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EDUCATION RELATED TO SELECTED CHARACTERISTICS  
OF RURAL KANSAS FAMILIES

by

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## INTRODUCTION

One aspect of a progressive society is that its institutions promote the growth of the individual. Any other purpose loses something of a democratic character, according to Sayers (1959), for democracy requires that each individual seek and find in his sharing with others a role that is unique and distinctive.

Schools are a major institution in a democratic society. Folkman (1961) points to the close relationship between amount spent for education and quality of the service provided in the United States. He feels expenditure per pupil, more than most other measures, reveals the strength of a school system.

The average expenditure in Kansas for the decade ending 1958 exceeded that of three of its neighboring states: Missouri, Nebraska, and Oklahoma. Yet, compared to the mean expenditure for education in the United States, it ranged in rank from the seventh state above to the sixth state below average, as shown in Table 1 (U. S. Department of Health, Education, and Welfare, 1968).

Table 1. Mean current expenditure per pupil in average daily attendance in full-time public elementary and secondary day schools, by states: 1948-1958.

Year	Rank order position of Kansas in U.S.	United States	Kansas	Near-by states		
				Missouri	Nebraska	Oklahoma
1958	-6	\$341	\$350	\$317	\$309	\$282
1956	+1	294	295	264	278	249
1954	-2	265	264	233	262	224
1952	+2	244	246	212	246	226
1950	+7	209	218	174	217	207
1948	+7	181	191	164	181	144

The educational level of rural families is lower than the average for the state, according to the Kansas Educational Survey (1960). It is these rural families who are the subject of this thesis.

## Objectives

The objective of the thesis was to assess the attitudes, opinions, and practices of Kansas rural families towards education as related to family economic security. Specifically studied were the educational level of the parents and their expectations for their children in relation to: age of husband, family income and net worth, residence and size of family, veteran status of husband, employment status of wife, life insurance holdings, and expressed feelings toward security.

## Procedure

Data used in this thesis were based on a survey of family financial security made in 1960 of Kansas rural families which included the place of education and insurance in family financial planning.

The survey schedule consisted of ten major parts; Parts I and II included questions concerning attitudes toward planning and attitudes toward insurance; Part III asked for specific information as to age, sex, family characteristics and occupation; Part IV inquired about characteristics of the families' insurance holdings; Part V asked about specific life insurance coverage and attitudes towards such coverage; Part VI referred to liability and casualty insurance coverage; Part VII dealt with the educational aspects; Part VIII inquired about sources of income and amount of income; Part IX asked about net worth and its composition; Part X was an evaluation. Part X enabled the family to evaluate its insurance program with respect to provisions for college education, medical expenses, retirement, burial, and needs of surviving members of the family. The survey concluded with two general questions: "In general do you feel you are as well covered by insurance and savings as you can afford

to be?" (Question 85), and "Do you feel financially secure?" (Question 86). A copy of the complete schedule is in Appendix A.

Section VII of the schedule was entitled education plans. Specific questions were asked different groups of parents, depending on the various school ages of their children. However, all parents were asked: "Do you feel that a college education would be of more value to a young person now than when you were going to school?" (Question 53); "Do you feel that education has any relation to the financial security of a family?" (Question 54); "In what ways?" (Question 55); "If yes, over the life of an individual, how much do you think a man with a college degree will make over one without one? \$ \_\_\_\_\_" (Question 56). A check sheet listing numerous occupational and professional fields, to be found on page 10 of the schedule, constituted Question 57, which read, "What type of education do you feel prepares a boy or a girl best for the future?" This was followed by, "If you were to start over, which (occupation) would you pick?" The husband and wife were to check individually and give their reasons why.

The survey included interviews with 200 families, 191 were husband-wife families, whose replies were used in this thesis. (See Appendix B for information concerning the nine broken families whose replies were not used in this thesis.) The survey families were selected at random so as to constitute an unbiased sample of the Kansas rural families as of 1960. Procedures for selection of the sample are described in Rogers' thesis "Family Financial Security, Marion, Kansas, August, 1960" (Rogers, 1962).

The data were edited and coded using standard classifications. However, the method by which income and net worth were treated requires special mention. Families were ranked by income and then divided into three groups of

approximately equal size and assigned scores: low equals one, middle equals two, and high equals three.

A system of weighting was used in summarizing replies to open-end type questions which permitted more than one response. Specifically, values were assigned replies to questions concerning parental expectations according to the number of responses per family. Those with one response were given a value of one, two responses were assigned a value of one-half each, three responses were given one-third each, and four responses given one-fourth each. Use of this "weighted value" permitted each family to have equal influence in the percentage distribution, whether it gave one response or several.

The 124 families with three or more members had children listed as dependents with the exception of two families with adult dependents. These families were of special interest so were analyzed by residence and family size. Two sub-groups under residence were "Farm" and "Non-farm." "Farm" was defined by the U. S. Census definition and "Non-farm" correlated with the U. S. rural non-farm definition (U. S. Census of Population, 1960).

Sub-groups under family size were: Families of three or four members defined as "Small families" and families with five or more members defined as "Large families." Data analyzed for families with two members were treated separately in the text.

#### EDUCATIONAL LEVEL

Educational level in Kansas, as measured in median school years completed, has increased over the last three decades from 8.8 years (1940) to 10.2 (1950) to 11.7 (1960). Educational level of rural people has been below that of urban dwellers; however, rural educational level has increased more than urban

educational level. Median years of school completed between 1950 and 1960 among rural Kansas families increased 16 percent, while that of urban dwellers increased 7 percent. The difference between the rural and urban levels decreased from 2.2 years in 1950 to 1.4 years in 1960 (U. S. Bureau of the Census, 1960 Population).

The Kansas Educational Survey (1960) recognized this rural-urban difference in educational attainment and noted its implications for Kansas people. One implication was that unless rural farm youth are able to get education comparable with that of urban communities, they will be handicapped in searching for employment as they move from farm to town.

