would not be satisfied by an increase or a decrease in regulation; consumer activists called for more such regulation, while businessmen called for less.

5. The consumers indicated support for several new proposals, if they were to be developed. These included various means for increased consumer representation among business and government; a government or consumer operated product safety testing center; and required consumer education in all high schools.

6. The consumers expressed a general mistrust of advertising.

7. Consumers expressed a desire for increased coverage of consumer affairs and consumer information by the media, but questioned the reliability of journalists in reporting consumer affairs (Greyser, 1977:iii-v).

Although the overall purpose of the study was to provide information for curriculum development in consumer education, Petrich used a different approach in assessing the attitudes about 23 concepts related to consumer education. Seven, seven-point semantic differential scales were used to assess the attitudes of 1,114 Wisconsin high school students (Petrich, 1976).

Responses to the Consumer Attitude Semantic Differential (CASD) were grouped to provide subscores in the areas of Social Orientation, Consumerism, and Individual and Family Values. The Consumerism subscore was composed of responses to the concepts quality standards, guarantee, government protection, consumer services, consumer rights, consumer responsibility and Better Business Bureau. The responses to each concept were summed, resulting in a subscore for each of three general areas; the higher the mean score the more positive the response to the general topic.

Significant differences existed at the .05 level between the mean scores for consumerism and the level of education completed by the mother of the respondent; as the educational level of the mother increased so did the Consumerism mean score of the respondent. A significant difference in mean score for consumerism existed between those who did and those who did not hold a full time job. Those respondents who had full time jobs had a lower mean score than those who did not. And, finally, a significant difference existed between the perception of family income held by the respondents and the Consumerism mean score. Students who perceived family income as high also scored a higher Consumerism mean score.

Based upon these findings attributed to the Consumerism subscore, and those from the other two subscores, several recommendations were made regarding curricula for high school consumer education. In addition, recommendations were made for further use of the CASD within the instructional programs (Petrich, 1976).

### Knowledge and Attitudes Related to Consumer Topics

Beattie (1962) attempted one of the earliest studies to determine if a relationship existed between information about and the attitudes toward personal finance. The Consumer Information Test and the Consumer Attitude Inventory which were developed for the study included the topics of money management, credit, insurance, and savings and investment. A panel of experts provided the "proper direction" of response, and scaling for the responses to the Attitude Inventory.

Analysis of the relationship between knowledge and attitudes was based on the responses of 506 Minnesota high school students enrolled in consumer education classes. In 18 of the 22 instances in which it was tested, the hypothesis that no relationship existed between attitudes and knowledge was rejected. However, due to the low correlation coefficients, Beattie concluded that little relationship existed between correct knowledge of personal finance and the reported direction of attitudes of the respondents. He further concluded that the teaching of information alone cannot result in positive attitudes towards personal finance (Beattie, 1962).

Litro used the Consumer Information Test and Consumer Attitude Inventory developed by Beattie in a study designed to compare the

effect of different social positions on the attitudes expressed toward, and the knowledge of personal finance (Litro, 1969). Two Factor Index of Social Position by Hollingshead was used to determine social position. Students in the upper three categories of social position were called Group A; Group B consisted of students in the two lower categories.

A total of 614 Connecticut high school students participated in the study. Litro concluded that social position did seem to affect the attitudes and knowledge demonstrated by the students. Further, Group A students scored significantly better than Group B students on almost all areas of the test (Litro, 1969).

A later study looked at the knowledge of and the attitudes about consumer related topics, but did not attempt to relate the two measures. Langrehr used a revised version of the Beattie Consumer Information Test and the Consumer Discontent Scale developed by Lundstrum (1974) in a study designed to compare the differences in consumer economic competency and consumer attitudes toward business of high school students in Illinois and Alabama (Langrehr, 1976). The topics of credit, money management, insurance, and savings and investments were included in the knowledge test to assess consumer economic competency.

Illinois required high school instruction in consumer education whereas Alabama does not. Students in the Illinois school selected to participate in the study could fulfill this requirement with an economics class or a consumer education class. Students from the school in Alabama selected to participate were enrolled in American history classes. Only two classes of students from each of the three

instructional areas participated; pre- and posttests were administered.

Langrehr found that no significant differences existed between the pretest scores of the Alabama and Illinois students on the test of consumer economic competency. The Illinois students did have significantly higher posttest scores, with those students in the consumer education class scoring significantly higher than the other two groups. No significant differences existed between the attitudes expressed about business by the students from either state on the pre- or posttest. The students in the consumer education classes expressed the most negative attitude toward the business on the pretest, yet in the posttest expressed a more positive attitude than that expressed by the economic students (Langrehr, 1976).

#### Knowledge, Attitudes, and Behavior Related to Consumer Topics

The one study attempting to relate knowledge, attitudes and behavior concerning a consumer related topic was conducted by Rudd and Dunsing in 1969. The study was designed to gather data on family savings by evaluating the knowledge of and the attitudes expressed about savings, as well as the related savings behavior (Rudd & Dunsing, 1972).

Personal interviews, combined with a questionnaire were used to collect the data. Data were gathered relative to the family characteristics, individual responses by the husband and wife to 37 knowledge statements and 31 attitude statements pertaining to different aspects

of savings, and information regarding the family assets and liabilities, previous use of savings and future uses of savings by the family. Responses to the knowledge statements were recorded on the categories of correct, incorrect and undecided; a five-point Likert-type scale ranging from strongly agree to strongly disagree was used to assess the attitudes of the respondents. A stratified sample of 52 families in Urbana, Illinois participated in the study.

The instrument was designed so that several statements in the knowledge and attitude section were similar. These responses to these statements could be compared to see if attitudes were a reflection of knowledge. The relationship between attitudes and behavior was analyzed by comparing responses to the knowledge section with the savings behavior demonstrated by the respondents; the data indicated that knowledge was not as much a reflection of experience as was anticipated.

Rudd and Dunsing concluded that "although attitudes and knowledge appear to be closely related to each other, neither one appeared to be closely related to behavior. This finding suggests the possibility that although these families had definite attitudes regarding their savings activities, they appeared not to be translating these attitudes into action" (Rudd & Dunsing, 1972:43).

## Chapter III

### PROCEDURES

This chapter describes the procedures used in the selection of the sample, the development of the instrument, the collection of the data, the analysis of the data, and a summary of the chapter.

#### Selection of the Sample

Since the Community Consumer Education Awareness Workshop Conference was held at Virginia Polytechnic Institute and State University in early 1978, it served as a convenient sample of potential community consumer education leaders. Further, the conference design made it especially suitable for such a study. Bulletins announcing the conference stated that the workshops were designed to "equip community leaders with the skills necessary to teach certain target groups (such as the low income, physically handicapped, elderly, and racial groups) self-help methods for becoming wiser consumers and for dealing with individual consumer problems more effectively" (Mitchell & Parks, 1977). With such a broad cross section of the population, the ultimate target of this conference, a similarly wide range of community leaders from paraprofessional volunteers working with small groups to professionals participated. Represented within this group were public school and college educators, extension personnel, professionals in the consumer field, and personnel from diverse community and social service organizations.

A limited number of financial scholarships (64) were provided to defray some of the expenses for those individuals who could not afford to attend the conference otherwise. This broadened the number of attendees by allowing individuals who otherwise could not have attended the conference, to be able to participate. In addition, this helped to decrease the sample bias toward the professional community leaders by allowing for increased numbers of low-income paraprofessionals and volunteers. All those in attendance (316) thus provided a convenient sample.

### Development of the Instrument

This section describes the development of the instrument. It is divided into the sub-sections of the development of the conceptual framework, the development of the Measurement of Consumer Rights and Responsibilities (MCRR), the MCRR pretesting and revision, and reliability and validity.

#### Development of the Conceptual Framework.

The foundation of this research was the conceptual framework developed concerning the fundamental rights and responsibilities of consumers. Since the first four rights were established by the late President J.F. Kennedy, other presidents and numerous authors have enlarged upon and integrated new concepts into the rights and corresponding consumer responsibilities. Many of these seemed to be transient or simply sub-rights or -responsibilities of the basic ones.

Based upon an analysis of these varying conceptualizations of the rights and responsibilities (Consumer Education Curriculum Guide for Ohio, Grades K-12, 1970; Suggested Guidelines for Consumer Education, Grades K-12, 1970; Guidelines for Consumer Education, State of Illinois, 1972; Garman & Eckert, 1974; Troelstrup, 1974; Gordon & Lee, 1977), a list of the fundamental consumer rights was established. The basic rights included the following:

1. right to choose.
2. right to information.
3. right to safety.
4. right to be heard.
5. right to redress grievances.
6. right to fairness in the marketplace.

Further analysis and study of the various conceptualizations resulted in a list of basic consumer responsibilities corresponding to each of the six basic rights. Next, a list of concepts and/or content areas, essential to a thorough understanding of the scope of each right and responsibility, was developed. Several revisions were necessary to make the content statements general enough to encompass the rights and responsibilities, while at the same time limiting it to the concepts essential to the topic. These content statements were then arranged into a conceptual framework utilizing an outline format. The twelve rights and responsibilities served as the major topics, with the sub-points to detail the content areas.

A conceptual framework can be thought of as a systematic approach,

whereby basic interrelated concepts can be logically organized for use as a basis of study. As such, the framework of consumer rights and responsibilities included each of the basic consumer rights and the corresponding responsibilities. In addition, concepts necessary for the understanding of each right or responsibility, and the relationship between them, were included as content statements. Specifically, the conceptual framework of consumer rights and responsibilities included the following fundamental rights of the consumer:

1. The right to choose.

Variety of products and services from which to make intelligent choices.

Understanding of the open competitive market.

Understanding of the laws affecting monopolies, oligopolies, price fixing, and unfair and deceptive practices.

Concern for the effect of products on the ecology, especially those products made from resources of limited quantities.

2. The right to information.

Provision of accurate information from which to make informed choices.

Availability of accurate information from the marketplace.

Availability of accurate information from public and private agencies.

Awareness of the government agencies enforcing and regulating the information provided for the consumer.

3. The right to safety.

Responsibility of government for the regulation of safe products and services.

Responsibility of producers and merchants to insure the safety of products and services.

4. The right to be heard.

Awareness of how and where to complain in the marketplace, with public and private agencies, and with the government.

Awareness of how and where to offer product and service recommendations to business.

Awareness of how and where to contribute to the policy-making of government regarding business and the marketplace.

5. Right to redress grievances.

Awareness of the sources and procedures to redress grievances from the marketplace, the community, and the government.

6. Right to fairness in the marketplace.

Elimination of fraud, deception, and unfair business practices.

Provision of complete and truthful information about products and services.

Expectation of a standard of acceptable levels of product performance.

Receipt of fair, courteous and respectful treatment from business firms.

Laws controlling marketplace fairness.

Fundamental responsibilities of the consumer include:

1. Regarding the right to choose, consumers have the responsibility to:

Become more knowledgeable about one's role and function as a consumer in the economy and society.

Accept the consequences of consumer decisions.

Understand personal motivations which effect marketplace decisions.

Be selective in the choice of merchants, and the products and services which they provide.

2. Regarding the right to information, consumers have the

responsibility to:

Seek out accurate product and service information from a variety of sources.

Continue one's self-education regarding the marketplace.

Make decisions based on independent, informed thinking.

3. Regarding the right to safety, consumers have the responsibility to:

Evaluate products in view of safety ratings, product safety information, and safety features.

Assume personal responsibility for normal safety precautions and the proper use of products and services.

4. Regarding the right to be heard, consumers have the responsibility to:

Contact sources in the government, the marketplace, and the community when products and services are of inferior quality, or do not perform as claimed.

Voice satisfactions and suggestions regarding products, services, and marketplace operations.

Become informed about and speak up on larger issues that effect the public in general.

5. Regarding the right to redress, consumers have the responsibility to:

Recognize sources and procedures for seeking redress from the marketplace, the community, and the government.

Be informed and respect existing laws and standards.

6. Regarding the right to fairness in the marketplace, consumers have the responsibility to:

Exhibit moral behavior as consumers.

Contribute to the efforts of the consumer movement to help insure a marketplace fair to buyers and sellers.

Performance objectives, from which questions could be framed to ascertain knowledge, opinions, and related behaviors, were formulated

and rewritten into final form from the conceptual framework. Throughout the writing and revision, care was taken to make the statements general enough to encompass the scope of the topic, while avoiding peripheral issues. Thirteen performance objectives were written, including six which related to the six consumer rights, and seven which related to the corresponding responsibilities of the consumer to insure those rights. Following is a list of the performance objectives based upon the rights and responsibilities:

Rights. The consumer should:

1. Be conscious of the right to make intelligent choices among products and services and the effects of the competitive market upon the available choices.
2. Be conscious of the available sources of product and service information to aid decision-making.
3. Be conscious of the role of government, producers, and merchants to insure the safety of products and services.
4. Be conscious of the importance of being heard when registering complaints and when contributing to the policy-making of business and government.
5. Be conscious of the sources of redress from the marketplace, the community, and the government.
6. Be conscious of the right to fairness in the marketplace.

Responsibilities. The consumer has the responsibility to:

1. Comprehend one's role and function as a consumer in the economy and society.

2. Make decisions based on the effective use of information and independent thinking.
3. Be conscious of product safety information in the selection and use of commodities.
4. Voice complaints, satisfactions, and suggestions.
5. Accept the consequences of consumer decisions.
6. Contribute to the efforts of the consumer movement to help insure a fair marketplace for buyers and sellers.
7. Exhibit moral behavior as a consumer.

Development of the Measurement of Consumer Rights and Responsibilities (MCRR).

This study was conducted for two reasons. The first was to measure the Community Consumer Education Awareness Workshop Conference participants' knowledge of and opinions about their consumer rights and responsibilities, as well as related behaviors. The Measurement of Consumer Rights and Responsibilities was designed to ascertain data relevant to this basic problem, and therefore, had to contain the following components:

1. questions to measure knowledge.
2. statements to elicit opinions.
3. questions to elicit responses about the individuals' related behaviors.

Each of these sections will be discussed individually.

The second reason for conducting this study was to demographically

describe this group of Virginia's potential community consumer educators. For this purpose, additional questions to gather basic demographic information were contained as part of the MCRR.

The Knowledge Section. No previous test had dealt with a thorough evaluation of knowledge of consumer rights and responsibilities, however several general consumer knowledge tests have included related questions. Since these questions have previously been used and statistically analyzed, consideration was given for the possible use of these questions in the MCRR.

Lupher (1973), Graf (1975) and Stanley (1975) included questions pertaining to rights and responsibilities in their tests on consumer knowledge. Questions from these tests were evaluated for difficulty, style and phrasing, and applicability to the 13 performance objectives. In addition, the Instructor's Manual and the Student's Practicum accompanying The Consumer's World by Garman and Eckert (1974), were consulted for possible questions. In each test, a multiple-choice format had been used, and with the exception of the questions from Garman and Eckert, which were designed for use with college students, all were designed for use with high school students. Thus, the level of difficulty of the questions was assumed generally acceptable for use with adults.

For most of the performance objectives, questions were not available, and original ones were written. Therefore, the knowledge section of the MCRR was comprised of two questions taken directly from Lupher (1973) and Graf (1975), eleven questions revised from the

mentioned sources (Lupher, 1973; Garman & Eckert, 1974; Graf, 1975; Stanley, 1975), and 13 newly prepared questions. Two questions were included for each of the 13 performance objectives, for a total of 26 questions. (See Appendix B)

The Opinion Section. The opinion section of the Measurement of Consumer Rights and Responsibilities (MCRR) was designed to measure the respondents' opinions about their consumer rights and responsibilities. (See Appendix C) A six-point Likert-type scale, ranging from strongly agree to strongly disagree, was used to measure the strength of agreement or disagreement with the statement. Both the Burton (1971) and the Barksdale and Darden (1972) instruments included statements which might possibly have been used. One statement from Burton (1971) and five statements from Barksdale and Darden (1972) were used; three of these statements were rewritten to better suit the performance objectives, while three were used as written. For the remaining performance objectives, 20 original statements were written. Two opinion statements, dealing with each of the 13 performance objectives, were included for a total of 26 statements. (See Appendix B).

Behavior Section. The questions regarding behavior dealt only with consumer responsibilities and not the rights. For example, it is a right of the consumer to be provided accurate product information in the marketplace. However, it is the responsibility of the consumer to locate and use this information in making purchase decisions.

