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Date October 17, 1985

RELATIONSHIPS OF NUMBER AND TYPE OF EXTENSION CONTACTS AND DEMOGRAPHIC CHARACTERISTICS OF TENNESSEE HOMEMAKERS TO SELECTED INCOME AND SECURITY VARIABLES

A Thesis

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ABSTRACT

The major purpose of this study was to show the relationship of the number and type of Extension contacts and demographic characteristics of the survey respondents to selected income and security variables. Those included feelings of financial security, possession of a will, and use of money saving activities.

The 1983 Family Resource Management Survey was used in interviews with respondents. Respondents were randomly selected from Extension mailing and membership lists or other public listings of homemakers.

The Chi square value was used to determine the strength of the relationship while the probability level was used to determine the significance of relationships between variables. The .05 level of probability was accepted as being statistically significant. Computations of data were made at the University of Tennessee Computing Center.

Major findings included the following:

1. As all types of Extension contacts listed including meetings, phone calls, visits, newsletters, and publications increased, feelings of financial security, possession of a will, and use of money saving activities increased.

2. Home Demonstration Club Members and HDCM who were also special interest members were more likely to possess a will and use money saving activities than were other Extension audience members.

3. Persons, both married and single, without children at home felt more financially secure and were more likely to have a will than were persons with children at home, while married persons were more likely than singles to use money saving activities.

4. Retired persons and couples with one employed spouse had greater feelings of financial security than other groups, while retired persons were most likely to have a will and married couples with one employed spouse used more money saving activities.

5. College educated persons were more likely to feel financially secure and to have a will than were persons with a high school or less education or vocational training.

6. Persons under 35 years of age felt less financially secure than those over 35, while those aged 35 to 54 used more money saving activities and older persons were more likely to have a will.

7. Urban and suburban residents were most likely to have a will while rural farm dwellers used more money saving activities.

8. Female respondents reported greater feelings of financial security and were more likely to have a will than were male respondents.

9. Low income persons felt less financially security, were less likely to have a will, and used fewer money saving activities than did middle and high income respondents.

Implications were drawn and recommendations for Extension programming and further research were made.

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CHAPTER I

THE PROBLEM AND ITS SETTING

Introduction

Extension Home Economists, no matter what their title or assignment, have the responsibility of working with families. Family life is a broad ranging subject covering many areas. Among these is family economics. Family economics or resource management involves decision making and is referred to as a skill (8, 106).

Decision making encompasses many disciplines. It includes economic aspects as well as sociological, psychological, mathematical, and informational theory, strategy, and communications theory. There is a need for integrating these various phases. Bratten and Bratten indicate that Extension may be able to do some of the integrating along with applying it (8, 106).

It has been pointed out that people are more likely to need the help of the Extension worker or other counselor at the following stages: (1) preparing for marriage, (2) early in marriage, (3) enlarging the family (planning for children, college, school, etc.), (4) planning for retirement, and (5) crisis experience such as illness, crop failure (job loss), death, or serious emotional conflict (8, 116).

The Extension workers' role in financial counseling includes: (1) providing information, (2) referral to other sources of help,

and (3) clarification and support (8, 124). The desired result of financial planning is to maximize satisfaction through the optimum allocation of income (8, 161).

Adjustments families may make in their financial management include (1) rescaling or changing the level of comsumption, (2) increasing the efficiency of their resource use, and/or (3) expanding their income (12, 8).

There are many factors influencing or affecting financial management. Humans are part of an ecosystem in which they affect other environments and in which other environments affect them. Family resource management cannot be viewed as a purely economic problem. Financial management of families is impacted by factors from the human environment, the man-made environment, and the natural environment (1, 3).

The factors in the human environment include attitudes, values, goals, education, and past experience. Factors in the man-made environment include many issues such as economic policy and status, political policies, judicial decisions, family structure changes, educational policies and costs, and religious affiliations or orientations. The natural environment also affects family financial management through finite resources, environmental pollution, land use, food production, and energy production.

Four underlying environmental trends that have shaped family economic decisions in the 1970's and early 1980's include the aging of the population, increasing labor force participation of women,

diversity in family living arrangements, and advancing technology applied to information management. In addition, limited fuel supplies at high costs, world and national political changes, and declining confidence in public institutions have led to economic uncertainty of families (9, 17).

This study looks at several of these factors, especially in the human and man-made environments. Attitudes about family finance are partially revealed in the section that deals with "feelings of financial security." Education and family structure are independent variables used to characterize persons who tend to have positive or negative feelings about their own financial security. They are also tested against "money saving" practices families do or do not use such as conserving energy and using family members' skills in home production and repairs as well as planning for the future through savings, insurance, wills, etc.

The decade of the eighties marks the beginning of a time of adjustments in financial management for many families (12, 8). The present trend seems to be signaling less institutional involvement in family financial management and more reliance on individual and family responsibility. Families unwilling or unable to take on responsibility to handle their own financial decisions may find themselves in financial trouble. These financially troubled families will also find less public support for social aid at this same time (9, 18).

The Extension Service may find that it will be called upon more and more to assist families in making sound financial decisions, to help them budget their resources for maximum benefit, and to teach families skills that can help them save money or produce income. This will be a challenge to meet.

Need For the Study

In a Family Financial Management Workshop conducted at The University of Tennessee in Knoxville in 1956, the committee listed a need for more research in the field as a problem for persons counseling for decision making in family financial management. Lack of training gives agents and specialists alike a feeling of inadequacy to counsel with families (8, 246). The same can be said for Extension agents in the 1980's. Because of the constantly changing aspects of families and their economic situations, research must constantly be updated to assist agents in being effective family counselors.

Ketkar and Cho proposed in their study that demographic characteristics of households are as important as price of goods and income in determining family spending patterns (14, 16). Confirmation of this hypothesis along with determining the effect that the Extension Service has had on family financial management could be beneficial in giving future financial assistance to families.

It is hoped that this study will help characterize families possibly facing financial difficulties so that Extension agents can tailor programs to reach those types of families. The study will also further characterize families currently being reached with Extension programming to determine if changes in programming might be desirable or if present methods of programming are adequate.

Purposes of the Study

The purpose of this study was to show the relationship of the number and type of Extension contacts and demographic characteristics of the survey respondent to the respondents' feelings of financial security, possession of a will, and use of money saving activities.

The specific objectives were:

1. To determine the relationship between the number and types of Extension contacts and selected variables pertaining to income and security.

2. To determine the relationship between selected demographic characteristics of survey respondents and selected variables pertaining to income and security.

Limitations of the Study

This study was limited to data available in the 1983 University of Tennessee Agricultural Extension Service Family Resource Management Survey conducted in the fall of 1983. The data were obtained by Extension agents who conducted personal interviews with

2,494 homemakers in 84 out of 95 counties. The number interviewed varied from county to county but was around 30 per county. The number of valid responses for each variable in the survey varied. Therefore, totals recorded for variables listed in each table were different and percentages were based upon the number of valid responses.

Method of Investigation

The population for the survey audience was those individuals who make decisions or participate in making decisions related to family resource management including homemakers and others.

County Extension Agents working in adult home economics collected the data through personal interviews and returned completed surveys to the Associate District Supervisor for forwarding to the University of Tennessee Agricultural Extension Education office. The recommended sample size for each county was at least 30 individuals. Where appropriate, ten additional interviews were to be included from the TSU audience.

County Extension Agents were urged to use up-to-date listings of individuals such as Home Demonstration Club Members (HDCM), young homemakers, special interest audiences, 4-H parents, senior citizens, etc. All lists were required to meet Civil Rights and Equal Rights guidelines. Counties not having appropriate lists could use the telephone directory, public utilities, or 4-H enrollment cards to obtain listings of individuals.

The "Nth" number technique was used to identify persons to be interviewed. Six additional names were chosen to be used as alternates for individuals who for some good reason could not be interviewed.

The survey instrument was developed by the University of Tennessee Agricultural Extension Specialist Staff in the Family Resource Management and Extension Education sections.

The survey was conducted by agents in the participating counties through personal interviews. The completed surveys were then returned to the Agricultural Extension Education office for analysis.

Definition of Terms

The following terms are defined as used throughout the remainder of the body of this study.

Extension Contact--Any of several methods by which a person is exposed to Extension teaching including Home Demonstration Club meetings, special interest meetings, phone calls, office and home visits, newsletters, publications, etc.

HDCM--A person who is enrolled as a member of a Home Demonstration Club (HDC).

Special Interest--An Extension sponsored meeting related to a specific subject such as financial management. These meetings are generally open to the public.

CHAPTER II

REVIEW OF RELATED LITERATURE

Several studies were found to be related to this study of the relationship of Extension contacts and demographic characteristics to selected income and security variables. These income and security variables were grouped into three major areas which included feelings of financial security, possession of a will, and use of money saving activities.

This chapter will be divided into the following topics related to the independent variables researched in this study:

1. Relationships of Extension contacts to income and security;
2. Relationship of family structure to income and security;
3. Relationship of employment to income and security;
4. Relationship of education to income and security;
5. Relationship of age to income and security;
6. Relationship of location of the family dwelling to income and security;
7. Relationship of sex of the respondent to income and security;
8. Relationship of income to income and security.

Relationship of Extension Contacts to Income and Security

Bryan's study of factors contributing to stress found that there was no significant difference in the total number of Extension contacts and whether homemakers did or did not worry about family finances. She did find a significant relationship between the number of Extension meetings attended and worry about finances. Homemakers who worried about family finances attended 1.17 fewer Extension meetings than those who did not worry (4, 16).

Mullins' 1970 study found that 98% of HDC members kept spending within family income while only 87% of non-members reported keeping spending within income (17, 62).

In a 1976 study of factors influencing consumers' use of credit, Phillips found that, on the average, HDC members "had tried" more (fifteen) recommended consumer practices than non-members (eight) (18).

In Boyce's development and testing of a money management newsletter series, she found no significant relationship between pre-test and post-test scores of users or non-users of Extension as a source of money management information. Some differences were noted between HDC members and non-members. Non-members had higher pre-test scores in all three sections (knowledge, skills, practice) than members, but HDC members had higher post-test scores in two of the test sections. Neither difference was significant (3).

In W. Mullins' study of home management practices in Benton County, she found that 31% of HDC members had wills while 38% of non-members had wills (17, 55). This was the only study located that touched specifically on wills.

Regarding adoption of money saving practices, several studies were found to have some bearing. Mullins found that HDC members were more likely to plan expenditures in eight out of nine listed categories than were non-members. Home Demonstration Club members were also more likely to have hospitalization insurance and burial insurance than non-members but less likely to have life insurance or workmans' compensation (probably due to fewer being employed) (17, 65).

Dixon found that HDC members and others having Extension contacts were more likely than non-members to have renovated a chair prior to her educational T.V. program on chair renovation. There was no significant difference between these groups and whether or not they renovated a chair during the program (6).

Webb found in a 1979 study of interior design practice use that HDC members were more likely than non-members to use interior design practices (21, IV). Speer, in her 1979 study of interior design practice adoption found no significantly greater use of these practices among HDC members compared to non-members. She did find that persons with Extension contacts were significantly more likely to consider needs and interests of other family members when choosing home furnishings. These persons were also more likely to have a

priorities list for purchasing or reconditioning furniture, as well as to consider use of rooms and to seek professional advice. Budgeting and Extension contacts were slightly related. Home visits were directly and significantly related to budgeting for home furnishings (20, 71).

Relationship of Family Structure to Income and Security

Very little of the literature reviewed addressed marital status or the presence of children in the home as a factor related to feelings of financial security, possession of a will, or use of money saving activities. However, size and composition of family was listed in the Financial Management Workshop as one of the factors influencing use of income at any one time (15, 60).

Speer's study of factors affecting adoption of interior design practices found that there was a significant relationship between marriage and practice use. Married persons tended to use more of the recommended practices than single persons (20, 72).

Several studies investigated differences in income between two-parent and single parent households. Jennings found that in 1977 the median income of a family with children was $16,530 but varied with family structure. Husband/wife families had median incomes of $18,504 while families headed by a female alone had a median income of $6,260. Single employed females had a median income of $8,148 versus $4,404 for the unemployed female (13, 18).

In a study by Epstein the differences in income between male and female single-parent households was addressed. It was found that 52% of all children in female headed households were under the poverty level compared with only 17% of children in male headed households in 1976. The median income for the male was listed as $13,698 and for the female was $6,260 (7, 22).

Additional economic pressures on single-parent families include a larger percent of income spent on housing and food than in two-parent families. Demands on time might also increase the need for paid services such as child care, transportation, use of convenience foods, and hired household help (7, 23).

John Anania studied factors related to the level of living of residents in Hamblen County and surrounding areas. He found that among the most highly correlated variables was the number of living children (2, 36). His assumption that as the family size increased, the standard of living would decrease was not proven by the study. No such effect was noted in families surveyed in and around Hamblen County (2, 32).

Hefferan found that the impact of unemployment was less severe on married couples than on female heads of households (10, 5).

Ketkar and Cho found that family size is significant in determining spending patterns. Expenditures on food-at-home, tobacco products, fuel utilities, clothing, health care, and education increase as family size increases. Expenditures on food-away-from-home, alcoholic beverages, shelter, house-hold operations, house furnishings

and equipment, transportation, personal care, recreation, and reading decline as family size increases (14, 21).

No information was found on the effects of family structure on having or not having a will.

Relationship of Employment to Income and Security

In Mullins' study of home management practices of Benton County homemakers, she found that non-employed HDC members tended to be more cautious spenders and stayed within their means more-so than employed HDC members (17, 62).

Hobt found that homemakers with a higher total practice adoption score in budgeting and record keeping had husbands who were employed full time. Employment status of the homemaker was not related to practice adoption (11, 79). There was a strong tendency for homemakers having high total scores not to be employed outside the home.

In the 1977 Financial Management Workshop, gainful employment of the wife is listed as a factor influencing use of income at any given time (15, 60).

Mullins also found in her study that employed homemakers, both HDC members and non-members, were less likely to have a will than their unemployed counterparts. However, spouses of employed homemakers were more likely to have a will than were spouses of unemployed homemakers (17, 55). Employed homemakers were more likely overall to carry insurance than unemployed homemakers. However, when divided between HDC members and non-members, employed HDC members were much

more likely to carry insurance than unemployed HDC members, while employed non-members were less likely to carry insurance than unemployed non-members (17, 60).

Webb found no significant relationship between employment and adoption/use of seventeen recommended practices listed on the interior design survey in 1979 (21, 33). Speer also found no significant relationship between employment and interior design practice adoption (20, 72).

Rizek and Peterkin found that employed homemakers spent more money on food used at home than did unemployed homemakers (19, 14). They also ate more meals away from home, but their cost per meal was less than for meals eaten away from home by unemployed homemakers. Working women got less nutrients per dollar's worth of food than non-working women (19, 15). However, working women were slightly more satisfied with their food expenditures (19, 16).

Hefferan studied families who experienced unemployment in 1980. She found the income level of employed workers to be 2.5 times that of workers who were unemployed part or all of 1980 (10, 5). She also found that spending patterns change for families experiencing unemployment. Employed families spent 69% of their income on consumption of goods and services versus 84% of the unemployed families' income (10, 7). The proportion of the budget for both groups used for food and medical care was about the same except for lower expenditures for dentistry and orthodontics among unemployed families (10, 8). Households where the head was unemployed spent significantly

more for housing than did employed families of the same income level (10, 9).

Jennings reports that in 1978, almost half of all children had a mother in the labor force (13, 20). In households headed by a female, the employed head had a mediam income of $8,148 versus $4,404 for the unemployed female head (13, 21).

Epstein found that single parent households headed by employed males had a $14,770 median income while unemployed males had $5,081 median incomes (7, 22).

Relationship of Education to Income and Security

Anania found that the educational attainment of the wife was one of the most highly correlated variables with the standard of living of the family (2, 36). Managerial skills of the homemaker was also listed as a factor influencing use of income according to the Financial Management Workshop (15, 60). It is assumed that these skills would increase with education.

No studies were found relating education level and possession of a will.

Hobt found in her study that though education was not significantly related to total practice adoption scores in budgeting and record keeping, there was a strong tendency for homemakers having high total practice adoption scores to be better educated (11, 80).

When budgeting skills were looked at alone, the only characteristic directly and significantly related to higher scores was the

number of school grades completed by the homemaker (11, 80). There was a tendency also for high scoring wives to have higher educated husbands (11, 81). Those homemakers with low total practice adoption scores in budgeting and record keeping tended to be less educated (11, 81).

Speer found in her study of interior design practice use that better educated homemakers used significantly more recommended practices (20, 72).

Dixon found that respondents' previous education was significantly related to their renovation of a chair during her TV series. Those with at least some high school were more likely to renovate a chair than were those with only a grammar school education or those with some college. Respondent chair renovation rating was significantly and directly related to all types of adult education classes previously attended (6).

Boyces' study of a money management newsletter series found no significant difference in pre-test and post-test scores between persons with some college or no college. However, persons with some college did average a slightly higher score (3, 30).

In their study of demographic effects on household expenditures, Ketkar and Cho indicated that education does have a discernable impact on expenditure patterns of households. Expenditures on food-away-from-home, shelter, fuel and utilities, household operations, clothing, health care, personal care, recreation and reading increase as the educational attainment of the family head increases. Expenditures

on alcoholic beverages, tobacco products, and transportation decline as education increases. Food-at-home expenditures had an unusual pattern as they increased for families with a high school education over those who did not complete high school but decreased for persons completing college. Similarly it was found that when heads of families had a high school education, educational expenditures were lower than for those families whose head had a college education (14, 25).

In a study that may have some bearing on this study, it was found that persons participating in adult education tend to have higher educational levels than non-participants. Adult education is defined as all courses and organized educational activities taken part-time (5, 26).

Relationship of Age to Income and Security

In her 1971 study of the relationship between personal characteristics and budgeting and record-keeping, Hobt found that homemakers' total budgeting and record-keeping practices were significantly related to the age of the homemaker and the age of the homemaker's husband. Homemakers with higher overall budget and record-keeping scores were younger than those with lower scores, and their husbands were also younger than the husbands of low-scoring homemakers (11, 79).

Ketkar and Cho found that the age of the household head was significant in determining expenditures with food-at-home, fuel and utilities and household operations, health care, personal care, and reading affected positively. Expenditures that decreased as the age of

the household head increased included expenditures for alcoholic beverages, tobacco products, shelter, house furnishing and equipment, clothing, transportation, and recreation (14, 24).

Rizek and Peterkin found that households headed by elderly persons had lower incomes than other households. The elderly spent about the same amount per person per week for food as other households, but they had better nutrient per dollars' worth return in seven of eleven nutrients. Seventy-five percent were satisfied with food amounts and types of meals (19, 16).

Mitchell, in a 1959 study of characteristics and income sources of elderly rural persons in East Tennessee, found that Social Security and pensions were the greatest source of income for those persons (16, 35). Farm income was second with use of savings in third place. The more highly educated elderly tended to use more savings (16, 65).

Relationship of Location of Dwelling to Income and Security

The 1977 Financial Management Workshop lists location as one of the factors influencing the use of income (15, 61).

Boyce's study showed no significant difference in pre-test and post-test scores for persons living on the farm when compared with persons with other places of residence (3, 27).

Ketkar and Cho found differences in expenditure patterns for rural and urban families. Rural families were found to spend more for transportation, fuel and utilities, and health care; and they spent less on shelter, food-at-home, food-away-from-home, and clothing than did other families (14, 24).

Other studies did not address the location of residence as a factor in practice adoption, but did consider home ownership. Hobt found that home ownership was not significantly related to total scores in budgeting and record-keeping, but homemakers with higher scores tended to be making payments on their homes (11, 79-81).

Speer also found that there was no significant relationship between home ownership and adoption/use of recommended interior design practices (20, 72).

Relationship of Sex of Respondent to Income and Security

None of the studies reviewed addressed sex of the respondent as a factor in family finance. Most survey respondents were female or the survey instrument did not differentiate between the sexes in tallying responses.

Relationship of Respondent's Income to Income and Security

Size of income is listed as a factor influencing the use of income (15, 60).

Anania found that the total income of the family was related to the standard of living of residents in Hamblem County and surrounding areas (2, 36).

In Hobt's study it was found that homemakers with higher total budgeting and record-keeping practice scores tended to have higher family incomes than did those with lower scores, but the difference was not significant (11, 80).

Speer did find income to be directly and significantly related to higher practice use of recommended interior design practices (20, 72).

Ketkar and Cho found that the level of total current expenditure of the household influenced positively and significantly expenditures on each and every commodity-group (14, 21). It could be theorized that persons with greater incomes have more opportunities for greater expenditures.

CHAPTER III

EXTENSION CONTACTS AND THEIR RELATIONSHIP TO SELECTED INCOME AND SECURITY VARIABLES

The findings of this study are organized into two chapters according to the specific objectives of the study. Each chapter is divided into sections for each of the independent variables related to the chapter. Data pertaining to each section and independent variable are listed in separate tables.