Educational attainment varied also by sex. Women attained a higher educational level than men, especially in rural Kansas. In 1960, the median years of school completed for all men and women was 11.2 and 12.0, respectively; whereas among the rural population, median years of school completed of men was 9.8 in contrast to 11.4 for women (U. S. Bureau of the Census, 1960 Population).

The purpose of this section is to study the relevant rural family characteristics of those who had attained various educational levels. Characteristics included are: present age of husband and wife and age at time of marriage; residence; size of family; income; net worth; occupation of husband and wife; veteran status of husband; families' feeling of financial security; and type of life insurance arrangements made by families. Aspects of life insurance specifically studied were the proportion of families with life insurance, face value of coverage, and concentration of life insurance on the husband.

### Family Characteristics

Husbands' age at marriage averaged three years older than wives. Age of wife at marriage increase slightly with education.

Median age in 1960 decreased with increasing educational level. This exemplifies the older generation's inclination to drop out of school and not attain as many years of formal schooling as the younger generation (Table 2).

Table 2. Educational level by age.

Educational level	Husband			Wife		
	Number	: Median : age at	: Median : present	Number	: Median : age at	: Median : present
		: marriage	: age		: marriage	: age
Grade 7 or less	9	26	68	9	20	64
Grade 8	51	24	56	36	21	52
Grades 9-11	25	25	48	16	21	48
Grade 12	60	23	40	85	20	38
Grades 13-15	18	24	44	29	22	39
Grade 16 or higher	19	24	33	7	23	35
All*	182	24	45	182	21	42

\* Four second marriages, four incomplete information, and one attended an ungraded school.

Residence. College attendance was reported by the same number of husbands and wives; however, fewer farm residents completed college than non-farm. Wives had a slightly higher educational level than husbands, but a higher proportion of husbands completed college (Table 3).

Family Size. Husbands and wives at the lower (grade 8 or less) educational levels had a family size of more than two less frequently. Median family size was three as shown in Table 4.



Table 3. Educational level by residence.

Educational level	Husbands			Wives		
	Residence			Residence		
	Non-			Non-		
	All	Farm	farm	All	Farm	farm
	Percent			Percent		
Grade 8 or less	32	36	29	24	32	19
Grades 9-12	49	56	45	57	58	56
Grades 13-15	9	5	12	16	10	19
Grade 16 or higher	10	3	14	3	0	6
All	100	100	100	100	100	100
Number*	189	70	119	190	71	119
Mean years	11.1	--	--	11.2	--	--
Median years	12.0	11.0	12.0	12.0	12.0	12.0

\* Two husbands and one wife gave no information on education.

Table 4. Educational level by family size.

Family size	Educational level							
	Husband				Wife			
	Grade 8:		Grade 13:		Grade 8:		Grade 13:	
	All	or less	or Grades 9-12	or higher	All	or less	or Grades 9-12	or higher
2	65	35	25	5	66	27	33	6
3	36	10	21	5	36	7	22	7
4	43	7	20	16	43	4	24	15
5	24	4	15	5	24	3	16	5
6	11	2	7	2	11	3	6	2
7	8	2	2	4	8	0	6	2
8	1	0	1	0	1	0	1	0
9 or more	1	0	1	0	1	1	0	0
All*	189	60	92	37	190	45	108	37

\* Two husbands and one wife gave no information on education.

Lendis and Hatt's (1954) data indicated conclusively there was an inverse relationship between educational level and family size; however, since these survey data have not been standardized, specific comparisons cannot be made.

Degree of Planning. Families were asked: "Has there been any discussion in your family as to what it would do for financial support in event of death of the husband?" (Question 1). A chi-square test using a null hypothesis with a 2 x 2 table and one degree of freedom was non-significant, indicating families with a higher educational level did not report significantly more than would be expected by chance to have more extensive plans as shown in Table 5 (Snedecor, 1958). Factors other than educational level evidently influenced the extent of family financial planning.

Table 5. Educational level of husband by degree of planning.

Educational level	Degree of planning*		All
	None and considered	Definite	
Less than 12 years	42	44	86
12 years or more	45	58	103
All	87	102	189

\* Chi square = .4947; 1 d.f.; n.s.

Feeling of Financial Security. Based on Question 86 ("Do you feel financially secure?"), husbands and wives who more frequently said they felt financially secure tended to be better educated. More high school educated tended to feel insecure than grade school educated (Table 6). This conclusion is consistent with the net worth findings of this survey discussed in the following section.

Table 6. Family's feeling of financial security by educational level.

Educational level	Husband		Wife	
	Yes	No	Yes	No
	Percent		Percent	
Grade 8 or less	31	33	24	22
Grades 9-12	47	52	54	63
Grade 13 or higher	21	15	21	15
No information	1	0	1	0
All	100	100	100	100
Number	137	54	137	54

## Economic Factors

Education is investment in human capital. Schultz (1961) has indicated that existing values and beliefs inhibit us from looking upon ourselves as capital goods. People could enlarge the range of choice available to them by investing in themselves, says Shultz (1961). If this concept were accepted by society, then investment in human beings would increase the range of relevant choices and the marginal efficiency of human capital relative to non-human capital.

Relative Income Position. To determine existing relationships between income and educational level attained, incomes from Question 58 were ranked in sequence, then divided into three approximately equal groups and designated: "Low," "Middle," "High." Sixty-two families with low incomes (\$3,500 and under) were assigned a score of one; 67 families of middle incomes (\$3,501 - \$5,500) were assigned a score of two; and 62 families of high incomes (\$5,501 and over) were assigned a rank score of three. A direct relationship existed between educational level of all husbands and the mean rank scores of annual income, shown in Fig. 1. Supporting data for Fig. 1 are presented in Appendix C, Table C-1.