The knowledge section ascertained awareness of the basic consumer rights. But the implementation of these rights becomes a personal responsibility. Consequently, questions could not be designed to elicit responses regarding behaviors concerning consumer rights, but, instead, could more appropriately deal with behaviors regarding the responsibility to utilize that right. Furthermore, since the rights and responsibilities tended to correspond to each other, a question regarding behavior related to a specific responsibility implied awareness of the corresponding right.

Therefore, seven questions were developed depicting marketplace situations in which a consumer responsibility could be demonstrated. Question options included a positive or negative response. On two questions, a neutral response was provided for those individuals who had not experienced such a situation. The respondent was to consider shopping experiences in the recent past for actual behaviors, or to predict the most likely response. Candor in answering the questions was urged in the instructions.

Organization of the Questionnaire. The questions were grouped together by section, with the sections following the order: opinions, behavior, and knowledge. They were organized this way for two reasons. First, it was important to elicit immediate and candid responses to the questions regarding opinions and past behaviors to insure the truthfulness of the responses. Thus, it seemed wisest to place the knowledge section last, where it would not have the potential to affect the earlier responses. Second, this ordering also

avoided the possible problem of the difficulty of the questions in the knowledge section intimidating the respondent, who might then refuse to answer the remainder of the questionnaire.

The question order was determined differently in each of the three sections. The statements to elicit opinions were arranged in random order to separate the pair of statements representing each performance objective. Statements were separated to eliminate the possibility of the phrasing of one statement influencing the response to another statement.

The behavior questions were arranged in the same order as the performance objectives they represented were arranged in the conceptual framework as a matter of convenience. These questions could, in no way, influence the responses to the other questions.

Similarly, questions in the knowledge section were also arranged in the same order as they appeared from the performance objectives, except for a few questions. Close proximity of these questions, with the corresponding question from the same performance objective, was thought to possibly affect the response. These questions were interspersed throughout the remaining questions within the section.

#### Measurement of Consumer Rights and Responsibilities (MCRR)--Pre-testing and Revision.

The Measurement of Consumer Rights and Responsibilities (MCRR) was pretested during December of 1977 and January of 1978 with students from the College of Home Economics and the College of Education at

Virginia Polytechnic Institute and State University at Blacksburg, Virginia. Four classes were chosen which were made up of students who were preparing for those various professions reported by the preregistrants. A majority of the respondents were known to be graduate students who had previously worked in one of the professions represented.

The MCRR was initially pretested with two classes totaling 42 students. One class consisted of undergraduate home economics students who were preparing for social service careers, while the other was a graduate level education class. The questionnaire was then revised and again pretested with 49 more students from two education classes, predominately composed of graduate students. The MCRR was again revised. Thus, a total of 91 students participated in the pretesting.

The results of each pretest were evaluated, both subjectively and objectively. The questionnaire was evaluated for clarity and readability, as well as the appropriateness and comprehension of the individual questions. Results from each of the pretest groups were coded for computer analysis. Frequency distributions were set up for each question, in addition to other descriptive statistics for the knowledge section of the MCRR. Objective data included the statistical analysis, while poor questions were rewritten and replaced if subjectively considered to be more adequate after the revision.

### Reliability and Validity of the Measurement of Consumer Rights and Responsibilities.

Reliability refers to the accuracy or consistency of a measurement. A Kuder-Richardson formula 20 reliability procedure was used to measure the internal homogeneity of the knowledge section. The calculation of reliability estimates was not considered necessary for the other two sections of the instrument.

Validity refers to the extent to which a test measures what it was intended to measure. The Measurement of Consumer Rights and Responsibilities (MCRR) was considered to have content validity for two reasons. First, all questions were formulated from the performance objectives, which were constructed on the basis of the fundamental consumer rights and responsibilities. Questions which did not directly relate to these objectives were not included. Second, 19 of the 59 questions used had previously been used by other researchers for the same purpose, to measure knowledge (13 questions) or opinions (six statements.)

### Data Collection

Data were collected from a total of 222 potential community consumer educators attending the Community Consumer Education Awareness Workshop Conference held at Virginia Polytechnic Institute and State University during January 30 through February 1, 1978. The entire conference attendance, including the project staff, totaled 316.

As the participants exited from the registration line, they were met by a student who gave them a copy of the questionnaire and encouraged them to participate in the study. They were then guided to a nearby room where they were requested to complete and leave the questionnaire. Of the 222 collected questionnaires, 21 had to be discarded due to errors and omissions. Thus, the total usable sample consisted of 201 respondents. This represented 63.61% of the conference participants.

### Data Analysis

The questions were coded for computerized statistical analysis. The items on the entire questionnaire were descriptively analyzed to provide basic information, including frequencies, percentages, and mean responses. Item analysis was utilized to analyze the knowledge section of the Measurement of Consumer Rights and Responsibilities (MCRR), in addition to a Kuder-Richardson formula 20 procedure to estimate reliability.

The 26 questions in the knowledge section could be summed to an achievement score for use in the statistical analysis. However, the opinion and behavior sections were not originally designed so that the questions could be evaluated and summed to a total score for the respective sections. Consequently, any statistical analysis had to involve the total set of 26 and seven questions, respectively.

For each hypothesis, statistical significance was set at the .05 level, a commonly used level in educational research. Since the

study was an experimental design, this level was chosen so as not to be too stringent in determining the probabilities.

Additionally, relationships were judged significant when the Pearson product-moment correlation coefficient equaled .30 or above ( $r = .30, p < .05$ ). Squaring the correlation coefficient results in the coefficient of determination, which is defined as the proportion of variance in one variable that can be attributed to the variance in the other variable. Therefore, any coefficient values less than .30 are in actuality attributing less than ten percent of the variance to the other variable, which statistically is essentially nothing. As a result, .30 was set as the minimum level for any correlation judged statistically significant.

Several statistical procedures were employed to test the null hypotheses that no relationship existed among the responses to the knowledge, opinion, and behavior sections of the questionnaire, and the demographic factors of sex, education, age and income. Each hypothesis, with the statistical procedures which were utilized in analysis, is cited below.

Hypothesis 1. There is no relationship between the knowledge of consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Trend analysis, an application of the analysis of variance procedure, was utilized for determining the nature of the relationship between the responses to the knowledge section and the responses to

the behavior section. Relationships were judged significant at the .05 level of significance.

Hypothesis 2. There is no relationship between the knowledge of consumer rights and responsibilities and the related opinions as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

A Pearson product-moment correlation coefficient procedure ( $r$ ) was used to determine if a relationship did exist between the responses to the knowledge section (a mean score) and the six-item Likert-type scale responses to the 26 opinion statements. A relationship was judged to be significant when the derived correlation coefficient equaled .30 or above, at the .05 level of significance.

Hypothesis 3. There is no relationship between the opinions regarding consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Point biserial correlation ( $r_{pbi}$ ), a product-moment correlation, was utilized to determine the existence of a relationship between the responses to the opinion and behavior sections. This procedure necessitated the dropping of the neutral option on two of the behavior questions to insure the ordinality of the scale. Relationships were judged to be significant when the derived correlation coefficient equaled .30 or above, at the .05 level of significance.

Hypothesis 4. There is no relationship between selected demographic factors and knowledge of consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Trend analysis, an application of analysis of variance, was utilized to determine if a relationship existed between any of the four demographic factors of sex, education, age, and income, and the responses to the knowledge section. Relationships were judged significant at the .05 level of significance. This procedure provided an expanded discussion of the variation in achievement across the scales of the demographic factors.

Hypothesis 5. There is no relationship between selected demographic factors and opinions regarding consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

A Pearson product-moment correlation coefficient ( $r$ ) was used to determine the existence of a relationship between any of the four demographic factors and the responses to the opinion section. Relationships were judged to be significant when the derived correlation coefficient equaled .30 or above, at the .05 level of significance.

Hypothesis 6. There is no relationship between selected demographic factors and behaviors related to consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

A Chi square test ( $\chi^2$ ) was used to determine if interrelationships existed between the demographic factors of sex, education, age and income and the responses to the seven questions in the behavior section. A relationship between any of the factors within the two variables was considered significant if the derived Chi square values were at

or beyond the .05 level of significance.

### Chapter Summary

The participants at the Community Consumer Education Awareness Workshop Conference, held at Virginia Polytechnic Institute and State University in Blacksburg, Virginia, in early 1978, were chosen as a representative sample of potential community consumer educators. A wide range of community leaders from paraprofessional volunteers to professionals from a variety of fields, were present.

Since the study was designed to ascertain knowledge, opinions, and related behaviors concerning consumer rights and responsibilities, an instrument had to be designed for this purpose. The development of the instrument, called the Measurement of Consumer Rights and Responsibilities (MCRR), was based on the earlier development of a conceptual framework which provided an organized approach to the scope of the topic of consumer rights and responsibilities. Performance objectives, stating specific content proficiencies, were then developed and later served as a basis for the framing of questions.

The Measurement of Consumer Rights and Responsibilities (MCRR) included questions to measure knowledge, statements to elicit opinions, and questions regarding related behaviors concerning consumer rights and responsibilities. Some of the questions had previously been used for other purposes, but the majority were original questions.

Numerous revisions were necessary throughout the development of the MCRR. Information gained from pretesting twice with students

from the College of Home Economics and the College of Education at Virginia Polytechnic Institute and State University provided actual data upon which to base the final revisions. Responses were coded for computerized descriptive analysis, including a Kuder-Richardson formula 20 procedure to check reliability. Because of procedures used in the development of the questionnaire, it was assumed to have content validity.

Usable data were collected from a total of 201 potential community consumer education leaders attending the Community Consumer Education Awareness Workshop Conference on January 30 to February 1, 1978, at Blacksburg, Virginia, representing 63.61% of those in attendance. The responses were coded for computerized analysis; all items on the questionnaire were descriptively analyzed.

In addition, several statistical procedures were used to test the six null hypotheses that no relationship existed among the responses to the knowledge, opinion, and behavior sections of the questionnaire, and the demographic factors of sex, education, age and income. These procedures included trend analysis, Pearson product-moment correlation coefficient ( $r$ ), point biserial correlation coefficient ( $r_{pbj}$ ), and Chi square ( $\chi^2$ ). The level of statistical significance was set at .05, with .30 set as the minimum level for any correlation judged statistically significant.

## Chapter IV

### FINDINGS

This study was designed to ascertain the knowledge, opinions, and behaviors concerning consumer rights and responsibilities of 201 potential community consumer educators who attended the Community Consumer Education Awareness Workshop Conference. The data was collected at the conference which was held at Virginia Polytechnic Institute and State University on January 30 through February 1, 1978. The findings from the collected data describe the group of potential community educators and their knowledge of consumer rights and responsibilities, as well as their reported opinions and behaviors. Relationships among these variables were examined through a variety of statistical procedures. The findings regarding the various sections of the Measurement of Consumer Rights and Responsibilities (MCRR), and the hypotheses examining the relationships among the variables, will be discussed individually.

#### The Potential Community Consumer Educators

These following data describe various demographic characteristics of the potential community consumer educators who attended the conference. The entire sample of 201 respondents were registered participants of the conference.

### Occupation.

A variety of job titles were reported; however, failure of the respondents to be definitive to an open-ended question hampered attempts to classify the occupations. The entire group could be loosely defined as community service personnel. The greater majority were working in the area of social work and community development involving the low income, elderly, and/or minorities. A few credit counselors and housing counselors were present. Approximately two-thirds of the total group consisted of a variety of educators and extension personnel. Less than one-tenth of the conference participants were professionals from the consumer field.

### Sex.

As shown in Table 1, over three-fourths (77.55%) of the conference participants were females. Males represented 22.45% of the respondents.

### Education.

The data in Table 2 show that the largest single group (39.00%) of the respondents had completed four years of college. Grouping the data results in 65.50% having completed four years of college or more. Only one participant (0.50%) had 10 years or less of education.

Table 1  
Sex

Sex	Number	% of Total
Male	44	22.45
Female	<u>152</u>	<u>77.55</u>
Total	196	100.00

Table 2  
Education

Education	Number	% of Total
10 years or less	1	0.50
High School Graduate	39	19.50
Two Years of College	31	15.50
Four Years of College	78	39.00
Master's Degree	44	22.00
Doctoral Degree	<u>7</u>	<u>3.50</u>
Total	200	100.00

Age.

The data in Table 3 indicate that over half (51.52%) of the conference attendees were under age 35. Over ten percent (11.62%) were under age 25.

Income.

As shown in Table 4, the income levels of these potential community consumer educators were well distributed over the range of below \$4,000 to over \$20,000 individual income the previous year. Summing the data results in over 40% (42.27%) of the respondents reporting an annual income of less than \$10,000. Further inspection of the data reveals that 18.04% reported incomes of \$18,000 or above.

Organization Leadership.

The final question of the Measurement of Consumer Rights and Responsibilities instructed the respondents to list the organizations in which they currently held, or had recently held, a leadership position. Only those organizations in which the respondent had shown leadership ability, and not simply membership, were to be cited. This question was included in an attempt to determine if, in fact, these potential community leaders were already involved in other kinds of leadership roles. The question continued over two pages on the questionnaire (See Appendix C) with the available response categories of "community and civic organizations," and

Table 3

## Age

Age	Number	% of Total
Under 25 years of age	23	11.62
25 - 34 years	79	39.90
35 - 44 years	40	20.20
45 - 54 years	31	15.66
55 and up	<u>25</u>	<u>12.63</u>
Total	198	100.01*

\*Total may not equal 100 percent due to rounding.

Table 4  
Income

Income	Number	% of Total
Below \$4,000	17	8.76
\$ 4,000 - \$ 5,999	16	8.25
\$ 6,000 - \$ 7,999	24	12.37
\$ 8,000 - \$ 9,999	25	12.89
\$10,000 - \$11,999	26	13.40
\$12,000 - \$13,999	23	11.86
\$14,000 - \$15,999	16	8.25
\$16,000 - \$17,999	12	6.19
\$18,000 - \$19,999	9	4.64
\$20,000 and up	<u>26</u>	<u>13.40</u>
Total	194	100.01 <sup>*</sup>

\*Total may not equal 100 percent due to rounding.

"professional organizations."

After examining the responses, it became apparent that the question had not been answered according to directions, but instead most of the respondents had listed all organizations to which they belonged. This was especially apparent in the two last categories. Since the reliability of these responses was questionable, these data were completely dropped from the analysis.

### The Knowledge Section of the Measurement of Consumer Rights and Responsibilities

The mean achievement score on the 201 responses to the 26 questions in the knowledge section of the Measurement of Consumer Rights and Responsibilities (MCRR) was 19.14 with a standard deviation of 2.89 and a standard error of measurement of 1.99; this represents 73.62% correct. The Kuder-Richardson formula 20 reliability estimate equaled 0.52.

The questions regarding consumer rights and responsibilities were divided and grouped for additional analysis. The mean number correct on the 12 consumer rights questions was 9.17 with a standard deviation of 1.72 and a standard error of measurement of 1.30; this represents 76.42% correct. The Kuder-Richardson formula 20 reliability estimate equaled 0.45. For the 14 questions regarding consumer responsibilities, the mean achievement score was 9.97 with a standard deviation of 1.90 and a standard error of measurement

of 1.50; this represents 71.21% correct. The Kuder-Richardson formula 20 reliability estimate for responsibility questions equaled 0.37. In Table 5 are shown the test statistics, while Figure 1 illustrates the frequency distribution of the scores.

Item analysis on the knowledge section resulted in positive point biserial correlations for all 26 questions as shown in Table 6. Also, 20 of the 26 questions discriminated at or above a coefficient value of 0.20, nine questions at or above 0.20 but below 0.30, eight questions at or above 0.30 but below 0.40, and three questions at or above a coefficient value of 0.40.

#### The Opinion Section of the Measurement of Consumer Rights and Responsibilities

The opinion statements appear on the Measurement of Consumer Rights and Responsibilities (MCRR) as statements one through twenty-six. (See Appendix C.) However, to facilitate discussion of the responses, the statements will not be discussed in numerical order. Instead, the 26 randomly arranged statements have been grouped into the 13 pairs of statements corresponding to the 13 performance objectives. These performance objectives served as a basis for the development of questions in each section of the Measurement of Consumer Rights and Responsibilities (MCRR). (See Appendix B.) Each pair of statements will be discussed in the order of the performance objectives.

