

Virginia  
(State)

AGRICULTURAL EXTENSION SERVICE

Farm and Home Unit &  
Home Management  
(Name of Project)

PLAN OF WORK

For

Calendar Year 1960

Major Phases of Project  
or Subdivision of  
Project Covered

Name of Workers

Percentage of Time  
Devoted to Entire  
Project by Each Worker

Home Management

Ocie Jones O'Brien

Entire Year, 100%

Farm and Home Unit

Amelia H. Fuller

Entire Year, 100%

Date Submitted: January 22, 1960

Signed:

Amelia H. Fuller

Project Leader

Signed:

Ocie Jones O'Brien

Project Leader

Date Approved: 1/28/1960

Signed:

W. H. DeLoach

State Director of Extension

Date Approved: 6/16/60

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Director of Extension Work  
U. S. Department of Agriculture

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## II. ANALYSIS OF PROJECT SITUATION

### A. Major Changes and Impacts

Virginia families are living in a changing world. Social economic and technological changes are creating management problems for many individuals.

Virginia rural and rural-farm people are decreasing, and her rural non-farm and urban people are increasing. Sociologists predict that by 1980, 55 percent of the population will be classified as urban, 37 percent rural non-farm, and only 8 percent as farm. "Suburban areas will be our new frontiers for the next several decades," the sociologists say.

Another significant factor about Virginia's population relates to education. Among the adults 24 years old and over in 1950, 53 percent of the total, 42 percent of the urban, and 63 percent of the rural had less than high school training. In 1940 to 1950, the rate of improvement for rural adults was only 5 percent. If this low rate of improvement should continue, it will take until 1986 for half of the rural adults to have high school training.

In 1954, Virginia farm-operator families had a level-of-living index 21 points lower than the national average. Based on the value of products sold or traded, and the percentage of families with automobiles, electricity, and telephones, these

indexes show both production and consumption rates.

Virginia's farm level-of-living situation is the same as some of her other characteristics. That is, she is in a middle position, worse than the national average, but better than the southern average.

Money income, while at an all time high, \$1,674 per person is well below the national level. In 1954, 57 percent of commercial farms in Virginia had net incomes of less than \$2,500. Families are producing less, buying more. Prices for family living items have risen, particularly recreation, education, medical care, personal, business, and many other service items.

The use of credit is more widespread for all segments of the population. Families in the middle income group are using the most credit. While state figures on the credit debt per family is not available, it is felt that the trend is probably very similar to the national figure of \$3,330 for every family and independent individual. Today the average family uses nearly 18 percent of its income after taxes to meet monthly payments on debt.<sup>1</sup>

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<sup>1</sup>Monthly Review - Federal Reserve Bank, November, 1959.  
U. S. News and World Report, November 30, 1959.

Since 1940, the percentage of Virginia children under 5 years of age, and adults over 30 years of age have gone up. Young people are marrying earlier. They face pressing management problems for which they have no preparation. The growing percentage of older people who face the problem of living on a reduced income with living costs at an all time high is acute.

More women are employed particularly between the ages of 34-44. There is less division of labor between males and females in the home, a decline of economic dependency of women on men, and an increased sharing of authority.

The average 40 hour week is now the usual pattern. Farm operators are also working shorter hours. Patterns of work have changed. Instead of a 5 or 6 day week, with Sundays off, there are many families where individual members work on different shifts with different free days during the week. This makes it more difficult for families to plan or to arrive at joint decisions.

The upsurge of women working outside the home means they depend more on a greater variety of goods and services to help them fulfill their roles in the home. Today's homemaker has many demands on her time and energy because of her increased responsibility to family and community.

The social, economic and technological changes outlined indicate the new and different demands which are made on family members use of time, money, energy and other resources. Thus it would appear that in the future management work with families must be strengthened and improved. Families must be helped to recognize these changes, adjust and move forward. It means more emphasis on the use of family resources, financial management, wise use of time and energy, and buying in today's market. It also means work to stabilize family life, increase spiritual content, and ease tensions. It means challenging county and state personnel to see the place of management work in the lives of people. It means training personnel to meet their teaching and guidance responsibilities with confidence and competency.

### III. MAJOR PROBLEMS

Analysis of county program calendars for the coming year indicates that the home management problems of Virginia families fall into three major project areas namely, (1) economics, (2) use of time and energy and (3) consumer education.

