also be included. With the rising popularity of mail order purchasing, information about this specialized market should be included in consumer education curricula.

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FAMILY ADAPTATION TO ECONOMIC CHANGE

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Americans are shifting their expectations from "...steady growth, ever-increasing abundance, continuing improvement in the individual's standard of living,....and jobs for all who want to work," to the expectation of "...economic instability: recession, depression, continued inflation, joblessness, and shortages" [1]. These observations of Yankelovich and Lefkowitz came from reviewing the last 25 years of public opinion survey data. They describe consumers as working through "...the conflict and disappointment created by the need to adapt to new, unwelcome conditions. (Consumers) have yet to find new strategies for coping based on lowered expectations" [1].

PROBLEM STATEMENT AND PROCEDURES

This study was undertaken to investigate the coping strategies of Illinois families [2]. Families living in Chicago, Springfield and Paxton were randomly selected to represent metropolitan, urban, and rural communities, respectively. They were contacted by telephone and were eligible to participate in the survey if they were husband-wife households with at least one of the two employed from 1978 to 1980. Telephone interviews were conducted with the 602 wives during the months of December 1980 through May 1981. Families were divided into four groups by the wife's age: less than 30 years; 30 to 44 years; 45 to 54 years; and 55 years and older. **Chi** square analysis was used to determine whether there were significant differences among age groups.

FINDINGS AND CONCLUSIONS

The majority of families (72%) in this study felt their incomes had not kept up with increased prices of goods and services. This feeling was more pronounced in the families with wives 45 years or older (77%) than among younger families (68%).

Increasing Income

A common coping strategy for many families is to send additional members into the labor force. In the Illinois study, 57 percent of the wives had full-time or part-time employment, higher than the national labor force participation rate at the time of the survey. It is also possible to increase money income by taking a second job or working overtime, although longer hours do not always result in extra pay for farmers or salaried workers.

Producing goods and services in the home increases non-money income. Younger families in the study were more likely to use this strategy. They were doing more auto maintenance, home repairs, home meal preparation, and home sewing than their older counterparts (Table 1). Younger families may feel that these time-intensive strategies are more likely to pay off for them in the long run.

Table 1
HOME PRODUCTION OF GOODS AND SERVICES

Age of wife	Less than 30 yrs.	30-44	45-54	55 or More
Do more home repairs	51%	47%	36%	32%
Do more auto maintenance*	68	61	61	42
Eat out less (cook at home more)*	67	65	57	54
Sew own clothes*	49	40	41	33

(***Chi** square significant at .10 or less)

Decreasing Expenditures

Nearly all of the families in the study reported buying less food, alcohol, and clothing; cutting down on home energy use; going out to movies and dinners less often; using less credit; or taking fewer vacations. More families with wives under 45 years cut back on movie and theater attendance and doctor/dentist visits than did families 45 or older (Table 2). A larger proportion of families 45 years and over reported using less credit in order to reduce expenses, i.e. finance charges. Many of the older families probably had already purchased their major appliances and furniture and had established savings and, therefore, had less need for credit compared to younger families.

Table 2
REDUCING CONSUMPTION

Age of wife	Less Than 30 Yrs.	30-44	45-54	55 or More
Drove less	62%	62%	61%	69%
Lowered thermostat in winter	73	73	71	70
Used air conditioning less	71	73	74	68
Turned out lights more	73	72	74	70
Visited doctor less*	31	24	18	14
Visited dentist less*	33	26	19	15
Went to movies and theater less*	75	73	60	56
Went on fewer vacations	62	62	53	56
Bought fewer clothes	61	62	67	65
Bought on credit less often*	53	56	63	62

(***Chi** square significant at .10 or less.)

Managing Resources More Effectively

Many families were trying to use existing resources to best advantage by planning, effective shopping, changing standards, recycling goods, and substituting one resource for another. Families can substitute less expensive goods and services for more costly ones. More families with wives under 45 years compared to older families reported substituting self-service gas stations for full-service stations, generic and store brands for name brands, discount stores for department stores, and less expensive restaurants for more expensive ones (Table 3).