As such, the 12 statements corresponding to the six performance

Table 5  
Knowledge Section Achievement

	Mean Score	Percent Correct	Standard Deviation	Standard Error of Measurement	KR-20
Total Section (26 questions)	19.14	73.62	2.89	2.00	0.52
12 Questions on Consumer Rights	9.17	76.42	1.75	1.30	0.45
14 Questions on Consumer Re- sponsibilities	9.97	71.21	1.90	1.50	0.37

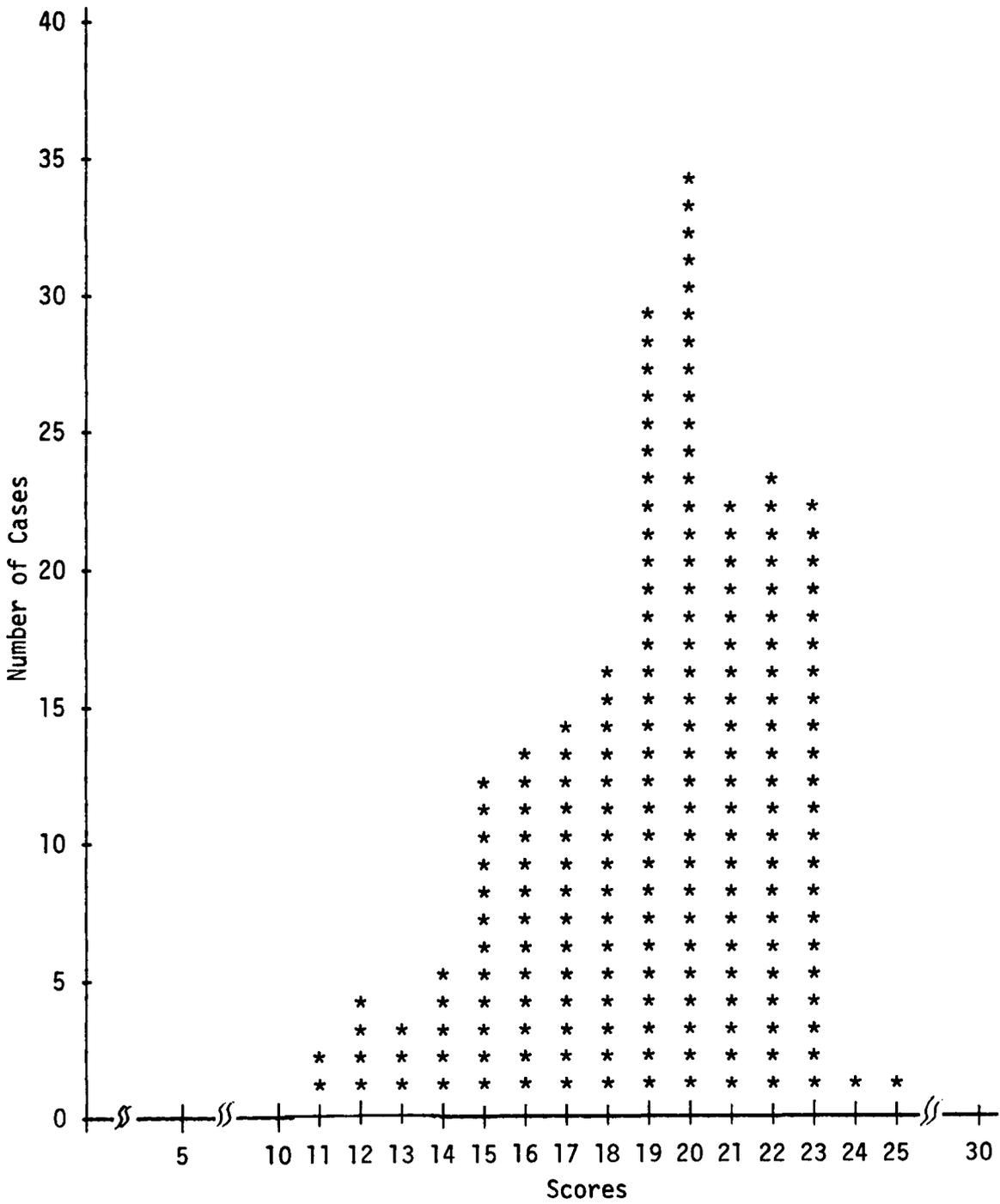


Figure 1. Frequency Distribution of Knowledge Section Scores.

Table 6  
Item Analysis on the Knowledge Section Questions

Item Number		Omitted	Choice Numbers			
			1	2	3	4
1	N	2	125*	4	40	30
	%	0.01	0.62*	0.02	0.20	0.15
	r	-0.18	0.28*	-0.12	-0.17	-0.09
2	N	2	7	147*	42	3
	%	0.01	0.03	0.73*	0.21	0.01
	r	-0.04	-0.23	0.29*	-0.16	-0.16
3	N	5	143*	10	6	37
	%	0.02	0.71*	0.05	0.03	0.18
	r	-0.13	0.40*	-0.19	-0.09	-0.28
4	N	2	164*	15	12	8
	%	0.01	0.82*	0.07	0.06	0.04
	r	-0.06	0.37*	-0.33	-0.16	-0.06
5	N	1	3	8	14	175*
	%	0.00	0.01	0.04	0.07	0.87*
	r	-0.13	-0.06	-0.05	-0.32	0.33*
6	N	4	4	11	8	174*
	%	0.02	0.02	0.05	0.04	0.87*
	r	-0.04	-0.17	-0.11	-0.04	0.18*
7	N	0	2	1	198*	0
	%	0.00	0.01	0.00	0.99*	0.00
	r	0.00	-0.07	-0.03	0.08*	0.00
8	N	1	14	161*	13	12
	%	0.00	0.07	0.80*	0.06	0.06
	r	0.09	-0.08	0.33*	-0.25	-0.24
9	N	3	56*	34	49	59
	%	0.01	0.28*	0.17	0.24	0.29
	r	0.01	0.14*	0.06	-0.22	0.01
10	N	1	5	9	177*	9
	%	0.00	0.02	0.04	0.88*	0.04
	r	-0.08	-0.11	-0.18	0.35*	-0.27

Table 6--Continued

Item Number		Omitted	Choice Numbers			
			1	2	3	4
11	N	1	1	5	14	180*
	%	0.00	0.00	0.02	0.07	0.90*
	r	-0.17	-0.15	-0.24	-0.01	0.20*
12	N	5	7	27	19	143*
	%	0.02	0.03	0.13	0.09	0.71*
	r	-0.07	-0.04	-0.22	-0.39	0.46*
13	N	4	38	96*	56	7
	%	0.02	0.19	0.48*	0.28	0.03
	r	-0.06	-0.13	0.27*	-0.15	-0.07
14	N	1	156*	3	10	31
	%	0.00	0.78*	0.01	0.05	0.15
	r	0.00	0.39*	-0.22	-0.27	-0.21
15	N	5	36	25	134*	1
	%	0.02	0.18	0.12	0.67*	0.00
	r	-0.11	-0.13	-0.08	0.22*	-0.17
16	N	8	25	145*	12	11
	%	0.04	0.12	0.72*	0.06	0.05
	r	-0.09	-0.23	0.45*	-0.24	-0.22
17	N	2	4	7	163*	25
	%	0.01	0.02	0.03	0.81*	0.12
	r	0.03	-0.20	-0.11	0.32*	-0.24
18	N	1	3	194*	1	2
	%	0.00	0.01	0.97*	0.00	0.01
	r	-0.08	-0.09	0.19*	-0.10	-0.11
19	N	2	0	8	82*	109
	%	0.01	0.00	0.04	0.41*	0.54
	r	-0.04	0.00	-0.22	0.12*	-0.02
20	N	0	4	185*	8	4
	%	0.00	0.02	0.92*	0.04	0.02
	r	0.00	-0.11	0.28*	-0.15	-0.22

Table 6--Continued

Item Number		Omitted	Choice Numbers			
			1	2	3	4
21	N	0	52	17	4	128*
	%	0.00	0.26	0.08	0.02	0.64*
	r	0.00	-0.28	-0.11	-0.08	0.34*
22	N	0	19	163*	8	11
	%	0.00	0.09	0.81*	0.04	0.05
	r	0.00	-0.17	0.37*	-0.17	-0.27
23	N	1	4	157*	37	2
	%	0.00	0.02	0.78*	0.18	0.01
	r	0.07	-0.12	0.13*	-0.06	-0.20
24	N	4	58	45	58*	36
	%	0.02	0.29	0.22	0.29*	0.18
	r	-0.04	-0.15	0.19*	0.24*	-0.30
25	N	3	23	2	8	165*
	%	0.01	0.11	0.01	0.04	0.82*
	r	0.02	-0.17	-0.02	-0.12	0.20*
26	N	4	178*	7	8	4
	%	0.02	0.89*	0.03	0.04	0.02
	r	-0.20	0.29*	-0.09	-0.05	-0.25

objectives concerning consumer rights will be discussed first. Data pertaining to these 12 statements appear in Table 7. Discussion of the 14 paired statements corresponding to the seven performance objectives concerning consumer responsibilities follows. Consult Table 8 for data regarding these statements.

A six-point Likert-type scale, ranging from strongly agree to strongly disagree, was used to measure the strength of agreement or disagreement with the statements. Results from these responses have been reported in one of three ways. First, a single significant category of response may have been noted. Second, the two strongest categories of response on one side of the continuum, for example "strongly agree" and "agree," may have been combined to emphasize the strength of an opinion. And finally, all responses on one side of the continuum ("strongly agree", "agree" and "tend to agree") may have been grouped to demonstrate the general opinion of this group of potential community consumer educators. The reported frequencies and percentages may not always total 100% due to rounding.

### Consumer Rights.

Twelve statements regarding consumer rights were included in the opinion section. Each statement will be discussed in context with the other paired statement which relates to one of the six performance objectives dealing with consumer rights. (See Appendix B). Data pertaining to these statements appear in Table 7.

Table 7  
Responses to the Opinion Section Statements Concerning Consumer Rights

Performance Objectives with Paired Statements		Sub-total SA-A-TA	SA	A	TA	TD	D	SD	Sub-total TD-D-SD	Omit	Total
1. The consumer should be conscious of the right to make intelligent choices among products and services, and the effects of the competitive market upon the available choices.											
6. An important function of the government is to provide information to help consumers make intelligent choices among products and services.	N	187	77	77	33	9	4	1	14	0	201
	%	93.04	38.31	38.31	16.42	4.48	1.99	0.50	6.97	0	100.01
24. A proper role of government should be to vigorously act to preserve an open competitive market	N	190	59	83	48	4	2	3	9	2	201
	%	94.52	29.35	41.29	23.88	1.99	1.00	1.49	4.48	1.00	100.00
2. The consumer should be conscious of the available sources of product and service information to aid decision making											
9. Manufacturers' advertisements generally are reliable sources of information about the quality and performance of products.	N	71	9	20	42	55	53	21	129	1	201
	%	35.33	4.48	9.95	20.90	27.36	26.37	10.45	64.18	0.50	100.01
20. The information needed to become a well-informed consumer is readily available to most people	N	120	15	58	47	47	22	11	8	1	201
	%	59.70	7.46	28.86	23.38	23.38	10.95	5.47	39.80	0.50	100.00
3. The consumer should be conscious of the role of government, producers, and merchants to insure the safety of products and services.											
2. Government rather than industry should have the major responsibility for establishing safety standards for consumer products	N	144	43	55	46	35	17	5	57	0	201
	%	71.64	21.39	27.36	22.89	17.41	8.46	2.49	28.36	0	100.00
23. People have a right to expect products to always operate safely when used properly.	N	196	109	70	17	4	0	1	5	0	201
	%	97.52	54.23	34.83	8.46	1.99	0	0.50	2.49	0	100.01
4. The consumer should be conscious of the importance of being heard when registering complaints and when contributing to the policy-making of business and government.											
15. Businesses generally try to consider consumer suggestions and complaints in their policy-making	N	162	5	58	99	26	10	2	38	1	201
	%	80.60	2.49	28.86	49.25	12.94	4.96	1.00	18.90	0.50	100.00
17. It is generally useless to complain to someone other than a local retail establishment.	N	25	2	10	13	58	85	32	175	1	201
	%	12.43	1.00	4.96	6.47	28.86	42.29	15.92	87.07	0.50	100.00

Table 7--Continued

Performance Objectives with Paired Statements		Sub-total SA-A-TA	SA	A	TA	TD	D	SD	Sub-Total TD-D-SD	Omit	Total
5. The consumer should be conscious of sources of redress from the marketplace, the community and the government.											
5. Consumers who are dissatisfied when seeking redress from a business have the right to seek help from government agencies.	N	194	83	84	27	5	0	1	6	1	201
	%	96.51	41.29	41.79	13.43	2.49	0	0.50	2.99	0.50	100.00
11. Small claims courts and Legal Aid agencies are really unnecessary in helping to resolve consumer complaints.	N	24	2	8	14	31	87	59	177	0	201
	%	11.95	1.00	3.98	6.97	15.42	43.28	29.35	88.05	0	100.00
6. The consumer should be conscious of the right to fairness in the market place.											
8. Consumers should always be on the alert for fraudulent and deceptive practices.	N	197	113	64	20	0	1	2	3	1	201
	%	98.01	56.22	31.84	9.95	0	0.50	1.00	1.50	0.50	100.01
13. Government regulation of business is needed to insure fairness in the marketplace	N	163	32	73	58	23	11	2	36	2	201
	%	81.10	15.92	36.32	28.86	11.44	5.47	1.00	17.91	1.00	100.01

Table 8

## Responses to the Opinion Section Statements Concerning Consumer Responsibilities

Performance Objectives with Paired Statements		Sub-total SA-A-TA	SA	A	TA	TD	D	SD	Sub-total TD-D-SD	Omit	Total
1. The consumer has the responsibility to comprehend one's role and function as a consumer in the economy and society.											
7. Responsible consumer decision making has the potential for considerable impact upon the economy.	N	197	105	73	19	1	0	0	1	3	201
	%	98.01	52.24	36.32	9.45	0.50	0	0	0.50	1.49	100.00
19. The large size of some U.S. firms results in them "setting prices" to make high profits.	N	170	31	67	72	20	9	2	31	0	201
	%	84.57	15.42	33.33	35.82	9.95	4.48	1.00	15.43	0	100.00
2. The consumer has the responsibility to make decisions based on the effective use of information and independent thinking.											
22. Consumers should always read product labels as an aid in decision making when buying products.	N	200	115	96	9	1	0	0	1	0	201
	%	99.50	57.21	37.81	4.48	0.50	0	0	0.50	0	100.00
26. Many of the mistakes that consumers make in buying products are the result of their own carelessness	N	159	23	71	65	23	12	5	40	2	201
	%	79.10	11.44	35.32	32.34	11.44	5.97	2.49	19.90	1.00	100.00
3. The consumer has the responsibility to be conscious of product safety information in the selection and use of products.											
12. Consumers have a definite responsibility to read directions supplied with most products.	N	199	105	76	18	1	1	0	2	0	201
	%	98.15	52.24	37.81	8.10	0.50	0.50	0	1.00	0	99.15
18. Incorrect use of products by consumers, and <u>not</u> the products themselves, are the cause of many household accidents.	N	170	31	65	74	20	9	2	31	0	201
	%	84.58	15.42	32.34	36.82	9.95	4.48	1.00	15.43	0	100.01
4. The consumer has the responsibility to voice complaints, satisfactions, and suggestions.											
10. One has a definite responsibility to voice suggestions to government officials concerning consumer issues and policies.	N	197	74	82	41	3	0	1	4	0	201
	%	98.02	36.82	40.80	20.40	1.49	0	0.50	1.99	0	100.01
25. Whenever a consumer feels he has been wronged in a consumer transaction, he has a responsibility to complain.	N	197	94	81	22	2	1	0	3	1	201
	%	98.02	46.77	40.30	10.95	1.00	0.50	0	1.50	0.50	100.02

Table 8--Continued

Performance Objectives with Paired Statements		Sub-total SA-A-TA	SA	A	TA	TD	D	SD	Sub-total TD-D-SD	Omit	Total
5. The consumer has the responsibility to accept the consequences of consumer decisions.											
4. If one doesn't complain about faulty products then one deserves to suffer the consequences.	N	141	63	41	37	23	26	11	60	0	201
	%	70.15	31.34	20.40	18.41	11.44	12.94	5.47	29.85	0	100.00
16. Although the government attempts to control potentially dangerous products, consumers who are willing to accept the consequences should be allowed to buy such products.	N	70	4	25	41	50	55	24	129	2	201
	%	34.82	1.99	12.44	20.40	24.88	27.36	11.94	64.18	1.00	100.00
6. The consumer has the responsibility to contribute to the efforts of the consumer movement to help insure a fair marketplace for buyers and sellers.											
3. Consumers should join their state-wide consumer action group (such as the Virginia Citizens Consumer Council).	N	176	45	66	65	14	4	1	19	6	201
	%	87.57	22.39	32.84	32.34	6.97	1.99	0.50	9.46	2.99	100.02
21. Ralph Nader and the work that he and other consumer advocates are doing are an important force in insuring a fairer marketplace for buyers and sellers.	N	193	62	72	59	5	0	0	5	3	201
	%	96.02	30.85	35.82	29.35	2.49	0	0	2.49	1.50	100.01
7. The consumer has the responsibility to exhibit moral behavior as a consumer.											
1. Consumers should exhibit high moral behavior as customers by handling store merchandise with care, not abusing exchange and refund privileges, and by reporting cases of shoplifting.	N	199	142	46	11	0	0	0	0	2	201
	%	99.01	70.65	22.89	5.47	0	0	0	0	1.00	100.01
14. Consumers often try to take advantage of manufacturers and dealers by making claims that are <u>not</u> justified when returning products.	N	91	7	30	54	53	47	8	108	2	201
	%	45.28	3.48	14.93	26.87	26.37	23.38	3.98	53.73	1.00	100.01

The respondents almost unanimously agreed to statements six and 24 regarding the right to choice in the marketplace. As shown in Table 7, 93.04% responded affirmatively regarding statement six that "an important function of the government is to provide information to help consumers make intelligent choices among products and services." Combining the data for this statement yields 76.62% answering in the "agree-strongly agree" categories. Similarly, as shown in Table 7, 70.64% answered in the "agree-strongly agree" categories on statement 24 that "a proper role of government should be to vigorously act to preserve an open competitive market." Of the total group, 94.52% responded affirmatively to this statement.