Forty-seven counties will need assistance or leader training on problems relating to: (1) financial planning, (2) business facts, (3) wills and inheritance, (4) credit, (5) records, (6) insurance. All counties will need training on how to use Outlook information.

Requests for leader training on the use of time and energy were received from 64 counties. Assistance is needed on: (1) time study methods, (2) care of the home, (3) kitchen planning and arrangement, (4) laundry area and laundry methods, (5) care of floors and floor coverings, (6) use and care of equipment, (7) care of furniture and furnishings.

Consumer education has been requested by 20 counties. Leader training desired in (1) buying equipment, (2) buying food, (3) buying small appliances, (4) buying household supplies, (5) buying furniture and furnishings, (6) buying toilet articles-cosmetics, (7) measures to protect consumers and (8) using labels and grades.

Requests for assistance with special interest meetings were received from 11 counties. Subjects to be presented in these meetings are: (1) buying furniture, (2) business facts for women, (3) buying problems, (4) insurance, (5) time use, (6) farm and home development.

Requests for work with special county interest committees were received from 11 counties. Assistance desired was help on: (1) planning county program in home management, (2) consumer education, and (3) time use. Much of this work will be done in cooperation with home economists in business, merchants and equipment

dealers, bankers, insurance and investment representatives.

The specialists have been asked to work with leaders in 9 counties on management problems homemakers face in 1960.

In order to train agents for program planning and also for conducting a home management program in the county, 44 individual and area training meetings for home agents will be held. Four will be held with local home agents. Training given at these meetings will cover (1) business facts for homemakers, (2) buying major equipment, (3) buying portable appliances, (4) the home business center., (4) credit, (6) saving time and energy, (7) safety, (8) investments, (9) farm and home development.

Special work will be done with the 4-H Home Management Projects. Additional subject matter materials will be provided for the house-keeping, laundry, and money management projects. Two new projects, Baby Sitting and Keen Buyer, will be tried in 6 pilot counties.

In order to take care of the 1960 home management program, subject matter materials and visual aids will be provided for leader, agent, and individual use. New materials will be written; old material will be revised and brought up to date.

#### IV. WORK TO BE DONE AND METHODS OF PROCEDURE

The major project areas of management to be emphasized are Family Economics, Work Simplification, and Consumer Education.

A. Family Economics

Family economics includes: outlook, the family financial plan, consumer credit, family business matters and records, wills and deeds, and family savings and investments.

1. Outlook

a. Objectives

Help families acquire and use economic information that will help them make wise decisions and plan adjustments for both present and long time decisions.

b. Subject Matter to Be Stressed

Economic trends and levels of family living from these sources:

- (1) National and State Outlook Information from the U. S. Department of Agriculture, U. S. Department of Labor, and Federal Reserve Board.
- (2) Quarterly Economics Review by the U. S. Department of Agriculture.
- (3) The Virginia Farm Economics and The Economic Analysis from the Virginia Department of Agricultural Economics and Rural Sociology.
- (4) The Virginia Department of Agriculture Monthly Bulletin.
- (5) The Monthly Review by the Federal Reserve Bank of Richmond, Virginia.

c. Methods

- (1) Prepare leaflet on "Family Living Outlook for 1960," for distribution to home demonstration agents, professional home economists and adult leaders.
- (2) Present Outlook information to the Extension and agricultural staff.
- (3) Train agents and home demonstration club leaders in groups.
- (4) Use slides and charts to present subject matter information.
- (5) Specialist make use of Outlook information in teaching subject matter.
- (6) Radio tape recordings over 48 local stations in Virginia on 1960 Family Living.

2. Family Financial Planning

a. Objectives

- (1) Help families determine their family goals.
- (2) Help families determine their income and present spending patterns.
- (3) Help families to estimate costs, balance money and wants, and make a spending plan.

- (4) Help families put the plan into action.
- (5) Help families evaluate their plan and their methods of carrying it out.

b. Subject Matter to Be Stressed

- (1) Outlook information - United States Department of Agriculture and Virginia.
- (2) United States Department of Agriculture - Family Economics Review.
- (3) Information from the Bureau of Labor Statistics on considerations in developing and using standard budgets.
- (4) Michigan Study of farm and home accounts - 80 families, 1957, showing seasonal variations in the spending of farm families.
- (5) Information from the United States Department of Agriculture on Estimated Cost of A Week's Food Supply, Planning for the Replacement of Durable Goods and Clothing, and Job-Related Expenditures of Working Women.
- (6) Information from recent textbooks and studies made by Land Grant Colleges.

c. Methods

- (1) Train agents individually and in groups.
- (2) Train home demonstration club leaders in groups.
- (3) Special interest meetings for individuals not in an organized program in urban areas.
- (4) Information through leaflets, press and radio.