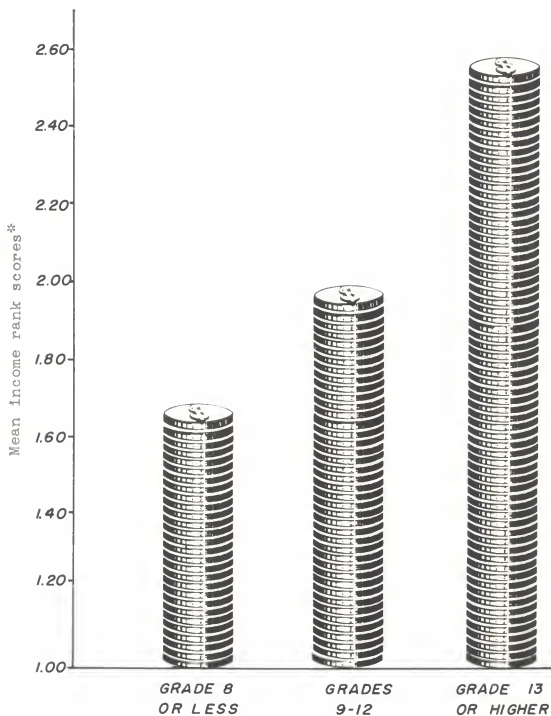


Fig. 1. Relative income position of all families by education of husband.

\* Low = 1; High = 3.

Source: Appendix C, Table C-1.

Relative Net Worth Position. A similar method was used to determine "Low," "Middle," and "High" net worth as derived from Question 73 which asked in detail of families about their major assets and liabilities. Sixty-one families were in the low net worth class ( $-\$4,001 - \$8,244$ ), 65 families in the middle net worth class ( $\$8,250 - \$27,100$ ), and 65 families in the high net worth class ( $\$28,000 - \$199,303$ ). There was a direct relationship between educational level of husbands and net worth. The relation was more direct among younger families, as shown in Fig. 2. Supporting data for Fig. 2 are presented in Appendix C, Table C-2.

Husbands were divided by age into two groups: 44 years and under, and 45 years and over, as shown in Table 7. A direct relationship existed between college graduates and net worth, although college graduates in the younger age group had a lower net worth due to a lesser number of years to accumulate.

Table 7. Educational level by age of husband.

	Educational level							
	Grade 8 or less:		Grades 9-12		Grade 13-higher:		All	
Age of husband	Number	Percent	Number	Percent	Number	Percent	Number	Percent
44 and under	13	22	54	59	27	73	94	50
45 and over	47	78	38	41	10	27	95	50
All	60	100	92	100	37	100	189	100

Husbands 45 and over with little formal education (Grade 8 or less) were 25 percent of all husbands; who occupationally were 30 percent of all farmers, 22 percent of all operatives, 28 percent of all laborers, 11 percent of all managers, 33 percent of all craftsmen, 12 percent of all salesworkers, and 88 percent of all retired husbands of the entire population survey. Appreciated land values may be a factor in the higher net worth of older farmers.

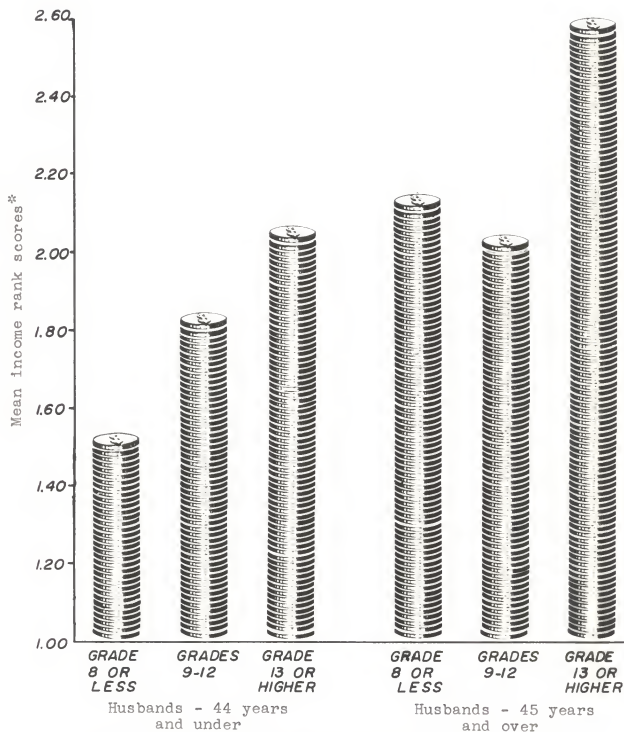


Fig. 2. Relative net worth position of all families by education of husband.

\* Low = 1; High = 3.

Source: Appendix C, Table C-2.

## Insurance

Life Insurance Coverage. The proportion of families with life insurance coverage was directly related to educational level of husband, as shown in Table 8.

Table 8. Proportion of insured families by educational level of husband.

Educational level	All families	Insured families	
	Number	Number	Percent
Grade 8 or less	60	46	77
Grades 9-12	92	82	89
Grade 13 or higher	37	35	95
All*	189	163	86

\* Two families gave no information on education of husband.

Face Value of Life Insurance. Face value of life insurance varied directly with education of husband (as indicated by Table 9), and inversely with age of husband. Krebs (1961) found a similar relationship between age and education of husband and face value of life insurance among Kansas farm operator families in 1955. Mean face value of the farm operator families' insurance in Krebs' study was \$7,700 in contrast to \$10,160 of this survey of farm and non-farm rural families.

Table 9. Face value of families' life insurance by age and education of husband.

Age of husband	Education of husband					
	Less than 12 years		12 years or more		All	
	Number	Face value	Number	Face value	Number	Face value
44 and under	20	\$7,366	67	\$14,331	87	\$12,730
45 and over	46	5,322	30	10,122	76	7,217
All	66	5,942	97	13,029	163	10,160

Concentration of Life Insurance on Husband. Age or education was not related to concentration of insurance on the husband. Krebs (1961) found a "slight increase in concentration" at the higher educational level and no apparent relationship by age of husband. Krebs reported 71 percent of the farm operator families' life insurance was concentrated on the husband. This is in contrast to the 75 percent of farm and non-farm families of this survey (Table 10).