Table 7 illustrates that combining the "disagree-disagree strongly" categories on statement nine results in 36.82% of the respondents disagreeing with the statement that "manufacturers' advertisements generally are reliable sources of information about the quality and performance of products." Grouping all responses as shown in Table 7 results in 59.70% of the total group in agreement with paired statement 20 that "the information needed to become a well-informed consumer is readily available to most people." Notice that both a positive and negative statement were paired for this performance objective. It was anticipated that responses to statement nine would fall on the disagree side of the scale, while positive statement 20 would receive affirmative responses.

As illustrated in Table 7, grouping the "agree-strongly agree" responses together on statement two results in 48.75% of the attendees

feeling that "government rather than industry should have the major responsibility for establishing safety standards for consumer products." Note from Table 7 that combining the data resulted in 97.52% of the sample responding affirmatively on paired statement 23. Of them, over half (54.23%) "strongly agreed" with statement 23 that "people have a right to expect products to always operate safely when used properly."

Although the responses to statement 15, shown in Table 7, spread across both sides of the scale, the largest single group (49.25%) "tend to agree" that "businesses generally try to consider consumer suggestions and complaints in their policy-making." Aggregating all affirmative responses results in 80.60% of the respondents in agreement with this statement. As Table 7 illustrates, 58.21% of the respondents "disagree-strongly disagree" with statement 17 that "it is generally useless to complain to someone other than a local retail establishment." Notice that a combined total of 87.07% of the sample disagree with this statement.

The respondents appear to believe in the right to seek redress. As shown in Table 7, 96.51% of them answered on the agree side of the scale regarding statement five. Further inspection of the data shows that of these, 83.08% "agree-strongly agree" that "consumers who are dissatisfied when seeking redress from a business have the right to seek help from government agencies." On the other hand, as shown in Table 7, combining the data on paired statement 11 results in 72.63% responding "disagree-strongly disagree" with the idea that

"small claims courts and Legal Aid agencies are really unnecessary in helping to resolve consumer complaints." Again, notice the pairing of a positive and a negative statement to elicit opinions regarding the right to redress. It was anticipated that statement five would receive an affirmative response, while paired statement 11 would receive a negative response.

It is interesting to note from Table 7 that 98.01% of the sample responded affirmatively to statement eight that "consumers should always be on the alert for fraudulent and deceptive practices." Of them, over half (56.22%) "strongly agree" with this statement. As shown in Table 7, combining the categories reveals that slightly over half (52.24%) "agree-strongly agree" with paired statement 13 that "government regulation of business is needed to insure fairness in the marketplace." Only 17.91% of the attendees responded on the disagree side of the scale regarding this statement.

#### Consumer Responsibilities.

Fourteen statements to elicit opinions regarding consumer responsibilities were included in this section. Each statement will be discussed in context with the other paired statement which relates to one of the seven performance objectives dealing with consumer responsibilities. (See Appendix B). Data pertaining to these statements appear in Table 8.

As shown in Table 8, over half (52.24%) of the respondents "strongly agree" with statement seven that "responsible consumer

decision making has the potential for considerable impact upon the economy." Grouping the data on that statement reveals that 98.01% of the responses were on the agree side of the scale. As Table 8 illustrates, combining the data for paired statement 19 results in 48.75% of the sample responding "agree-strongly agree" that "the large size of some U.S. firms results in them 'setting prices' to make high profits." Only 15.43% responded on the disagree side of the scale on this statement.

On statement 22, shown in Table 8, over half (57.21% of the conference participants "strongly agree" that "consumers should always read product labels as an aid in decision making when buying products." Fully 99.50% of the total responses were on the agree side of the scale on this statement. As Table 8 illustrates, grouping the data on paired statement 26 results in 46.76% of the responses appearing in the "agree-strongly agree" categories that "many of the mistakes that consumers make in buying products are the result of their own carelessness or ignorance." Observe that combining the data results in 79.10% of the sample responding affirmatively on this statement.

As shown in Table 8, a combined total of 98.15% of the respondents were in agreement with statement 12 that "consumers have a definite responsibility to read directions supplied with most products." Of them, 52.24% answered in the "strongly agree" category. Grouping the data on paired statement 18, shown in Table 8, results in 47.76% responding "agree-strongly agree" that "incorrect use of products by consumers, and not the products themselves, are the cause of

many household accidents."

As Table 8 illustrates, 98.02% of all responses to statement ten appeared on the agree side of the scale. Combining the data on statement ten results in 77.62% of the responses in the "agree-strongly agree" categories that "one has a definite responsibility to voice suggestions to government officials concerning consumer issues and policies." As the data in Table 8 indicate, 87.07% responded "agree-strongly agree" with paired statement 25 that "whenever a consumer feels he has been wronged in a consumer transaction, he has a responsibility to complain." A combined total of 98.02% of the respondents were in agreement with this statement.

Grouping the data on statement four, shown in Table 8, results in half (51.74%) of the conference participants responding "agree-strongly agree" that if "one doesn't complain about faulty products, then one deserves to suffer the consequences." On paired statement 16, shown in Table 8, observe that 64.18% of the respondents answered on the disagree side of the scale. Of them, a combined total of 39.30% responded "disagree-strongly disagree" with statement 16 that "although the government attempts to control potentially dangerous products, consumers who are willing to accept the consequences should be allowed to buy such products."

The data from statement three shown in Table 8, indicates a combined total of over half (55.23%) of the participants responding "agree-strongly agree" that "consumers should join their state-wide consumer action group." On paired statement 21, shown in Table 8,

66.67% "agree-strongly agree" that "Ralph Nader and the work that he and other consumer advocates are doing are an important force in insuring a fairer marketplace for buyers and sellers." Note that 96.02% of the responses to statement 21 appear on the agree side of the scale.

As the data in Table 8 indicate, 70.65% of the respondents "strongly agree" with statement one that "consumers should exhibit high moral behavior as customers by handling store merchandise with care, not abusing exchange and refund privileges, and by reporting cases of shoplifting." It is interesting to note that grouping the data results in 99.01% of the responses appearing on the agree side of the scale for statement one. As shown in Table 8, responses to statement 14 were spread across the entire scale, with a combined total of 53.73% answering on the disagree side of the scale. Nearly equal responses occurred in the "tend to agree" (26.87%), "tend to disagree" (26.37%) and the "disagree" (23.38%) categories when responding to the statement that "consumers often try to take advantage of manufacturers and dealers by making claims that are not justified when returning products." Notice the pairing of statement one for which a positive response was anticipated with statement 14 for which a negative response was anticipated.

### The Behavior Section of the Measurement of Consumer Rights and Responsibilities

The behavior section of the Measurement of Consumer Rights and Responsibilities consisted of seven questions which were based on the seven performance objectives concerning consumer responsibilities.

(See Appendix B) The behavior questions appear on the MCRR as questions 27 through 33. (See Appendix C)

Table 9 shows the responses to question 27 regarding the boycotting of products as a means of demonstrating consumer power in the marketplace. Over half (58.21%) of the conference participants said they had boycotted meat, coffee, or other products in the recent past.

Question 28 dealt with the availability of product information on which to base a purchase decision. As shown in Table 10, over three-fourths (79.60%) of the sample said that when considering a purchase costing over \$20, they would seek further information if adequate product information was not available at the store.

Table 11 illustrates the responses to question 29, concerning products with a feature that seemed unsafe. Over half (57.71%) of the potential community consumer educators said that they had refused to buy products as a result of features that appeared to be unsafe, while 2.99% reported having made the purchase regardless of the apparently unsafe features. Slightly over one-third (39.30%) of the respondents had not encountered products with unsafe features.

Question 30 dealt with the willingness of an individual to return an inexpensive item to the store for exchange or refund. As shown in Table 12, almost two-thirds (63.68%) of the respondents said they would return to the store an item costing 75¢ if it broke through no fault of their own.

As shown in Table 13, nine out of ten (90.55%) of the respondents

Table 9

## Behavior Question 27 Regarding the Boycotting of Products

"Boycotting products, such as the meat or coffee boycotts, are an effective means of demonstrating consumer power in the marketplace. In the recent past, did you participate in these or other product boycotts?"

Response	No.	% of Total
YES, I have boycotted products by not purchasing them	117	58.21
NO, I have not boycotted products	<u>84</u>	<u>41.79</u>
Total	201	100.00

Table 10

Behavior Question 28 Regarding Purchase Decisions Based Upon  
the Amount of Available Product Information

"If you were considering a purchase decision costing over \$20, but upon checking at the store you could not find adequate product information upon which to base your decision, what did/would you do?"

Response	No.	% of Total
Make the purchase on the basis of the information available	41	20.40
Seek further information before making the purchase	<u>160</u>	<u>79.60</u>
Total	201	100.00

Table 11

Behavior Question 29 Regarding the Purchase of a Product  
With Seemingly Unsafe Features

"In the recent past, have you considered purchasing a product but found that a feature seemed unsafe, and then decided not to buy the product?"

Response	No.	% of Total
I have not encountered a product with a feature that seemed unsafe	79	39.30
YES, I have decided against buying a product with what I thought to be unsafe features	116	57.71
NO, I have not decided against buying a product, although I thought it to have unsafe features	<u>6</u>	<u>2.99</u>
Total	201	100.00

Table 12

## Behavior Question 30 Regarding the Return of a Product

Costing 75¢ for Exchange or Refund, If It

Broke Through No Fault of Your Own

"If you had purchased an item which cost 75¢ from a department store where you regularly shop, and it broke through no fault of your own, would you return the merchandise for exchange or refund?"

Response	No.	% of Total
YES, I probably would return it to the store for exchange or refund	128	63.68
NO, I probably would not return it to the store for exchange or refund	<u>73</u>	<u>36.32</u>
Total	201	100.00

Table 13

Behavior Question 31 Regarding What You Did, or Would Do With  
An Expensive Product Which Was a "Lemon"

"Assuming that sometime in the past year you bought an expensive product which was a "lemon," what did/would you do?"

Response	No.	% of Total
Keep it and complain to friends	19	9.45
Complain until you receive satisfaction (repairs, refund, exchange, etc.)	<u>182</u>	<u>90.55</u>
Total	201	100.00

to question 31 said that assuming they had bought an expensive product which was a "lemon," they would complain until they received satisfaction. Less than ten percent (9.45%) said they would keep the product and only complain to friends.

The responses to question 32, shown in Table 14, describe the conference participants' membership in a local or state-wide consumer action group. Almost 9 out of ten respondents (88.06%) did not belong to such a consumer organization.

The responses to question 33, regarding the responsibility of a consumer to exhibit moral behavior in the marketplace, are shown in Table 15. When asked what they had done in the past if they realized they had been undercharged for an item, or had received extra change from a clerk, 82.59% of the respondents said they would return, while less than ten percent (7.96%) had not experienced such an incident.

#### The Hypotheses Concerning Relationships Among the Variables

The general hypothesis of this study was that there was no relationship among the knowledge, opinions, and behaviors related to consumer rights and responsibilities reported by the potential community consumer educators. More specifically, six null hypotheses were considered; each is cited below, with the finding.

Hypothesis 1. There is no relationship between the knowledge of consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Table 14  
 Behavior Question 32 Regarding Membership in a Local or  
 State-wide Consumer Action Group

"Do you belong to a local or state-wide consumer action group (such as the Virginia Citizens Consumer Council)?"

Response	No.	% of Total
YES, I do belong to a consumer action group	24	11.94
NO, I do not belong to a consumer action group	<u>177</u>	<u>88.06</u>
Total	201	100.00

Table 15

Behavior Question 33 Regarding Being Undercharged for an Item,  
or Receiving Extra Change from a Sales Clerk

"If in the past you received too much change back from a sales clerk  
or you were undercharged for an item, what action did you take?"

Response	No.	% of Total
Such an incident did not happen to me	16	7.96
YES, I have returned to a clerk because of one of the above incidents	166	82.59
NO, I have not returned to a clerk, although one of the above incidents did occur	<u>19</u>	<u>9.45</u>
Total	201	100.00

This null hypothesis was tested for statistical significance using trend analysis, an application of analysis of variance. The level of significance was set at .05. Seven analyses were conducted regarding the relationship between the knowledge score and the responses to each of the seven behavior questions. The data indicated that there were no significant relationships between the knowledge of consumer rights and responsibilities and any of the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities. Therefore, the null hypothesis was retained.

Hypothesis 2. There is no relationship between the knowledge of consumer rights and responsibilities and the related opinions as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

This null hypothesis was tested using the Pearson product-moment correlation coefficient procedure ( $r$ ). The level of significance was set at .05. The data indicated that there were no significant relationships among the knowledge scores and the responses to the 26 opinion statements. The 26 correlation coefficients ranged from  $r = - .2891$ , to  $r = .2268$ ; all were less than the established minimum of  $r = .30$ . Therefore, the null hypothesis was retained.

Hypothesis 3. There is no relationship between the opinions regarding consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

This null hypothesis was tested using point biserial correlation coefficient procedure ( $r_{pbj}$ ), with significance established at the .05

level. The data indicate that the range of correlation coefficients was from  $r = - .2279$ , to  $r = .2068$ . None of these correlation coefficients were equal to or greater than  $r = .30$ ; therefore, the null hypothesis was retained.

Hypothesis 4. There is no relationship between selected demographic factors and knowledge of consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

This hypothesis regarding the existence of a relationship between selected demographic factors and knowledge of consumer rights and responsibilities was tested, using trend analysis, an application of analysis of variance. The level of significance was set at .05. The four demographic variables tested were sex, level of education, age and income.

For the demographic variable, sex, the data indicated that there was a statistically significant difference between the male and female scores ( $F = 9.67$ ,  $p = .0022$ ). As shown in Table 16, the mean knowledge scores for the female respondents was 18.70, while the mean score for the male respondents was 20.25.