In this chapter major findings are reported regarding various types of Extension contacts and their relationship to selected variables concerning family income and security.

These findings are addressed in four sections. Section 1 reports findings regarding relationships between the number of Extension meetings, including family resource management meetings, attended in the past year and selected variables concerning family income and security. These variables are (1) feelings of financial security, (2) whether or not the respondent and/or spouse has a will, and (3) money saving activities practiced by the family.

Section 2 reports findings regarding relationship of number of visits and phone calls made to the Extension Office and selected income and security variables.

Section 3 reports findings regarding the relationship between the numbers of newsletters and Extension publications received and selected income and security variables.

Section 4 reports findings regarding the relationship between Extension audience affiliation and selected income and security variables.

Relationships Between Number of Extension Meetings and Family Resource Management Meetings Attended and Income and Security Variables

This section presents results of an analysis of the relationship between the total number of Extension meetings and Family Resource Management meetings attended and selected income and security variables. These variables include financial security, wills, and money saving activities. Each variable is further divided into parts to show relationships in greater detail. The reported numbers of meetings attended are divided into four groups: none, 1-9, 10-12, and 13 and over.

Financial Security

The relationship between the number of Extension meetings and family resource management meetings attended and the respondent's feelings of financial security in different areas is shown in the first part of Table 1.

Table 1. Relationships Between the Number of Extension Meetings and Family Resource Management Meetings Attended and Income and Security Variables

Income and Security Variables	Number of Meetings Attended				Chi Square Tests		
	None (N=391)	1 - 9 (N=808)	10 - 12 (N=593)	13 - Over (N=612)	X^2	df	p
	----------Percent----------						
FINANCIAL SECURITY							
Income							
Feel Inadequate	42.5	35.9	32.4	31.2	14.8	3	.002
Feel Adequate	57.5	64.1	67.6	68.8			
Insurance							
Life Insurance							
Feel Inadequate	33.3	30.4	29.1	28.1	3.1	3	.374
Feel Adequate	66.7	69.6	70.9	71.9			
Real Estate Insurance							
Feel Inadequate	32.0	25.9	24.8	21.3	12.6	3	.006
Feel Adequate	68.0	74.1	75.2	78.7			
Health Insurance							
Feel Inadequate	28.2	23.5	23.6	22.1	4.9	3	.181
Feel Adequate	71.8	76.5	76.4	77.9			
Liability Insurance							
Feel Inadequate	23.8	21.3	19.2	14.0	17.3	3	.001
Feel Adequate	76.2	78.7	80.8	86.0			
Savings and Investments							
Savings							
Feel Inadequate	62.4	56.3	47.6	47.1	30.7	3	.001
Feel Adequate	37.6	43.7	52.4	52.9			
Investments							
Feel Inadequate	53.9	47.2	43.5	40.6	12.3	3	.001
Feel Adequate	46.1	52.8	56.5	59.4			
Total Areas Feel Financially Secure							
None	12.8	10.8	8.1	5.2	44.9	6	.001
1 - 3	31.5	21.3	23.6	20.9			
4 - 7	55.8	67.9	68.3	73.9			

Table 1 (Continued)

Income and Security Variables	Number of Meetings Attended				Chi Square Tests		
	None (N=391)	1 - 9 (N=808)	10 - 12 (N=593)	13 - Over (N=612)	X^2	df	p
	----------Percent----------						
WILLS							
Had Will							
Respondent							
No	63.5	60.8	49.0	47.5	39.6	3	.001
Yes	36.5	39.2	51.0	52.5			
Spouse							
No	63.8	57.1	45.7	46.2	34.8	3	.001
Yes	36.2	42.9	54.3	53.8			
MONEY SAVING ACTIVITIES							
Raise Garden							
No	47.6	42.4	34.4	29.3	43.5	3	.001
Yes	52.4	57.6	65.6	70.7			
Preserve Food							
Freeze Food							
No	32.2	28.9	18.1	17.3	50.5	3	.001
Yes	67.8	71.1	81.9	82.7			
Can Food							
No	41.3	38.4	28.4	25.7	41.8	3	.001
Yes	58.7	61.6	71.6	74.3			
Dry Food							
No	90.7	83.3	80.0	78.3	26.5	3	.001
Yes	9.3	16.7	20.0	21.7			
Make/Mend Clothing							
Make Clothing							
No	59.5	54.9	49.1	38.5	52.3	3	.001
Yes	40.5	45.1	50.9	61.5			
Mend Clothing							
No	23.7	21.0	20.8	16.0	9.9	3	.020
Yes	76.3	79.0	79.2	84.0			

Table 1 (Continued)

Income and Security Variables	Number of Meetings Attended: None (N=391)	1 - 9 (N=808)	10 - 12 (N=593)	13 - Over (N=612)	Chi Square Tests: X^2	df	p
	----------Percent----------						
MONEY SAVING ACTIVITIES (continued)							
Repair Furniture							
Reupholster Furniture							
No	90.2	89.3	88.0	87.8	1.9	3	.604
Yes	9.8	10.7	12.0	12.2			
Refinish Furniture							
No	79.2	77.1	76.1	71.9	7.8	3	.050
Yes	20.8	22.9	23.9	28.1			
Repair House/Car							
Repair House							
No	45.8	48.8	44.4	43.2	4.9	3	.183
Yes	54.2	51.2	55.6	56.8			
Repair Car							
No	42.8	50.0	46.6	44.3	7.0	3	.071
Yes	57.2	50.0	53.4	55.7			
Save Energy							
No	24.8	25.9	27.4	23.4	2.6	3	.455
Yes	75.2	74.1	72.6	76.6			
Total Money Saving Activities Practiced							
None	9.0	6.1	6.2	3.8	65.3	9	.001
1 - 3	20.2	20.0	12.5	13.4			
4 - 6	39.1	38.5	38.1	31.9			
7 - 11	31.7	35.4	43.2	51.0			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

Income. Regardless of the reported number of Extension meetings attended, over one half of the respondents indicated they felt that their income was adequate. Of those attending no meetings, 57.5% reported feelings of adequacy regarding income while 68.8% of those attending thirteen or more meetings reported that they felt their income was adequate. There was a statistically significant positive correlation between feelings of income adequacy and the number of Extension meetings attended. As the number of meetings attended increased, the number of respondents reporting feelings of income adequacy increased.

Insurance. There was a positive relationship between the number of Extension meetings attended and feelings about adequacy of insurance coverage for all types of insurance listed. This relationship was significant at the .05 probability level for real estate insurance (.006) and liability insurance (.001). Feelings of adequacy increased as the number of meetings attended increased. The relationship was not statistically significant for life insurance and health insurance.

Savings and investments. Only 37.6% of persons attending no Extension meetings felt that they had adequate savings while 52.9% of persons attending thirteen or more meetings felt they had adequate savings. Similar statistics were shown for investments with 46.1% of respondents who attended no meetings feeling their investments

were adequate. Over 59% of those attending thirteen or more meetings felt they had adequate investments. The relationship between the number of Extension meetings attended and feelings of adequacy regarding savings and investments was statistically significant. As the number of meetings attended increased, the number of respondents reporting feelings of adequacy of savings and investments increased.

Total areas feel financially secure. When the different financial categories were combined, the results show that persons attending no meetings reported feelings of adequacy in four to seven areas 55.8% of the time compared to 73.9% of persons attending thirteen or more meetings in a year. The relationship was positive and significant between the number of meetings attended and feelings of financial adequacy in the combined seven areas. As the number of meetings attended increased, the number of persons reporting feelings of financial security in a greater number of areas increased.

Will

The second part of Table I shows the status of the respondent and spouse regarding a will in relation to the number of Extension and family resource management meetings attended.

Only 36.5% of the respondents attending no meetings reported having a will while 52.5% of the respondents who attended thirteen or more meetings had wills. Figures were similar for the spouse of the respondent with the exception that the highest percentage of spouses with wills (54.3%) occurred when the respondent had attended

ten to twelve Extension meetings. The percentage dropped slightly to 53.8% when the respondent reported attending thirteen or more meetings. The relationship was statistically significant and positive between the number of Extension and family resource management meetings attended by the respondent and possession of a will by the respondent and the spouse. As the number of meetings attended increased, the percentage of respondents and spouses who had a will increased with the exception noted above.

Money Saving Activities

The third section of Table I examines the relationship between the number of Extension and family resource management meetings attended and money saving activities practiced by the families surveyed. The money saving activities include raise a garden, freeze food, can food, dry food, make clothing, mend clothing, reupholster furniture, refinish furniture, repair house, repair car, save energy, and total money saving activities practiced. For ease in reporting, money saving activities have been combined in related groups.

Raise garden. Over half of all persons surveyed reported that they raise a garden. The percentage of persons raising a garden rose from 52.4% of those attending no meetings to 70.7% of those attending thirteen or more meetings. The number of respondents reporting that they raised a garden is positively and significantly related at the .05 level of probability to the number of Extension meetings attended. As the number of meetings attended increased, the number of persons raising gardens increased.

Preserve food. Over half of all respondents reported that they can and freeze foods. A much smaller percentage reported that they dry foods. Persons attending no meetings were less likely to freeze foods (67.8%), can foods (58.7%) and dry foods (9.3%) than were those attending thirteen or more meetings. Of those attending thirteen or more Extension meetings, 82.7% froze foods, 74.3% canned foods, and 21.7% dried foods. The number of respondents who preserve foods by freezing, canning, or drying was significantly and positively related to the number of Extension and family resource management meetings attended. As the number of meetings attended increased, the percentage of respondents preserving foods increased. The strength of the relationship as shown by the chi square test was strongest for persons freezing foods.

Make or mend clothing. The percentage of respondents who make clothing increased over twenty percent from 40.5% of persons attending no Extension meetings to 61.5% of persons attending thirteen or more meetings. The increase was less dramatic for those who reported mending clothing. Of those attending no meetings, 76.3% mended clothing while 84% of those attending thirteen or more meetings mended clothing. Both making and mending clothing were significantly related to the number of Extension meetings attended. Both practices increased as the number of meetings attended increased.

Repair furniture. There was a slight increase in the number of persons who reported reupholstering furniture or refinishing furniture

as the number of meetings attended increased. However, neither reupholstering or refinishing furniture was significantly related to the number of meetings attended at the .05 level of probability.

Repair house/car. The percentage of persons indicating that they do home repairs remained almost steady across the table with no significant increase in the practice as the number of meetings attended increased.

There was actually a decrease in the percent of respondents who indicated they repaired cars with those attending no Extension meetings being most likely to do their own car repairs. This decrease was not significant or constant across the table.

Save energy. Persons who indicated that they save energy varied with the number of Extension meetings attended. Of those attending no meetings, 75.2% practiced energy saving. The percent declined to 72.6% of those attending one to twelve meetings, but went back up to 76.6% of those attending thirteen or more meetings. These variations were not significant at the .05 level of probability.

Total money saving activities practiced. Only 31.7% of respondents who attended no meetings reported using as many as seven to eleven of the money saving activities listed in the survey. Of those attending thirteen or more of the Extension meetings, 51% reported using seven to eleven of the lsited practices. The relationship between the total number of money saving activities practiced and the total number of Extension and family resource management meetings attended was positive

and significant. The number of activities practiced increased as the number of meetings attended increased.

Summary

It can be concluded that there is a significant positive relationship between the number of Extension and family resource management meetings attended and feelings of financial security, possession of a will, and practicing money saving activities.

Discussion

The reason why the number of Extension meetings and family resource management meetings attended has a significantly positive effect on feelings of financial adequacy, possession of a will, and practicing money saving activities, is not apparent from the available data. It is hoped that as persons attend Extension meetings, they learn skills that help them to more effectively handle family finances. Other characteristics of the survey respondent such as income, educational level, age, and other factors might have more bearing on these areas than the meetings themselves. One study cited in the Review of Related Literature indicated that persons who attend adult education classes generally have higher educational levels than persons who do not attend. Extension related meetings could be loosely defined as adult education.

A closer look at the Extension audience might better explain the findings and offer further guidance in planning programs to reach persons most in need.

Relationships Between the Number of Visits and Telephone Calls to the Extension Office and Income and Security Variables

Section 2 presents results of an analysis of the relationship between the total number of visits and telephone calls made to the Extension Office in a year and selected income and security variables. The numbers of visits and telephone calls are divided into four groups: none, 1-5, 6-10, and 11 and over. The large range of reported visits and phone calls from 0-100 is not obvious from the table as it is shown. This section is divided into three parts: financial security, wills, and money saving activities.

Financial Security

The relationship between the number of phone calls and office visits made and the respondent's feelings of financial security is shown in part one of Table 2.

Income. Over half of the survey respondents reported that they felt their incomes were adequate regardless of the number of visits and phone calls they reported making to the Extension Office in the previous year. The percent of persons reporting feelings of adequacy increased from 58.9% of those persons making no phone calls or visits up to 74.1% of those persons making 6-10 visits or phone calls.

Table 2. Relationships Between the Number of Visits and Telephone Calls to the Extension Office and Income and Security Variables.

Income and Security Variables	Number of Calls and Visits				Chi Square Tests		
	None (N=595)	1 - 5 (N=812)	6 - 10 (N=468)	11 - Over (N=588)	X^2	df	p
	----------Percent----------						
FINANCIAL SECURITY							
Income							
Feel Inadequate	41.1	33.3	25.9	36.6	27.4	3	.001
Feel Adequate	58.9	66.7	74.1	63.3			
Insurance							
Life Insurance							
Feel Inadequate	32.4	30.1	25.3	30.2	6.2	3	.104
Feel Adequate	67.6	69.9	74.7	69.8			
Real Estate Insurance							
Feel Inadequate	34.1	21.9	19.1	26.7	34.0	3	.001
Feel Adequate	65.9	78.1	80.9	73.3			
Health Insurance							
Feel Inadequate	29.4	23.6	20.4	20.4	16.4	3	.001
Feel Adequate	70.6	76.4	79.6	79.6			
Liability Insurance							
Feel Inadequate	25.6	18.5	16.0	17.0	19.3	3	.001
Feel Adequate	74.4	81.5	84.0	83.0			
Savings and Investments							
Savings							
Feel Inadequate	57.6	51.4	47.9	51.5	10.2	3	.017
Feel Adequate	42.4	48.6	52.1	48.5			
Investments							
Feel Inadequate	53.5	41.4	40.1	46.5	17.4	3	.001
Feel Adequate	46.5	58.6	59.9	53.5			
Total Areas Feel Financially Secure							
None	13.6	8.1	7.1	7.1	48.8	6	.001
1 - 3	28.4	21.6	17.3	25.7			
4 - 7	58.0	70.3	75.6	67.2			

Table 2 (Continued)

Income and Security Variables	Number of Calls and Visits: None (N=595)	1 - 5 (N=812)	6 - 10 (N=468)	11 - Over (N=588)	Chi Square Tests: X^2	df	p
	----------Percent----------						
WILLS							
Had Will							
Respondent							
No	62.8	50.6	52.4	53.5	19.5	3	.001
Yes	37.2	49.4	47.6	46.5			
Spouse							
No	61.0	47.8	48.1	52.4	20.5	3	.001
Yes	39.0	52.2	51.9	47.6			
MONEY SAVING ACTIVITIES							
Raise Garden							
No	46.3	37.1	40.2	29.9	33.9	3	.001
Yes	53.7	62.9	59.8	70.1			
Preserve Food							
Freeze Food							
No	30.1	23.8	22.3	18.7	21.5	3	.001
Yes	69.9	76.3	77.7	81.3			
Can Food							
No	38.8	33.4	33.4	26.5	20.0	3	.001
Yes	61.2	66.6	66.6	73.5			
Dry Food							
No	86.6	82.4	79.3	78.4	14.9	3	.002
Yes	13.4	17.6	20.7	21.6			
Make/Mend Clothing							
Make Clothing							
No	60.4	52.8	43.6	40.3	56.1	3	.001
Yes	39.6	47.2	56.4	59.7			
Mend Clothing							
No	26.5	20.9	18.8	14.0	29.0	3	.001
Yes	73.5	79.1	81.3	86.0			

Table 2 (Continued)

Income and Security Variables	Number of Calls and Visits				Chi Square Tests		
	None (N=595)	1 - 5 (N=812)	6 - 10 (N=468)	11 - Over (N=588)	X^2	df	p
	----------Percent----------						
MONEY SAVING ACTIVITIES (continued)							
Repair Furniture							
Reupholster Furniture							
No	90.3	88.1	85.9	89.3	5.2	3	.156
Yes	9.7	11.9	14.1	10.7			
Refinish Furniture							
No	80.3	76.0	73.5	73.3	9.5	3	.024
Yes	19.7	24.0	26.5	26.7			
Repair House/Car							
Repair House							
No	53.1	45.9	46.0	40.1	19.1	3	.001
Yes	46.9	54.1	54.0	59.9			
Repair Car							
No	50.3	48.7	49.2	39.8	16.0	3	.001
Yes	49.7	51.3	50.8	60.2			
Save Energy							
No	29.0	26.8	25.6	21.4	9.3	3	.026
Yes	71.0	73.2	74.4	78.6			
Total Money Saving Activities Practiced							
None	10.3	4.8	5.8	4.3	83.9	9	.001
1 - 3	21.2	17.6	15.0	10.5			
4 - 6	39.7	38.3	33.3	35.4			
7 - 11	28.9	39.3	45.9	49.8			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

The percentage of persons reporting feelings of adequacy about their income declined to 63.3% of the respondents making eleven or more visits or phone calls during the year. The relationship between the number of visits and phone calls made to the Extension Office and feelings of adequacy regarding income was significant at the .05 level of probability and tended to be positive. As the number of visits and phone calls increased, the percent of respondents reporting feelings of income adequacy tended to increase until it reached the level of 11 or more visits or phone calls at which point feelings of adequacy declined.

Insurance. The relationship between the number of visits and telephone calls made to the Extension Office and the survey respondents' feelings regarding adequacy of insurance coverage was generally positive. For real estate, liability, and health insurance, as the number of visits and phone calls increased, the number of respondents reporting feelings of adequacy toward their coverage increased. For life insurance, the numbers reporting feelings of adequacy increased slightly as the number of visits and phone calls increased up to 11 visits and phone calls. At eleven or more phone calls or visits, the number reporting that they had adequate life insurance actually decreased. The relationship between the number of phone calls and visits to the Extension Office and respondents' feelings of adequacy regarding real estate insurance, health insurance, and liability insurance was significant and positive. As the number of visits and telephone calls increased, the percent of respondents reporting feelings of adequacy

toward their insurance coverage increased. The relationship between the number of visits and phone calls made to the Extension Office and feelings of adequacy regarding life insurance tended to be positive but was not significant at the .05 level of probability.

Savings and investments. Less than half of the survey respondents who made no visits or phone calls to the Extension Office reported feelings of adequacy toward their savings (42.4%) and investments (46.5%). As the number of phone calls and visits increased so did feelings of adequacy toward savings (52.1%) and investments (59.9%) until calls and visits reached the level of eleven and over. At that point the percent of respondents indicating feelings of adequacy decreased for both savings and investments. The relationship between the number of visits and phone calls made to the Extension Office and feelings of adequacy toward savings and investments was significant at the .05 level of probability and tended to be positive. As the number of visits and phone calls increased, the number reporting feelings of adequacy increased up to a point and then showed a slight decline.

Total areas feel financially secure. When all areas of the financial security section were combined, the survey showed that 58% of those persons making no phone calls or visits to the Extension Office felt secure in 4-7 of the seven areas. The percent increased up to 75.8% of those persons making eleven or more contacts. The relationship was significant and tended to be positive. As the

number of calls and visits increased, the percent reporting feelings of adequacy in all areas increased up to a point, then slacked off.

Will

The second part of Table II examines the relationship between persons having or not having a will and the number of phone calls or visits made to the Extension Office.

Of the respondents who made no phone calls or visits to the Extension Office, only 37.2% had wills. That percent jumps to 49.4% of those persons making one to five visits or phone calls. The percentage declines slightly to 46.5% of those making 11 or more calls or visits. The figures are practically identical for the spouses of respondents except the figures are one to two percent higher.

There is a statistically significant relationship between the number of visits and phone calls made to the Extension Office and possession of a will by the respondent and his or her spouse. This tends to be positive. Overall, as the number of phone calls and visits increases, the percent of respondents and spouses having a will increases.

Money Saving Activities

The third section of Table II shows the relationship between the number of phone calls and visits to the Extension Office and the money saving activities practiced by the families surveyed. These activities have been combined into related groups in the text for ease in reporting.

Raise garden. Of the persons making no phone calls or visits to the Extension Office, over half (53.7%) raised a garden. The percent increased to 70.1% of persons making eleven or more calls or visits. There was a slight dip to 59.8% of those making six to ten visits or phone calls. The relationship between raising a garden and the number of phone calls and visits made to the Extension Office was significant and positive. As the number of calls and visits increased, the number of persons raising gardens tended to increase.