Table 10. Concentration of families' insurance on the husband by age and education of husband.

Age of husband	Percentage of insurance on husband			
	Education of husband			
	Less than	12 years		
	12 years	or more		All
44 and under	73	77		76
45 and over	76	68		72
All	75	75		75

#### Occupation

Educational level is a partial factor in establishing and maintaining the individual's position in the occupational hierarchy.

Family members were asked: "What was each person doing most of last year? (Occupation)" (Question 121). In general, occupational categories were arranged into major groups as defined by the Bureau of the Census, Index of Occupations (1960) (See Appendix B, Table B-2).

Husbands. Roughly one-third (31 percent) of all husbands were farmers. Operative and laborer each consisted of 17 percent of the husbands, with the remaining occupations being mentioned less frequently. There was a direct



relationship between educational level and occupation among professional workers, and an inverse relationship among operatives (See Table 11).

Table 11. Educational level by occupation.

Occupation	Husbands					Wives				
			Grade:		Grade:			Grade:		Grade:
	All	8 or	Grades:	13 or		All	8 or	Grades:	13 or	
	Num-ber	Per-cent	less	9-12	higher	Num-ber	Per-cent	less	9-12	higher
			Percent					Percent		
Professional	18	100	0	12	88	6	100	0	0	100
Farmer	59	100	37	58	5	0	0	0	0	0
Manager	27	100	15	44	41	3	100	33	67	0
Clerical	0	0	0	0	0	21	100	5	71	24
Sales	8	100	12	63	25	7	100	0	86	14
Craftsman	6	100	33	33	33	0	0	0	0	0
Operative	32	100	38	50	12	2	100	50	50	0
Homemaker	0	0	0	0	0	138	100	26	56	18
Laborer	32	100	38	59	3	13	100	46	54	0
Retired	8	100	88	12	0	0	0	0	0	0
Unemployed	1	100	0	100	0	0	0	0	0	0
All*	189	100	32	49	19	190	100	24	57	19

\* Two husbands and one wife gave no information on education.

Income and net worth of husbands by occupation reveals professional workers to have the highest mean income and net worth, and unemployed workers the lowest. Farmers and those retired had a lower income and higher relative net worth, as indicated by Table 12. Occupations with a higher relative income than net worth (sales, craftsmen, operatives, and laborers) apparently utilized this income for present consumption rather than for building net worth. Stage of family life cycle was not a major consideration as median age of husband within each occupation was similar.

Table 12. Income and net worth by occupation of husband.

Occupation of husband	Number	Mean income	Number	Mean net worth
Professional	15	\$10,492	13	\$52,722
Farmer	53	3,789	53	40,808
Manager	23	7,498	23	33,819
Sales	7	9,283	6	33,506
Craftsman	5	5,000	5	17,410
Operative	28	4,935	28	10,325
Laborer	31	4,710	31	13,687
Retired	6	2,093	8	14,338
Unemployed	1	2,376	1	650
All*	169	5,443	168	28,231

\* Based on number reporting actual figures and not on number in occupation.

Wives. Seventy-three percent of the wives were full-time homemakers. Of the 52 wives in the population sample who were gainfully employed, one-third had part-time jobs and two-thirds were employed full-time. Baneroff (1959) reported that of all women in the labor force in 1958, 20 percent held part-time jobs.

All women classified as Professional had attended at least one year of college. The gainfully employed wives were in the following occupations: Clerical (40 percent), Sales (13 percent), Laborer (25 percent), Professional (12 percent), Managerial (6 percent), and Operatives (4 percent).

Schiffman (1961) estimated that 16 percent of all farm wives in the United States held non-agricultural jobs in March, 1960. This compares with 17 percent for this survey.

Average income of gainfully employed wives' families would have been lower than the average income for all consumer units in the United States had it not been for the wife's contribution, reports Carroll (1962). Families with the wife gainfully employed compared to all wives in this survey, had slightly

higher mean incomes (\$5,690 vs. \$5,443), lower mean net worth (\$19,160 vs. \$28,231), gave a lower mean estimate cost of attending college (\$1,312 vs. \$1,471 per year and \$4,215 vs. \$5,254 per four years), and had a smaller mean family size (3.2 vs. 4.3).

#### Veteran Status

By 1961 nearly eleven million veterans had trained under the Servicemen's Readjustment Act of 1944, popularly referred to as the "G. I. Bill." Gleason (1961) believes this to be the largest program of mass adult education ever undertaken. In 1946-47, Mulligan (1951) studied the effect of the G. I. Bill on college students who were veterans. Mulligan concluded: "The G. I. Bill of Rights has increased the proportion of students from the blue collar group at Indiana University from 90 to 113 per cent."

Veterans education provided a greater increase in income relative to non-veterans, according to Miller (1960). Frankel and Kandel (1955) predicted "... all the money paid out to educate and train World War II veterans will be back in the Federal Treasury by 1970." This was due to the veterans increased earning power which resulted in greater income taxes.

Educational Level. Husbands who served in World War I, II, or the Korean conflict had a higher educational level, as shown in Fig. 3. In addition to the greater college attendance of veterans, 61 percent of the veterans ever attending college completed all four years, while only 27 percent of the non-veterans ever attending college completed four years. See Appendix C, Table C-3 for data supporting Fig. 3.