Relative to the specific hypothesis, the relationship between sex and knowledge was determined by the eta coefficient. (For this particular demographic variable, the eta coefficient is simply the point biserial correlation coefficient.) As shown in Table 16, the data indicate that the eta coefficient was equal to 0.2178. Thus, the conclusion drawn is that there was a statistically significant

Table 16  
 Analysis of Variance of Mean Scores on the Knowledge  
 Section of the MCRR for the  
 Demographic Variable Sex

Sex	N	$\bar{X}$	sd
Male	44	20.25	2.69
Female	152	18.70	2.96

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Summary Analysis of Variance

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F Ratio	p
Between	81.56	1	81.56	9.67	0.0022
Within	<u>1637.93</u>	<u>194</u>	8.44		
Total	1719.49	195			

ETA = 0.2178

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relationship between the sex of the respondents and the corresponding knowledge score, with males scoring higher.

For levels of education, the data indicate that there was a statistically significant difference between the mean achievement scores ( $F = 8.63$ ,  $p = .0001$ ). The data indicate that as the educational level of the respondents increased, the mean achievement score on the knowledge section also increased. Since only one person had completed ten years or less of education, this person was dropped from the analysis. As shown in Table 17, mean achievement scores ranged from 17.36 for the high school graduates to a high of 20.86 for those respondents having completed a doctoral degree.

Subsequently, the trend analysis indicated that there was a significant linear trend in the data, that is, there was an increase in mean achievement score associated with an increase across all categories of education level. The strength of this association was determined by computing the eta coefficient. As shown in Table 17, for this demographic variable, the eta coefficient was equal to 0.3886. Thus, the conclusion was that there was a statistically significant relationship between education and knowledge of consumer rights and responsibilities.

The trend analysis did not indicate any significant difference in mean achievement scores among the age levels of the respondents. It was concluded that no statistically significant relationship existed between the age levels of the respondents and the corresponding knowledge score.

Table 17

Analysis of Variance of Mean Scores on the Knowledge Section of the  
MCRR for the Demographic Variable Education

Levels of Education	N	$\bar{X}$	sd
High School Graduate	39	17.36	3.06
Two Years of College	31	17.87	3.14
Four Years of College	78	19.68	2.72
Master's Degree	44	20.16	2.31
Doctoral Degree	7	20.86	2.04

Summary Analysis of Variance

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F Ratio	p
Between	262.18	4	65.55	8.63	0.0001
Linearity	243.30	1	243.30	32.02	0.0001
Non-linearity	18.88	3	6.29	0.83	0.4798
Within	<u>1474.19</u>	<u>194</u>	7.60		
Total	1736.37	198			

ETA = 0.3886

For levels of income, the data indicate that there was a statistically significant difference between the mean achievement scores ( $F = 2.40, p = .0134$ ). The data indicates that as the income level increased, so did the mean achievement score. As shown in Table 18, the mean scores ranged from a low of 17.63 for those individuals with an annual individual income of \$6,000 to \$7,999, to a high of 20.89 for those in the income bracket \$18,000 to \$19,999.

Trend analysis indicated that a significant linear trend did exist in the data. Thus, an increase in mean achievement score was associated with an increase in the levels of income. The strength of this association was determined by computing the eta coefficient. As illustrated in Table 18, for this demographic variable, the eta coefficient was equal to 0.3243. Thus, it can be concluded that there was a statistically significant relationship between levels of income and knowledge.

In summary, significant relationships were found between achievement on the knowledge section of the Measurement of Consumer Rights and Responsibilities (MCRR) and three of the four demographic factors. As a result, the null hypothesis that no relationship existed between selected demographic factors and the knowledge of consumer rights and responsibilities was rejected.

Hypothesis 5. There is no relationship between selected demographic factors and opinions regarding consumer rights and responsibilities as measured by the measurement of Consumer Rights and Responsibilities (MCRR).

Table 18

Analysis of Variance of Mean Scores on the Knowledge Section  
of the MCRR for the Demographic Variable Income

Levels of Income	N	$\bar{X}$	sd
Below \$4,000	17	18.24	3.70
\$ 4,000 - \$ 5,999	16	18.19	3.17
\$ 6,000 - \$ 7,999	24	17.63	3.33
\$ 8,000 - \$ 9,999	25	19.08	2.83
\$10,000 - \$11,999	26	18.96	3.19
\$12,000 - \$13,999	23	19.35	2.27
\$14,000 - \$15,999	16	20.19	2.10
\$16,000 - \$17,999	12	18.83	3.21
\$18,000 - \$19,999	9	20.89	1.17
\$20,000 and up	26	20.50	2.47

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Summary Analysis of Variance

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F Ratio	p
Between	179.64	9	19.96	2.40	0.0134
Linearity	134.77	1	134.77	16.22	0.0001
Non-linearity	44.87	8	5.61	0.67	0.7130
Within	<u>1528.63</u>	<u>184</u>	8.31		
Total	1708.27	193			

ETA = 0.3243

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This null hypothesis was tested using the Pearson product-moment correlation coefficient procedure ( $r$ ) with the level of significance set at .05. The data indicated that there were no significant relationships among the four demographic factors and the responses to the 26 opinion statements. The 104 coefficients ranged from  $r = -.2142$  to  $r = .2253$ , all of which were less than the established minimum of  $r = .30$ . Thus, the null hypothesis was retained.

Hypothesis 6. There is no relationship between selected demographic factors and behaviors related to consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

This null hypothesis was tested, using the Chi Square procedure ( $\chi^2$ ) to determine if relationships existed between the factors of sex, education, age and income, and the responses to the seven behavior questions. Of the 28 Chi Squares computed, only one relationship was found to be significant at the .05 level of significance (possibly a chance occurrence). Thus, the null hypothesis was retained.

The one question for which the data did indicate that a significant relationship existed, was behavior question 27. A significant relationship existed between this question, regarding the boycotting of products, and the age levels of the respondents. A Chi Square value of 15.43, with four degrees of freedom, was significant beyond the .05 level ( $p = .0039$ ) as shown in Table 19. The data in Table 19 indicates that significant differences existed in each age grouping between those who did and did not boycott, with the tendency to boycott

Table 19

Chi Square Calculation for the Relationship Between Age and  
the Tendency to Boycott as Reported in Behavior Question 27

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Age	<u>YES, I have boy- cotted products by not purchasing them</u>		<u>NO, I have not boycotted products</u>		<u>Total</u>	
	No.	%	No.	%	No.	%
Under 25	10	43.48	13	56.52	23	100
25-34 years	54	68.35	25	31.65	79	100
35-44 years	22	55.00	18	45.00	40	100
45-54 years	11	35.48	20	64.52	31	100
55 and up	19	76.00	6	24.00	25	100

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Chi square = 15.43 with 4 degrees of freedom

$p < 0.0039$

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alternating among the age groups. For those under age 25, 56.52% did not boycott, while among those age 25-34, 68.35% did. Similarly, 55.00% of those 35-44 years of age did boycott, while in the next grouping (age 45-54) 64.52% did not. The trend again reversed among those age 55 and up, as 76.00% said they did or would boycott products. Thus, the data indicate that the boycotting of products is related to the age of the consumer; the younger consumers tend not to boycott, while those in their mid-twenties to mid-forties and those over age 55, do.

## Chapter V

### DISCUSSION OF FINDINGS

This chapter contains a discussion of some implications of the findings from the knowledge, opinion, and behavior sections of the Measurement of Consumer Rights and Responsibilities (MCRR). The findings from the hypotheses testing are also discussed. In addition, an obvious conflict in the data is brought to attention.

#### The Knowledge Section of the Measurement of Consumer Rights and Responsibilities

The findings from the knowledge section of the MCRR suggest that this group of potential community consumer educators were not highly knowledgeable of their consumer rights and responsibilities. Mean achievement on the knowledge section was less than 75% correct. Further, the similarity in the percentage of correct responses for the questions dealing with consumer rights (76.42%) and the 14 questions dealing with consumer responsibilities (71.21%) indicate that the group was, in general, equally aware of both topics.

The Community Consumer Education Awareness Workshop Conference was intended to provide information on a variety of consumer affairs topics through various workshops and educational experiences. These findings suggest that a need exists for additional conferences and/or educational experiences to better prepare potential community consumer education leaders.

The Opinion Section of the Measurement of  
Consumer Rights and Responsibilities

The opinion section of the MCRR consisted of 12 statements concerning consumer rights and 14 statements concerning consumer responsibilities. To facilitate discussion of the findings, each group of statements will be discussed individually.

Consumer Rights

The group of 12 statements concerning consumer rights consisted of six groups of paired statements that corresponded to the six performance objectives (See Appendix B). These six performance objectives corresponded to the basic consumer rights (see Appendix A). The statements were written to ascertain an opinion about these rights. Consequently, several of the statements contained the phrase "the right to" or "the right of." Other statements simply illustrated a right.

For example, paired statements five and eleven dealt with the right to redress grievances within the marketplace, the community, and the government. Statement five stated that "consumers who are dissatisfied when seeking redress from a business have the right to seek help from government agencies." Statement eleven, however, illustrated this right: "small claims courts and Legal Aid agencies are really unnecessary in helping to resolve consumer complaints." These two statements were designed to be parallel forms dealing with the same right, and received the anticipated responses--a positive response

to statement five, and a negative response to statement eleven.

Thus, the statements appeared to ascertain opinions about the rights, regardless of how they were phrased. Interpretation of an opinion related to a right, is in fact an interpretation of an opinion about a consumer right.

The findings from the statements dealing with consumer rights indicate that all six pairs of statements were indeed parallel forms, and did receive the anticipated responses. This would seem to indicate that this group of potential community consumer educators did perceive their consumer rights as demonstrated by their expressed opinions.

Furthermore, the respondents expressed strong agreement with these rights in general. Of the 12 statements concerning consumer rights (six pairs of statements), the respondents firmly agreed or disagreed in the anticipated direction for all statements. Of the nine statements for which affirmative responses were anticipated, agreement ("strongly agree," "agree," and "tend to agree") ranged from 59.70% to 98.01% of the entire group. Likewise, the greater majority of the respondents disagreed with the statements for which negative responses were anticipated. For those three statements, disagreement ("strongly disagree," "disagree," and "tend to disagree") ranged from 64.18% to 88.05% of the entire group.

Additionally a large number of respondents indicated the most intense level of agreement provided for on the continuum. For example, over half responded "strongly agree" with statement 23 dealing with the right to safety (54.23%), and statement eight dealing with the

right to fairness in the marketplace (56.22%). Nearly half (41.29%) of the potential consumer educators responded "strongly agree" to statement five regarding the right to redress.

### Consumer Responsibilities

The 14 statements dealing with consumer responsibilities consisted of seven groups of paired statements that corresponded to the seven performance objectives (See Appendix B). These seven performance objectives dealt with the consumer responsibilities which corresponded with the basic six consumer rights (See Appendix A). These paired statements were written to elicit an opinion regarding each of the responsibilities, regardless of the specific phrasing of the statement.

For example, statement 12 specifically stated a consumer responsibility corresponding to the right to safety: "consumers have a definite responsibility to read directions supplied with most products." Statement 18, on the other hand, cited an example of the responsibility of consumers to insure their safety through correct and appropriate product usage: "incorrect use of products by consumers, and not the products themselves, are the cause of many household accidents." The majority of the potential community educators agreed with both of these statements; 98.15% of the respondents agreed with statement 12 and 84.58% agreed with statement 18. Thus the data indicate that the potential community consumer educators were aware of their responsibilities corresponding to the right to safety.

The paired statements were designed to be parallel forms and did receive the anticipated responses with one exception. These expressions

of opinions about the responsibilities seem to indicate that the group was aware of the consumer responsibilities necessary to insure their consumer rights. For six of the seven pairs of statements this held true.

Statements four and 16 were the pair of statements which apparently were not perceived as parallel by the respondents as they did not receive the anticipated responses. These statements dealt with the responsibility to accept the consequences of consumer decisions, which corresponds to the right to choose. As anticipated, the majority of the respondents (70.15%) agreed with statement four that "if one doesn't complain about faulty products, then one deserves to suffer the consequences." Agreement with this statement would suggest awareness of the responsibility, and subsequently, that statement 16 would also receive an affirmative response.

However, the majority of the respondents (64.18%) disagreed with statement 16 that "although the government attempts to control potentially dangerous products, consumers who are willing to accept the consequences should be allowed to buy such products." Perhaps the phrase "should be allowed" reduced the parallelism of this statement, as it may have implied big government infringing on the right of consumer choice.

Furthermore, statement 16 alludes to the conflict that often exists between the consumer right to choice and the right to safety. Safety regulations may insure safer products, but may also limit the available choices to the consumer. Perhaps it was this dilemma which

reduced the parallelism of this statement with paired statement four. Regardless of the reason, as the data indicated, the potential consumer educators did not perceive these two statements as parallel.

Whereas the potential community consumer education leaders firmly agreed with the rights in general, they also expressed firm agreement with the corresponding responsibilities. Of the seven pairs of statements dealing with consumer responsibilities, only one of the seven pairs (statements four and sixteen) failed to receive the anticipated responses.

Positive responses were anticipated for eleven of the 12 remaining statements: the percentage of responses in agreement with these statements ranged from 70.15% to 99.01% of the sample. For seven of the statements, more than 95% of the group expressed agreement. For the one statement for which disagreement was anticipated, over half (53.73%) responded accordingly.

Furthermore, a large number of respondents indicated the most intense level of agreement provided for on the continuum. Over half of the group responded "strongly agree" with four of the statements. These included statement one regarding the responsibility to exhibit moral behavior in the marketplace (70.65%); statement seven regarding the responsibility to comprehend one's role and function as a consumer in society (52.24%); statement 12 regarding the responsibility to be conscious of product safety information in the selection and use of commodities (52.24%); and statement 22 regarding the responsibility to make decisions based on the effective use of information and independent

thinking (57.21%). Nearly half (46.77%) of the potential community consumer education leaders "strongly agreed" with statement 25 concerning the responsibility to voice complaints, satisfactions, and suggestions.

#### The Behavior Section of the Measurement of Consumer Rights and Responsibilities

The findings from the behavior section of the MCRR suggest that the potential community consumer educators were generally responsible consumers. With the exception of one question of the seven asked, the group appeared to accept the consumer responsibilities necessary to insure their consumer rights in the marketplace.

For example, the data suggest that this group of potential community consumer educators expressed their voice in the marketplace. Over half (58.21%) had boycotted products in the past. Nine out of ten (90.55%) reportedly complained in the marketplace until they received satisfaction from an expensive product which was a "lemon." While over half (63.68%) said they would return an item costing 75¢ to the store if it broke through no fault of their own.

The data also suggest that the respondents were responsible consumer decision-makers. Over three-fourths (79.60%) reported that they would search for additional product information upon which to base a purchase decision costing over \$20, if adequate information was not available in the store. Furthermore, the potential educators were apparently product safety conscious, as 57.71% had refused to buy a

product in the past because it was thought to have unsafe features.

The potential educators also appeared to be ethical consumers. Most (82.59%) reportedly had returned to a clerk when they had received excess change, or when they had been undercharged for an item.

Thus, based on these six questions, the potential community consumer educators appeared to be responsible consumers. On only one question area did the respondents fail to accept consumer responsibility. Nearly nine out of ten (88.06%) did not belong to a local or state-wide consumer action group (such as the Virginia Citizens Consumer Council). The availability and quality of such organizations would affect the responses of the potential community consumer educators to this question.

#### The Hypotheses Testing Concerning Relationships Among the Variables

A variety of statistical procedures were used to test the six null hypotheses that no relationship existed among the responses to the knowledge, opinion, and behavior sections of the MCRR, and the responses to these sections and the demographic variables of sex, education, age and income. With the exception of one hypothesis, all others were retained.

The data indicate that no significant relationships existed among the responses provided by the potential community consumer education leaders to the knowledge, opinion, and behavior sections of the Measurement of Consumer Rights and Responsibilities. This would suggest that a cognitive awareness of, or an opinion about a subject does not in

turn influence any related behaviors. Thus it would appear that no relationship exists among the knowledge, opinions, and behaviors reported by an individual.

Since no significant relationships were found to exist among the demographic variables of sex, education, age, and income, and the responses to the opinion and behavior sections of the MCRR, the null hypotheses were retained. The data thus suggest that these demographic variables were in no way indicative of the opinions or behaviors reported by the potential consumer educators concerning their consumer rights and responsibilities.

However, relationships did exist among three of the four demographic variables and the responses to the knowledge section of the MCRR. These data suggest that the knowledge of consumer rights and responsibilities is related to the sex, education, and income of the respondent. The data further indicated that the males scored higher than the females, those with more education scored better than those with less education, and those with higher incomes scored significantly better than those with lower incomes.