Preserve food. Over half of all respondents reported canning or freezing foods. Those numbers rose steadily as the number of phone calls and visits to the Extension Office increased. A much smaller percent of the respondents dried foods but the numbers increased as the calls and visits increased. Those persons making eleven or more calls and visits were most likely to freeze (81.3%), can (73.5%), and dry (21.6%) foods of the persons surveyed. The relationship between persons perserving food and the number of phone calls and visits they made to the Extension Office was positive and significant at the .05 level of probability. As the number of calls and visits increased, the percentage of persons preserving foods increased.

Make or mend clothing. Less than half (39.6%) of the survey respondents who made no phone calls or visits made clothing. This figure increased to 59.7% of those persons making eleven or more

calls or visits. A much greater number of respondents mended clothes. Of those making no calls or visits, 73.5% mended clothes. This increased to 86% of those making eleven or more calls or visits. The relationship between the number of calls and visits made to the Extension Office and making or mending clothing was positive and significant. As the number of calls and visits increased, so did the percent of respondents making or mending clothing.

Repair furniture. The number of persons who indicated they reupholstered furniture rose slightly overall with the greatest number occurring among those making six to ten calls or visits (14.1%) to the Extension Office. The relationship was not significant. The percentage of persons refinishing furniture did increase steadily from 19.7% of those making no calls or visits to 26.7% of those making eleven or more contacts. This relationship was positive and significant. As the number of calls and visits increased, so did the percent of persons refinishing furniture.

Repair house/car. The percentage of respondents who repaired their homes rose from 46.9% of those persons making no calls or visits to the Extension Office to 59.9% of those making eleven or more calls or visits. The relationship between calls and visits to the Extension Office and the practice of repairing the home was positive and significant. As the number of contacts increased, the percentage of persons repairing their houses increased.

The percentage of persons repairing their cars increased from 49.7% of those persons making no phone calls or visits to the Extension Office to 60.2% of those making eleven or more contacts. This relationship was positive and significant. As the number of phone calls and contacts increased, the percentage of persons repairing their cars increased.

Save energy. There was a slight but steady increase in the percentage of persons who indicated that they saved energy. This increase was from 71% of those making no phone calls or visits to 78.6% of those making eleven or more contacts. The relationship between Extension calls and visits was significant and positive. As calls and visits increased, the percent of persons saving energy increased.

Total money saving activities practiced. When all eleven money saving practices were combined, the percent of respondents who indicated that they used 7-11 of the practices increased from 28.9% of those making no phone calls or visits to the Extension Office to 49.8% of those making eleven or more such contacts. The relationship between the total number of phone calls and visits to the Extension Office was positive and significant. As the number of phone calls and visits increased, so did the percentage of persons using seven or more of the eleven listed practices.

Summary

It is apparent that there is a significant and positive relationship between the number of phone calls and visits to the Extension Office and the survey respondents' feelings of financial adequacy, possession of a will, and practicing money saving activities. Only feelings about the adequacy of life insurance and use of the practice of reupholstering furniture were not significantly related to the number of phone calls and visits made to the Extension Office.

Discussion

It is hard to determine from the data available whether the number of phone calls and visits made to the Extension Office influenced persons to have feelings of financial adequacy, to write a will, and to adopt money saving practices or whether use of these practices influenced them to call or visit the Extension Office.

From personal experience, it appears that persons often call or visit the office after they have made a decision and encountered a problem more often than while trying to make a decision. Therefore, the use of a practice itself may be a greater influence on the number of calls and visits made to the office than the other way around. The survey also does not designate if the calls and visits made were in relationship to family resource management or some entirely different topic. Generally persons who make a lot of visits or telephone calls are in some leadership capacity and contact the Extension Office for information other than subject matter. A different type of survey

instrument would be needed to more accurately determine the influence of calls and visits to the Extension Office on income and security variables.

Relationships Between the Number of Newsletters and Publications Received and Income and Security Variables

Section 3 presents the results of an analysis of the relationship between the total number of newsletters and publications received by the survey respondent in a year and selected income and security variables. The numbers of newsletters and publications received are divided into four groups: none, one to nine, ten to fifteen, and sixteen and over. This section is divided into three parts: financial security, wills, and money saving activities.

Financial Security

The relationship between the number of newsletters and publications received and the respondents' feelings of financial security is shown in part one of Table 3.

Income. Table 3 shows that a greater percentage of the survey respondents receiving one to sixteen or more newsletters or publications reported feelings of adequacy regarding their income when compared with those persons receiving no publications. The increase was an average of 15% for the three categories.

Table 3. Relationship Between the Number of Extension Newsletters and Publications Received and Income and Security Variables.

Income and Security Variables	Number of Newsletters and Publications Received: None (N=289)	1 - 9 (N=708)	10 - 15 (N=1080)	16 - Over (N=378)	Chi Square Tests: X^2	df	p
	----------Percent----------						
FINANCIAL SECURITY							
Income							
Feel Inadequate	47.0	31.4	33.9	33.3	21.7	3	.001
Feel Adequate	53.0	68.6	66.1	66.7			
Insurance							
Life Insurance							
Feel Inadequate	32.7	31.5	29.1	25.6	5.3	3	.153
Feel Adequate	67.3	68.5	70.9	74.4			
Real Estate Insurance							
Feel Inadequate	31.1	22.6	26.3	23.1	8.0	3	.047
Feel Adequate	68.9	77.4	73.8	76.9			
Health Insurance							
Feel Inadequate	30.9	23.6	22.1	22.6	9.5	3	.024
Feel Adequate	69.1	76.4	77.9	77.4			
Liability Insurance							
Feel Inadequate	22.6	18.1	20.7	15.3	7.4	3	.061
Feel Adequate	77.4	81.9	79.3	84.7			
Savings and Investments							
Savings							
Feel Inadequate	57.8	51.0	52.0	51.2	3.9	3	.275
Feel Adequate	42.2	49.0	48.0	48.8			
Investments							
Feel Inadequate	54.5	40.6	46.6	43.3	11.8	3	.008
Feel Adequate	45.5	59.4	53.4	56.6			
Total Areas Feel Financially Secure							
None	13.1	8.1	10.3	4.0	38.4	6	.001
1 - 3	31.8	21.3	22.1	24.6			
4 - 7	55.0	70.6	67.6	71.4			

Table 3 (Continued)

Income and Security Variables	Number of Newsletters and Publications Received				Chi Square Tests		
	None (N=289)	1 - 9 (N=708)	10 - 15 (N=1080)	16 - Over (N=378)	X^2	df	p
	----------Percent----------						
WILLS							
Had Will							
Respondent							
No	68.9	52.7	53.5	50.2	13.4	3	.001
Yes	31.1	47.3	46.5	49.8			
Spouse							
No	63.5	51.4	51.5	47.6	13.4	3	.004
Yes	36.5	48.6	48.5	52.4			
MONEY SAVING ACTIVITIES							
Raise Garden							
No	54.4	36.9	38.9	25.7	55.5	3	.001
Yes	45.6	63.1	61.1	74.3			
Preserve Food							
Freeze Food							
No	36.6	22.2	24.7	13.9	46.4	3	.001
Yes	63.4	77.8	75.3	86.1			
Can Food							
No	48.7	32.3	32.1	24.7	42.4	3	.001
Yes	51.3	67.7	67.9	75.3			
Dry Food							
No	89.1	85.0	78.9	77.8	23.8	3	.001
Yes	10.9	15.0	21.1	22.2			
Make/Mend Clothing							
Make Clothing							
No	61.0	46.5	50.8	46.0	18.9	3	.001
Yes	39.0	53.5	49.2	54.0			
Mend Clothing							
No	29.5	18.0	21.3	13.3	28.6	3	.001
Yes	70.5	82.0	78.7	86.7			

Table 3 (Continued)

Income and Security Variables	Number of Newsletters and Publications Received: None (N=289)	1 - 9 (N=708)	10 - 15 (N=1080)	16 - Over (N=378)	Chi Square Tests: X^2	df	p
	----------Percent----------						
MONEY SAVING ACTIVITIES (continued)							
Repair Furniture							
Reupholster Furniture							
No	91.5	87.5	89.7	84.8	9.3	3	.026
Yes	8.5	12.5	10.3	15.2			
Refinish Furniture							
No	80.1	77.4	75.8	69.5	11.5	3	.009
Yes	19.9	22.6	24.2	30.5			
Repair House/Car							
Repair House							
No	48.1	46.9	47.9	38.6	10.3	3	.016
Yes	51.9	53.1	52.1	61.4			
Repair Car							
No	43.5	46.8	50.6	40.1	13.9	3	.003
Yes	56.5	53.2	49.4	59.9			
Save Energy							
No	29.3	22.0	29.6	19.4	23.0	3	.001
Yes	70.7	78.0	70.4	80.6			
Total Money Saving Activities Practiced							
None	14.9	3.5	6.5	3.2	91.6	9	.001
1 - 3	19.4	16.7	17.2	11.4			
4 - 6	36.7	39.3	37.5	30.7			
7 - 11	29.1	40.5	38.8	54.8			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

The relationship between the number of newsletters and publications received and the respondents' feelings of income adequacy was significant. Persons receiving publications and newsletters were more likely to feel that their income was adequate than were those persons receiving no publications. However, there was very little variation between those receiving one to nine publications and those receiving sixteen or more publications or newsletters.

Insurance. Over sixty percent of all survey respondents felt that they had adequate life, real estate, health, and liability insurance. These figures tended to increase as the number of Extension newsletters and publications received increased. However, the increase and the relationship was not significant for life insurance. Feelings of adequacy regarding real estate insurance had a barely significant relationship to the number of publications and newsletters received. It had a probability of .047 while .05 was considered the cut-off level for determining significance. Feelings about the adequacy of health insurance were slightly more significantly related to the number of publications and newsletters received, and the relationship was positive. As the number of publications increased, so did the feelings of adequacy regarding health insurance. Feelings concerning liability insurance were not significantly related to the number of publications received.

Savings and investments. Less than half of all survey respondents felt they had adequate savings regardless of the number of

Extension meetings and publications received. Feelings about savings were not significantly related to the number of newsletters and publications received. However, the relationship between feelings about investments and the number of extension newsletters and publications received was significant and tended to be positive. The percent of respondents indicating they felt that their investments were adequate increased to an average of around 56% over the 45% who received no newsletters or publications. The high percentage was 59.4% for those receiving one to nine publications.

Total areas feel financially secure. The percentage of respondents indicating that they felt adequate in four to seven of the seven categories listed increased from 55% of those receiving no publications or newsletters to 71.4% of those receiving sixteen or more such publications. There was a drop to 67.6% in the percentage of respondents who reported feelings of adequacy in four to seven of the areas for those receiving ten to fifteen newsletters or publications. The relationship between the number of newsletters and publications received and the total areas in which the respondents felt financially secure was significant at the .05 level of probability and tended to be positive. Overall, as the number of publications and newsletters increased, so did the percentage reporting that they felt financially secure in four to seven of the listed areas.

Wills

Part two of Table III shows the relationship between the number of newsletters and publications received and the respondents' and spouses' possession of a will.

Only about one third of the respondents (31.1%) and spouses (36.5%) who received no newsletters or publications had wills. The percentage increased for both groups to around 50% when sixteen or more publications or newsletters were received.

The relationship between the number of newsletters and publications received and possession of a will was significantly and positively related. As the number of newsletters and publications received increased so did the percentage of respondents and spouses possessing a will with the exception of a slight decrease for those receiving ten to fifteen publications.

Money Saving Activities

The third section of Table III shows the relationship between the number of newsletters and publications received and the use of certain money saving practices. Certain related practices listed on the table are grouped for convenience in reporting.

Raise garden. The percentage of survey respondents indicating that they raised a garden rose from 45.6% of those receiving no newsletters or publications to 74.3% of those persons receiving sixteen or more such publications. There was a dip in the percentage raising a garden to 61.1% of the respondents receiving ten to fifteen

publications or newsletters yearly. The number of newsletters and publications received was significantly and overall positively related to the percent of respondents raising a garden. As the number of publications and newsletters increased, the percent raising a garden tended to increase.

Preserve food. Over half of all respondents canned and froze foods. The percent of respondents freezing foods rose from 63.4% of those receiving no Extension publications or newsletters to 86.1% of those receiving sixteen or more publications. The percent of those canning foods rose from 51.3% of those receiving no literature to 75.3% of those receiving sixteen or more publications. The numbers of those drying foods was much less rising from 10.9% to 22.2%. The relationship between respondents preserving food and receiving Extension newsletters or publications was significant and positive. As the number of publications and newsletters received increased, the percentage of respondents preserving foods increased.

Make and mend clothing. The percent of respondents who made or mended clothing rose approximately 15% from the respondents who received no Extension literature to those receiving sixteen or more newsletters and publications. The table does show a drop in both categories for those receiving ten to fifteen publications. The relationship between making and mending clothes and receipt of Extension newsletters and publications was significant and tended to be positive. As the number of publications received increased, the

percentage of respondents making or mending clothing increased except for the dip in the ten to fifteen publications column.

Repair furniture. The percentage of respondents repairing furniture by reupholstering or refinishing was low in all columns of the table. However, there was an increase in both categories from column one to column four. A dip in the percent reupholstering furniture was noted in column three which shows receipt of ten to fifteen publications and/or newsletters. The relationship between repairing furniture and receipt of Extension literature was significant and tended to be positive. As the number of publications increased the percent repairing furniture increased generally.

Repair house/car. The percent of respondents who indicated they repaired their house hovered around 52% for those receiving zero to fifteen Extension publications or newsletters. The percentage jumped to 61.4% of those receiving sixteen or more such publications. The relationship between receipt of Extension literature and repair of the house was significant and positive for those receiving sixteen or more publications.

A change was noted in the percent of respondents who repaired their cars. There was actually a decrease in the percentage of those repairing their cars from those who received no publications (56.5%) to those who received up to fifteen publications (49.4%). An increase was noted only for those receiving sixteen or more newsletters or publications (59.9%). The relationship between the number of

newsletters and publications received and repair of cars was significant but multi-directional. It was negative for those receiving up to fifteen publications. As publications increased, repair of cars decreased. At sixteen or more publications the relationship was positive. As publications increased, car repairs increased.

Saved energy. The percent of respondents who reported saving energy was almost equal at around 70% for those receiving no newsletters or publications and those receiving ten to fifteen publications. Almost equal percentages at around 79% were noted for those receiving one to nine publications and those receiving sixteen or more pieces of literature. The relationship between the two was significant and tended to be positive with the exception of those receiving ten to fifteen publications.

Total money saving activities practiced. The percent of respondents who used seven to eleven of the eleven listed practices increased from 29.1% of those receiving no Extension literature to 54.8% of those receiving sixteen or more newsletters or publications. A dip to 38% was noted for those receiving ten to fifteen publications. The receipt of Extension newsletters and publications was significantly related to use of money saving practices and tended to be positive. As the number of publications received increased, the number indicating that they used seven to eleven of the practices increased with the exception of a slight dip for those receiving ten to fifteen publications.

Summary

Receipt of Extension publications and newsletters was significantly related to feelings of financial security, possession of a will, and use of money saving practices. The direction of that relationship was not clear-cut. It was positive over-all but in each section there was a slight decline noted in column three which showed ten to fifteen publications. This column contained the greatest number of respondents, more than double the numbers for columns one and four.

Discussion

The data available on this survey does not indicate whether publications or newsletters received related to family resource management or some other subjects. Therefore, it is difficult to tell just what role receipt of the literature played in helping the respondents with family resource management. Since resource management is a broad topic which touches just about every area of agriculture and home economics, we may assume that literature received was of some benefit in this area.

It is not apparent why there was a nearly consistent dip in the percent of positive responses in the column that included respondents receiving ten to fifteen newsletters and publications. The fact that that column included the greatest number of respondents may have had an effect. Also that column most likely contained the largest percentage of Home Demonstration Club members. The lower positive

response rate for that group could indicate a need for more family resource management meetings with Extension Homemaker's groups.

Relationships Between Extension Audience Affiliation and Income and Security Variables

Section 4 presents the results of an analysis of the relationship between the Extension Audience--Home Demonstration Club Member, Special Interest participant, participant in both, or other Extension Audience--and selected income and security variables. This section is divided into three parts: financial security, wills, and money saving activities.

Financial Security

The relationship between the respondents' position in the Extension audience and the respondents' feelings of financial security in various categories is shown in part 1 of Table 4.

Income. Home Demonstration Club Members (HDCM) were more likely to feel that their income was adequate than were the other groups, but the difference was not significant at the .05 level of probability.

Insurance. Persons in the "other" column were most likely to feel that they had adequate insurance protection in all areas except real estate insurance. Home Demonstration Club Members felt most confident in that category. None of the differences indicated a

Table 4. Relationship Between Extension Audience Affiliation and Income and Security Variables.

Income and Security Variables	Extension Audience Affiliation				Chi Square Tests		
	HDCM (N=1502)	Special Interest (N=329)	Both (N=191)	Other (N=383)	X^2	df	p
	----------Percent----------						
FINANCIAL SECURITY							
Income							
Feel Inadequate	32.6	37.0	36.6	38.7	6.6	3	.086
Feel Adequate	67.4	63.0	63.4	61.3			
Insurance							
Life Insurance							
Feel Inadequate	28.8	27.7	35.2	27.9	4.1	3	.247
Feel Adequate	71.2	68.7	64.8	72.1			
Real Estate Insurance							
Feel Inadequate	24.5	27.7	25.4	25.3	1.3	3	.722
Feel Adequate	75.5	72.3	74.6	74.7			
Health Insurance							
Feel Inadequate	23.7	26.3	23.4	20.2	3.6	3	.305
Feel Adequate	76.3	73.8	76.6	79.8			
Liability Insurance							
Feel Inadequate	18.3	25.2	21.2	17.4	9.2	3	.027
Feel Adequate	81.7	74.8	78.8	82.6			
Savings and Investments							
Savings							
Feel Inadequate	50.1	57.3	50.5	58.3	11.4	3	.001
Feel Adequate	49.9	42.7	49.5	41.7			
Investments							
Feel Inadequate	42.6	45.0	46.8	55.8	15.0	3	.002
Feel Adequate	57.4	55.0	53.2	44.2			
Total Areas Feel Financially Secure							
None	8.6	10.9	8.9	8.1	11.2	6	.082
1 - 3	21.4	24.9	22.5	28.2			
4 - 7	70.0	64.1	68.6	63.7			

Table 4 (Continued)

Income and Security Variables	Extension Audience Affiliation				Chi Square Tests		
	HDCM (N=1502)	Special Interest (N=329)	Both (N=191)	Other (N=383)	X^2	df	p
	----------Percent----------						
WILLS							
Had Will							
Respondent							
No	51.3	59.7	47.9	65.5	29.0	3	.001
Yes	48.7	40.3	52.1	34.5			
Spouse							
No	48.5	57.0	49.6	64.7	27.6	3	.001
Yes	51.5	43.0	50.4	35.3			
MONEY SAVING ACTIVITIES							
Raise Garden							
No	34.5	44.8	35.3	45.3	22.9	3	.001
Yes	65.5	55.2	64.7	54.7			
Preserve Food							
Freeze Food							
No	20.8	27.5	20.4	33.2	29.5	3	.001
Yes	79.2	72.5	79.6	66.8			
Can Food							
No	28.6	43.7	30.2	43.4	48.2	3	.001
Yes	71.4	56.3	69.8	56.6			
Dry Food							
No	80.5	84.9	73.9	88.7	23.2	3	.001
Yes	19.5	15.1	26.1	11.3			
Make/Mend Clothing							
Make Clothing							
No	47.0	51.4	45.5	60.3	22.4	3	.001
Yes	53.0	48.6	54.5	39.7			
Mend Clothing							
No	20.0	19.5	14.2	23.9	7.6	3	.056
Yes	80.0	80.5	85.8	76.1			

Table 4 (Continued)

Income and Security Variables	Extension Audience Affiliation: HDCM (N=1502)	Special Interest (N=329)	Both (N=191)	Other (N=383)	Chi Square Tests: X^2	df	p
	----------Percent----------						
MONEY SAVING ACTIVITIES (continued)							
Repair Furniture							
Reupholster Furniture							
No	89.0	86.5	83.2	90.9	8.9	3	.034
Yes	11.0	13.5	16.8	9.1			
Refinish Furniture							
No	75.1	76.0	70.7	80.9	8.3	3	.040
Yes	24.9	24.0	29.3	19.1			
Repair House/Car							
Repair House							
No	46.6	47.2	36.6	48.2	7.8	3	.051
Yes	53.4	52.8	63.4	51.8			
Repair Car							
No	48.4	45.5	47.6	43.0	3.9	3	.278
Yes	51.6	54.5	52.4	57.0			
Save Energy							
No	26.4	25.7	17.6	28.5	8.3	3	.040
Yes	73.6	74.3	82.4	71.5			
Total Money Saving Activities Practiced							
None	5.9	4.6	4.2	8.6	37.0	9	.001
1 - 3	14.6	19.8	12.0	22.2			
4 - 6	36.8	39.2	33.5	37.1			
7 - 11	42.7	36.5	50.3	32.1			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

significant relationship between the Extension audience and feelings of security concerning insurance except for liability insurance. The relationship between Extension audience placement and feelings of adequacy concerning liability insurance were significant at the .05 level of probability. "Others" and HDC Members were more likely to feel their liability insurance was adequate than were Special Interest audience participants.