Life Insurance Coverage. There was a direct relationship between veteran status and face value of family life insurance. Proportionately more

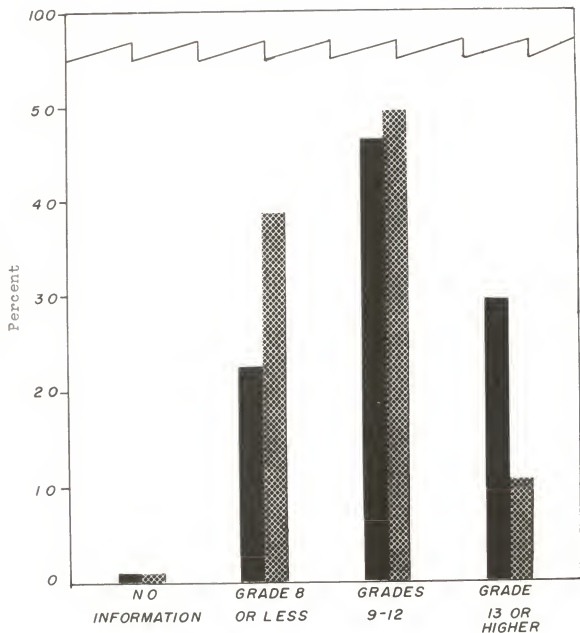


Fig. 3. Educational level of husband by veteran status.

All veterans = 100%

All non-veterans = 100%

Source: Appendix C, Table C-3.

non-veterans than veterans had no life insurance coverage for themselves or their families as shown in Table 13. Also, a larger proportion of the veterans had \$10,000 or more face value life insurance.

Table 13. Education and veterans status by life insurance coverage.

Face value of life insurance	Educational level									
	Veterans					Non-veterans				
			Grade		Grade			Grade		Grade
			8 or less	Grades 9-12	13 or higher			8 or less	Grades 9-12	13 or higher
	All	All	Percent			All	Percent			
None	26	8	15	7	8	18	28	14	0	
\$3,500 or less	56	19	45	22	4	37	47	33	9	
\$3,501 - \$10,000	51	21	20	34	11	30	20	37	27	
\$10,000 or more	56	39	20	37	77	17	5	16	64	
All	--	--	100	100	100	--	100	100	100	
Number*	189	87	20	41	26	102	40	51	11	

\* Two families gave no information on education of husband.

Economic Position. There was no apparent difference in the income position of veterans and non-veterans among rural families, using income and net worth rank scores as previously defined. Data to support this statement are not shown. However, there was a difference in net worth among farm families in favor of non-veterans, as shown in Table 14. Reflected may be the draft deferment policy of not breaking into the continuity of farmers of draft age.

Table 14. Net worth of farm families by age and veteran status.

Age of husband	All		Mean net worth	
	Farm	Percent	Rank score	
	husbands	veterans	Veterans	Non-veterans
24 and under	2	0	0	3.0
25 - 34	11	82	1.7	3.0
35 - 44	21	52	1.8	2.4
45 - 54	17	18	2.3	2.4
55 - 64	12	8	3.0	2.5
65 and over	9	22	1.5	2.6
All	72	36	1.8	2.5

## Summary

Farm families had a lower educational level than non-farm families.

Wives had a slightly higher educational level than husbands who were an average of three years older.

Educational level of the husband was directly related to the proportion of families who carried life insurance, face value of life insurance, and concentration of insurance on the husband among younger families. Also a direct relationship existed between education of the husband, annual income at all ages, and net worth of these husbands 44 years and under. Families who felt financially more secure tended to be better educated. Extent of family financial planning was not related to educational level.

Husbands with the highest educational level were in occupations with the highest salaries. Professional workers had the highest income and net worth. One-fourth of the wives were gainfully employed; one-third part-time, and two-thirds full time.

Veterans had a higher educational level than non-veterans, and higher life insurance coverage for their families, indicating the effect of the G. I. Bill. Among farm families, non-veterans had a higher net worth than veterans.

## ATTITUDES AND OPINIONS TOWARD EDUCATION

The purpose of this section is to study attitudes and opinions of Kansas rural families toward education. Specifically included are: (1) Value placed on education - importance of college to a boy and a girl, ways an education is related to family financial security, and added earnings of a man with a college degree; (2) College subject area preferences - major fields of study and opinions of type of education that prepares a boy or a girl best for the future; (3) Educational expectations - plans for children's education beyond high school and how it would be financed; and (4) Expenditures for college - provisions being made for education of children, sources of financial support, and estimated cost of a college education.

## Value Placed on Education

About half of the non-farm (urban and rural non-farm) high school seniors in the United States planned to attend college in 1960, but only one-third of the farm seniors planned to attend (U. S. Bureau of the Census, Farm Population, 1961). While 53 percent of all 1960 high school graduates indicated in 1959 they planned to attend college, 42 percent were actually in college in 1960 (U. S. Bureau of the Census, Farm Population, 1962).

It is sometimes believed that a rural environment is more conducive to education than an urban environment. Hollinshead (1952) pointed out that educational opportunities in rural and sparsely populated areas are inferior to those in urban areas, although a rural environment offers greater opportunities to learn about certain aspects of the biological and physical world. In the past, economic success on a farm or in a small town depended less on formal education than comparable success in an urban setting.

Miller (1960) used census data to compare incomes of men by educational level. He found a higher educational level to be associated with higher average income. The greatest income differential between educational levels was at about 50 years of age.

Miller estimates, furthermore, that the college graduate may during his lifetime earn \$177,000 or 65 percent more than the high school graduate. Other factors cited by Miller which enter into the determination of a man's income are differences in the quality of education and in the abilities, efforts, family connections, and opportunities of individuals.

The next section discusses values the survey families placed on education. The data are based on their replies to survey schedule Questions 55-56.

Parental Value Estimates of Education. Ninety-three percent of the families responded "Yes" to: "Do you feel that a college education would be of more value to a young person now than when you were going to school?" (Question 53).

The 7 percent (13 families) who responded "No" were in the "Middle" income and net worth rank score groups. They were engaged in occupations which in the past had placed moderate emphasis on education: farmers (5), laborers (5), operative (1), craftsman (1), and manager (1). There was a general lack of exposure to a college education with none having attained more than a high school education except two husbands with two years of college, and two wives with one year of college. Median age of the 13 husbands and wives was 34 and 29 years, respectively, as compared to 45 and 42 years of the entire population survey. Their youth may be a clue to the negative feelings of this group toward a college education. It may be hypothesized that they were still too close to their own school years to recognize any differences.