#### An Obvious Conflict in the Data

An obvious conflict in the data exists between the responses to the opinion section and the behavior section of the MCRR. The potential community consumer educators expressed firm agreement with paired statements three and 21 pertaining to the responsibility of the consumer to contribute to the efforts of the consumer movement. Nearly all of the

respondents (96.02%) agreed with paired statement 21 that "Ralph Nader and the work that he and other consumer advocates are doing are an important force in insuring a fairer marketplace for buyers and sellers." Further, almost nine out of ten (87.57%) of the potential consumer educators agreed with statement three that "consumers should join their state-wide consumer action group (such as the Virginia Citizens Consumer Council)." However, only about twelve percent (11.94%) of the respondents actually belonged to such an organization as reported in behavior question 32.

This is an interesting observation about this group of potential community consumer educators. Perhaps this is an obvious example of the finding that no relationship existed between the opinions and behaviors reported by the potential community leaders concerning consumer rights and responsibilities. The potential consumer educators apparently agreed that consumers should join consumer action groups, yet most failed to reflect this opinion through actual behavior. Other factors could contribute to this conflict. For instance, the quality and availability of consumer action groups with which the potential community consumer education leaders could affiliate theoretically could affect this response even though the Virginia Citizens Consumer Council is a state-wide organization.

## Chapter VI

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter includes a summary of the problem and procedures, a summary of the findings, conclusions, and recommendations for further study. Each section will be discussed individually.

#### Summary of the Problem and Procedures

The problem of this study was to ascertain the knowledge, opinions, and behaviors concerning consumer rights and responsibilities of the potential community consumer education leaders attending a state-wide leadership conference. The participants at the Community Consumer Education Awareness Workshop Conference, held at Virginia Polytechnic Institute and State University in Blacksburg, Virginia early in 1978, were chosen as a representative sample of community consumer educators. A wide range of community leaders from paraprofessional volunteers to professionals from a variety of fields were present. Another reason for conducting this study was to demographically describe this group of Virginia's potential community consumer educators.

Since the study was designed to ascertain knowledge, opinions, and related behaviors concerning consumer rights and responsibilities, an instrument had to be designed for this purpose. The development of the instrument, called the Measurement of Consumer Rights and Responsibilities (MCRR), was based on the development of a conceptual

framework which provided an organized approach to the scope of the topic of consumer rights and responsibilities. Performance objectives stating specific content proficiencies were then developed and later served as a basis for the framing of questions.

A total of thirteen performance objectives were written: six pertaining to consumer rights and seven pertaining to consumer responsibilities. Two questions were prepared based upon each of the performance objectives for the knowledge section of the MCRR. Further, two statements based upon each of the performance objectives were prepared for the opinion section. This resulted in a total of 26 items in both the knowledge and the opinion sections. The behavior section contained seven questions based on the seven performance objectives pertaining to consumer responsibilities. The implementation of an available right is an individual responsibility. Thus, these questions could more appropriately deal with behaviors regarding the responsibility to avail oneself of consumer rights.

The 59-item Measurement of Consumer Rights and Responsibilities (MCRR) included questions to measure knowledge, statements to elicit opinions, and questions regarding related behaviors concerning consumer rights and responsibilities. Nineteen of the 59 items had previously been used for other purposes (largely in modified formats on other instruments), but the majority were original questions. Additional questions to gather basic demographic information were contained as part of the MCRR instrument.

Numerous revisions were necessary throughout the development of the MCRR. Information gained from two pretestings in December, 1977 and January, 1978 with students from the College of Home Economics and the College of Education at Virginia Polytechnic Institute and State University provided actual data upon which to base the final revisions. Responses from the 91 questionnaires were coded for computerized descriptive analysis, including a Kuder-Richardson formula 20 procedure to check reliability. Because of the step-by-step development of the questionnaire from the formulation of the basic rights and responsibilities, to the conceptual framework, to the performance objectives, and finally to the questions, the MCRR was assumed to have content validity.

Usable data were collected from a total of 201 potential community consumer education leaders attending the Community Consumer Education Awareness Workshop Conference on January 30 to February 1, 1978 at Blacksburg, Virginia; this represented 63.61% of those in attendance. The responses were coded for computerized analysis. All items on the questionnaire were descriptively analyzed.

In addition, several statistical procedures were used to test the six null hypotheses that no relationship existed among the responses to the knowledge, opinion, and behavior sections of the questionnaire, and the responses to these sections and the demographic variables of sex, education, age and income. These procedures included trend analysis, Pearson product-moment correlation coefficient ( $r$ ), point biserial correlation coefficient ( $r_{pbi}$ ), and Chi Square ( $\chi^2$ ).

The level of statistical significance was set at .05, with .30 set as the minimum level for any correlation judged statistically significant.

### Summary of the Findings

This section contains a summary of the following: the description of the sample; the findings from the knowledge, opinion, and behavior sections of the Measurement of Consumer Rights and Responsibilities (MCRR); and the results from the hypotheses testing. Each of these will be discussed individually.

#### The Potential Community Consumer Educators.

This group of potential community consumer educators could be described as predominately female (77.55%), of which over half (64.50%) had completed four years or more of college. About half (51.52%) of the sample were under age 35. Income levels were well distributed over a range of below \$4,000 to over \$20,000 individual income the previous year. Nearly half (42.27%) reported an annual income of less than \$10,000. Whereas, the entire group could be loosely defined as community service personnel, the majority could be described as these working in the area of social work and community development involving the low income, elderly, and/or minorities.

### The Knowledge Section of the Measurement of Consumer Rights and Responsibilities.

The mean achievement score on the 201 responses to the 26 questions in the knowledge section of the Measurement of Consumer Rights and Responsibilities (MCRR) was 19.14; this represents 73.62% correct. The Kuder-Richardson formula 20 reliability estimate equaled 0.52. Item analysis on the knowledge section resulted in positive point biserial correlations for all 26 questions; the correlation coefficients ranged from 0.08 to 0.46.

The questions regarding consumer rights and responsibilities were divided and grouped for additional analysis. The mean number correct on the 12 consumer rights questions was 9.17; this represents 76.42% correct. The Kuder-Richardson formula 20 reliability estimate equaled 0.45. For the 14 questions regarding consumer responsibilities, the mean achievement score was 9.97; this represents 71.21% correct. The Kuder-Richardson formula 20 reliability estimate for the responsibility questions equaled 0.37.

### The Opinion Section of the Measurement of Consumer Rights and Responsibilities.

The opinion section of the MCRR was composed of 26 statements: 12 dealing with consumer rights and 14 dealing with consumer responsibilities. Two statements designed to be parallel forms were written for each of the 13 performance objectives. To facilitate discussion, those statements concerning consumer rights will be discussed first, followed by those statements dealing with consumer

responsibilities. Each pair of statements will be discussed in the order of the performance objectives to which they apply. (See Appendix B). Although a six-point Likert-type scale, ranging from strongly agree to strongly disagree, was used to measure the strength of agreement or disagreement with the statement, only the general response of the group to each statement will be cited.

Consumer Rights. Paired statements six and 24 dealt with the right to choice in the marketplace. Most (93.04%) of the respondents agreed with statement six that "an important function of the government is to provide information to help consumers make intelligent choices among products and services." Similarly, the majority of the potential educators (94.52%) also agreed that "a proper role of government should be to vigorously act to preserve an open competitive market."

Paired statements nine and 20 were designed to be parallel, although it was anticipated that they would receive opposite responses. Over half (64.18%) of the respondents disagreed with statement nine that "manufacturers' advertisements generally are reliable sources of information about the quality and performance of products." Over half (59.70%) also agreed that "the information needed to become a well-informed consumer is readily available to most people." Both statements dealt with the broad consumer right to information.

The potential consumer educators were generally in agreement with the statements pertaining to the right to safety. Nearly three-fourths (71.64%) agreed with statement two that "government

rather than industry should have the major responsibility for establishing safety standards for consumer products." Almost all respondents (97.52%) agreed that "people have a right to expect products to always operate safely when used properly." Of them, 55.23% responded "strongly agree."

Paired statements 15 and 17 were statements for which opposite responses were anticipated, yet were designed to be parallel. Most of the potential community educators (80.60%) agreed with statement 15 that "businesses generally try to consider consumer suggestions and complaints in their policy-making." On the other hand, most (87.07%) disagreed with paired statement 17 that "it is generally useless to complain to someone other than a local retail establishment."

Paired statements five and eleven were designed to be parallel forms and were written in opposing directions. Statement five was a positive statement and 96.51% of the sample agreed that "consumers who are dissatisfied with seeking redress from a business have the right to seek help from government agencies." Of them, 41.29% responded "strongly agree" with that statement. Accordingly, most (88.05%) disagreed with paired statement 11 that "small claims courts and Legal Aid agencies are really unnecessary in helping to resolve consumer complaints."

An overwhelming 98.01% of the potential consumer leaders agreed with paired statement eight that "consumers should always be on the alert for fraudulent and deceptive practices." Further, over half (56.22%) of the group responded "strongly agree" to that statement.

Similarly, 81.10% agreed with paired statement 13 that "government regulation of business is needed to insure fairness in the marketplace." Both statements pertained to the consumer right to fairness in the marketplace.

Consumer Responsibilities. The group of potential community consumer educators expressed agreement with paired statements seven and 19. The majority (98.01%) agreed with statement seven that "responsible consumer decision-making has the potential for considerable impact upon the economy." Over half (52.24%) "strongly agreed" with this statement. Most (84.57%) agreed with statement 19 that "the large size of some U.S. firms results in them 'setting prices' to make high profits."

Nearly all responses (99.50%) were in agreement with statement 22 that "consumers should always read product labels as an aid in decision-making when buying products." Over half (57.21%) of the potential educators responded "strongly agree" to this statement. Over three-fourths (79.10%) of the sample responded affirmatively to statement 26 that "many of the mistakes that consumers make in buying products are the result of their own carelessness or ignorance."

Over half (52.24%) of the potential educators responded "strongly agree" to statement 12 that "consumers have a definite responsibility to read directions supplied with most products." A total of 98.15% of the respondents agreed with this statement. They were also in agreement with paired statement 18; 84.58% agreed that "incorrect

use of products by consumers, and not the products themselves, are the cause of many household accidents."

The potential community consumer educators generally agreed with statement ten that "one has a definite responsibility to voice suggestions to government officials concerning consumer issues and policies." A total of 98.02% of the group agreed with this statement. Similarly, 98.02% agreed with paired statement 25 that "whenever a consumer feels he has been wronged in a consumer transaction, he has a responsibility to complain." Nearly half (46.77%) responded "strongly agree" to this statement.

Paired statements four and 16 were not perceived by the potential consumer education leaders as parallel statements of the same general concept, although they were intended to be. It was anticipated that both would receive a positive response, however over half (64.18%) of the respondents disagreed with statement 16 that "although the government attempts to control potentially dangerous products, consumers who are willing to accept the consequences should be allowed to buy such products." On paired statement four, 70.15% of the respondents agreed that "if one doesn't complain about faulty products, then one deserves to suffer the consequences."

Paired statements three and 21 pertained to the consumer responsibility to contribute to the efforts of the consumer movement. Nearly nine out of ten (87.57%) of the potential consumer educators agreed with statement three that "consumers should join their state-wide consumer action group." Nearly all of the respondents (96.02%)

also agreed with paired statement 21 that "Ralph Nader and the work that he and other consumer advocates are doing are an important force in insuring a fairer marketplace for buyers and sellers."

Paired statements one and 14 were designed to be parallel and it was anticipated that they would receive opposite responses. Almost all respondents (99.01%) agreed with statement one that "consumers should exhibit high moral behavior as customers by handling store merchandise with care, not abusing exchange and refund privileges, and by reporting cases of shoplifting." Of them, 70.65% responded "strongly agree" to this statement. Over half (53.73%) of the respondents disagreed with paired statement 14 that "consumers often try to take advantage of manufacturers and dealers by making claims that are not justified when returning products."

#### The Behavior Section of the Measurement of Consumer Rights and Responsibilities.

The behavior section of the Measurement of Consumer Rights and Responsibilities (MCRR) consisted of seven questions which were based upon each of the seven performance objectives pertaining to consumer responsibilities. (See Appendix B). Each question depicted a marketplace situation in which a consumer responsibility could be demonstrated. The respondents were instructed to consider shopping experiences in the recent past for actual behaviors, or to predict the most likely response. Both positive and negative responses were provided, in addition to a neutral response, in some instances, for those who had not experienced such an incident.

The potential community consumer education leaders reportedly exhibited their consumer responsibilities when confronted with various marketplace situations. The data indicated the following:

1. 58.21% had boycotted meat, coffee or other products in the recent past.
2. 79.60% would seek further information, if adequate product information was not available when considering a purchase costing over \$20.
3. 57.71% had refused to buy products as a result of features that appeared to be unsafe.
4. 63.68% would return to the store an item costing 75¢, if it broke through no fault of their own.
5. 90.55% would complain until they received satisfaction, assuming that they had purchased an expensive product that was a "lemon."
6. 82.59% would return to a clerk if undercharged for an item, or if they had received excess change from a purchase.

On only one of the seven question areas did the potential community consumer education leaders seemingly fail to accept their consumer responsibility. Nearly nine out of ten (88.06%) of the respondents did not belong to a local or state-wide consumer organization.

#### The Hypotheses Concerning Relationships Among the Variables.

A variety of statistical procedures were used to test the six null hypotheses that no relationship existed among the responses

to the knowledge, opinion, and behavior sections of the MCRR, and the responses to these sections and the demographic variables of sex, education, age and income. The level of statistical significance was set at .05, with .30 set as the minimum level for any correlation judged statistically significant. Each hypothesis is cited below with the findings.

Hypothesis 1. There is no relationship between the knowledge of consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

Seven trend analyses were conducted regarding the relationship between the knowledge score and the responses to each of the seven behavior questions. The data indicated that there were no significant relationships between the knowledge of consumer rights and responsibilities and any of the related behaviors as measured by the MCRR. The null hypothesis was retained.

Hypothesis 2. There is no relationship between the knowledge of consumer rights and responsibilities and the related opinions as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

The data resulting from the Pearson product-moment correlation coefficient ( $r$ ) procedure indicated that no significant relationships existed among the knowledge scores and the responses to the 26 opinion statements. The null hypothesis was retained.

Hypothesis 3. There is no relationship between the opinions regarding consumer rights and responsibilities and the related behaviors as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

The data from the point biserial correlation coefficient ( $r_{pbi}$ ) procedure indicated that no significant relationships existed between the responses to the 26 opinion statements and the seven behavior questions as measured by the MCRR. The null hypothesis was retained.

Hypothesis 4. There is no relationship between selected demographic factors and knowledge of consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

The data from the four trend analyses indicated that significant relationships did exist between achievement on the knowledge section of the MCRR, and three of the four demographic variables. Significant relationships were found to exist between achievement on the knowledge section and the variables of sex, education, and income. Males scored significantly better than females; linear trends in the data indicated that as the levels of income and education increased, so did the mean achievement scores. A significant relationship was not found to exist between knowledge section achievement and the age of the respondent. The null hypothesis was rejected.

Hypothesis 5. There is no relationship between selected demographic factors and opinions regarding consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

The data from the Pearson product-moment correlation coefficient (r) procedure indicated that there were no significant relationships among the four demographic factors and the responses to the 26 opinion statements. The null hypothesis was retained.

Hypothesis 6. There is no relationship between selected demographic factors and behaviors related to consumer rights and responsibilities as measured by the Measurement of Consumer Rights and Responsibilities (MCRR).

The data from the Chi Square ( $\chi^2$ ) procedure indicated that there was only one significant relationship between the factors of sex, education, age and income and the responses to the seven behavior questions (possibly a chance occurrence). A significant relationship existed between behavior question 27 regarding the boycotting of products and the age levels of the respondents. The younger potential community consumer education leaders tended not to boycott, while those in their mid-twenties to mid-forties and those over age 55 reportedly did. Since only one of the 28 Chi Squares computed was statistically significant, the null hypothesis was retained.

### Conclusions

The Measurement of Consumer Rights and Responsibilities (MCRR) was designed to ascertain knowledge, opinions, and behavior concerning consumer rights and responsibilities. Based upon the data received from 201 potential community consumer education leaders attending the Community Consumer Education Awareness Workshop Conference at Virginia

Polytechnic Institute and State University early in 1978, several conclusions were drawn. Each section of the MCRR and the hypotheses testing will be discussed individually.