Table 3
RESOURCE MANAGEMENT

Age of wife	Less Than 30 Yrs.	30-44	45-54	55 or More
Substitutions				
Self-service gas stations*	84%	86%	73%	69%
Public Transportation	26	23	24	17
No-frills stores in '80-81	54	46	39	45
Generic/store brand foods*	90	90	84	70
Less expensive restaurants*	71	67	58	59
Less expensive vacations	63	64	65	55
Shopped at discount clothing stores in '80-81	67	68	61	44
Shopping Skills in '80-81				
Used coupons	81	85	83	85
Read grocery ads	88	91	82	94
Compared prices	95	94	92	94
Bought clothing on sale	95	96	95	94
Planning				
Tried to use a budget*	90	70	57	57
Always paid credit bills in full*	48	34	49	67
Had difficulty making credit payments*	16	15	8	2
Had difficulty making mortgage payments*	16	10	4	0
Had to change plans due to rising prices*	55	39	27	24
Used savings to pay bills*	62	38	36	31
Capital Investments				
Purchased more fuel-efficient cars*	45	37	30	26
Purchased more insulation and storm windows*	56	63	48	35

(***Chi** square significant at .10 or less)

Comprehensive planning can help families better allocate available resources for current as well as future needs. More younger families reported trying to plan or budget how their money would be used on a monthly basis. Younger families were much more likely to have problems making their credit and/or mortgage payments. And many more younger families reported having to use their savings to pay bills.

SUMMARY AND IMPLICATIONS FOR CONSUMER EDUCATORS

The families in this study responded similarly to those in an earlier study by David Caplovitz [3]. Findings from both studies indicate that families used a variety of strategies to cope with changing economic conditions. Many strategies adopted by families of different age groups reflect the times in which they grew up, as well as their present stage in the family life cycle.

The younger families, who would be most similar to high school students, tended to substitute time and energy as resources for money. They were more likely to produce goods in the home rather than purchase them. They also were more likely to make capital investments with greater long-run payoffs. In addition, younger families also were spending more hours in the labor force. They may be working longer hours for faster promotions on the job, because they have fewer time pressures at home, or because they need the added income.

Families tended to report how they were spending less as opposed to how they were earning more. Educators, especially those at the junior and high school ages, can discuss how to plan for obtaining a higher paying job. They can discuss the advantages and the opportunity costs involved in securing more education and training for greater long-run payoffs, i.e. investing in human capital.

Family members, and most specifically women, need to evaluate whether they will make a greater long-run contribution to the family by being gainfully employed or by engaging in household production. This involves not only the value of their services in the home and the marketplace, but also the opportunity costs of their decision for personal economic security. Many of these more complex strategies require discussions of decision-making involving clarifying values and goals, setting priorities, and planning for individual and family well-being.

Students need to be aware of alternative uses of resources and the opportunity costs of each. For example, a student may decide not to purchase a car, but to use public transportation, so that he or she can save money for college or vacation. Families who bought a new home recently realize they may have to spend less on entertainment and vacations. Menu planning not only saves money on the food budget, but may save trips to the supermarket, thus saving time, energy, and gasoline. Home production will save money, but require more time, energy, skills, and knowledge.

Consumer educators might focus on alternatives to buying. Renting, borrowing, or exchanging goods and services can save space and money. Bartering and using cooperatives are examples of how to obtain goods at a lower price. These practices will no doubt become more commonplace as the costs of goods and services continue to escalate.

Less time could be spent teaching strategies widely used by the younger families in order to give greater attention to areas less frequently used, such as simple home repairs and shifting savings to investment alternatives earning higher interest. Even though more younger families tried to budget, they also experienced greater difficulty in paying their bills and often had to use their savings to pay bills. There seems to be a great need for continuing and expanding lessons in financial management principles and applications.

Consumer educators should continue to help their students and families to adopt the conservation ethic and to appreciate the effects of their production and consumption decisions on the environment. Students need to be aware of the impact their decisions have on their family's ability to cope with the changing economic climate, and, in turn, how their family's decisions affect the natural environment, the economy, and social and political institutions.

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