Savings and investments. Home Demonstration Club Members were most likely to feel that they had adequate savings and investments. Persons in the "others" group were least likely to feel secure about their savings and investments. Persons that were both HDCM and Special Interest members felt almost as secure in savings as did HDCM but Special Interest members also felt better overall about their investments than did persons who were members of "both groups." The relationship between the position in the Extension audience and feelings of financial security in savings and investments was significant. Home Demonstration Club Members were more likely to feel that their savings and investments were adequate than were other Extension audience members.

Total areas feel financially secure. Overall, more HDCM felt adequate in four to seven of the seven security areas listed in the survey than did other Extension Audience members. However, this relationship was not significant at the .05 level of probability.

Wills

Part two of Table 4 shows the relationship between Extension Audience membership and possession of a will by the respondent and his or her spouse. Respondents who were members of both HDC and Special Interest audiences were more likely to have a will than were other audience members. Spouses of HDCM were most likely to have a will followed closely by spouses of members of both audiences. Members of the "other" audience were least likely to have a will.

Extension audience membership was significantly related to possession of a will by respondents and spouses. Respondents who were HDCM and Special Interest audience members and spouses of HDCM were more likely to have a will than were members of other Extension audiences.

Money Saving Activities

Part three of Table 4 shows the relationship between the Extension audience affiliation of the respondent and the use of money saving activities. Some related activities are grouped for ease of evaluation.

Raise garden. HDCM (65.5%) were the Extension audience most likely to raise a garden followed closely by the homemakers who were both HDCM and Special Interest participants (64.7%). Persons in the "other" category (54.7%) were less likely to raise a garden. The relationship between Extension audience affiliation and raising a garden was significant. Home Demonstration Club Members and HDCM

and Special Interest audiences were more likely to raise a garden than were persons in the "other" audience category.

Preserve food. Survey respondents who were both HDCM and Special Interest participants were generally most likely to preserve foods by freezing and drying than persons in the "other" Extension audience category. Home Demonstration Club members were slightly more likely to preserve foods by canning than were other audience members. The relationship between Extension audience affiliation and preserving foods was significant. Home Demonstration Club Members and HDCM who were also Special Interest participants were more likely to preserve foods than were persons from other Extension audiences.

Make and mend clothing. Respondents who were both HDCM and Special Interest participants were most likely to make and mend clothing. HDCM were close behind in making clothes but were about equal with other groups in mending clothes. The relationship between Extension audience affiliation and making clothes was significant. Persons who were HDCM or HDCM and Special Interest participants were more likely to make clothes than were members of the other two audiences. Extension audience affiliation and mending clothes were not significantly related at the .05 level of probability.

Repair furniture. Persons who were both HDCM and Special Interest participants were more likely than other Extension audiences to repair furniture by reupholstering or refinishing. Persons in the

"other" audience category were least likely to repair furniture. The relationship between the Extension audience affiliation and repairing furniture was significant. Home Demonstration Club Members who were also Special Interest audience members were more likely to repair furniture than were other Extension audience members.

Repair house/car. Persons in the combined HDCM-Special Interest audience were more likely to repair their home than were other audience members, but the relationship was not significant at the .05 level of probability. Persons in the "other" audience category were most likely to repair their cars but the relationship was not significant at the .05 level of probability.

Save energy. The audience most likely to practice energy saving was the combined HDCM-Special Interest participant member. Over 82% of those persons practiced saving energy as compared to below 75% for the other three audiences. Extension audience affiliation was significantly related to saving energy. Persons who were both HDCM and Special Interest participants were more likely to save energy than other Extension audiences.

Total number money saving activities practiced. Again, those persons who were HDCM and Special Interest participants were more likely to use 7-11 of the money saving practices (50.3%) than were HDCM (42.7%), Special Interest (36.5%), and others (32.1%). The relationship between Extension audience affiliation and use of seven

to eleven of the money saving activities was significant. Persons who were HDCM and Special Interest participants were more likely to use 7-11 of the money saving activities than were other audience members.

Summary

Extension audience affiliation was not significantly related overall to feelings of financial security. Audience affiliation was related to possession of a will. Home Demonstration Club Members and spouses were more likely to have a will than were other audience members. Audience affiliation was also significantly related to use of money saving practices. Persons who were HDCM and Special Interest participants were more likely to practice more money saving activities than were other audiences.

Discussion

From the numbers reported in Table 4 (p. 55) it is apparent not all survey respondents fit in one of the designated Extension audiences or either did not fill out that portion of the survey. Perhaps a column should have been added for those who were not Extension audience members. These could have served as a control or benchmark from which effectiveness of Extension teaching or programs might have been measured.

As to the results that were indicated, it seems that persons who are members of the Extension audience tend to have similar feelings about financial security. It seems our feelings about money come

from other areas than Extension audience affiliation. However, when practices are considered, audience affiliation is important. The greater percent of positive responses from persons who are both HDCM and Special Interest participants could be explained because they are apparently interested in the subject and are exposed to more teaching on the subject through attending HDC meetings and Special Interest sessions.

CHAPTER IV

DEMOGRAPHIC CHARACTERISTICS AND THEIR RELATIONSHIP TO SELECTED INCOME AND SECURITY VARIABLES

Chapter IV reports major findings regarding certain demographic characteristics of the respondent and their relationships to selected variables concerning family income and security.

The findings are addressed in seven sections, each related to one of the independent variables. Data pertaining to each section and independent variable are listed in separate tables.

Section 1 reports findings regarding relationships between the family structure and selected income and security variables. These variables are: (1) feelings of financial security, (2) possession of a will by respondent and/or spouse, and (3) money saving activities practiced.

Section 2 presents findings regarding the relationships between employment and selected income and security variables.

Section 3 reports findings regarding the relationships between the educational level of the respondent and selected income and security variables.

Section 4 presents findings regarding the relationships between the respondents' age and selected income and security variables.

Section 5 reports findings regarding the relationships between the location of the family dwelling and selected income and security variables.

Section 6 shows findings regarding the relationships between the sex of the respondent and selected income and security variables.

Section 7 reports the relationships between income and selected income and security variables.

Relationships Between Family Structure and Income and Security Variables

This section presents results of an analysis of the relationships between the family structure of the respondents' family and selected income and security variables. These variables include financial security, wills, and money saving activities. Each variable is further divided into parts to show relationships in greater detail. The family structure is listed as four types: married with no children, married with a child or children living at home, single with no child or children, and single with a child or children living at home.

Financial Security

The relationships between the family structure of the respondents and the respondents' feelings of financial security in different areas is shown in the first part of Table 5. The financial security section of the table lists seven areas of financial security. Some of these have been placed in related groups to ease reporting.

Table 5. Relationship Between Family Structure and Income and Security Variables.

Income and Security Variables	Family Structure				Chi Square Tests		
	Married-No Child (N=993)	Married-Child (N=1019)	Single-No Child (N=346)	Single-Child (N=69)	X^2	df	p
	----------Percent----------						
FINANCIAL SECURITY							
Income							
Feel Inadequate	29.3	36.7	35.1	62.3	37.2	3	.001
Feel Adequate	70.7	63.3	64.9	37.7			
Insurance							
Life Insurance							
Feel Inadequate	29.0	28.7	28.8	51.6	15.1	3	.002
Feel Adequate	71.0	71.3	71.2	48.4			
Real Estate Insurance							
Feel Inadequate	25.5	24.0	24.9	40.4	7.8	3	.051
Feel Adequate	74.5	76.0	75.1	59.6			
Health Insurance							
Feel Inadequate	23.8	21.1	25.0	49.3	28.3	3	.001
Feel Adequate	76.2	78.9	75.0	50.7			
Liability Insurance							
Feel Inadequate	18.7	18.5	19.9	37.1	13.3	3	.004
Feel Adequate	81.3	81.5	80.1	62.9			
Savings and Investments							
Savings							
Feel Inadequate	41.0	64.4	43.0	74.2	130.2	3	.001
Feel Adequate	59.0	35.6	57.0	25.8			
Investments							
Feel Inadequate	37.9	51.7	39.7	63.9	35.0	3	.001
Feel Adequate	62.1	48.3	60.3	36.1			
Total Areas Feel Financially Secure							
None	8.9	7.8	7.2	23.2	39.6	6	.001
1 - 3	21.0	22.8	29.5	34.8			
4 - 7	70.1	69.5	63.3	42.0			

Table 5 (Continued)

Income and Security Variables	Family Structure: Married-No Child (N=993)	Married-Child (N=1019)	Single-No Child (N=346)	Single-Child (N=69)	Chi Square Tests: X^2	df	p
	----------Percent----------						
WILLS							
Had Will							
Respondent							
No	44.3	67.0	41.3	71.0	122.6	3	.001
Yes	55.7	33.0	58.7	29.0			
Spouse							
No	40.4	64.1	39.3	77.8	107.7	3	.001
Yes	59.6	35.9	60.7	22.2			
MONEY SAVING ACTIVITIES							
Raise Garden							
No	30.0	37.4	58.3	50.0	87.1	3	.001
Yes	70.0	62.6	41.7	50.0			
Preserve Food							
Freeze Food							
No	19.5	22.9	35.3	35.9	40.3	3	.001
Yes	80.5	77.1	64.7	64.1			
Can Food							
No	27.9	33.5	44.0	41.5	31.9	3	.001
Yes	72.1	66.5	56.0	58.5			
Dry Food							
No	75.1	86.7	86.4	80.0	49.1	3	.001
Yes	24.9	13.3	13.6	20.0			
Make/Mend Clothing							
Make Clothing							
No	49.4	46.9	56.2	51.5	8.7	3	.033
Yes	50.6	53.1	43.8	48.5			
Mend Clothing							
No	22.5	15.0	25.7	19.7	26.6	3	.001
Yes	77.5	85.0	74.3	80.3			

Table 5 (Continued)

Income and Security Variables	Family Structure: Married-No Child (N=993)	Married-Child (N=1019)	Single-No Child (N=346)	Single-Child (N=69)	Chi Square Tests: X^2	df	p
	----------Percent----------						
MONEY SAVING ACTIVITIES (continued)							
Repair Furniture							
Reupholster Furniture							
No	87.5	88.1	92.9	88.9	7.3	3	.064
Yes	12.5	11.9	7.1	11.1			
Refinish Furniture							
No	76.2	72.2	83.7	78.1	18.2	3	.001
Yes	23.8	27.8	16.3	21.9			
Repair House/Car							
Repair House							
No	44.7	40.7	61.2	56.3	44.4	3	.001
Yes	55.3	59.3	38.8	43.8			
Repair Car							
No	38.8	37.8	66.0	55.4	82.5	3	.001
Yes	51.2	62.2	34.0	44.6			
Save Energy							
No	24.9	22.8	33.3	28.4	14.9	3	.002
Yes	75.1	77.2	66.7	71.6			
Total Money Saving Activities Practiced							
None	5.0	5.2	9.2	2.9	108.1	9	.001
1 - 3	14.3	12.5	28.0	34.8			
4 - 6	37.1	36.3	40.8	31.9			
7 - 11	43.6	46.0	22.0	30.4			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

Income. There were large variations in the percentage of respondents who indicated they felt that their incomes were adequate. Married persons with no children had the greatest percentage of positive responses with 70.7%. Single persons with children had the lowest percentage reporting feelings of adequacy, 37.7%. Married persons with children and single persons with no children had about an equal percentage of positive responses at 63.3% for the married families and 64.9% for single persons. The relationship between family structure and feelings of adequacy regarding income was significant. Married couples and single persons with no children and married couples with children had greater feelings of adequacy regarding income than did single persons with children.

Insurance. In all listed areas of insurance coverage the single person with children had a much lower percentage of positive responses regarding adequacy of coverage than did the other three groups. In all cases, the responses of married couples with no children, married couples with children, and single persons with no children were within 4% of each other. There was a 15% to 20% drop in positive responses for single persons with children. The relationship between family structure and feelings of adequacy regarding insurance coverage was significant for all but real estate insurance (.051) at the .05 level of probability. Single persons with children were less likely to have feelings of adequacy regarding insurance coverage than were persons in other family structures.

Savings and investments. The presence of children in a family seemed to lower the percentage of positive responses regarding adequacy of savings and investments. Married persons with no children and single persons with no children responded positively about 60% of the time regarding adequacy of savings and investments. Married persons with children had much lower responses, 35.6% for adequate savings and 48.3% for adequate investments. Single persons with children had the lowest positive responses with 25.8% for adequate savings and 36.1% for adequate investments. Family structure and feelings of adequacy regarding savings and investments were significantly related. Persons without children at home were more likely to have adequate feelings regarding savings and investments than were persons with children at home.

Total areas feel financially secure. When the areas of financial security were taken as a whole, married persons with children or without had the greatest percentage reporting feeling adequate in four to seven of the listed areas with around 70%. Single persons with children had the lowest percentage with 42%. The family structure was significantly related to feelings of adequacy in 4-7 of the total number of areas of financial security. Married persons and single persons with no children were more likely to have feelings of adequacy in four to seven of the listed areas of financial security than were single persons with children at home.

Wills

Part two of Table V reports the relationship between family structure and possession of a will by the respondent and his or her spouse.

Children at home seemed to have a bearing on whether or not the family had a will. Single persons with no children were most likely to have a will (58.7%). Single persons with children at home were least likely to have a will (29%). Married persons without children were more likely to have a will (55.7%) than were married persons with children at home (33.0%). The same ratios held true for the spouses of the respondents. Single persons giving a response for a spouse probably were referring to a deceased or divorced spouse. The relationship between family structure and possession of a will was significant. Persons without children living at home were significantly more likely to have a will than were persons with children living at home.

Money Saving Activities

The third part of Table 5 shows the relationship between family structure and the practice of eleven listed money saving activities. Some of these activities have been combined into related groups for ease in reporting.

Raise garden. Married persons without children had the highest percentage of gardens raised (70.0%). Single persons with no children had the lowest percentage of gardens raised (41.7%). Family structure

and raising a garden were significantly related. Married persons with or without children at home were more likely to raise a garden than were single persons with or without children.

Preserve food. Married persons without children at home had the highest percentage of preserving foods in all three ways: freezing (80.5%), canning (72.1%), and drying (24.9%). The lowest percentage of preserving foods varied among the other three groups, depending on the preservation method. Single persons with children were least likely to freeze foods (64.1%). Single persons without children were least likely to can foods (56.0%), and married persons with children were least likely to dry foods (13.3%). Preserving foods was significantly related to family structure. Married persons without children at home were more likely to preserve foods than were single persons with or without children.

Make and mend clothing. Married persons with children had the highest positive responses for both making clothes (53.1%) and mending clothes (85.0%). Single persons without children had the lowest positive responses for both making clothes (43.8%) and mending clothes (74.3%). Making and mending clothes were both significantly related to family structure. Married persons with children were more likely to make and mend clothing than were single persons without children.

Repair furniture. The percentage of persons who reupholstered furniture was around 12% for all respondents except for single persons with no children at home (7.1%). Family structure and reupholstering

furniture were not significantly related at the .05 level of probability. Married persons with children at home were most likely to refinish furniture (27.8%) while single persons without children were least likely to refinish furniture (16.3%). Family structure was significantly related to refinishing furniture. Married persons with children at home were more likely to refinish furniture than other family groups.

Repair house/car. The presence of a spouse seemed to increase the probability of respondents repairing the house or the car. Family structure and repair of the house or car were significantly related. Married persons with or without children at home were significantly more likely to repair their homes and cars than were single persons with or without children at home.

Save energy. The presence of more than one persons at home seemed to increase adoption of the energy saving practice. Single persons with no children at home were less likely than other groups to save energy. Family structure and saving energy were significantly related. Married persons with or without children at home were more likely to save energy than were single persons with no children at home.

Total number of money saving activities practiced. When the total number of money saving activities were combined married persons with children at home had the greatest percentage using seven to

eleven of the money saving activities at 46.0%. Only 22% of single persons with no children at home used seven to eleven of the money saving activities. Family structure and use of money saving practices were significantly related. Overall, married persons, with or without children at home were more likely to use more of the money saving practices than were single persons with or without children at home.

Summary

Family structure and feelings of financial security were significantly related. Married persons and single persons without children at home were more likely to have feelings of financial security in four to seven areas listed than were persons with children at home. Family structure and possession of a will were significantly related. Married persons and single persons without children at home had more wills than did married or single persons with children at home. Family structure and use of money saving activities were significantly related. Married persons with or without children were more likely to use money saving practices than were single persons with or without children.

Discussion

It appears that children at home are a major factor in causing families to feel insecure in many financial areas. This is probably due to the great responsibility that comes with raising children, including feeding, clothing, educating, and caring for their health. Once the children are raised, these financial and emotional burdens are reduced.

One would think that these feelings of responsibility would carry over into the practice of having a will. Persons with children at home should have a will if only for the sake of naming a guardian for the children. However, in this study, the persons least likely to have a will were persons with children at home. Some other factors must have been a greater influence than children on having a will. That factor was probably age. Persons without children at home were likely older and had already raised their families. Being older would tend to make them more aware of the eventuality of death and encourage them to make preparations including a will.

The use of money saving activities seemed to be more related to the presence of a spouse than to the presence of children. Many of the activities listed are typically done by men, such as house and car repairs. Since the large majority of the survey respondents were women, the absence of a spouse would likely decrease their use of these practices. The reason that single persons with children used these practices less was probably not based on need as much as it was lack of time and help in carrying out the tasks. Single persons with children would have less resources, especially physical assistance, than would married persons, and more financial burdens than single persons without children.

Extension agents would do well to seek ways to reach audiences of persons with children at home. These persons seem to be less secure and use less beneficial practices for financial resource management than other groups. They need assistance in dealing with the financial burdens that children place in families.

Relationships Between Employment Status of Family Members and Income and Security Variables

Section 2 presents the results of an analysis of the relationships between the employment status of family members and selected income and security variables. These variables include feelings of financial security, possession of a will, and use of money saving activities. Each of these variables is further broken down to show the relationships in greater detail. Related areas are then grouped for ease in reporting. Employment status has five categories: married, both employed; married, one employed; single, employed; single, unemployed; and retired.

Financial Security

The first part of Table 6 shows the relationship between the employment status of family members and their feelings of financial security in seven listed areas. Some of these are grouped for discussion.

Income. The group with the highest reported feelings of adequacy regarding income was the retired persons. Over 73% of these felt their income was adequate. Single persons had the least positive responses with employed single persons having the lowest percentage of feelings of income adequacy at 48.6%. Fifty-five percent of unemployed single persons felt their income was adequate. The married

Table 6. Relationship of Employment Status of Family Members and Income and Security Variables.