Value of College Education for a Boy or Girl. The thirteen families with children in college had twelve boys and one girl enrolled. These families were asked: "Do you feel that a college education should be encouraged as much for girls as for boys? Why?" (Question 44). Ten said "Yes," one said "No," and two families gave no information. The one family that said "No" replied, "Married women should stay at home with the family." Some reasons for encouraging college education for girls were: "The girl should go if she is interested," "Something could happen to the husband so education would be needed to get a job," "For extra money and protection to the wife if left with support of the family," and "To find a better husband."

These families were then asked: "Is it equally important for girls to graduate from college? Why?" (Question 45). The responses were: "Yes" (7), "No" (3), No information (2), and no opinion (1). The family with no opinion said, "We don't have any girls." Of the three families who said "No," one replied that women often marry before they go to college; another felt it was nice, but not important; and the third felt there would never be a demand for a girl with a degree. Those who said "Yes" pointed to the better job opportunities and protection for the girl plus the more creative type of work and additional personal satisfaction to the girl.

Also, these families with children in college were asked: "In what different ways do you think a college education is worth the cost?" (Question 46). The replies were in terms of the value of education: broadening experience with vocational and cultural benefits, stimulates creative type of work, makes knowledge available to the individual, and education is insurance for the person.

All of the families with children in college considered education to be of value both in terms of financial return and in terms of personal

satisfaction. They were not inclined to consider a college education as important for girls, however, as for boys.

Relation of Education to Financial Security. Almost all families (98 percent) agreed there was a relationship between education and financial security. They replied "Yes" to the question: "Do you feel that education has any relation to the financial security of a family?" (Question 54). The three families who responded "No" were in a relatively comfortable financial position. They were in the "Middle" income and "High" net worth rank score groups. Two were farmers and one was a laborer. They were middle-aged (51 years--median age of husband and wife), had small families, and carried all life insurance on the husband. Each family felt they had enough insurance and felt financially secure. Educational level of the husbands and wives was 8.0 and 12.5 years, respectively. It may be hypothesized that the four and one-half years additional education of the wife stimulated the husband to become financially secure during their lifetime and establish thereby a feeling of equality within the marriage.

A follow-up question investigated: "In what ways?" (is an education related to family financial security) (Question 55). The most frequent reply was in terms of creating job opportunities. Most (62 percent) viewed education as offering better or other jobs. Another 17 percent thought in terms of more money in their present job or obtaining other employment as shown in Table 15. Only 8 percent responded in terms of security, and 6 percent viewed the cultural aspects of living as contributing to family financial security.

There were differences among families when responses were classified by employment status of wife, residence, and family size. Although no tests of statistical significance were made to test whether the differences were greater than chance, it is noted in Table 15 that families with gainfully employed wives

Table 15. Opinions of ways an education is related to financial security of a family.

	All families			Family size 3 or more			
		Wife	Wife				
		Wife	not				
		gain-	gain-				
How is education related to financial security?		fully	fully	Residence	Family size		
		em-	em-	Non-	3 or	5 or	
	All	employed	employed	Farm	farm	4	more
Response	Percent			Percent		Percent	
Better job	28	27	29	34	29	32	29
More money	17	16	17	21	17	21	15
Security	8	11	7	6	12	12	6
Other job	34	37	33	33	29	25	40
No reason	3	0	3	0	4	3	2
Don't know	2	2	3	0	4	1	4
Cultural	6	3	7	6	4	5	4
Don't believe	2	4	1	0	1	1	0
All	100	100	100	100	100	100	100
Number*	191	52	139	45	79	79	45

\* Weighted values, see Appendix B, Table B-3.

were more inclined to view education as contributing to security and other job opportunities. The non-gainfully employed wives recognized the cultural aspect of education. Farm families felt another or a better job, or more money was most important while a larger proportion of non-farm families responded in terms of security. A higher proportion of small families replied with more money. Large families were more aware of another job as a way education is related to family financial security.

Opinions also varied by education of wife as shown in Table 16. The higher the level of education of wife, the greater the security response; and the lower the educational level, the greater is emphasis placed on "Other job" and "Better job." The less well educated seemed to realize the value of education for obtaining another or a better job. These generalizations are based on the

Table 16. Opinions of ways an education is related to financial security of a family, by education of wife.

			Ways an education is related to financial security (Question 55)									
			Multiple responses									
			Better job : More money : Security : Other job : Reasons : Do not know : Do not believe : Cultural : Other									
Education of wife	Number	All	job	money	urity	job	sen	know	lieve	tural	ses	
			Percent									
Less than grade 8	9	100	33	11	0	33	0	0	0	0	23	
Grade 8	36	100	30	3	3	22	3	0	0	6	33	
Grades 9-11	19	100	11	16	0	42	5	5	0	5	16	
Grade 12	89	100	19	9	6	28	2	4	1	3	28	
Grades 13-15	30	100	10	17	10	20	3	0	3	3	34	
Grade 16 or more	7	100	14	14	14	14	0	0	0	0	44	
All*	190	100	19	10	5	27	2	2	2	4	29	

\* One wife gave no information on education.

single responses, and are valid if the multiple responses are similarly distributed.

Relationship between Income and College Degree. In response to "... how much (more money) do you think a man with a college degree would make over one without one?" (Question 56), more than one-third (36 percent) of the replies were vaguely stated as "More money" (See Table 17). Thirty-one percent felt it depended on the individual or job, and 11 percent indicated an absolute dollar amount.

The highest proportion of families who "Didn't know" how much difference a college education would make were non-farm. Thirteen percent more non-farm than farm families felt it depended on the individual or job. Farm families appeared aware that more money could be earned with a college education than without.

Table 17. Increased earnings of a man with a college degree, by residence and family size.