Information will be presented through the use of subject matter materials, flannelgraph presentation, budget forms, record books and questionnaires.

3. Consumer Credit

a. Objectives

- (1) Help families understand the place of credit in today's economy, and in their scheme of living.
- (2) Help families understand the function performed by each type of credit.
- (3) Help families determine the true cost of credit.

b. Subject Matter to Be Stressed

- (1) Economic situation - credit available and extent used by Virginia families.
- (2) The sources and cost of credit.
- (3) How to determine true dollar cost of loans.
- (4) U. S. Department of Agriculture 1960 Outlook

Information on: New Developments in Consumer Credit  
and Patterns of Use of Consumer Installment Credit.

c. Methods

- (1) Agent and home demonstration club leader training meetings.
- (2) Special interest meetings for urban people not in organized programs.
- (3) Mass Media such as radio, newspapers and television.  
Training will be presented through use of subject matter leaflets, discussion questions, charts and other visual aids. Kits will be prepared on Credit for agent's use.

4. Family Business Matters

a. Objectives

- (1) To acquaint families with services offered by banks.
- (2) To help families know how to do business at the bank.
- (3) To help families become familiar with steps involved in borrowing money.
- (4) To help families provide a safe storage place for valuable papers.
- (5) To help families understand contracts.

b. Subject Matter to Be Stressed

- (1) How to use services offered by banks.
- (2) Important terms and clauses to know in contracts.
- (3) What are valuable papers and how can they be stored safely?

(4) The business center.

c. Methods

- (1) Individual and group training of agents.
- (2) Leader training - home demonstration club.
- (3) Special interest meetings for club and non-club members.
- (4) Invite bankers to attend and participate in meetings.

Subject matter leaflets and visual aids including examples of correctly drawn checks and deposit slips, different kinds of notes and contracts will be used in training.

5. Wills and Deeds

a. Objectives

- (1) To teach families the need of careful estate planning.
- (2) To acquaint families with what becomes of property if a will is not made.
- (3) To teach families how to make a will.
- (4) To acquaint families with legal procedures in selling an estate.

b. Subject Matter to Be Stressed

- (1) Steps in making a valid will.
- (2) Terminology used in estate planning.
- (3) Ways of transferring property other than through inheritance.
- (4) Family members interest in an estate; that is, wife, husband and children.

The Virginia publication, What Becomes of Your Property, prepared by the Agricultural Economists, the Southern Regional Farm Management Publication, Inheritance, and the leaflet, Who Are Your Heirs If You Make No Will, by the First National Bank of Martinsville, Virginia, will be used as sources of information in training.

c. Methods

- (1) Agents trained individually and in groups.
- (2) Leader training and special interest meetings for home demonstration club members.
- (3) Special interest meetings for urban individuals not in organized groups.
- (4) Participation of lawyers, county clerks, bank representatives from trust departments, and farm management specialists in meetings.

- (5) Kits of enlarged photographs showing distribution of family estate under Virginia law are available for agent use.

6. Family Savings and Investments

a. Objectives

- (1) To help families develop an understanding of the families plan for financial security.
- (2) To help families become familiar with the common forms of savings and to learn how to evaluate each.
- (3) To help families read and understand financial reports, statements and inventories.
- (4) To help families gain an understanding of the principles of insurance and it's place in planning for financial security.
- (5) To help families develop skill in analyzing various types of life insurance policies to meet family needs.

b. Subject Matter to Be Stressed

- (1) The purpose of savings.
- (2) The place of savings in the family saving plan.
- (3) Ways of investing savings.
- (4) How to evaluate different kinds of savings.

(5) Sources of information on investments.

(6) Planning a family insurance program.

c. Methods

(1) Agent training - individually and in groups.

(2) Leader training and special interest meetings for home demonstration club members.

(3) Group meetings for non-club members in urban areas.

Training materials will include:

(a) Leaflets on, Providing For the Future, Understanding Financial Words and Phrases and, An Evaluation of Investment Channels.