Income and Security Variables	Employment Status: Married-Both Emp. (N=657)	Married-One Empl. (N=850)	Single-Emp. (N=151)	Single-Unemp. (N=62)	Retired (N=737)	Chi Square Tests: X^2	df	p
	----------Percent----------							
FINANCIAL SECURITY								
Income								
Feel Inadequate	39.4	33.7	51.4	45.0	26.5	47.6	4	.001
Feel Adequate	60.6	66.3	48.6	55.0	73.5			
Insurance								
Life Insurance								
Feel Inadequate	28.6	29.7	33.1	54.7	27.4	18.7	4	.001
Feel Adequate	71.4	70.3	66.9	45.3	72.6			
Real Estate Insurance								
Feel Inadequate	27.1	25.3	28.8	33.3	21.5	8.5	4	.001
Feel Adequate	72.9	74.7	71.2	66.7	78.5			
Health Insurance								
Feel Inadequate	22.0	22.2	28.3	51.6	23.1	30.8	4	.001
Feel Adequate	78.0	77.8	71.7	48.4	76.9			
Liability Insurance								
Feel Inadequate	19.9	19.8	24.5	29.6	16.2	10.6	4	.032
Feel Adequate	80.1	80.2	75.5	70.4	83.8			
Savings and Investments								
Savings								
Feel Inadequate	63.7	57.6	64.8	50.0	32.8	154.7	4	.001
Feel Adequate	36.3	42.4	35.2	50.0	67.2			
Investments								
Feel Inadequate	52.3	46.2	59.0	47.4	32.7	45.3	4	.001
Feel Adequate	47.7	53.8	41.0	52.6	67.3			
Total Areas Feel Financially Secure								
None	7.2	9.3	11.9	11.3	8.8	48.4	8	.001
1 - 3	26.6	20.9	37.1	40.3	18.9			
4 - 7	66.2	69.8	51.0	48.4	72.3			

Table 6 (Continued)

Income and Security Variables	Employment Status: Married-Both Emp. (N=657)	Married-One Emp. (N=850)	Single-Emp. (N=151)	Single-Unemp. (N=62)	Retired (N=737)	Chi Square Tests: X^2	df	p
	----------Percent----------							
WILLS								
Had Will								
Respondent								
No	63.5	63.7	65.4	40.4	40.4	159.4	4	.001
Yes	36.5	36.3	34.6	59.6	65.9			
Spouse								
No	63.3	57.6	51.4	47.4	32.6	112.0	4	.001
Yes	36.7	42.4	48.6	52.6	67.4			
MONEY SAVING ACTIVITIES								
Raise Garden								
No	45.1	31.5	62.0	55.2	32.2	80.7	4	.001
Yes	54.9	68.5	38.0	44.8	67.8			
Preserve Food								
Freeze Food								
No	29.5	20.1	46.9	35.6	16.8	84.9	4	.001
Yes	70.5	79.9	53.1	64.4	83.2			
Can Food								
No	41.1	29.0	57.5	36.2	24.7	87.6	4	.001
Yes	58.9	71.0	42.5	63.8	75.3			
Dry Food								
No	87.6	82.0	88.3	74.6	75.1	41.4	4	.001
Yes	12.4	18.0	11.7	25.4	24.9			
Make/Mend Clothing								
Make Clothing								
No	55.5	42.8	58.2	56.9	49.4	29.7	4	.001
Yes	44.5	57.2	41.8	43.1	50.6			
Mend Clothing								
No	20.9	15.4	26.9	25.4	22.6	19.6	4	.001
Yes	79.1	84.6	73.1	74.6	77.4			

Table 6 (Continued)

Income and Security Variables	Employment Status: Married-Both Emp. (N=657)	Married-One Emp. (N=850)	Single-Emp. (N=151)	Single-Unemp. (N=62)	Retired (N=737)	Chi Square Tests: X^2	df	p
	----------Percent----------							
MONEY SAVING ACTIVITIES (continued)								
Repair Furniture								
Reupholster Furniture								
No	90.6	87.5	87.9	93.0	86.8	6.4	4	.171
Yes	9.4	12.5	12.1	7.0	13.2			
Refinish Furniture								
No	76.7	72.0	78.0	81.0	77.4	8.7	4	.068
Yes	23.3	28.0	22.0	19.0	22.6			
Repair House/Car								
Repair House								
No	45.8	39.7	56.8	57.9	49.9	27.2	4	.001
Yes	54.2	60.3	43.2	42.1	50.1			
Repair Car								
No	41.3	39.4	60.1	58.2	56.2	63.6	4	.001
Yes	58.7	60.6	39.9	41.8	43.8			
Save Energy								
No	24.9	22.7	33.3	26.7	28.1	10.7	4	.030
Yes	75.1	77.3	66.7	73.3	71.9			
Total Money Saving Activities Practiced								
None	6.7	4.6	9.3	11.3	5.4	87.1	12	.001
1 - 3	18.3	10.6	35.1	22.6	16.3			
4 - 6	36.8	37.1	31.8	33.9	38.1			
7 - 11	38.2	47.8	23.8	32.3	40.2			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

couples with one person employed were more satisfied with their incomes (66.3%) than were couples with both partners employed (60.6%). The relationship between employment status and feelings of income adequacy was significant. Retired persons were more likely to feel that their income was adequate than employed or other unemployed persons. Single employed persons were less likely than other groups to feel that their income was adequate.

Insurance. For all types of insurance listed--life, real estate, health, and liability insurance, single employed persons had the least positive responses concerning adequacy of coverage. Retired persons had the highest percentage of positive responses for all but health insurance. There was little variation in the percentage of positive responses among the groups with the exception of unemployed single people. The relationship between employment status and feelings of adequacy regarding life, health, and liability insurance coverage was significant. Single unemployed persons were less likely to feel that their insurance coverage was adequate than were other groups. Feelings of adequacy regarding real estate insurance were not significantly related to employment status.

Savings and investments. Retired persons had the most positive responses regarding feelings of adequacy toward savings and investments of all groups at around 67%. Single employed persons had the lowest positive responses at 35% for savings and 41% for investments. Married couples with both employed had the next lowest percentage

of positive responses. Employment status and feelings of adequacy regarding savings and investments were significantly related. Retired persons were more likely to feel they had adequate savings and investments than were other groups.

Total areas feel financially secure. Seventy-two percent of the retired persons surveyed indicated they felt secure in four to seven areas of the areas listed. They were followed closely by married couples with one partner employed at nearly 70%. Single persons had the least positive responses with 51% of single employed persons and 48% of unemployed singles reporting feelings of adequacy in four to seven of the listed areas. Employment status and feelings of financial security in four to seven areas were significantly related. Retired persons and married couples with only one employed spouse were more likely to feel financially secure in four to seven areas than were married couples with both working and single persons both employed and unemployed.

Wills

Part 2 of Table 6 shows the relationship between employment status and possession of a will.

Retired persons and their spouses were most likely to have a will with an average of over 66%. Among the other groups the percentage of respondents having wills was about the same at around 35% for all except single unemployed persons where the percentage increased to 59.6% of the respondents. Figures for spouses were higher in all

cases except for those single unemployed people, but total numbers for that group were very small.

The relationship between possession of a will and employment status was significant. Retired persons were more likely to have a will than any other employed or unemployed group.

Money Saving Activities

The third part of Table 6 shows the relationship between employment status and use of certain money saving activities. Some of these activities are grouped to aid in writing up results.

Raise garden. Retired persons and families with one employed spouse were nearly equally likely to raise a garden with about 68% giving a positive response. Single employed persons were least likely to have a garden with 38% indicating they raised a garden. Employment status was significantly related to raising a garden. Retired persons and couples with one employed spouse were significantly more likely to raise a garden than were persons of other employment status.

Preserve food. In the case of preserving food, those homemakers who work at home, i.e. the retired, single unemployed, and couples with only one person employed, preserved more foods by freezing, canning, and drying than did married couples with both persons employed and single employed persons. The relationship between employment and preserving food was significant. Homemakers employed outside the home (i.e. single employed persons and couples with both employed) were less likely to preserve foods than were other homemakers.

Make and mend clothing. Married couples with one person employed made and mended clothing more than the other listed groups with 57.2% making clothing and 84.6% mending clothing. Single persons who were employed made and mended clothing less than the other groups. Only 41.8% of single employed persons made clothes and 73.1% of them mended clothing. Both practices were significantly related to employment status. Homemakers who were married with only one partner employed were more likely to make and mend clothing than were other homemakers.

Repair furniture. Unemployed single persons were less likely than other employment groups to repair furniture by reupholstering or refinishing. Employment status and repair of furniture by reupholstering and refinishing was not significantly related at the .05 level of probability.

Repair house/car. Married couples with one or both spouses employed indicated that they repaired the house and car more than did single or retired persons. The highest positive responses came from married couples with one spouse employed with around 60% repairing the house and car. Around 40% of single persons employed or unemployed reported that they repaired their houses and cars. Exployment status and repair of the house and car are significantly related. Married persons with one or both spouses employed were more likely to repair the house and car than were single employed or unemployed persons or retired persons.

Save energy. There was very little variation among the employment status groups in the percentage of persons indicating that they saved energy except for single employed persons. They were less likely to conserve energy than were any of the other groups. Employment and saving energy were significantly related at the .05 level of probability. Single employed persons were less likely to save energy than all other listed groups.

Total money saving activities practiced. Married couples with only one employed spouse were more likely to use 7-11 of the listed money saving activities (47.8%) than other groups. Single employed persons were least likely to use 7-11 of the money saving activities with only 23.8% of those persons indicating they used those practices. Employment status and the total number of money saving activities used were significantly related. Married persons with one employed spouse were more likely to use money saving activities than were other groups. Single employed persons were least likely to use money saving activites.

Summary

Employment status and feelings of financial security were significantly related. Retired persons and married couples with one employed spouse were more likely to feel financially secure than were single persons employed or unemployed or married couples with both spouses employed.

Employment status and possession of a will were significantly related. Retired persons were more likely to have a will than any of the other respondents.

Employment status was significantly related to use of money saving activities. Married couples with only one employed spouse used more money saving activities than any other group.

Discussion

After having indicated that employment status was significantly related to financial security, possession of a will, and use of money saving activities, it must be noted that Table VI reflects family structure as well as employment status and age to a certain extent. Therefore, it is not entirely correct to say that employment is the influencing variable in determining feelings or use of various practices.

In most cases the results were divided between married and unmarried persons rather than employed versus unemployed persons. Age was also seen as a factor in possession of a will. Retired persons who were most likely older were more likely to have a will than were other groups.

Employment's effect on any of the listed areas in Table 6 (page 77) is probably related more to time or lack of time that to the job itself.

Relationships Between Education and Income and Security Variables

Section 3 presents results of an analysis of the relationship between the educational level of the survey respondent and selected income and security variables. These variables include financial security, possession of a will, and money saving activities. These variables are further broken down to show the relationship in greater detail. Education level is divided into three levels: high school or less, vocational school, and college.

Financial Security

The relationship between the educational level of the respondent and the respondents' feelings of financial security in different areas is shown in the first part of Table 7. The seven areas listed on the table have been placed in related groups for ease of discussion.

Income. Over 60% of the respondents felt their incomes were adequate regardless of their educational level. Persons attending vocational school had the lowest positive response with 61.6% feeling adequate, while those with a college education had the highest positive response at 69.5%. The relationship between education level and feelings of income adequacy was significant at the .05 level of probability. Persons with a college education were more likely to feel that they had an adequate income.

Table 7. Relationship of Educational Level of the Respondent and Income and Security Variables.

Income and Security Variables	Educational Level			Chi Square Tests		
	High School or Less (N=1378)	Vocational School (N=231)	College (N=815)	X^2	df	p
	----------Percent----------					
FINANCIAL SECURITY						
Income						
Feel Inadequate	36.4	38.4	30.5	9.2	2	.010
Feel Adequate	63.6	61.6	69.5			
Insurance						
Life Insurance						
Feel Inadequate	32.7	27.2	25.3	13.5	2	.001
Feel Adequate	67.3	72.8	74.7			
Real Estate Insurance						
Feel Inadequate	27.7	27.3	21.0	11.3	2	.004
Feel Adequate	72.3	72.7	79.0			
Health Insurance						
Feel Inadequate	25.5	27.2	18.8	14.7	2	.001
Feel Adequate	74.5	72.8	81.2			
Liability Insurance						
Feel Inadequate	21.3	22.9	15.4	12.5	2	.002
Feel Adequate	78.7	77.1	84.6			
Savings and Investments						
Savings						
Feel Inadequate	52.4	55.2	52.0	.7	2	.689
Feel Adequate	47.6	44.8	48.0			
Investments						
Feel Inadequate	47.1	51.5	40.8	8.7	2	.013
Feel Adequate	52.9	48.5	59.2			
Total Areas Feel Financially Secure						
None	9.7	10.4	6.0	21.0	4	.001
1 - 3	25.5	22.9	20.2			
4 - 7	64.9	66.7	73.7			

Table 7 (Continued)

Income and Security Variables	Educational Level: High School or Less (N=1378)	Vocational School (N=231)	College (N=815)	Chi Square Tests: X^2	df	p
	----------Percent----------					
WILLS						
Had Will						
Respondent						
No	57.8	56.0	49.0	14.7	2	.001
Yes	42.2	44.0	51.0			
Spouse						
No	55.5	54.6	45.9	14.5	2	.001
Yes	44.5	45.4	54.1			
MONEY SAVING ACTIVITIES						
Raise Garden						
No	33.4	42.7	43.8	25.7	2	.001
Yes	66.6	57.3	56.2			
Preserve Food						
Freeze Food						
No	22.3	24.6	24.7	1.8	2	.401
Yes	77.7	75.4	75.3			
Can Food						
No	29.0	33.8	38.7	21.5	2	.001
Yes	71.0	66.2	61.3			
Dry Food						
No	79.6	84.0	84.9	10.3	2	.006
Yes	20.4	16.0	15.1			
Make/Mend Clothing						
Make Clothing						
No	49.6	49.8	48.8	.2	2	.927
Yes	50.4	50.2	51.2			
Mend Clothing						
No	21.0	19.8	17.6	3.7	2	.157
Yes	79.0	80.2	82.4			

Table 7 (Continued)

Income and Security Variables	Educational Level: High School or Less (N=1378)	Vocational School (N=231)	College (N=815)	Chi Square Tests: X^2	df	p
	----------Percent----------					
MONEY SAVING ACTIVITIES (continued)						
Repair Furniture						
Reupholster Furniture						
No	89.0	90.1	87.0	2.6	2	.276
Yes	11.0	9.9	13.0			
Refinish Furniture						
No	78.8	73.0	71.1	16.9	2	.001
Yes	21.2	27.0	28.9			
Repair House/Car						
Repair House						
No	47.6	48.2	42.4	5.7	2	.057
Yes	52.4	51.8	57.6			
Repair Car						
No	47.0	47.1	44.9	.9	2	.624
Yes	53.0	52.9	55.1			
Save Energy						
No	28.3	25.4	21.3	12.9	2	.002
Yes	71.7	74.6	78.7			
Total Money Saving Activities Practiced						
None	6.5	7.4	4.0	9.8	2	.132
1 - 3	15.7	13.0	17.7			
4 - 6	36.3	38.5	37.5			
7 - 11	41.5	41.1	40.7			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

Insurance. An average of around 75% of all survey respondents felt they had adequate insurance coverage of all four listed types. Responses were lower for life insurance than for the other types. College educated respondents consistently had higher positive responses for all types of insurance. Lowest positive response levels varied between the other two groups. The relationship between the educational level of the respondent and their feelings of adequacy regarding insurance coverage was significant. Persons with a college education were more likely to feel they had adequate insurance coverage than were persons with high school or less vocational school training.

Savings and investments. Less than half of the survey respondents indicated they felt that their savings were adequate. Slightly more felt that their investments were adequate. Those with a college education had higher positive responses in both areas, but the relationship between education level and feelings of adequacy toward savings was not significant. The relationship was significant at the .05 level for education level and feelings of adequacy toward investments. College educated respondents were more likely to feel that their investments were adequate than were high school or vocational school educated persons.

Total areas feel financially secure. When the listed areas of financial security were combined, persons with a high school education or less had the lowest positive response of 64.9% for four to seven

of the listed areas. Persons with a college education had the highest percentage of positive responses with 73.7% indicating they felt secure in four to seven of the seven listed areas. The relationship between educational level of the respondent and feelings of financial security was significant at the .05 level of probability. College educated persons were more likely to feel financially secure in four to seven of the listed areas than were persons with a high school education or less or with vocational school training.

Wills

Part 2 of Table 7 shows the relationship between the educational level of the respondent and the respondents and spouses' possession of a will.

Less than half of the persons with a high school education or less and those with vocational school training had a will. In both cases the spouses were slightly more likely to have a will. Of persons with a college education, 51.0% indicated that they had a will, while 54.1% of their spouses had a will. Educational level of the survey respondent and their possession of a will and their spouses' possession of a will were significantly related. Persons with a college education were more likely to have a will than were persons with high school or vocational education.

Money Saving Activities

Part 3 of Table 7 shows the relationship of the educational level of the survey respondent to use of money saving activities.

Activities listed on the table are grouped into related areas for ease in reporting.

Raise garden. Of respondents with a high school education or less, 66.6% of them indicated that they raised a garden. Only 56.2% of those with a college education and 57.3% of those with vocational training raised a garden. Educational level and raising a garden were significantly related at the .05 level of probability. Persons with a high school education or less were more likely to raise a garden than were those with vocational or college education.

Preserve food. Over 75% of all respondents indicated that they froze foods. The relationship between educational level and preserving foods by freezing was not significant. Persons with a high school education or less had the highest positive responses for canning (71.0%) and drying (20.4%) while persons with a college education had the lowest canning scores (61.3%) and drying scores (15.1%). Preserving food by canning or drying was significantly related to the educational level of the respondent. Persons with a high school education or less were more likely to preserve foods by canning or drying than were persons with vocational school or college education.

Make or mend clothing. Around 50% of all the respondents indicated they made clothing regardless of their educational level. Around 80% of all respondents indicated that they mended clothing.

The relationship between making and mending clothing and the educational level of the respondent was not significant.

Repair furniture. Around 11.5% of all survey respondents indicated that they repaired furniture by reupholstering. The relationship between educational level of the respondent and repairing furniture by reupholstering was not significant. Responses on refinishing furniture ranged from 21.2% of persons with a high school or lower education up to 28.9% of persons with a college education. The relationship between education and repair of furniture by refinishing was significant. Persons with a vocational education or college education were more likely to refinish furniture than were persons with a high school education or less.

Repair house/car. Persons with a college education had the greatest number of positive responses regarding repairing the house or car, but the relationship between the educational level of the respondent and repair of the house or car was not significant at the .05 level of probability.

Save energy. The percentage of positive responses regarding saving energy ranged from 71.7% of persons with a high school or lower education up to 78.7% of persons with a college education. The relationship between the educational level of the respondent and practicing saving energy was significant. Persons with a college education were more likely to save energy than were persons with high school or vocational education.

Total number of money saving activities practiced. When the money saving activities were combined the percentage of respondents who used seven to eleven listed practices was about 41% for all educational levels. The educational level of the respondent and their use of seven to eleven of the listed money saving activities was not significant at the .05 level of probability.

Summary

The relationship between the educational level of the survey respondents and their feelings of financial security in four to seven of the listed areas was significant. Persons with a college education were more likely to feel secure in four to seven listed areas than were other respondents.

The relationship between the respondents' educational level and possession of a will was significant. Respondents with a college education and their spouses were more likely to have a will than were respondents and spouses with other educational levels.

The relationship between the educational level of the respondents and their use of 7-11 of the listed money saving activities was not significant though some individual activities were significantly related to the respondents' educational level.

Discussion

The reason why persons with a college education seem to feel more financially secure and are more likely to have a will than

persons with a high school or vocational education may be related to their income. Persons with a college education generally have jobs with higher salaries than do persons with less education. Thus, they would likely feel more secure in areas related to income. The higher education itself might also make them more knowledgeable about financial management including insurance, investments, and the need for a will.

The reason for education being less related to use of money saving activities might have several explanations. Persons with higher educations and likely higher salaries would have less need to use the money saving activities. However, education would probably expose them to the need for such practices such as house and car repair and saving energy. So even though the need to save money might be less for college educated people, the desire to do so might be greater because of education.

Relationship of Age of the Respondent to Income and Security Variables

Section 4 of Chapter IV gives the results of an analysis of the relationship between the age of the respondent and selected income and security variables. These variables include feelings of financial security, possession of a will, and use of money saving activities. Each of these major variables is further broken down to show these relationships in greater detail. Age is divided into three categories: under 35, 35-54, 55 and over.

Financial Security

The relationship between the age of the respondent and the respondent's feelings of financial security in seven listed areas is shown in the first part of Table 8. These seven areas have been combined into related groups for ease in reporting.

Income. Persons with the lowest level of feelings of financial security were those in the under 35 age group. Only 56.9% of them felt that their income was adequate. The 35-54 year olds had a 65.7% positive response to feelings of income adequacy. Persons in the 55 and over age group had the greatest percentage of positive responses to income adequacy at 70.3%. The relationship between the respondents' age and their feelings of income adequacy was significant and positive. As the respondents' ages increased, their feelings of income adequacy increased.

Insurance. The findings regarding adequacy of insurance coverage are not as clear cut. An almost equal 70% of all respondents felt they had adequate life insurance regardless of age. The same held true for health insurance with around 76.5% of all respondents indicating they had adequate coverage. The relationship between age and adequacy of life insurance and health insurance was not significant at the .05 level of probability. Persons under 35 had the lowest percentage of positive responses regarding liability and real estate insurance. Persons in the 35-54 years age bracket felt

Table 8. Relationship of Age of the Respondent and Income and Security Variables.