How much would a man with a college degree earn over one without one?	Family size						
	All families			Three or more			
	lies	Two	All	Farm	farm	3 or 4	5 or more
Response	Percent						
Value estimate	11	10	12	13	11	13	11
Depends on individual or job	31	33	30	22	35	35	20
More money	36	42	32	45	26	30	36
Don't know	22	15	26	20	28	22	33
All	100	100	100	100	100	100	100
Number	191	67	124	45	79	79	45

Two-person families more often than all families felt the difference in income depended on the job or the individual. Also, 8 percent more two-person families felt more money would be earned. About one-fifth (22 percent) of all families felt they "Didn't know" how much more a college graduate would earn in his lifetime over the non-college graduate.

Among families with three or more dependents, almost twice the number of small families felt it depended on the individual or the job. Large families, as well as farm families more frequently stated more money could be earned with a college education. Ironically, the large families and farm families were also likely to have a lower income per dependent than the other two groups.

Twenty-two families gave absolute dollar values for an education. Frequency distribution of their estimates was: \$50,000 and under (7); \$50,000 - \$100,000 (11); \$100,000 - \$150,000 (1); and \$150,000 and over (3). These 22 families as compared to all families in the survey had a higher mean income (\$6,230 vs. \$5,445), higher mean net worth (\$32,301 vs. \$28,231), were better

educated (Husband - 13.0 vs. 11.1 years; Wife - 12.2 vs. 11.2 years), and a higher proportion of the husbands who would choose the same occupation if they had the chance to start over (25 vs. 15 percent).

#### College Subject Area Preferences

According to the Kansas Education Survey (1960) Kansas was above the nation in number of students majoring in the sciences, education, and engineering. However, Kansas was below in social sciences and humanities. The popularity of certain subject areas did not necessarily coincide with either popular beliefs or manpower needs. U. S. Bureau of the Census (Farm Population, 1961) reported 25 percent of high school senior boys in the United States planning to enter college choose engineering and 22 percent of the girls choose education as a major.

Opinions of Type of Education that Prepares a Boy for the Future. All families were asked, "What type of education do you feel prepares a boy ... best for the future? (Check one)." A list of educational fields was presented. (See page 10 of survey schedule.) There was a predominant opinion (22 percent) that engineering was the best choice. Medicine was of secondary importance (18 percent), and 14 percent believed the type of education depended on the individual. Twelve percent of the parents choose basic training in math, science, etc., and 10 percent choose business training. The relative frequency with which other types of education were mentioned are presented in Table 18. The responses varied by employment status of the wives, family residence, and family size.

Gainfully Employed Wives. Families of employed wives choose basic training in math, science, etc., and government and law more frequently than families with wives not gainfully employed. On the other hand, wives not gainfully

Table 18. Opinions of type of education that best prepares a boy for the future.

Type of education	All families			Family size 3 or more				
	:	:	:	:	:	:	:	
	:	Wife	Wife	:	:	:	:	
	:	gain-	gain-	:	:	:	:	
	:	fully	fully	Residence	Family size	:	:	
	:	em-	em-	:	Non-	3 or	5 or	
	:	All	employed	employed	Farm	farm	4	more
	:	Percent	:	:	Percent	:	:	:
Nursing	0	0	0	0	0	0	0	
Business training	10	11	9	9	9	7	13	
Engineering	22	18	23	27	19	20	25	
Home Economics	0	0	0	0	0	0	0	
Basic training in math, science, etc.	12	16	10	16	14	20	6	
Education	2	4	2	0	4	1	4	
Physics and chemistry	5	2	6	7	5	5	6	
Government and law	6	11	5	4	8	7	6	
Medicine	18	18	18	13	16	15	16	
Literature and fine arts	0	0	0	0	0	0	0	
Economics and social science	2	0	3	2	4	0	8	
Languages	0	0	0	0	0	0	0	
Agricultural	6	4	7	13	2	7	4	
No information	1	0	1	0	2	2	0	
Don't know	2	0	2	0	2	1	2	
Depends on individual	14	16	14	9	15	15	10	
All	100	100	100	100	100	100	100	
Number of replies*	200	55	145	45	86	82	49	
Number of families	191	52	139	45	79	79	45	

\* Some indicated more than one type of education.



employed choose engineering, agriculture, economics and social science, and physics and chemistry more frequently.

Residence. Farm families appeared proportionately more interested in engineering and agriculture, while non-farm families choose a broader spectrum of study areas, and felt the type of education depended on the individual.

Since answers given were by parents and not children, the choice of type of education expressed by the child may not be the same as that indicated. Thirteen percent of the farm parents choose an agricultural education for their children. It is likely the actual number of rural boys themselves who choose an agricultural education would not be as high. Shoemaker (1961) predicted there will be family farm units capable of producing adequate income for only 8 to 10 percent of the farm youth. The U. S. Bureau of Labor Statistics (1961) expects that by 1975 the number of persons employed on farms may be one-fourth less than the number employed in 1960. However, since the survey question was not well defined, one is unable to determine in this study whether parents were referring to farming itself or to allied agricultural occupations.

Family Size. Small families were proportionately more interested in basic training in math, science, etc., and recognized such a choice depends on the individual. Large families were more interested in business training, engineering, economics, and social sciences.

Opinions of Type of Education that Prepares a Girl for the Future. All families were asked, "What type of education do you feel prepares ... a girl best for the future?" They were to check one from a prepared list of choices. Nursing was the first choice of 36 percent of Kansas rural families. Home economics (26 percent) and business training (11 percent) were chosen next in



frequency. Ten percent felt the choice should be left up to the individual, and 9 percent chose education. See Table 19 for a distribution of relative responses. The responses were analyzed by employment status of wife, family residence, and family size.

**Wives Gainfully Employed.** Almost one-half (45 percent) of the families of gainfully employed wives preferred nursing for a girl, while proportionately more families in which wives were not gainfully employed chose home economics. The latter group was also more willing to let the specific subject area to be studied left up to the individual. Among families of gainfully employed wives, education was highly considered as an appropriate vocation.