The Knowledge Section of the Measurement of Consumer Rights and Responsibilities (MCRR).

Among the conclusions related to the knowledge section of the MCRR were the following:

1. This group of potential community consumer education leaders were not highly knowledgeable of their consumer rights and responsibilities.

2. They were, however, equally aware, in general, of both their consumer rights, and their consumer responsibilities.

The Opinion Section of the Measurement of Consumer Rights and Responsibilities (MCRR).

Among the conclusions related to the opinion section of the MCRR were the following:

1. As demonstrated through their expressed opinions, the potential community consumer education leaders did perceive their consumer rights and responsibilities.

2. They expressed firm agreement with these rights and responsibilities in general, and in several instances expressed the most intense level of agreement or disagreement.

3. The opinions expressed were those anticipated, indicating that the potential community consumer leaders were aware of their

consumer rights and responsibilities, firmly agreed with them, and in fact responded in the direction anticipated of actively responsible consumers.

#### The Behavior Section of the Measurement of Consumer Rights and Responsibilities (MCRR).

Among the conclusions related to the behavior section of the MCRR were the following:

1. The potential community consumer education leaders were actively responsible consumers in the marketplace. They accepted the responsibility to express their consumer voice by refusing to buy products, by taking action against poor quality products, by using product information to aid decision making, and by demonstrating generally ethical marketplace behavior.

2. In only one area did the potential community consumer education leaders, in general, fail to accept their consumer responsibility; they did not belong to local or state-wide consumer action groups. Yet, nearly nine out of ten (87.57%) of the potential consumer educators expressed agreement with the opinion statement that "consumers should join their state-wide consumer action group."

#### Hypotheses Concerning Relationships Among the Variables.

Among the conclusions resulting from a variety of statistical procedures used to test the null hypotheses were the following:

1. No relationship existed among the knowledge, opinions and behavior concerning consumer rights and responsibilities reported by the potential community consumer education leaders. Thus, a cognitive awareness of the consumer rights and responsibilities, or an opinion about them, would in no way influence any related behaviors.

2. The demographic variables of sex, education, age and income are not related to the opinions and behaviors concerning consumer rights and responsibilities reported by the potential community consumer education leaders. No relationship existed among these demographic factors and the opinions and behaviors reported by the potential community educators.

3. The knowledge of consumer rights and responsibilities was related to the sex, education, and income of the potential community consumer education leaders. The males scored significantly higher than the females on the knowledge section of the MCRR. Those with more education scored better than those with less education, while the potential consumer leaders with higher incomes scored significantly better on the knowledge section of the MCRR than those with lower incomes.

### Recommendations

Based on the literature and the findings of this study, a limited number of recommendations are offered for further study.

1. The Kuder-Richardson formula 20 reliability estimate value of 0.52 indicates that the instrument was only moderately reliable with this group of potential community consumer education leaders. Although the MCRR was designed for such a population, the moderate reliability

estimate may indicate that this sample was not indeed representative of other potential community consumer leaders. Consequently a need exists for further use of the MCRR with various populations to determine a group for which the reliability is increased.

2. If a method for identifying the group of potential community consumer education leaders for later follow-up was available, the study could be repeated sometime hence to determine if their responses changed as they became more or less involved in the field.

3. The study could be conducted with different populations-- businesspeople, consumers, consumer educators, and consumer activists-- to compare responses.

4. The statements to elicit opinions could be submitted to a panel of consumer leaders and/or consumer activists for the purpose of scaling the continuum of responses to each statement. For example, the response chosen most often by the panel would receive the maximum number of points for that statement, with the five remaining categories ranked with decreasing values. In this way, the responses of an individual could be summed into a total "consumer opinion score" based upon the scaling of the continuum by the panel. As a result, more sophisticated statistical analysis could be used, which could possibly yield more meaningful information.

5. Perhaps this study is indicative of the educational system in general, and in fact, educational efforts to improve the cognitive awareness of an individual do not consequently affect the opinions and behaviors demonstrated. To further study this possibility, the MCRR,

or a similar instrument, could be administered before and after an educational experience, such as a high school, college, or adult consumer education class, to compare the responses.

6. A need exists for additional consumer education programs on diverse topics which are designed for all segments of society. Education is one means of more adequately preparing the individual to cope with the maze of today's consumer marketplace.

7. A need exists to better prepare potential community consumer education leaders before, and while, they work with consumers. Only through knowledgeable, well-prepared teachers and community leaders, will efforts succeed to better educate consumers to effectively deal with today's marketplace.

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APPENDIX A  
CONSUMER RIGHTS AND RESPONSIBILITIES  
CONCEPTUAL FRAMEWORK

Fundamental Rights of the Consumer:

## 1. The Right to Choose

- Variety of products and services from which to make intelligent choices.
- Understanding of the open competitive market.
- Understanding of the laws affecting monopolies, oligopolies, price fixing, and unfair and deceptive practices.
- Concern for the effect of products on the ecology, especially those products made from resources of limited quantities.

## 2. The Right to Information

- Provision of accurate information from which to make informed choices.
- Availability of accurate information from the marketplace.
- Availability of accurate information from public and private agencies.
- Awareness of the government agencies enforcing and regulating the information provided for the consumer.

## 3. The Right to Safety

- Responsibility of government for the regulation of safe products and services.
- Responsibility of producers and merchants to insure the safety of products and services.

4. The Right to be Heard

- Awareness of how and where to complain in the marketplace, with public and private agencies, and with the government.
- Awareness of how and where to offer product and service recommendations to business.
- Awareness of how and where to contribute to the policy-making of government regarding business and the marketplace.

5. Right to Redress Grievances

- Awareness of the sources and procedures to redress grievances from the marketplace, the community, and the government.

6. Right to Fairness in the Marketplace

- Elimination of fraud, deception, and unfair business practices.
- Provision of complete and truthful information about products and services.
- Expectation of a standard of acceptable levels of product performance.
- Receipt of fair, courteous and respectful treatment from business firms.
- Laws controlling marketplace fairness.

Fundamental Responsibilities of the Consumer:

1. Regarding the Right to Choose, Consumers Have the Responsibility To:

- Become more knowledgeable about one's role and function as a consumer in the economy and society.

- Accept the consequences of consumer decisions.
- Understand personal motivations which effect marketplace decisions.
- Be selective in the choice of merchants, and the products and services which they provide.

2. Regarding the Right to Information, Consumers Have the Responsibility To:

- Seek out accurate product and service information from a variety of sources.
- Continue one's self-education regarding the marketplace.
- Make decisions based on independent, informed thinking.

3. Regarding the Right to Safety, Consumers Have the Responsibility To:

- Evaluate products in view of safety ratings, product safety information and safety features.
- Assume personal responsibility for normal safety precautions and the proper use of products and services.

4. Regarding the Right to be Heard, Consumers Have the Responsibility To:

- Contact sources in the government, the marketplace, and the community when products and services are of inferior quality, or do not perform as claimed.
- Voice satisfactions and suggestions regarding products, services, and marketplace operations.

--Become informed about and speak up on larger issues that effect the public in general.

5. Regarding the Right to Redress, Consumers Have the Responsibility To:

--Recognize sources and procedures for seeking redress from the marketplace, the community, and the government.

--Be informed and respect existing laws and standards.

6. Regarding the Right to Fairness in the Marketplace, Consumers Have the Responsibility To:

--Exhibit moral behavior as consumers.

--Contribute to the efforts of the consumer movement to help insure a marketplace fair to buyers and sellers.

APPENDIX B

PERFORMANCE OBJECTIVES

WITH RELATED QUESTIONS

Rights

## THE CONSUMER SHOULD:

1. Be conscious of the right to make intelligent choices among products and services, and the effects of the competitive market upon the available choices.
2. Be conscious of the available sources of product and service information to aid decision making.
3. Be conscious of the role of government, producers and merchants to insure the safety of products and services.
4. Be conscious of the importance of being heard when registering complaints and when contributing to the policy-making of business and government.
5. Be conscious of sources of redress from the marketplace, the community and the government.
6. Be conscious of the right to fairness in the marketplace.

1. Performance Objective: The consumer should be conscious of the right to make intelligent choices among products and services, and the effects of the competitive market upon the available choices.

Knowledge Section

34. One of the effects of monopoly power within an industry is
- a. increased prices.
  - b. decreased prices.
  - c. producers.
  - d. the government.
35. Most decisions which help determine what to produce in a market economy are made through
- a. labor unions.
  - b. consumer buying.
  - c. producers.
  - d. the government.

Opinion Section

6. An important function of the government is to provide information to help consumers make intelligent choices among products and services.
24. A proper role of government should be to vigorously act to preserve an open competitive market.

2. Performance Objective: The consumer should be conscious of the available sources of product and service information to aid decision making.

### Knowledge Section

36. The greatest source of help for consumers is
- a. information and awareness.
  - b. federal regulations.
  - c. honest manufacturers.
  - d. consumer protection agencies.
37. Which of the following would be the best source of information in obtaining a good buy for your money?
- a. Consumer Reports magazine
  - b. Better Business Bureau
  - c. Newspaper advertisements
  - d. Changing Times magazine

### Opinion Section

9. Manufacturers' advertisements generally are reliable sources of information about the quality and performance of products.
20. The information needed to become a well-informed consumer is readily available to most people.

3. Performance Objective: The consumer should be conscious of the role of government, producers and merchants to insure the safety of products and services.

### Knowledge Section

38. A person who feels that a toy or household product is unsafe may complain to the
- federal Office of Consumer Affairs.
  - state Office of Consumer Affairs.
  - Better Business Bureau.
  - Consumer Product Safety Commission.
39. The Food and Drug Administration
- grades the quality of meats.
  - collects information about hazardous consumer products.
  - handles individual consumer complaints about foods and drugs.
  - helps to insure quality foods, drugs and cosmetics.

### Opinion Section

2. Government rather than industry should have the major responsibility for establishing safety standards for consumer products.
23. People have a right to expect products to always operate safely when used properly.

4. Performance Objective: The consumer should be conscious of the importance of being heard when registering complaints and when contributing to the policy-making of business and government.

#### Knowledge Section

40. Complaining about products and services, when appropriate, is
- a. usually not helpful.
  - b. of little importance.
  - c. a basic consumer right.
  - d. of little value.
44. Consumer suggestions and complaints to both business and government
- a. have no effect.
  - b. typically are ignored.
  - c. usually have no impact.
  - d. help contribute to future planning and policy-making.

#### Opinion Section

15. Businesses generally try to consider consumer suggestions and complaints in their policy-making.
17. It is generally useless to complain to someone other than a local retail establishment.

5. Performance Objective: The consumer should be conscious of sources of redress from the marketplace, the community and the government.

### Knowledge Section

41. A volunteer state organization of consumers (such as the Virginia Citizens Consumer Council) likely has what authority?
- a. legal rights to summon people and firms to court
  - b. mediation between consumers and business
  - c. right to pass laws that protect people
  - d. write rules that would outlaw certain business practices.
42. Complaints about problems with mail-order items would be directed to the
- a. Federal Trade Commission.
  - b. Office of Consumer Affairs.
  - c. State Consumer Protection Agency.
  - d. Interstate Commerce Commission.

### Opinion Section

5. Consumers who are dissatisfied when seeking redress from a business have the right to seek help from government agencies.
11. Small claims courts and Legal Aid agencies are really unnecessary in helping to resolve consumer complaints.

6. Performance Objective: The consumer should be conscious of the right to fairness in the marketplace.

Knowledge Section

43. A consumer hurried into his car dealer after seeing a commercial that advertised a 4-year-old model automobile at \$500 under what it should cost. The salesperson said that the car had just been sold, but a similar model could be purchased at a slightly higher cost. This technique is called
- a. low balling.
  - b. high balling.
  - c. bait and switch.
  - d. adjusted markup.
45. Which federal law requires the annual percentage rate (APR) to be stated on the contract?
- a. Fair Credit Reporting Act
  - b. Fair Credit Billing Act
  - c. Equal Credit Opportunity Act.
  - d. Truth-in-Lending Act.

Opinion Section

8. Consumers should always be on the alert for fraudulent and deceptive practices.
13. Government regulation of business is needed to insure fairness in the marketplace.

## Responsibilities

THE CONSUMER HAS THE RESPONSIBILITY TO:

1. Comprehend one's role and function as a consumer in the economy and society.
2. Make decisions based on the effective use of information and independent thinking.
3. Be conscious of product safety information in the selection and use of commodities.
4. Voice complaints, satisfactions, and suggestions.
5. Accept the consequences of consumer decisions.
6. Contribute to the efforts of the consumer movement to help insure a fair marketplace for buyers and sellers.
7. Exhibit moral behavior as a consumer.

1. Performance Objective: The consumer has the responsibility to comprehend one's role and function as a consumer in the economy and society.

### Knowledge Section

46. What are two roles the individual must fulfill in properly contributing to the American economy?
- a. spender and saver
  - b. producer and consumer
  - c. taxpayer and consumer
  - d. marketer and producer
49. Dollar votes by people have the greatest effect on amounts of goods produced
- a. in a planned economy.
  - b. in a free market economy.
  - c. where there are few products from which to choose.
  - d. where there are many products but few firms.

### Opinion Section

7. Responsible consumer decision making has the potential for considerable impact upon the economy.
19. The large size of some U.S. firms results in them "setting prices" to make high profits.

### Behavior Section

27. Boycotting products, such as the meat or coffee boycotts, are effective means of demonstrating consumer power in the marketplace. In the recent past, did you participate in these or other product boycotts?
- YES, I have boycotted products by not purchasing them.
- NO, I have not boycotted products.

2. Performance Objective: The consumer has the responsibility to make decisions based on the effective use of information and independent thinking.

### Knowledge Section

47. Exercising proper judgment and independent thinking when making purchases is a consumer  
a. responsibility  
 b. satisfaction.  
 c. shopping ability.  
 d. right.
48. Before intelligently making most major purchase decisions, consumers should read the  
 a. government source documents.  
 b. business trade booklets.  
c. products labels.  
 d. newspaper advertisements.

### Opinion Section

22. Consumers should always read product labels as an aid in decision making when buying products.
26. Many of the mistakes that consumers make in buying products are the result of their own carelessness or ignorance.

### Behavior Section

28. If you were considering a purchase costing over \$20, but upon checking at the store you could not find adequate product information upon which to base your decision, what did/would you do?  
 \_\_\_\_\_ Make the purchase on the basis of the information available.  
 \_\_\_\_\_ Seek further information before making the purchase.

3. Performance Objective: The consumer has the responsibility to be conscious of product safety information in the selection and use of commodities.

#### Knowledge Section

54. Regarding safety in a product, one has a responsibility to
- seek information.
  - register complaints.
  - honor obligations.
  - d. use the product properly.
50. In choosing toys, one should consider the age and level of development of the child, and one reliable source of information is
- toy advertisements.
  - the kinds of toys other children are playing with.
  - c. toy package and/or label information.
  - the Better Business Bureau.

#### Opinion Section

12. Consumers have a definite responsibility to read directions supplied with most products.
18. Incorrect use of products by consumers, and not the products themselves, are the cause of many household accidents.

#### Behavior Section

29. In the recent past, have you considered purchasing a product but found that a feature seemed unsafe, and then decided not to buy the product?
- I have not encountered a product with a feature that seemed unsafe.
- YES, I have decided against buying a product with what I thought to be unsafe features.
- NO, I have not decided against buying a product, although I thought it to have unsafe features.

4. Performance Objective: The consumer has the responsibility to voice complaints, satisfactions, and suggestions.

Knowledge Section

52. A consumer has the responsibility to help improve a product by
- throwing away faulty products.
  - warning friends about poor products.
  - complaining about poor products.
  - refusing to buy poor products.
55. If a consumer has a complaint about a product, he should begin with the
- manufacturer.
  - local retail establishment.
  - Better Business Bureau.
  - State Consumer Protection Agency.

Opinion Section

10. One has a definite responsibility to voice suggestions to government officials concerning consumer issues and policies.
25. Whenever a consumer feels he has been wronged in a consumer transaction, he has a responsibility to complain.