Income and Security Variables	Age of Respondent			Chi Square Tests		
	Under 35 (N=514)	35 - 54 (N=899)	55 - Over (N=1011)	X^2	df	p
	----------Percent----------					
FINANCIAL SECURITY						
Income						
Feel Inadequate	43.1	34.3	29.7	26.2	2	.001
Feel Adequate	56.9	65.7	70.3			
Insurance						
Life Insurance						
Feel Inadequate	30.5	29.3	29.1	.3	2	.855
Feel Adequate	69.6	70.2	70.9			
Real Estate Insurance						
Feel Inadequate	30.4	22.8	24.5	9.3	2	.001
Feel Adequate	69.6	77.2	75.5			
Health Insurance						
Feel Inadequate	23.5	22.7	24.0	.5	2	.792
Feel Adequate	76.5	77.3	76.0			
Liability Insurance						
Feel Inadequate	23.7	18.6	17.9	7.4	2	.025
Feel Adequate	76.3	81.4	82.1			
Savings and Investments						
Savings						
Feel Inadequate	68.4	58.7	38.0	142.6	2	.001
Feel Adequate	31.6	41.3	62.0			
Investments						
Feel Inadequate	60.8	47.5	34.5	66.3	2	.001
Feel Adequate	39.2	52.5	65.5			
Total Areas Feel Financially Secure						
None	10.1	8.0	8.7	13.3	4	.001
1 - 3	28.4	22.0	21.7			
4 - 7	61.5	70.0	69.6			

Table 8 (Continued)

Income and Security Variables	Age of Respondent			Chi Square Tests		
	Under 35 (N=514)	35 - 54 (N=899)	55 - Over (N=1011)	X^2	df	p
	----------Percent----------					
WILLS						
Had Will						
Respondent						
No	77.8	60.9	35.5	243.2	2	.0
Yes	22.2	39.1	64.5			
Spouse						
No	73.4	58.2	33.8	177.2	2	.0
Yes	26.6	41.8	66.2			
MONEY SAVING ACTIVITIES						
Raise Garden						
No	48.0	35.1	34.9	28.4	2	.001
Yes	52.0	64.9	65.1			
Preserve Food						
Freeze Food						
No	31.7	22.3	20.0	26.3	2	.001
Yes	68.3	77.7	80.0			
Can Food						
No	43.7	31.7	27.7	39.4	2	.001
Yes	56.3	68.3	72.3			
Dry Food						
No	90.3	83.5	76.6	43.8	2	.001
Yes	9.7	16.5	23.4			
Make/Mend Clothing						
Make Clothing						
No	51.3	47.0	50.7	3.4	2	.180
Yes	48.7	53.0	49.3			
Mend Clothing						
No	19.9	17.2	22.2	7.4	2	.025
Yes	80.1	82.8	77.8			

Table 8 (Continued)

Income and Security Variables	Age of Respondent			Chi Square Tests		
	Under 35 (N=514)	35 - 54 (N=899)	55 - Over (N=1011)	X^2	df	p
	----------Percent----------					
MONEY SAVING ACTIVITIES (continued)						
Repair Furniture						
Reupholster Furniture						
No	89.2	87.9	88.3	.5	2	.774
Yes	10.8	12.1	11.7			
Refinish Furniture						
No	73.3	73.3	79.0	9.9	2	.007
Yes	26.7	26.7	21.0			
Repair House/Car						
Repair House						
No	46.5	40.6	50.1	16.7	2	.001
Yes	53.5	59.4	49.9			
Repair Car						
No	39.6	38.9	56.4	67.7	2	.001
Yes	60.4	61.1	43.6			
Save Energy						
No	24.2	23.0	28.8	8.9	2	.012
Yes	75.8	77.0	71.2			
Total Money Saving Activities Practiced						
None	7.0	4.9	5.9	21.9	6	.001
1 - 3	18.9	13.5	17.0			
4 - 6	36.2	35.0	39.1			
7 - 11	37.9	46.6	38.0			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

best about real estate insurance coverage with a 77.2% positive response. Persons in the 55 and over age group felt best about liability insurance with an 82.1% positive response. The relationship between age and feelings of adequacy regarding real estate and liability insurance was significant. Persons in the under 35 age bracket were less likely to feel that their liability and real estate insurance was adequate.

Savings and investments. The under 35 age bracket had the lowest percentage of positive responses regarding adequacy of savings (31.6%) and investments (39.2%). Those persons over 55 had the highest percentage of positive responses with 62% feeling they had adequate savings and 65.5% feeling their investments were adequate. The relationship between the respondents' age and feelings of adequacy toward savings and investments was significant and positive. As the respondents' age increased, their feelings of adequacy regarding savings and investments increased.

Total areas feel financially secure. When all of the listed financial security areas were combined, persons in the under 35 age bracket were least likely to feel secure in four to seven of the areas with 51.5% doing so. The percentages of persons in the 35 to 54 years age bracket and the 55 and over bracket were almost identical at around 70%. The age of the respondent and the total areas in which they felt financially secure were significantly related. Persons under 35 years of age were less likely to feel

financially secure in four to seven of the listed areas than were persons 35 years of age and over.

Wills

Part 2 of Table 8 shows the relationship between the age of the respondent and their possession of a will. Possession of a will by the respondents' spouse is also shown.

Only 22.2% of survey respondents and 26.6% of their spouses in the under 35 age bracket possessed a will. Around 40% of respondents and their spouses in the 35-54 years age bracket had wills. Around 65% of persons aged 55 and over possessed wills. The relationship between age and possession of a will was significant and positive. As the respondents' age increased, they were more likely to have a will.

Money Saving Activities

Part 3 of Table 8 shows the relationship between the respondents' age and their use of certain money saving activities. These activities have been placed in related groups for ease of discussion.

Raise garden. Only 52.0% of persons under 35 years of age indicated that they raised a garden. Around 65% of those 35 years of age and older indicated they raised a garden. The relationship between age and raising a garden was significant. Persons under 35 years of age were less likely than persons 35 years of age and over to raise a garden.

Preserve food. Persons under 35 years old had the lowest percentage scores for preserving food by canning (56.3%), freezing (68.3%), and drying (9.7%). Persons aged 55 and over boasted the highest percentage scores for preserving foods by canning (72.3%), freezing (80.0%), and drying (23.4%). The relationship of the age of the respondent to their preserving of food was significant and positive. As the respondents' age increased the percentage preserving foods increased.

Make/mend clothing. Persons in the 35-54 years age bracket had the highest percentage of respondents who made clothing with 53% doing so. Those under 35 or over 55 were less likely to mend clothing. The relationship between age and making clothing was not significant. Persons 55 and over had the lowest percentage mending clothing at 77.8%. Of those 35-54 years old, 82.8% indicated that they mended clothing. The relationship between age and mending clothing was significant. Persons aged 35-54 were more likely to mend clothing than were younger or older persons.

Repair furniture. An average of 11.5% of all respondents indicated that they reupholstered furniture. The relationship between age and repair of furniture by reupholstering was not significant. Persons in both age brackets under 55 indicated that 26.7% of them refinished furniture. Only 21% of those over age 55 refinished furniture. The relationship between age and repair of furniture by

refinishing was significant. Persons under 55 years of age were more likely to refinish furniture than were persons 55 years of age and over.

Repair house/car. The age group with the highest percentage of persons who repaired their house or car was the 35 to 54 years of age group. Around 60% of that group indicated they used both practices. Persons over 55 had the lowest scores with 49.9% repairing their house and 43.6% repairing their car. The relationship between the age of the respondent and repair of their house or car was significant. Persons aged 35-54 were more likely to repair their house and car then were younger or older persons.

Save energy. Around 76% of persons under 55 years of age practiced saving energy, while 71% of those over 55 did so. The relationship between age and practicing saving energy was significant at the .05 level of probability. Persons under age 55 were more likely to save energy than were persons over 55 years of age.

Total number of money saving activities practiced. Persons in the 35-54 years of age group had the highest percentage of respondents who used seven to eleven of the listed money saving activities at 46.6%. Both the under 35 and over 55 age groups had about 38% of their respondents who used seven to eleven of the listed activities. The relationship between the age of the respondents and their use of seven to eleven of the money saving activities was significant at the .05 level of probability. Persons aged 35-54 were more likely to use seven to eleven of the listed money saving activities than were younger or older persons.

Summary

The age of the respondents and their feelings of financial security in four to seven of the listed areas were significantly related. Persons under age 35 were less likely to feel secure than were persons aged 35 and older. The age of the respondents and possession of a will were significantly related. As the age increased the percentage possessing a will increased.

The respondents' age their use of seven to eleven of the listed money saving activities were significantly related. Persons aged 35-54 were most likely to use more of the practices.

Discussion

Contrary to popular opinion that persons on a retirement income are financially less secure than younger age groups, persons under 35 years of age showed the greatest financial insecurity among survey respondents. Reasons for these findings could be that persons in the younger bracket are just starting their families, buying their first home, or are less stable in their jobs than persons over age 35. Many of the respondents over 55 years of age are probably retired. Though they have probably experienced a loss of income, they likely have fewer financial burdens such as children at home, work related expenses, and house payments. They have possibly learned good management skills through experience.

The 55 and over age group logically is most likely to have a will because they are generally closer to death and have begun to face that reality.

The 35-54 old age group probably used more money saving activities because they more likely owned or were buying their own home, their children were older than those in the under 35 bracket, and they were more physically able to perform many of the activities than their older counterparts.

Relationship of the Location of the Family Dwelling to Income and Security Variables

Section 5 of Chapter IV is an analysis of the relationship between the location of the family dwelling and selected income and security variables. These variables include feelings of financial security, possession of a will, and use of money saving activities.

Financial Security

Part 1 of Table 9 shows the relationship between the location of the family dwelling and seven listed financial security variables. These variables are grouped into related divisions for ease in reporting.

Income. Survey respondents who lived in urban or suburban areas had the highest positive scores related to adequacy of income at 68.4%. Rural-non-farm dwellers had the lowest percentage of positive responses with 63.2%. Location of family dwelling and feelings of income adequacy were significantly related. Suburban and

Table 9. Relationship of Location of Family Dwelling to Income and Security Variables.

Income and Security Variables	Location of Family Dwelling: Farm (N=830)	Rural Non-Farm (N=961)	Suburban/ Urban (N=672)	Chi Square Tests: X^2	df	p
	----------Percent----------					
FINANCIAL SECURITY						
Income						
Feel Inadequate	34.4	36.8	31.6	4.6	2	.100
Feel Adequate	65.6	63.2	68.4			
Insurance						
Life Insurance						
Feel Inadequate	30.9	32.1	24.2	12.4	2	.002
Feel Adequate	69.1	67.9	75.8			
Real Estate Insurance						
Feel Inadequate	29.0	25.4	19.9	14.5	2	.001
Feel Adequate	71.0	74.6	80.1			
Health Insurance						
Feel Inadequate	23.8	24.9	21.3	2.7	2	.260
Feel Adequate	76.2	75.1	78.7			
Liability Insurance						
Feel Inadequate	20.5	20.4	16.6	4.2	2	.122
Feel Adequate	79.5	79.6	83.4			
Savings and Investments						
Savings						
Feel Inadequate	50.7	54.2	52.0	2.1	2	.342
Feel Adequate	49.3	45.8	48.0			
Investments						
Feel Inadequate	42.5	49.0	43.4	6.1	2	.047
Feel Adequate	57.5	51.0	56.6			
Total Areas Feel Financially Secure						
None	8.3	10.1	7.6	8.9	4	.063
1 - 3	25.5	23.1	20.7			
4 - 7	66.1	66.8	71.7			

Table 9 (Continued)

Income and Security Variables	Location of Family Dwelling: Farm (N=830)	Rural Non-Farm (N=961)	Suburban/ Urban (N=672)	Chi Square Tests: χ^2	df	p
	----------Percent----------					
WILLS						
Had Will						
Respondent						
No	54.2	59.0	48.4	16.0	2	.001
Yes	45.8	41.0	51.6			
Spouse						
No	50.5	57.7	46.5	15.9	2	.001
Yes	49.5	42.3	53.5			
MONEY SAVING ACTIVITIES						
Raise Garden						
No	19.6	41.7	55.0	202.8	2	.0
Yes	80.4	58.3	45.0			
Preserve Food						
Freeze Food						
No	13.7	28.0	29.5	67.5	2	.001
Yes	86.3	72.0	70.5			
Can Food						
No	17.6	37.4	45.1	140.4	2	.001
Yes	82.4	62.6	54.9			
Dry Food						
No	72.7	84.4	88.9	69.8	2	.001
Yes	27.3	15.6	11.1			
Make/Mend Clothing						
Make Clothing						
No	40.5	54.5	52.5	38.2	2	.001
Yes	59.5	45.5	47.5			
Mend Clothing						
No	16.1	22.4	20.6	11.3	2	.004
Yes	83.9	77.6	79.4			

Table 9 (Continued)

Income and Security Variables	Location of Family Dwelling: Farm (N=830)	Rural Non-Farm (N=961)	Suburban/ Urban (N=672)	Chi Square Tests: X^2	df	p
	----------Percent----------					
MONEY SAVING ACTIVITIES (continued)						
Repair Furniture						
Reupholster Furniture						
No	86.0	90.7	88.0	9.3	2	.010
Yes	14.0	9.3	12.0			
Refinish Furniture						
No	72.2	79.0	74.6	11.1	2	.004
Yes	27.8	21.0	25.4			
Repair House/Car						
Repair House						
No	40.2	50.4	46.3	18.0	2	.001
Yes	59.8	49.6	53.7			
Repair Car						
No	43.7	48.8	47.5	4.6	2	.100
Yes	56.3	51.2	52.5			
Save Energy						
No	23.2	26.4	27.3	3.7	2	.154
Yes	76.8	73.6	72.7			
Total Money Saving Activities Practiced						
None	4.8	6.5	6.4	135.2	6	.001
1 - 3	8.2	20.1	20.1			
4 - 6	30.7	38.6	42.0			
7 - 11	56.3	34.9	31.5			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

urban dwellers were more likely to feel that their income was adequate than were farm dwellers or rural non-farm dwellers.

Insurance. Persons living in urban or suburban areas had higher percentages who felt that their health and liability insurance were adequate than did rural dwellers, but the relationship was not significant. Urban and suburban dwellers also indicated that they had adequate life and real estate insurance coverage in greater percentages than did rural dwellers. Rural non-farm dwellers had the lowest percentages who felt they had adequate life insurance (67.9%), while persons living on farms had lower scores for real estate insurance at 71%. The relationship between the location of the family dwelling and feelings of adequacy regarding life insurance and real estate insurance was significant. Persons living in urban or suburban areas were more likely to feel they had adequate life insurance and real estate insurance than were rural farm or non-farm dwellers.

Savings and investments. Farmers had the highest percentage of respondents to indicate their savings (49.3%) and investments (57.5%) were adequate. Rural non-farm residents had the lowest scores in both areas. The relationship between location of family dwelling and feelings of adequacy toward savings was not significant, but was significant for investments. Farm dwellers were more likely to feel their investments were adequate than were other groups.

Total areas feel financially secure. Though urban and suburban dwellers had higher percentages indicating they felt financially secure in 4-7 of the listed areas than did rural dwellers, the relationship between location of dwelling and feelings of financial security was not significant.

Wills

Part 2 of Table 9 shows the relationship between the location of the family dwelling and the possession of a will by the respondent and his/her spouse.

Slightly over 50% of urban and suburban respondents and spouses indicated they had a will. Rural-non-farm dwellers had the lowest percentages of respondents and spouses having wills at 41% and 42.3% respectively. The relationship between the location of the family dwelling and possession of a will by the respondent and spouse was significant. Persons living in urban and suburban areas were more likely to have a will than were persons living in rural areas.

Money Saving Activities

Part 3 of Table 9 shows the relationship of the location of the family dwelling to use of money saving activities. The eleven listed activities have been combined into related groups for ease in reporting.

Raise garden. Over 80% of persons living on farms raised a garden, while over 58% of rural non-farm dwellers raised a garden. Only 45% of urban/suburban dwellers raised gardens. The relationship

between location of family dwelling and raising a garden was significant. Rural farm and non-farm dwellers were more likely to raise a garden than were urban and suburban dwellers.

Preserve food. Farm dwellers had higher percentages of respondents who preserved food by freezing (86.3%), canning (82.4%), and drying (27.3%) than urban or suburban dwellers. Those persons had 70.5% to freeze foods, 54.9% to can foods, and 11.1% to dry foods. The relationship between the location of the family dwelling and preserving foods was significant. Farm families were more likely than rural non-farm and urban/suburban families to preserve foods by freezing, canning, and drying.

Make and mend clothing. Farm families made and mended clothing in a greater percentage than families living in other areas. Rural non-farm families had the lowest percentage of respondents making and mending clothing. The location of the family dwelling and making or mending clothing were significantly related. Persons living on farms were more likely to make and mend clothing than were urban/suburban dwellers or rural non-farm families.

Repair furniture. Persons living on farms had higher positive scores related to repairing furniture by reupholstering (14.0%) and refinishing furniture (27.8%) than the other groups. Rural non-farm families again registered the lowest percentages repairing furniture. The relationship between the location of the family

dwelling and repair of furniture by reupholstering and refinishing was significant. Farm families were more likely to repair furniture than were rural non-farm and urban/suburban families.

Repair house/car. Farm families had the greatest percentage of respondents who repaired their houses and cars, followed by urban and suburban dwellers. Rural non-farm families had the lowest percentage to repair the house or car. The relationship between the location of the family dwelling and repair of the house was significant. Farm families were more likely to repair their house than were other groups. Though the same was true for repair of cars, the relationship was not significant.

Save energy. Though rural farm and non-farm families were more likely to save energy than urban/suburban dwellers, the relationship between location of family dwelling and saving energy was not significant.

Total number of money saving activities practiced. Over 56% of farm families used 7-11 of the money saving activities compared to 34.9% of rural non-farm families and 31.5% of urban/suburban families. The relationship between use of seven to eleven of the money saving activities and the location of the family dwelling was significant. Farm families were more likely to use seven to eleven of the listed money saving activities than were rural non-farm or urban/suburban families.

Summary

The location of the family dwelling was not significantly related overall to feelings of financial security.

The location of the family dwelling was significantly related to possession of a will by the respondent and his or her spouse. Persons living in urban/suburban areas were more likely to have a will than were rural families.

The location of the family dwelling was significantly related to use of money saving activities. Persons living on farms were more likely to use more of the money saving activities than were rural non-farm and urban/suburban families.

Discussion

Apparently farm families were not feeling the strain of low incomes any more than other groups according to the results of the survey section on financial security.

The reason urban/suburban residents were more likely to have a will than rural families might be related to a higher education level for urban families. It would be interesting to compare the education level of urban/suburban versus rural respondents to see if there was in fact a difference. Closer proximity to lawyers might be another plus factor for urban families.

The reason farm families used more money saving activities than other groups could be more related to lifestyle and time available rather than need. Farmers are generally thought to be more independent

and self-reliant than other individuals. This could lead them to do many of their own chores rather than having them done. Also, since their work is generally close to their house they may have more opportunity to do many of the activities than rural non-farm and urban/suburban dwellers.

Extension can do very little to change where people choose to live. They can only hope to help them make the most of those choices for better living.

Relationship of Sex of the Respondent to Income and Security Variables

Section 6 of Chapter 4 is an analysis of the relationship between the sex of the survey respondent and selected income and security variables. These variables include feelings of financial security, possession of a will, use of money savings activities. Each of these variables is further broken down to show these relationships in greater detail.

Financial Security

Part 1 of Table 10 shows the relationship of the sex of the respondent to feelings of financial security in seven listed areas. These areas are placed in related groups for ease in discussion.

Income. Only about half of the males interviewed indicated that they felt they had an adequate income. Nearly 66% of the females interviewed felt that their incomes were adequate. The relationship

Table 10. Relationship of Sex of Respondent to Income and Security Variables.

Income and Security Variables	Sex of Respondent		Chi Square Tests		
	Female (N=2403)	Male (N=69)	X^2	df	p
	-------Percent-----				
FINANCIAL SECURITY					
Income					
Feel Inadequate	34.2	49.3	6.1	1	.014
Feel Adequate	65.8	50.7			
Insurance					
Life Insurance					
Feel Inadequate	29.9	22.4	.3	1	.235
Feel Adequate	70.1	77.6			
Real Estate Insurance					
Feel Inadequate	25.3	21.1	.3	1	.565
Feel Adequate	74.7	78.9			
Health Insurance					
Feel Inadequate	23.5	23.9	.0	1	1.000
Feel Adequate	76.5	76.1			
Liability Insurance					
Feel Inadequate	19.3	22.1	.2	1	.678
Feel Adequate	80.7	77.9			
Savings and Investments					
Savings					
Feel Inadequate	52.1	67.6	5.8	1	.016
Feel Adequate	47.9	32.4			
Investments					
Feel Inadequate	45.1	49.0	.2	1	.685
Feel Adequate	54.9	51.0			
Total Areas Feel Financially Secure					
None	9.0	2.9	9.8	1	.008
1 - 3	23.0	37.7			
4 - 7	68.0	59.4			

Table 10 (Continued)

Income and Security Variables	Sex of Respondent		Chi Square Tests		
	Female (N=2403)	Male (N=69)	X^2	df	p
	------Percent------				
WILLS					
Had Will					
Respondent					
No	54.0	75.4	10.1	1	.002
Yes	46.0	24.6			
Spouse					
No	51.8	72.9	7.5	1	.006
Yes	48.2	27.1			
MONEY SAVING ACTIVITIES					
Raise Garden					
No	37.6	44.8	1.1	1	.286
Yes	62.4	55.2			
Preserve Food					
Freeze Food					
No	23.5	28.4	.6	1	.433
Yes	76.5	71.6			
Can Food					
No	32.6	41.8	2.1	1	.145
Yes	67.4	58.2			
Dry Food					
No	81.7	83.6	.1	1	.812
Yes	18.3	16.4			
Make/Mend Clothing					
Make Clothing					
No	49.2	59.7	2.5	1	.117
Yes	50.8	40.3			
Mend Clothing					
No	19.8	26.5	1.4	1	.229
Yes	80.2	73.5			

Table 10 (Continued)

Income and Security Variables	Sex of Respondent: Female (N=2403)	Sex of Respondent: MALE (N=69)	Chi Square Tests: X^2	df	p
	------Percent------				
MONEY SAVING ACTIVITIES (continued)					
Repair Furniture					
Reupholster Furniture					
No	88.2	98.5	5.8	1	.016
Yes	11.8	1.5			
Refinish Furniture					
No	75.5	79.1	.286	1	.593
Yes	24.5	20.9			
Repair House/Car					
Repair House					
No	46.1	38.1	1.3	1	.258
Yes	53.9	61.9			
Repair Car					
No	47.1	32.8	4.8	1	.029
Yes	52.9	67.2			
Save Energy					
No	25.9	19.4	1.1	1	.289
Yes	74.1	80.6			
Total Money Saving Activities Practiced					
None	6.0	4.3	2.7	3	.435
1 - 3	16.0	23.2			
4 - 6	37.0	34.8			
7 - 11	41.1	37.7			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

between the sex of the respondent and his or her feelings of income adequacy was significant. Females were significantly more likely to feel that their incomes were adequate than were males.