(b) Flannelgraph on "How to Invest \$1,000."

(c) Movie - "Your Share In Tomorrow," from the Modern Talking Picture Service.

(d) Flannelgraph kits on Insurance from the Women's Division of the Institute of Life Insurance.

(Agent's use)

B. Work Simplification

The management of time and energy known as work simplification is taught in three areas: management in relation to use of time, management in relation to work areas, and management in relation to materials and methods of work.

1. Management in Relation to Use of Time

a. Objectives

- (1) To teach homemakers to analyze their use of time as a basis for making needed changes.
- (2) To teach homemakers the value of planning their household tasks.
- (3) To interest homemakers in finding better ways to do their work, thus saving their time and energy.
- (4) To help homemakers evaluate their use of time in terms of their total work load.

b. Subject Matter to Be Stressed

- (1) Basic principles of work simplification and their application to all homemaking jobs.
- (2) Analysis of time use based on studies of other homemakers in similar situations.
- (3) The job breakdown of specific household tasks.
- (4) Analysis of daily, weekly, and seasonal jobs.
- (5) Development of work schedules for the organization of household tasks.

Information on management of time and energy is based on research by the United States Department of Agriculture and Land Grant Colleges, and Time Use Studies made in Virginia and Tennessee.

- c. Methods - adequate and convenient storage.
  - (1) Train agents individually and in groups. Include
    - (5) training in Annual Extension Conferences.
  - (2) Leader training and special interest meetings for  
by those demonstration club members.
  - (3) Special interest meetings for non-club homemakers
- e. Methods in urban areas.
  - (4) Use county time use committees to: obtain time
    - (2) use records from homemakers, tabulate and evaluate  
data, and plan uses for it in the county program.
    - (3) Small group meetings of time use record participants  
to evaluate their time use as a basis for making
      - (4) changes and help.
    - (6) Use of time management leaflets on Planning Housework  
to Save Time and Energy, Use of Leisure Time, and
      - (7) Evaluate Your Use of Time - Extension Kitchen bulletin.
- 2. Management in Relation to Work Areas - recordings over 48
  - a. Objectives - stations in Virginia.
- 3. Means (1) To teach homemakers to plan kitchen and laundry.
  - a. Objectives - work areas to save their energy and time.
  - b. Subject Matter to Be Stressed - application of work
    - (1) Location of work centers, to housecleaning and
    - (2) Correct working heights.

- (2) To teach homemakers the use of cleaning and laundry supplies.
- (3) To teach homemakers the use and care of household equipment and tools.

b. Subject Matter to Be Stressed

- (1) Basic principles of work simplification applied to the care of floors, furniture, and household metals and the tasks of washing and ironing clothes and washing dishes.
- (2) Laundry methods adapted to different fibers and fabric finishes.
- (3) The use and care of major household equipment.
- (4) The best use of laundry and cleaning supplies in doing household tasks.

Subject matter and methods of work simplification based on research by the United States Department of Agriculture, Land Grant Colleges, and commercial companies.

c. Methods

- (1) Agent training - individual and group, some workshops.
- (2) Leader training and special interest meetings.
- (3) Work with some individual homemakers.
- (4) Exhibits of cleaning equipment, tools, supplies and laundry equipment and supplies.
- (5) Leaflets, bulletins, charts, slides, radio, and news releases.

C. Consumer Education

1. Objectives

Today's homemaker buys more goods and services than formerly. Choice making is difficult because of the number and variety of products on the market. Being an intelligent consumer and wise user of resources is difficult. To help individuals with such problems the specialists will attempt to:

- a. Train agents to meet daily requests which they have regarding the choice and use of consumer goods.
- b. Provide information which will help individuals with choice making decisions relating to the selection and use of equipment, household supplies, household linens, cosmetics, and furniture and furnishings.
- c. Prepare more information which can be used in mass media presentations.
- d. Work with local committees who are interested in sponsoring activities to create interest in consumer education, or to conduct special short courses to help individuals with their consumer problems.

The objectives of this work are to help homemakers:

- (1) become familiar with sound consumer information,

- (2) develop buying skills and make wise decisions in the selection and use of family living items,
- (3) shop by a plan, (4) know and use consumer aids.

2. Subject Matter to Be Stressed

Subject matter which will be stressed will call attention to: (1) research findings regarding household products, furnishings and equipment, (2) buying guides for various products, (3) labels and standards for specific products, (4) consumer aids, (5) laws to protect the consumer. The development and use of a shopping plan will be encouraged.