Behavior Section

30. If you had purchased an item which cost 75¢ from a department store where you regularly shop, and it broke through no fault of your own, would you return the merchandise for exchange or refund?
- \_\_\_\_\_ YES, I probably would return it to the store for exchange or refund.
- \_\_\_\_\_ NO, I probably would not return it to the store for exchange or refund.

5. Performance Objective: The consumer has the responsibility to accept the consequences of consumer decisions.

Knowledge Section

51. Whose responsibility is it if a consumer washes a garment in which the permanent care-label says "Dry Clean Only?"
- a. manufacturers
  - b. consumers
  - c. regulatory agencies
  - d. retailers
58. If consumers continue to buy a "bad" product, the consequences are the responsibility of the
- a. regulatory agencies.
  - b. schools.
  - c. manufacturers.
  - d. consumers.

Opinion Section

4. If one doesn't complain about faulty products, then one deserves to suffer the consequences.
16. Although the government attempts to control potentially dangerous products, consumers who are willing to accept the consequences should be allowed to buy such products.

Behavior Section

31. Assuming that sometime in the past you bought an expensive product which was a "lemon," what did/would you do?
- Keep it and complain to friends.
  - Complain until you receive satisfaction (repairs, refund, exchange, etc.).

6. Performance Objective: The consumer has the responsibility to contribute to the efforts of the consumer movement to help insure a fair marketplace for buyers and sellers.

### Knowledge Section

56. Which of the following best helps to insure a fair marketplace for buyers and sellers?
- a. increased funding for government agencies.
  - b. citizen participation
  - c. anti-trust regulations.
  - d. higher prices.
57. The largest consumer lobbying organization is the
- a. Office of Consumer Affairs.
  - b. American Council on Consumer Interests.
  - c. Consumer Federation of America.
  - d. Federal Trade Commission.

### Opinion Section

3. Consumers should join their state-wide consumer action group (such as the Virginia Citizens Consumer Council).
21. Ralph Nader and the work that he and other consumer advocates are doing are an important force in insuring a fairer marketplace for buyers and sellers.

### Behavior Section

32. Do you belong to a local or state-wide consumer action group (such as the Virginia Citizens Consumer Council)?
- YES, I do belong to a consumer action group.
- NO, I do not belong to a consumer action group.

7. Performance Objective: The consumer has the responsibility to exhibit moral behavior as a consumer.

### Knowledge Section

53. One who tries to return a product after the warranty has expired, while claiming that the warranty is still effective, is
- probably right.
  - wrong.
  - justified by businesses' actions.
  - getting their moneys worth.
59. If once outside a store after making a purchase one realizes that they received 10 cents extra in change, they should
- return it.
  - keep it.
  - keep it because it is such a small amount.
  - forget about the situation.

### Opinion Section

1. Consumers should exhibit high moral behavior as customers by handling store merchandise with care, not abusing exchange and refund privileges, and by reporting cases of shoplifting.
14. Consumers often try to take advantage of manufacturers and dealers by making claims that are not justified when returning products.

### Behavior Section

33. If in the past you received too much change back from a sales clerk or you were undercharged for an item, what action did you take?
- \_\_\_\_\_ Such an incident did not happen to me.
- \_\_\_\_\_ YES, I have returned to a clerk because of one of the above incidents.
- \_\_\_\_\_ NO, I have not returned to a clerk, although one of the above incidents did occur.

APPENDIX C

MEASUREMENT OF CONSUMER RIGHTS AND RESPONSIBILITIES (MCRR)

MEASUREMENT OF CONSUMER RIGHTS AND RESPONSIBILITIES

Although some questions may appear to be repetitious, this is essential to the design of the questionnaire. Please respond to all items.

Please circle the one response which corresponds to your frank and honest opinion about the following statements. Please do not omit any items.

CODE: SA --- Strongly Agree  
 A --- Agree  
 TA --- Tend to Agree  
 TD --- Tend to Disagree  
 D --- Disagree  
 SD --- Strongly Disagree

	AGREE . . . . .	DISAGREE				
1. Consumers should exhibit high moral behavior as customers by handling store merchandise with care, not abusing exchange and refund privileges, and by reporting cases of shoplifting.	SA	A	TA	TD	D	SD
2. Government rather than industry should have the major responsibility for establishing safety standards for consumer products.	SA	A	TA	TD	D	SD
3. Consumers should join their state-wide consumer action group (such as the Virginia Citizens Consumer Council).	SA	A	TA	TD	D	SD
4. If one doesn't complain about faulty products then one deserves to suffer the consequences.	SA	A	TA	TD	D	SD
5. Consumers who are dissatisfied when seeking redress from a business have the right to seek help from government agencies.	SA	A	TA	TD	D	SD
6. An important function of the government is to provide information to help consumers make intelligent choices among products and services.	SA	A	TA	TD	D	SD
7. Responsible consumer decision making has the potential for considerable impact upon the economy.	SA	A	TA	TD	D	SD
8. Consumers should always be on the alert for fraudulent and deceptive practices.	SA	A	TA	TD	D	SD
9. Manufacturers' advertisements generally are reliable sources of information about the quality and performance of products.	SA	A	TA	TD	D	SD
10. One has a definite responsibility to voice suggestions to government officials concerning consumer issues and policies.	SA	A	TA	TD	D	SD

	AGREE . . . . .					DISAGREE
11. Small claims courts and Legal Aid agencies are really unnecessary in helping to resolve consumer complaints.	SA	A	TA	TD	D	SD
12. Consumers have a definite responsibility to read directions supplied with most products.	SA	A	TA	TD	D	SD
13. Government regulation of business is needed to insure fairness in the marketplace.	SA	A	TA	TD	D	SD
14. Consumers often try to take advantage of manufacturers and dealers by making claims that are <u>not</u> justified when returning products.	SA	A	TA	TD	D	SD
15. Businesses generally try to consider consumer suggestions and complaints in their policy-making.	SA	A	TA	TD	D	SD
16. Although the government attempts to control potentially dangerous products, consumers who are willing to accept the consequences should be allowed to buy such products.	SA	A	TA	TD	D	SD
17. It is generally useless to complain to someone other than a local retail establishment.	SA	A	TA	TD	D	SD
18. Incorrect use of products by consumers, and <u>not</u> the products themselves, are the cause of many household accidents.	SA	A	TA	TD	D	SD
19. The large size of some U.S. firms results in them "setting prices" to make high profits.	SA	A	TA	TD	D	SD
20. The information needed to become a well-informed consumer is readily available to most people.	SA	A	TA	TD	D	SD
21. Ralph Nader and the work that he and other consumer advocates are doing are an important force in insuring a fairer marketplace for buyers and sellers.	SA	A	TA	TD	D	SD
22. Consumers should always read product labels as an aid in decision making when buying products.	SA	A	TA	TD	D	SD
23. People have a right to expect products to always operate safely when used properly.	SA	A	TA	TD	D	SD
24. A proper role of government should be to vigorously act to preserve an open competitive market.	SA	A	TA	TD	D	SD
25. Whenever a consumer feels he has been wronged in a consumer transaction, he has a responsibility to complain.	SA	A	TA	TD	D	SD
26. Many of the mistakes that consumers make in buying products are the result of their own carelessness or ignorance.	SA	A	TA	TD	D	SD

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Please mark (X) your frank and honest response to each of the following situations.

REMEMBER--THESE RESPONSES ARE ANONYMOUS! Please do not omit any items.

27. Boycotting products, such as the meat or coffee boycotts, are an effective means of demonstrating consumer power in the marketplace. In the recent past, did you participate in these or other product boycotts?

\_\_\_\_\_ YES, I have boycotted products by not purchasing them.

\_\_\_\_\_ NO, I have not boycotted products.

28. If you were considering a purchase costing over \$20, but upon checking at the store you could not find adequate product information upon which to base your decision, what did/would you do?

\_\_\_\_\_ Make the purchase on the basis of the information available.

\_\_\_\_\_ Seek further information before making the purchase.

29. In the recent past, have you considered purchasing a product but found that a feature seemed unsafe, and then decided not to buy the product?

\_\_\_\_\_ I have not encountered a product with a feature that seemed unsafe.

\_\_\_\_\_ YES, I have decided against buying a product with what I thought to be unsafe features.

\_\_\_\_\_ NO, I have not decided against buying a product, although I thought it to have unsafe features.

30. If you had purchased an item which cost 75¢ from a department store where you regularly shop, and it broke through no fault of your own, would you return the merchandise for exchange or refund?

\_\_\_\_\_ YES, I probably would return it to the store for exchange or refund.

\_\_\_\_\_ NO, I probably would not return it to the store for exchange or refund.

31. Assuming that sometime in the past you bought an expensive product which was a "lemon," what did/would you do?

\_\_\_\_\_ Keep it and complain to friends.

\_\_\_\_\_ Complain until you receive satisfaction (repairs, refund, exchange, etc.).

32. Do you belong to a local or state-wide consumer action group (such as the Virginia Citizens Consumer Council)?

\_\_\_\_\_ YES, I do belong to a consumer action group.

\_\_\_\_\_ NO, I do not belong to a consumer action group.

33. If in the past you received too much change back from a sales clerk or you were undercharged for an item, what action did you take?

\_\_\_\_\_ Such an incident did not happen to me.

\_\_\_\_\_ YES, I have returned to a clerk because of one of the above incidents.

\_\_\_\_\_ NO, I have not returned to a clerk, although one of the above incidents did occur.

Please circle the letter corresponding to the single best answer to the following questions.

Please do not omit any items.

34. One of the effects of monopoly power within an industry is
  - a. increased prices.
  - b. decreased prices.
  - c. prices that fluctuate with supply and demand.
  - d. prices that remain fairly constant regardless of supply and demand.
35. Most decisions which help determine what to produce in a market economy are made through
  - a. labor unions.
  - b. consumer buying.
  - c. producers.
  - d. the government.
36. The greatest source of help for consumers is
  - a. information and awareness.
  - b. federal regulations.
  - c. honest manufacturers.
  - d. consumer protection agencies.
37. Which of the following would be the best source of product information to get a "good buy" for your money?
  - a. Consumer Reports magazine
  - b. Better Business Bureau
  - c. Newspaper advertisements
  - d. Changing Times magazine
38. A person who feels that a toy or household product is unsafe should complain to the
  - a. federal Office of Consumer Affairs.
  - b. state Office of Consumer Affairs.
  - c. Better Business Bureau.
  - d. Consumer Product Safety Commission.
39. The Food and Drug Administration
  - a. grades the quality of meats.
  - b. collects information about hazardous consumer products.
  - c. handles individual consumer complaints about foods and drugs.
  - d. helps to insure quality foods, drugs and cosmetics.
40. Complaining about products and services, when appropriate, is
  - a. usually not helpful.
  - b. of little importance.
  - c. a basic consumer right.
  - d. of little value.
41. A volunteer state organization of consumers (such as the Virginia Citizens Consumer Council) likely has what authority?
  - a. legal rights to summon people and firms to court
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43. A consumer hurried into his car dealer after seeing a commercial that advertised a 4-year-old model automobile at \$500 under what it should cost. The salesperson said that the car had just been sold, but a similar model could be purchased at a slightly higher cost. This technique is called
  - a. low balling.
  - b. high balling.
  - c. bait and switch.
  - d. adjusted markup.

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  - a. spender and saver
  - b. producer and consumer
  - c. taxpayer and spender
  - d. marketer and producer
47. Exercising proper judgment and independent thinking when making purchases is a consumer
  - a. responsibility.
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  - c. shopping ability.
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48. Before intelligently making most major purchase decisions, consumers should read the
  - a. government source documents.
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  - c. product labels.
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49. Dollar votes by people have the greatest effect on amounts of goods produced
  - a. in a planned economy.
  - b. in a free market economy.
  - c. where there are few products from which to choose.
  - d. where there are many products but few firms.
50. In choosing toys, one should consider the age and level of development of the child, and one reliable source of information is
  - a. toy advertisements.
  - b. the kinds of toys other children are playing with.
  - c. toy package and/or label information.
  - d. the Better Business Bureau.
51. Whose responsibility is it if a consumer washes a garment in which the permanent care-label says "Dry Clean Only?"
  - a. manufacturers
  - b. consumers
  - c. regulatory agencies
  - d. retailers
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53. One who tries to return a product after the warranty has expired, while claiming that the warranty is still effective, is
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  - d. use the product properly.

55. If a consumer has a complaint about a product, he should begin with the
- manufacturer.
  - local retail establishment.
  - Better Business Bureau.
  - State Consumer Protection Agency.
56. Which of the following best helps to insure a fair marketplace for buyers and sellers?
- increased funding for government agencies
  - citizen participation
  - anti-trust regulations
  - higher prices
57. The largest consumer lobbying organization is the
- Office of Consumer Affairs.
  - American Council on Consumer Interests.
  - Consumer Federation of America.
  - Federal Trade Commission.
58. If consumers continue to buy a "bad" product, the consequences are the responsibility of the
- regulatory agencies.
  - schools.
  - manufacturers.
  - Consumers.
59. If once outside a store after making a purchase one realizes that they received 10 cents extra in change, they should
- return it.
  - keep it.
  - keep it because it is such a small amount.
  - forget about the situation.

Please make (X) the appropriate answer for the following questions. REMEMBER, ALL RESPONSES ARE CONFIDENTIAL. Please do not omit any questions.

60. OCCUPATION

State job title. (Be as descriptive as possible): \_\_\_\_\_

61. SEX                      \_\_\_\_\_ Male                      \_\_\_\_\_ Female

62. EDUCATION (Indicate last level completed)

\_\_\_\_\_ 10 years or less  
 \_\_\_\_\_ High School Graduate  
 \_\_\_\_\_ Two years of college  
 \_\_\_\_\_ Four years of college  
 \_\_\_\_\_ Master's Degree  
 \_\_\_\_\_ Doctoral Degree



CHURCH AND RELATED ORGANIZATIONS

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PROFESSIONAL ORGANIZATIONS

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Thank you very much for completing this questionnaire. The results will be helpful in learning more about potential community consumer educators' knowledge of and opinions about their consumer rights and responsibilities, as well as actual related behaviors.

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Questionnaire prepared by Ruth A. Harry, Graduate Student in Management, Housing, and Family Development, Virginia Polytechnic Institute and State University, Blacksburg, Virginia 24060, January, 1978. This form was used in partially fulfilling the requirements of a Master's thesis.

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the scanned document**

KNOWLEDGE, OPINIONS, AND BEHAVIOR CONCERNING CONSUMER RIGHTS  
AND RESPONSIBILITIES OF POTENTIAL COMMUNITY CONSUMER  
EDUCATION LEADERS: AN EXPLORATORY STUDY

by

Ruth Harry Lytton

(ABSTRACT)

The study was designed to ascertain the knowledge, opinions, and behaviors concerning consumer rights and responsibilities of the potential community consumer education leaders attending a state-wide leadership conference. A variety of community leaders from para-professional volunteers to professionals from various fields were present. Usable data were collected from 201 conference participants; this represented 63.61% of those in attendance. The "Measurement of Consumer Rights and Responsibilities" (MCRR) was developed which included twenty-six multiple-choice questions to measure knowledge, twenty-six statements with a six-point Likert-type scale to assess opinions, and seven behavior questions related to consumer responsibilities.

Mean achievement score on the knowledge section was 19.14, representing 73.62% correct. Kuder-Richardson formula twenty reliability estimate equaled 0.52. Item analysis indicated positive point biserial correlations for all questions.

The opinions expressed indicated that the respondents generally were aware of their consumer rights and responsibilities, firmly agreed with them, and responded in the direction anticipated of actively responsible consumers. In several instances the most intense level of agreement or disagreement was expressed.

Reported behaviors indicated that the majority of the respondents accepted the responsibility to express their consumer voice by refusing to buy products, taking action against poor quality products, using product information to aid decision making, and by demonstrating generally ethical marketplace behavior. Most (88.06%) failed to accept the responsibility to affiliate with a local or state-wide consumer action group.

No statistically significant relationship existed among the knowledge, opinions, and behaviors reported by the potential community consumer education leaders concerning consumer rights and responsibilities. Sex, education, age and income of the respondents were not related to the opinions and behaviors reported.

A significant relationship existed between the knowledge of consumer rights and responsibilities and the sex, education, and income of the respondents. The males scored significantly higher than the females on the knowledge section. Those with more education scored better than those with less education, while the potential consumer leaders with higher incomes scored better than those with lower incomes.