Insurance. A slightly higher percentage of female respondents than males indicated they had adequate health and liability insurance. A higher percentage of male respondents than female respondents indicated they had adequate life and real estate insurance. None of the relationships was significant at the .05 level of probability.

Savings and investments. Of the female respondents 47.9% of them felt they had adequate savings compared to 32.4% of the males. Regarding adequacy of investments 54.9% of the females surveyed felt their investments were adequate compared with 51% of the males. The relationship between the sex of the respondent and feelings of adequacy regarding investments was not significant, but it was significant for savings. Females were significantly more likely to feel that their savings were adequate than were males.

Total areas feel financially secure. Of the female survey respondents, 68% felt secure in four to seven of the listed areas compared to 59.4% of the males. The relationship between the sex of the respondent and feelings of financial security on four to seven of the listed areas was significant at the .05 level of probability. Females were significantly more likely to feel financially secure in four to seven of the listed areas than were males.

Wills

Part 2 of Table 10 shows the relationship between the sex of the resondent and possession of a will by the respondent and his or her spouse.

Of the persons surveyed, 46% of the females had wills versus 24.6% of the males. Responses for spouses were similar with 48.2% of the spouses of female respondents having a will compared with 27.1% of the spouses of male respondents. The relationship between the sex of the respondent and possession of a will by the respondent and his or her spouse was significant. Female respondents and their spouses were signficantly more likely to possess a will than were male respondents and their spouses.

Money Saving Activities

The third part of Table 10 shows the relationship between the sex of the respondent and the use of eleven listed money saving activities. The activities are placed in related groups to make reporting easier.

Raise garden. A greater percentage of females than males raised a garden but the relationship between sex of the respondent and raising a garden was not significant.

Preserve food. A higher percentage of women than men indicated that they preserved foods by freezing, canning, and drying, but the relationship between the sex of the respondent and preserving food was not significant.

Make/mend clothing. A larger percentage of females than males indicated that they made and mended clothing but the difference was not significant at the .05 level of probability.

Repair furniture. The percentage of females repairing furniture by reupholstering was nearly eight times the percentage of males who reupholstered furniture. The percentage of females who repaired furniture by refinishing was higher than for males, but the relationship was not significant. The relationship of sex of the respondent to reupholstering furniture was significant. Females were significantly more likely than males to reupholster furniture.

Repair house/car. A higher percentage of males than females indicated that they repair their cars. Around 53% of females did repairs on both house and car, while 61.9% of males repaired their house and 67.2% repaired their cars. The relationship of the sex of the respondents to repair of the house was not significant, but the relationship between the respondents' sex and the repair of the car was significant. Males were significantly more likely than females to repair their cars.

Save energy. Males had a higher percentage of respondents who indicated they saved energy than did females, but the difference was not significant.

Total number of money saving activities practiced. Females had a slightly higher percentage of respondents who used seven to eleven of the listed money saving practices than did males. However, the relationship between the sex of the respondent and use of seven to eleven of the listed money saving practices was not significant at the .05 level of probability.

Summary

Females were significantly more likely than males to have feelings of financial security in four to seven of the listed areas.

The sex of the respondent was significantly related to possession of a will. Female respondents and their spouses were significantly more likely to possess a will than were males and their spouses.

The relationship between use of seven to eleven of the listed money saving activities and the sex of the respondent was not significant.

Discussion

It should be noted that a very small percentage of all respondents were male. It is difficult to make comparisons between the two groups with such a great disparity of numbers.

Assuming, however, that the findings are correct, some theories can be drawn as to why the results are as they are.

Literature studied indicates that men generally have much higher incomes than women. However, the percentage of men in this

survey who indicated they were financially secure in four to seven of the listed areas was significantly less than the percentage of females who indicated they were secure in four to seven areas. An explanation for this could be that men are conditioned to want to make lots of money and consequently feel somewhat dissatisfied with their income, regardless of the amount. These results could indicate that women are better managers than men, but more likely they show that the majority of women taking the survey were not responsible for their family's income. Home Demonstration Clubs are traditionally made up of a disproportionate number of women who do not work outside the home and who therefore, may worry less about family income.

It is hard to explain why females and their spouses were significantly more likely to have a will than were males and their spouses. This is especially confusing since spouses of the respondents consistently had higher scores regarding a will. Again, the male respondents to this survey were likely single, divorced, or widowed and may not have felt the need for a will.

Use of money saving activities was not significantly different between the sexes though individual areas did show differences by sex. This may show that when it comes to homemaking skills, males and females can both adapt to the needs at hand.

Relationship of Family Income to Income and Security Variables

Section 7 of Chapter IV shows the relationship between the family income and selected income and security variables. These variables deal with feelings of financial security, possession of a will, and use of money saving activities. Each of these variables is further broken down to show the relationships in greater detail. Income is divided into three levels: low--under $10,000, medium--$10,000-24,000, high--$25,000 and over.

Financial Security

The first part of Table 11 shows the relationship between family income and selected financial security variables. These variables are grouped as income, insurance, savings and investments, and total areas of financial security.

Income. Persons in the low income category had the lowest percentage of respondents who felt that their income was adequate with 42.5%. Persons in the high income bracket had the highest percentage of positive responses at 79.9% of the respondents. The relationship between family income and feelings of income adequacy was significant and positive. As income increased, feelings of financial security increased.

Table 11. Relationship of Family Income to Income and Security Variables.

Income and Security Variables	Income: Low - Under $10,000 (N=383)	Income: Medium - $10,000 $24,000 (N=1132)	Income: High - $25,000 (N=634)	Chi Square Tests: X^2	df	p
	----------Percent----------					
FINANCIAL SECURITY						
Income						
Feel Inadequate	57.5	36.3	20.1	143.7	2	.001
Feel Adequate	42.5	63.7	79.9			
Insurance						
Life Insurance						
Feel Inadequate	42.1	32.3	17.7	71.3	2	.001
Feel Adequate	57.9	67.7	82.3			
Real Estate Insurance						
Feel Inadequate	41.3	26.8	12.9	92.9	2	.001
Feel Adequate	58.7	73.2	87.1			
Health Insurance						
Feel Inadequate	40.3	22.9	13.4	93.9	2	.001
Feel Adequate	59.7	77.1	86.6			
Liability Insurance						
Feel Inadequate	33.3	19.5	12.0	63.3	2	.001
Feel Adequate	66.7	80.5	88.0			
Savings and Investments						
Savings						
Feel Inadequate	59.6	54.5	46.2	18.8	2	.001
Feel Adequate	40.4	45.5	53.8			
Investments						
Feel Inadequate	65.5	46.7	34.8	56.4	2	.001
Feel Adequate	34.5	53.3	65.2			
Total Areas Feel Financially Secure						
None	17.5	8.2	3.9	171.9	4	.0
1 - 3	37.6	23.1	12.3			
4 - 7	44.9	68.6	83.8			

Table 11 (Continued)

Income and Security Variables	Income: Low - Under $10,000 (N=383)	Income: Medium - $10,000 $24,000 (N=1132)	Income: High - $25,000 (N=634)	Chi Square Tests: X^2	df	p
	----------Percent---------					
WILLS						
Had Will						
Respondent						
No	58.9	59.0	49.5	14.8	2	.001
Yes	41.1	41.0	50.5			
Spouse						
No	60.7	55.9	45.5	20.5	2	.001
Yes	39.3	44.1	54.5			
MONEY SAVING ACTIVITIES						
Raise Garden						
No	40.8	35.7	41.2	6.4	2	.041
Yes	59.2	64.3	58.8			
Preserve Food						
Freeze Food						
No	26.2	23.9	23.9	.9	2	.643
Yes	73.8	76.1	76.1			
Can Food						
No	32.8	31.3	39.6	12.7	2	.002
Yes	67.2	68.7	60.4			
Dry Food						
No	78.8	81.7	85.9	8.6	2	.013
Yes	21.2	18.3	14.1			
Make/Mend Clothing						
Make Clothing						
No	57.3	48.1	50.0	9.4	2	.009
Yes	42.7	51.9	50.0			
Mend Clothing						
No	22.8	19.9	18.7	2.4	2	.294
Yes	77.2	80.1	81.3			

Table 11 (Continued)

Income and Security Variables	Income: Low - Under $10,000 (N=383)	Income: Medium - $10,000 $24,000 (N=1132)	Income: High - $25,000 (N=634)	Chi Square Tests: X^2	df	p
	----------Percent----------					
MONEY SAVING ACTIVITIES (continued)						
Repair Furniture						
Reupholster Furniture						
No	89.6	88.2	87.4	1.0	2	.595
Yes	10.4	11.8	12.6			
Refinish Furniture						
No	81.2	76.4	71.0	13.4	2	.001
Yes	18.8	23.6	29.0			
Repair House/Car						
Repair House						
No	54.8	46.0	42.2	14.5	2	.001
Yes	45.2	54.0	57.8			
Repair Car						
No	51.7	46.8	44.2	5.1	2	.080
Yes	48.3	53.2	55.8			
Save Energy						
No	30.2	26.9	22.8	7.1	2	.029
Yes	69.8	73.1	77.2			
Total Money Saving Activities Practiced						
None	8.9	5.7	4.3	18.4	6	.005
1 - 3	21.4	15.7	16.1			
4 - 6	33.2	36.7	38.5			
7 - 11	36.6	41.8	41.2			

Note: Number (N) reflects total number of respondents in each column. Row totals are slightly different due to missing cases. Percents are figured minus missing cases.

Insurance. Persons in the low income bracket were least secure about the adequacy of insurance coverage of all the listed types. About 58.5% of the low income respondents felt that life, real estate, and health insurance coverage were adequate, and 66.7% felt liability coverage was adequate. Of those in the high income bracket over 80% of the respondents felt that their insurance coverage was adequate in all four areas. The relationship between family income and feelings of adequacy regarding insurance coverage was significant and positive. As income increased, so did the percentage of respondents who felt their insurance coverage was adequate.

Savings and investments. The group of survey respondents with the lowest percentage of positive responses concerning savings and investments was the low income group. The high income group had the highest percentage of respondents who felt that their savings and investments were adequate. The relationship between income and feelings of security regarding savings and investments was significant and positive. As income increased, the percentage of respondents who felt their savings and investments were adequate increased.

Total areas felt financially secure. Only 44.9% of low income respondents felt financially secure in four to seven of the listed areas, while 68.6% of middle income families felt secure. High income respondents had 83.8% to indicate they felt secure in four to seven of the listed areas. Family income was significantly and positively

related to feelings of financial security in four to seven of the listed areas. As income increased, so did the percentage of respondents who felt secure in four to seven of the listed areas.

Wills

The second part of Table 11 shows the relationship between family income and possession of a will by survey respondents and their spouses.

Among survey respondents low and middle income respondents had the same percentage possessing a will at 41.0%. The percentage increased to 50.5% for persons in the high income bracket. Among survey respondents spouses the percentage with a will ranged from 39.3% of low income respondents to 44.1% for middle income and 54.5% of high income spouses. The relationship between the family income and possession of a will by survey respondents and their spouses was significant and positive. As income increased the percentage of respondents and spouses with wills increased.

Money Saving Activities

The third part of Table 11 shows the relationship between family income and use of selected money saving activities. These activities are grouped into the following categories: raise garden, preserve food, make/mend clothing, repair furniture, repair house/car, save energy, and total number of money saving activities practiced.

Raise garden. Persons in the middle income bracket had the highest percentage to raise a garden at 64.3%. High and low income respondents had an almost equal percentage of gardeners at around 59%. The relationship between income and raising a garden was significant. Middle income respondents were more likely to raise a garden than were high or low income respondents.

Preserve food. Low income respondents were less likely to freeze foods (73.8%) than were middle or high income respondents (76.1%), but the relationship between income and freezing food was not significant. The reverse was true for canning and drying foods with low income and middle income respondents doing more canning (around 68%) than high income respondents (60.4%). More low income respondents dried foods (21.2%) than middle income (18.3%) and high income respondents (14.1%). The relationship between income and preserving food by canning and drying was significant. High income respondents were less likely to can and dry foods than were low and middle income respondents.

Make/mend clothing. Middle income respondents had the highest percentage making clothing at 51.9% while low income respondents had the lowest percentages of 42.7% making clothing. The relationship between income and making clothing was significant. Low income respondents were less likely to make clothing than were middle and high income respondents. Low income respondents were also less likely

to mend clothing than were middle and high income respondents, but the relationship was not significant.

Repair furniture. Fewer low income respondents repaired furniture by reupholstering than did middle and high income respondents, but the relationship was not significant. Only 18.8% of low income families refinished furniture while 29.0% of high income families did so. The relationship between income and refinishing furniture was significant and positive. As income increased, so did the percentage of respondents who repaired furniture by refinishing.

Repair house/car. Low income respondents had a smaller percentage score in repairing the house (45.2%) and car (48.3%) than did high income respondents at 57.8% for the house and 55.8% for the car. The relationship between income and repair of the house was significant and positive. As income increased, so did the percentage of respondents repairing their house. The relationhsip between income and repair of the car was positive but not significant.

Save energy. Low income respondents had the lowest energy saving scores at 69.8% compared to the highest percentage of 77.2% for high income respondents. The relationship between income and saving money by saving energy was significant and positive. As income increased, use of the energy saving practice increased.

Total number of money saving activities practiced. Only 36.6% of low income persons indicated they used seven to eleven of the

money saving activities compared to around 41% of middle and high income respondents. The relationship between income and use of seven to eleven money saving activities was significant. Low income respondents were less likely than middle or high income respondents to use money saving activities.

Summary

The relationship between income and feelings of financial security was significant. As income increased, feelings of financial security increased.

The relationship between income and possession of a will was significant. As income increased the percentage of respondents and spouses possessing a will increased.

The relationship between income and use of money saving activities was significant. Low income respondents were less likely to use money saving activities than were middle and upper income families.

Discussion

There were no real surprises found in the figures on Table 11. It is logical that people with higher incomes would feel more financially secure than low income persons.

It is also logical that people with higher incomes would be more likely to have a will since they presumably have more interests to protect. This assumption does not take into consideration the need to appoint a guardian for minor children.

It is also logical that low income persons use less of the money saving activities than middle and high income respondents. A close look at the activities described as "money saving" shows that for nearly every activity listed, money is needed in order to use the activity. Gardeners must have land. Persons freezing food must own a freezer and be able to pay an electric bill. To do much sewing, a person needs a sewing machine. Good quality furniture is generally the only furniture worth repairing by reupholstering or refinishing. It takes money to keep a house or car in good repair. Even though the low income respondents practiced saving energy less than higher income respondents, they probably used considerably less energy, particularly electricity, than their higher income counterparts.

The old adage, "The rich get richer, and the poor get poorer," seems appropriate in this situation.

What can Extension do to combat this? One thing would be to reevaluate the definition of a money saving activity. Another would be to concentrate on helping low income families to become wise shoppers since they lack facilities to practice certain "money saving activities." Comparison shopping, use of generic and store brands, shopping at good sales and flea markets, wise purchasing of second hand items, and use of inexpensive but effective and attractive home furnishings could be skills taught to all homemakers. Home sewing, canning, and such skills could be reserved for Special Interest sessions that homemakers with adequate resources could attend.

CHAPTER V

SUMMARY OF MAJOR FINDINGS, IMPLICATIONS, AND RECOMMENDATIONS

Purpose

The purpose of this study was to show the relationship of the number and type of Extension contacts and demographic characteristics of the survey respondent to the respondents' feelings of financial security, possession of a will, and use of money saving practices.

Specific Objectives

The specific objectives of the study include:

1. To determine the relationship between the number and type of Extension contacts and selected variables pertaining to income and security.

2. To determine the relationship between selected demographic characteristics of the respondent and selected variables pertaining to income and security.

Method of Investigation

The population for the survey audience was made up of persons who make decisions or participate inmaking decisions related to family resource management including homemakers and others.

County Extension Agents working in adult home economics collected data through personal interviews in the fall of 1983 using The University of Tennessee Family Resource Management Survey. The recommended sample size for each county was at least thirty individuals with an additional ten interviews with the TSU audience where appropriate.

The "Nth" number technique was used to identify persons to be interviewed using Extension mailing, membership, and participant listings. Alternates were chosen to replace individuals who could not be interviewed.

Completed surveys were coded, recorded, and punched on data cards to be tabulated and analyzed by The University of Tennessee Computer Center. The Chi square value was used to determine the strength of the relationship while the probability level was used to determine the significance of relationships between variables. The .05 level of probability was used to assess an assumed null hypothesis.

Major Findings

Relationships Between Number of Extension Meetings and Family Resource Management Meetings Attended and Income and Security Variables

1. The number of Extension and Family Resource Management Meetings attended had a significant positive effect on the respondents' feelings of financial security. As the number of meetings attended

increased, the percentage reporting feelings of security in four to seven listed areas increased.

2. The number of Extension and Family Resource Management meetings attended was significantly related to possession of a will by the respondent and spouse. The more meetings the respondent attended the more likely they and their spouses were to have a will.

3. The number of Extension and Family Resource management meetings attended was significantly and positively related to the number of money saving activities used by families. As meetings attended increased, the percentage using seven or more of the listed practices increased.

Relationships Between the Number of Visits and Telephone Calls to the Extension Office and Income and Security Variables

1. The relationship between the number of visits and phone calls to the Extension Office and feelings of financial security in four to seven of the listed areas was significant. As phone calls and visits increased up to eleven, feelings of security in four to seven areas increased. Phone calls and visits over eleven decreased feelings of security somewhat.

2. There was a significant relationship between the number of phone calls and visits to the Extension Office and possession of a will by the respondent and his or her spouse. The relationship tended to be positive with highest scores in the one to five visits and calls category.

3. There was a positive significant relationship between the number of phone calls and visits to the Extension Office and use of money saving practices. As phone calls and visits increased, use of money saving activities increased.

Relationship Between the Number of Newsletters and Publications Received and Income and Security Variables

1. The relationship between the number of newsletters and publications received and feelings of financial security was significant. As the number of newsletters and publications received increased, feelings of financial security tended to increase in four to seven areas.

2. There was a significant relationship between the number of newsletters and publications received and possession of a will by the respondent and spouse. Overall, the percentage possessing a will increased as the number of newsletters and publications increased.

3. The relationship between the number of newsletters and publications received and use of money saving activities was significant. As newsletters and publications received increased, the number of money saving activities used tended to increase.

Relationship Between Extension Audience Affiliation and Income and Security Variables

1. Extension audience affiliation was not significantly related to feelings of financial security.

2. Extension audience affiliation was significantly related to possession of a will. Home Demonstration Club members and spouses and HDCM who were also Special Interest participants were more likely to have a will than were other audience members.

3. Use of money saving activities was significantly related to Extension audience affiliation. Persons who were both HDCM and Special Interest participants were more likely to use more money saving activities than were other groups.

Relationships Between Family Structure and Income and Security Variables

1. Family structure and feelings of financial security were significantly related. Married persons and single persons without children at home were more likely to feel financially secure in more areas than were persons with children at home.

2. Family structure and possession of a will were significantly related. Married persons and single persons without children at home were more likely to have a will than were persons with children at home.

3. Family structure and use of money saving activities were significantly related. Married persons with or without children were more likely to use more money saving practices than were single persons with or without children.

Relationships Between Employment of Family Members and Income and Security Variables

1. Employment status was significantly related to feelings of financial security. Retired persons and married couples with one employed spouse were more likely to feel financially secure in more areas than were single persons employed or unemployed and married couples with both spouses employed.

2. Employment status and possession of a will were significantly related. Retired persons were more likely to have a will than were other survey respondents.

3. Employment status was significantly related to use of money saving activities. Married couples with only one employed spouse used more money saving activities than did other groups.

Relationships Between Education and Income and Security Variables

1. The relationship between the educational level of the respondent and feelings of financial security was significant. Persons with a college education were more likely to feel financially secure in more areas than were persons with high school or vocational school training.