Sources of information for this subject matter will come from: Land Grant College Studies, Household Finance Corporation Publications, Consumer Education Publications, Sears, Roebuck and Company, Consumer Reports, Consumer Research, Forecast, What's New In Home Economics, and Journal of Home Economics articles, commercial publications, and recent textbooks on consumer education.

3. Methods

- a. Agent training - district meetings, Annual Extension Conference, office conferences.
- b. Leader training meetings - home demonstration clubs.

- c. Special interest meetings - county work.
- d. Consumer interest committees - county work.
- e. Charts, leaflets, filmstrip, photographs.
- f. Radio and newspaper - state coverage.

Special interest group meetings will be held in cooperation with home economists in business, equipment dealers, business concerns and other groups and agencies.

Daily diaries, monthly reports and leaders report will furnish materials for evaluating the work which has been done in this area.

V. RESULTS EXPECTED - METHODS OF MEASURING

A. Assistance Given Individuals and Families

1. Adults

		Goal
		<u>Counties</u> <u>No. Leaders</u>
1. No. leaders assisting with home management	- 93	3,000
No. leaders assisting with family economics	- 80	
2. No. homemakers assisted with home management practices -----	93	30,000
3. No. homemakers assisted with family economics practices -----	75	25,000

	Goal	
	<u>Counties</u>	<u>No. Leaders</u>
4. Number of homemakers assisted with		
Management decisions -----	93	13,000
Housekeeping methods -----	95	25,000
Family laundry -----	90	12,000
Outlook information -----	95	15,000
Financial planning -----	80	10,000
Keeping - analyzing records -----	80	6,000
Family legal matters -----	75	7,000
Improving kitchen or laundry -----	96	12,000
Improving storage space -----	95	12,000
Selection, use, care of equipment -----	95	25,000
Care of home furnishings -----	96	18,000
Consumer education -----	48	20,000

This information will be secured from agents annual and monthly reports. Additional data will be secured through leader evaluation sheets which will be used following training work in a county.

B. Agent Training Work

Specialists will keep a daily diary and monthly records which will provide information about the training given and the results obtained. These records will give specific measures

of the effectiveness of work with (1) home management special interest committees, (2) county special interest meetings, (3) time use committees and (4) consumer interest committees.

C. 4-H Club Work

County enrollment records will give information on the number of club members enrolled in 4-H projects with the number of completions. A goal of 80 counties with an enrollment of 6,000 has been set for the year.

The specialists daily and monthly records will furnish information on training work. Observations and comments by leaders and members will be made when visits are made to the counties. Such observations will also be made in connection with 4-H activities with which the specialists assist.

VI. PROJECTED PROGRAM NEEDS

Management problems of families in connection with their use of time, money, and energy are increasing. Families are finding decision making much more difficult. Training in this area has not grown in proportion to the needs of the people. In the future, emphasis on the home management program must increase if we are to help people adjust to changes, and manage their resources with efficiency.

More emphasis must be given to the training of 4-H club members and other young adults in the management of money, time and energy. Opportunities for project instruction and learning experiences must be provided through a wider range of projects geared to today's living. Enrollment in 4-H clubs should be increased through community clubs and school clubs, and through special activities on a county wide basis.

Little time was given to farm and home development work in 1959. In the future, it is hoped that more attention can be given to this work. Many new workers have not received training in this work since joining the Extension Service. A training school for such individuals should be held as soon as possible.

The many time pressures women experience affect attendance and participation in home demonstration clubs. Each year it grows more difficult to secure leaders. In the future, more attention needs to be given to meeting the needs of these women who do not, or cannot attend organized club meetings. A changed approach and new methods are needed if we are to reach more of these individuals.

The needs of the increasing number of employed homemakers and young married women with small children may be partially met through special interest meetings or study courses on topics of the women's choice. The specialist must do more intensive work with such groups or must train agents to do such teaching.

As Virginia continues to grow more urban, it will be necessary to give more time to this segment of our population. Mass media methods, special courses or interest meetings and individual requests will require more attention by agents and specialists.

Specialists too, will need continuous training to keep up with the growing demands for management. Attendance at the National Workshop for Home Management Specialists in April, 1960, will provide opportunity for study as well as professional improvement.