2. The relationship between the respondents' educational level and possession of a will was significant. Respondents with a college education and their spouses were more likely to have a will than were persons with high school or vocational school training.

3. Educational level and use of more money saving activities were not significantly related though use of some of the individual activities was significantly related to the respondents' educational level.

Relationship of Age of the Respondent to Income and Security Variables

1. Age of the respondent was significantly related to feelings of financial security. Persons under age 35 felt financially secure in fewer areas than did persons over 35 years of age.

2. Age of the respondent and possession of a will were significantly related. As age increased, the percentage of respondents and their spouses possessing a will increased.

3. Age of the respondent and use of money saving activities were significantly related. Persons aged 35-54 used more money saving activities than did younger or older persons.

Relationship of the Location of the Family Dwelling to Income and Security Variables

1. The location of the family dwelling was not significantly related to overall feelings of financial security.

2. The location of the family dwelling was significantly related to possession of a will. Respondents and their spouses living in urban/suburban areas were more likely to have a will than were rural farm and non-farm dwellers.

3. The location of the family dwelling was significantly related to use of money saving activities. Persons living on farms were more likely to use more money saving activities than were rural-non-farm and urban/suburban respondents.

Relationship of Sex of the Respondent to Income and Security Variables

1. Sex of the respondent and feelings of financial security were significantly related. Females were significantly more likely than males to feel financially secure in more areas.

2. Sex of the respondent was significantly related to possession of a will. Female respondents and their spouses were significantly more likely to have a will than were male respondents and their spouses.

3. Sex of the respondent was not significantly related to use of money saving practices.

Relationship of Family Income to Income and Security Variables

1. The relationship between income and feelings of financial security was significant. As income increased, feelings of financial security increased.

2. The relationship between income and possession of a will was significant. As income increased, the percentage of respondents and spouses possessing a will increased.

3. The relationship between income and use of money saving activities was significant. Low income respondents were less likely to use money saving activities than were middle or high income respondents.

Implications and Recommendations

Since the number of Extension and Family Resource Management meetings attended was significant in increasing feelings of financial security, possession of a will, and use of money saving activities, the implication is that meetings are an effective teaching tool. Therefore, the following recommendations can be made. County Extension Agents should continue to use meetings as a major teaching method. Extension Home Economists should increase efforts to have Special Interest meetings to reach a larger audience than just HDCM. All County Extension Agents should use mass media to publicize all meetings held in an effort to reach more people. District and state supervisors should encourage agents in these efforts by allowing Extension Home Economists to reduce their attendance at regular HDC meetings so they can devote more time to Special Interest meetings and mass media. Leaders can continue to do effective teaching in HDC's.

As calls and visits to the Extension Office increased, so did feelings of financial security, possession of a will, and use of money saving activities. This implies that persons can gain useful information from phone calls and visits to the Extension Office. Since these calls and visits are initiated by the clintele, the basic recommendation for Extension is to increase visibility by publicizing the Extension Service as an accurate information source. At the County level, Extension Agents should be sure to use the name University of Tennessee Agricultural Extension Service, location, and phone number in all publicity. At the state level, administrators should come up with a unified phone book listing for all counties across the state and urge county offices to use that listing in their phone books. This would make it possible for state specialists to include a line about calling the local Extension Office under the phone book heading in all of their news releases.

The more newsletters and publications respondents received, the more positive responses on all income and security variables were reported. This may imply that Extension literature is a useful teaching tool. However, the implication may be that meetings are a valuable teaching method since persons receiving more literature are generally HDCM or Special Interest audience members. If we assume that literature is the independent variable, then we can recommend that County Extension Agents increase literature distribution, particularly to persons not normally reached by Extension meetings. Literature should be distributed in such public places as the

Department of Human Services, the Health Department, and Doctors' and Dentists' offices if those agencies will allow. Specialists should continually review literature available in their area and update it periodically.

Persons who were HDCM and persons who were both HDCM and Special Interest audience members were more likely to have a will and use money saving practices than were persons in other groups. The implication here may be that persons exposed to more Extension meetings are more likely to use recommended practices than persons with less Extension contacts (i.e. Special Interest participants only or other Extension audiences). The same results might occur because persons with a large number of Extension contacts tend to be unemployed homemakers who have more time to use money saving practices or older persons who are more likely to have a will. If County Agents will follow the recommendations for publicizing meetings and increasing numbers of Special Interest meetings, they should continue to reach the present audience and include new audience members.

From the data presented in Table V, it appears that children at home are a significant factor in causing families to have reduced feelings of financial security. The age of families with children is also generally young, which could also be a factor in the lower feelings of financial security. The implication is that young families, especially those with children, need assistance in family resource management. County Extension Home Economists should cooperate with other agencies that work with parents, such as Parent Teacher

Organizations and Headstart Parent groups to plan programs for young families. Home Economists might prepare a new parents' package of literature and information about Extension programs to be distributed to new parents at the hospital. In addition, the 4-H Agent might assist with Special Interest programs for parents by publicizing them through 4-H clubs and having 4-H'ers provide free baby-sitting during the programs. Specialists should continue to develop materials for young families such as home study courses and mass media information that County Extension personnel can use. Single persons also had fewer positive responses generally than married persons regarding financial security and use of money saving activities. Extension Home Economists should attempt to include single persons in their programs through publicity aimed at that audience.

Employment status, as studied in the survey, was shown to be an important factor in responses of all income and security areas. However, those homemakers who were unemployed or retired, tended to have more positive scores than employed homemakers. This implies that time available rather than employment may have been the determining factor in feelings toward family finance and use of money saving activities. It could also imply that families with only one employed spouse and retired homemakers are better managers than single persons, employed or unemployed, and married couples with both members employed. It is recommended that County Extension Home Economists try to increase their contacts with homemakers who are employed outside the home. This could be done by conducting meetings at places

of employment such as factories or schools at lunch hours or after work. Mass media, such as radios, newspapers, and television should be used to reach these non-traditional Extension audiences.

College educated persons tended to have greater feelings of financial security and to be more likely to have a will according to survey findings. The implication is that Extension Agents in the counties need to plan programs to reach persons of lower educational levels. Extension Home Economists might be able to contact all high school or vocational school graduates by letter to let them know of Extension opportunities open to them. High school principals and guidance counselors might also be able to alert them to students who drop out of school due to pregnancy or marriage and who may be potential clientelle.

As persons get older, their feelings of financial security and possession of a will increase while use of money saving activities peaks at middle age. The implication is that Extension Home Economists need to gear programming to younger families. It is recommended that County Extension Home Economists use meetings, mass media, and Extension literature to reach younger homemakers.

The location of the family dwelling was a significant factor in the respondents' possession of a will and their use of money saving activities. There is very little that can be implied for Extension programming, however, except to try to reach both rural and urban audiences with information appropriate to their lifestyles.

Although this survey showed that the sex of the respondent significantly affected feelings of financial security and possession of a will, it is difficult to make any broad statement concerning the findings until more males can be interviewed. Since the males in this study had lower scores in both areas, it could be implied that males are more insecure in money management than females. It is recommended that County Extension Home Economists work to increase male participation in family resource management programs. Single parent males should be a prime target area. County Extension programs should be heavily promoted in the mass media with promotion aimed at target audiences such as males and single parents. Specialists should continue to write articles that are appealing and informative to both men and women.

From the data collected, it can be shown that low income respondents have lower feelings of financial security, are less likely to have a will, and are less likely to use money saving activities than middle and high income respondents. The implication for County Extension Home Economists is that low income families should become a prime target for Extension programming. County agents should attempt to have meetings in low income areas such as housing projects or in community centers in rural low income areas to reach more low income people. County agents should attempt to cooperate with other agencies working with low income people, such as Human Services and the Health Department, to plan programs for low income audiences. County Home Economists working in the Expanded Foods and Nutrition Education

Program should encourage their program participants to attend Special Interest meetings or HDC's to learn more management skills. Extension administration at the district and state levels should contact other state agency heads to try to better coordinate programs for low income clientelle between the agencies.

An overall recommendation is that the Extension administration and specialists encourage county Extension agents to concentrate on reaching "non-traditional" audiences with family resource management information. Extension specialists should provide lessons and teaching materials that county personnel could use in carrying out the task.

Recommendations for Further Studies

1. Survey all HDC members and other Extension clientelle to secure demographic information on the current Extension audience.

2. Conduct home economics surveys with an equal number of non-Extension clientelle and Extension audience members to make a basis for comparing the effectiveness of present Extension programming.

3. Investigate the effect of value systems and goals on income and security variables.

4. Interview both the husband and wife separately using the resource management survey to see if there really is a difference in the way men and women perceive their family financial situation.

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APPENDIX

AEE INFO-13 TENNESSEE AGRICULTURAL EXTENSION SERVICE

1983 Family Resource Management Survey
(See Instructions on Last Page)

Card No. 1 (1)
COUNTY TEMIS CODE NO. ___ ___ ___ (2) (3) (4)

County Name
Respondent No. 0 0 (5) (6)

Do you make, or help make, decisions about the management of your family resources? ___ (1 = no, 2 = yes) (7)

Note to agent: If the answer is no to question #1 above, the interview should be terminated and the respondent replaced with an alternate.

I. PLANNING AND DECISION MAKING

1. Has your family discussed each of the following during the past 12-months? (1 = no; 2 = yes; 9 = DNA)
   a. Long range goals? ___ (8)
   b. Short range goals? ___ (9)
   c. Income-short range? ___ (10)
   d. Income-long range? ___ (11)
   e. Goals for savings? ___ (12)
   f. Goals for purchases? ___ (13)

2. How do you feel about your family's long-term plans regarding future expenditures for each of the following: (1 = have no plans; 2 = plans are inadequate; 3 = plans are adequate; 9 = DNA)
   a. Housing? ___ (14)
   b. Home furnishings? ___ (15)
   c. Kitchen appliances? ___ (16)
   d. Life insurance? ___ (17)
   e. Health insurance? ___ (18)
   f. Savings? ___ (19)
   g. Investments (e.g. real estate, stocks)? ___ (20)
   h. Transportation? ___ (21)
   i. Education? ___ (22)
   j. Vacation? ___ (23)

3. Did your family decide in advance how much money would be spent each week/month during 1983 on each of the following items? (1 = no; 2 = yes; 9 = DNA)
   a. Food? ___ (24)
   b. Clothing? ___ (25)
   c. Housing? ___ (26)
   d. Medical care? ___ (27)
   e. Insurance? ___ (28)
   f. Education? ___ (29)
   g. Recreation? ___ (30)
   h. Savings? ___ (31)
   i. Interest? ___ (32)
   j. Contributions? ___ (33)
   k. Transportation? ___ (34)
   l. Utilities? ___ (35)

4. How do you feel about the amount of money your family spent in 1983 on each of the following items? (1 = too little; 2 = too much; 3 = about right; 9 = DNA)
   a. Food? ___ (36)
   b. Clothing? ___ (37)
   c. Housing? ___ (38)
   d. Medical care? ___ (39)
   e. Life insurance? ___ (40)
   f. Health insurance? ___ (41)
   g. Savings? ___ (42)
   h. Investments (real estate, stocks)? ___ (43)
   i. Education? ___ (44)
   j. Recreation? ___ (45)
   k. Utilities? ___ (46)
   l. Home furnishings? ___ (47)
   m. Household appliances? ___ (48)
   n. Home repair? ___ (49)
   o. Transportation? ___ (50)
   p. Interest on short term loans? ___ (51)
   q. Interest on charge accounts? ___ (52)
   r. Contributions? ___ (53)
   s. Vacation? ___ (54)

*Coding Instructions
1. All entries are right justified.
2. Fill each blank column.
3. A zero (0) in each column = none.
4. A nine (9) in each column - DNA (does not apply) or don't know.

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5. During the past 12-months, how frequently do you feel your family has done each of the following? (1 = not at all; 2 = occasionally; 3 = frequently; 9 = DNA)
   a. Decided there were some things you did not want or need as soon as planned? ___ (55)
   b. Identified other or new things you needed? ___ (56)
   c. Identified things you didn't need at all? ___ (57)
   d. Bought things just because you liked them? ___ (58)
   e. Assessed resources available for reaching goals? ___ (59)
   f. Decreased credit repayments? ___ (60)
   g. Increased credit repayments? ___ (61)
   h. Created emergency funds? ___ (62)

Card No. 2 (1)

COUNTY TEMIS CODE NO. ___ ___ ___ (2) (3) (4)

Respondent No. 0 0 (5) (6)

II INCOME & SECURITY

1. Do you feel that your family's financial security is "inadequate," or "adequate" in each of the following areas: (1 = inadequate; 2 = adequate; 9 = DNA)
   1. Income? ___ (7)
   2. Life insurance? ___ (8)
   3. Real estate insurance? ___ (9)
   4. Health insurance? ___ (10)
   5. Liability insurance? ___ (11)
   6. Savings? ___ (12)
   7. Investment (e.g. real estate, stocks)? ___ (13)

2. Do you have a will or other legal document telling how your estate is to be settled at death? ___ (1 = no; 2 = yes). If applicable, does your husband or wife have a will? ___ (1 = no; 2 = yes; 3 = do not know; 9 = DNA) (14) (15)

3. Which of the following activities did your family do during 1983 to help reduce expenses: For each activity carried out estimate the amount of money saved:

Activity (1 = no; 2 = yes; 9 = DNA)	$ Saved (Estimate)
a. Raised a garden? ___ (16)	___ ___ ___ (27) (28) (29)
b. Froze food? ___ (17)	___ ___ ___ (30) (31) (32)
c. Canned food? ___ (18)	___ ___ ___ (33) (34) (35)
d. Dried food? ___ (19)	___ ___ ___ (36) (37) (38)
e. Made clothing? ___ (20)	___ ___ ___ (39) (40) (41)
f. Mended clothing? ___ (21)	___ ___ ___ (42) (43) (44)
g. Reupholstered furniture? ___ (22)	___ ___ ___ (45) (46) (47)
h. Refinished furniture? ___ (23)	___ ___ ___ (48) (49) (50)
i. Repaired house? ___ (24)	___ ___ ___ (51) (52) (53)
j. Repaired cars? ___ (25)	___ ___ ___ (54) (55) (56)
k. Saved energy? ___ (26)	___ ___ ___ (57) (58) (59)

4. Did your family have "more", "less" or "same amount" of income in 1983 compared to 1982? ___ (1 = more; 2 = less; 3 = same; 9 = DNA) (60)
   a. If your family had <u>more</u> income, what was the primary reason? ___ (1 = increased sales from farm produce; 2 = increase sales of home products or services provided; 3 = increase in hours employed; 4 = increase in wages earned; 5 = additional family member employed; 6 = other; 9 = DNA) (61)

b. If your family had less income, what was the primary reason? ____ (62) (1 = decrease sales from farm products; 2 = decrease sales of home products or services; 3 = decrease in the number of hours employed; 4 = decrease in number of family members employed; 5 = other; 9 = DNA)

III. RECORD KEEPING

1. How do you feel about the adequacy of records kept in 1983 regarding family expenditures for each of the following items: (1 = inadequate; 2 = adequate; 9 = DNA)
   a. Food? ____ (63)
   b. Clothing? ____ (64)
   c. Housing? ____ (65)
   d. Medical care? ____ (66)
   e. Insurance? ____ (67)
   f. Education? ____ (68)
   g. Recreation? ____ (69)
   h. Savings? ____ (70)
   i. Home improvement? ____ (71)
   j. Utilities? ____ (72)
   k. Interest on loans? ____ (73)

2. Are there adequate records to inform others of the location of important documents regarding business affairs? ____ (74) (1 = no; 2 = yes)

Card No. 3 (1) Respondent No. 0 0 (5) (6)

COUNTY TEMIS CODE NO. ____ ____ ____ (2) (3) (4)

IV. SOURCES OF INFORMATION

1. From which of the following mass media sources do you obtain the most useful information about family resource management? ____ (7) (1 = newspaper; 2 = magazines; 3 = Extension publications; 4 = television; 5 = radio; 6 = none are useful; 7 = other; 9 = DNA)

2. How helpful was information received through instruction about family resource management from the following sources? (1 = did not receive instruction; 2 = not helpful; 3 = helpful)
   a. Commercial classes? ____ (8)
   b. Home economics teacher? ____ (9)
   c. HDC project leader? ____ (10)
   d. Extension agent? ____ (11)

3. Would you be interested in receiving information from Extension about: (1 = no; 2 = yes)
   a. Financial security (insurance, savings)? ____ (12)
   b. Record keeping? ____ (13)
   c. Estate planning? ____ (14)
   d. Business procedures and/or legal documents? ____ (15)

4. Estimated number of contacts respondent had with Extension agent during the past 12-months: (NOTE: Agent and/or respondent may estimate)
   a. Extension meetings attended? ____ ____ (16) (17)
   b. Extension family resource management meetings attended? ____ (18)
   c. Visits made to the Extension office? ____ ____ (19) (20)
   d. Telephone calls made to the Extension office? ____ ____ (21) (22)
   e. Newsletters received from Extension? ____ ____ (23) (24)
   f. Family resource management publications received from Extension? ____ ____ (25) (26)

V. INFORMATION ABOUT THE RESPONDENT AND FAMILY

1. Family structure? ____ (27) (1 = married, no children at home; 2 = married, children at home; 3 = single, no children at home; 4 = single, children at home)

2. Employment? ____ (28) (1 = married, both employed; 2 = married, one employed; 3 = single, employed; 4 = single, unemployed; 5 = retired)

3. Education of respondent? agent may estimate ____ (29) (1 = high school or less; 2 = attended vocational school; 3 = college)

4. Respondent's age group? agent may estimate ____ (30) (1 = under 35; 2 = 36-44; 3 = 45-54; 4 = 55-over)

5. Extension audience? ____ (31) (1 = HDCM; 2 = special interest; 3 = both; 4 = other)

6. Location of family dwelling? ____ (32) (1 = farm; 2 = rural non-farm; 3 = subdivision; 4 = urban)

7. Sex of respondent? ____ (33) (1 = female; 2 = male)

8. Income? agent may estimate ____ (34) (1 = low, less than $10,000; 2 = medium, $10,000-24,000; 3 = high, $25,000 or more; 9 = DNA)

VI. SURVEY INSTRUCTIONS

At least 30 individuals should be interviewed in the Family Resource Management survey. Those individuals who make decisions, or participate in the making of decisions are the ones to be interviewed.

1. Date Due - December 1, 1983.
2. Disposition - Mail completed survey forms to the Associate District Supervisor, Home Economics.
3. Counties Included - All excepting Lake.
4. Sample Size - Thirty (30) individuals per county. Where appropriate, ten (10) additional are to be included from the TSU audience.
5. Survey Population - The population for the Family Resource Management Survey is homemakers and others.
6. Sampling Procedures - (a) Prepare a list of individuals:
   Each county Extension program in family resource management must be planned and conducted in such a way that all Civil and Equal Rights Laws and Amendments are carried out. Counties with mailing lists of individuals which meet Civil and Equal Rights guidelines may use all up-to-date listings of individuals (e.g. all audiences: HDCM, young homemakers, special interest individuals, 4-H parents, senior citizens) for purposes of selecting a random sample. Other counties may use the telephone directory, obtain a list from a public utility or use 4-H enrollment cards along with other listings of individuals.
   (b) Apply the Nth number technique:
   Thirty-six (36) individuals should be identified for the survey. The six (6) extras for the survey will be used as alternates. Alternates should be used only to replace individuals who for some good reason cannot be interviewed.
7. Interviewing - (a) Agent should try to make appointment ahead to save time and mileage; (b) Agent should try to contact an individual at least twice before going to an alternate; (c) The survey schedule is designed for personal interview; and (d) In preparation for the survey, it is recommended that the agent first try the interview out on two or three cooperators to perfect technique and become thoroughly familiar with the material.

The Agricultural Extension Service offers its programs to all eligible persons regardless of race, color, national origin, sex or handicap and is an Equal Opportunity Employer.

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VITA

Mary Denise Judd was born in Cookeville, Tennessee, on November 6, 1955, to Vesper and Louise C. Judd. She attended public schools in Putnam County, graduating from Putnam County Senior High School in 1973.

Denise attended Tennessee Technological University, majoring in Home Economics Education. She graduated in June, 1977, with a Bachelor of Science Degree in Home Economics. She began work for the Agricultural Extension Service in Fentress County on October 1, 1977. She served as an Assistant Extension Agent working in adult home economics until February 15, 1983, when she transferred to Cumberland County to work in 4-H youth home economics.

She was promoted to Associate Extension Agent on July 1, 1985.

Denise Judd is a member of Gamma Sigma Delta, the National Honorary Agriculture Society; Epsilon Sigma Phi, National Honorary Extension Fraternity; National Association of Extension Home Economists; National Association of Extension 4-H Agents; Kappa Omicron Phi, Home Economics Honor Society; and Phi Kappa Phi, National Honor Society.