**Residence.** Almost one-half (49 percent) of the farm families with children chose nursing for a girl. Next in order of preference was home economics. The reverse order of preference existed among non-farm families. More than one-third (34 percent) chose home economics and only 27 percent nursing. Also non-farm families were more interested in business training (13 percent) and a broader spectrum of educational fields than farm families.

**Family Size.** There was some tendency for the small families to choose nursing and home economics, and large families to select home economics, nursing, business training, and education.

Opinions of Why Type of Education Chosen Prepares a Boy or Girl Best for the Future. When parents were asked "Why?" (Question 57d) they chose a particular type of education for a boy or girl, twice as many wives as husbands gave as their reason that they believed it to be "Rewarding or enjoyable." A large number of wives chose educational opportunities which were directly related to their own occupation now or previously held. Most of the husbands (56 percent) gave no information. (See Table 20.)

Table 19. Opinions of type of education that best prepares a girl for the future.

Type of education	All families			Family size 3 or more			
	: Wife : not : gain- : gain- : fully : fully : em- : em- : All : ployed : ployed :			: Residence : Family size : Non- : 3 or : 5 or : Farm : farm : 4 : more :			
	: : : : : : : : : : :			: : : : : : : : : : :			
	: : : : : : : : : : :			: : : : : : : : : : :			
	: : : : : : : : : : :			: : : : : : : : : : :			
	Percent			Percent			
Nursing	36	45	32	49	27	37	30
Business training	11	9	12	2	13	8	13
Engineering	0	0	0	0	0	0	0
Home Economics	26	22	27	29	34	32	33
Basic training in math, science, etc.	1	0	1	2	1	1	2
Education	9	15	8	7	6	5	9
Physics and chemistry	1	0	1	0	1	1	0
Government and law	0	0	0	0	0	0	0
Medicine	1	0	1	2	0	0	2
Literature and fine arts	1	0	2	0	1	1	0
Economics and social science	1	2	1	0	2	1	2
Languages	1	0	1	0	1	1	0
Agricultural	0	0	0	0	1	0	0
No information	1	0	1	0	1	1	0
Don't know	1	2	1	0	1	1	0
Depends on individual	10	5	12	9	11	11	9
All	100	100	100	100	100	100	100
Number of replies*	198	55	143	45	83	82	46
Number of families	191	52	139	45	79	79	45

\* Some indicated more than one type of education.

Table 20. Opinions of why type of education chosen prepares a boy or girl best for the future.

Response	Husband	Wife
	Percent	
Rewarding or enjoyable	16	31
Talent or interest	9	12
Financial	3	4
Influenced by past or present job*	12	19
Other	4	5
No information**	56	29
All	100	100
Number	191	191

\* Comparisons were made with current occupations.

\*\* Included were schedules where it could not be determined whether husband or wife responded.

The small number who chose financial reasons were families who tended to be older compared to the entire population, have a higher mean income (\$6,584 vs. \$5,445), and a higher mean net worth (\$28,231 vs. \$9,740).

Whether Parent Would Choose Same Occupation Again. Present occupations of parents (Question 121) were correlated with their occupational choice if given the opportunity to start over (Question 57c). The responses are summarized in Table 21 for the husbands and Table 22 for the wives. There was a direct relationship between the parents' occupational level and the proportion who would choose the same occupation. This was particularly true among the professional and managerial workers. The "Don't know" category includes those families giving no response and those where the husband or wife could not be identified.

Table 21. Occupational choice of husband (if he had the chance to start over) by present occupation.

		Occupational choice															
Present occupation of husband	All																
		Choose		same		occu- :pation		:Profes- sional		:Manager		Farm		Other		Don't know	
		Number	Percent	Percent													
Professional	16	100	75	--	0	0	0	0	0	0	0	0	0	0	0	25	
Farmer	60	100	12	32	0	--	3	53									
Manager	27	100	30	22	--	7	11	30									
Sales	8	100	0	25	12	0	0	63									
Craftsman	6	100	17	33	33	0	0	17									
Operative	32	100	3	28	13	6	9	41									
Laborer	32	100	3	31	10	3	3	50									
Retired	9	100	0	0	12	44	0	44									
Unemployed	1	100	0	100	0	0	0	0									
All	191																

Table 22. Occupational choice of wife (if she had the chance to start over) by present occupation.

Present occupation of wife	Occupational choice							
			Choose	same	occu-	Profes-	Busi-	Don't
	All		pation	sional	Nursing	ness	Other	know
	Number	Percent	Percent					
Professional	6	100	83	--	0	17	0	0
Manager	3	100	0	33	33	--	0	33
Clerical	21	100	5	24	33	19	9	10
Sales	7	100	14	29	14	29	0	14
Operative	2	100	50	50	0	0	0	0
Homemaker*	139	100	1	35	27	14	5	18
Laborer	13	100	0	8	38	31	8	15
All		191						

\* Homemakers were to choose a subject field among those listed on survey schedule p. 7, and "Homemaker" is not among this group.

Among the wives, a direct relationship existed between educational level and their occupational choice if given the opportunity to start over. (See Table 22.) Thirty-one women of various occupations gave home economics as their choice. Reasons given by those persons who would choose home economics (classified as professional) if they were to start over again were: "This subject was studied while in school and enjoyed it," "Most women will use this eventually," "Practical, to help raise a family," or "Wide area of interests in the field."

#### Educational Expectations

What are the reasons why a given person will or will not attend college? Havighurst and Rogers (1952) stated the probability of a boy or girl going to college depends upon: mental ability, social expectation, individual motivation, financial ability, and propinquity to an educational institution. Havighurst put this proposition in the form of a mathematical equation where P is the probability that a given person will go on to a post-high school institution of learning.  $P = A \text{ (mental ability)} + B \text{ (social expectations)} + C \text{ (individual motivation)} + D \text{ (financial ability)} + E \text{ (propinquity)}$ .

Hollinshead (1952) suggested the probability of college attendance of children was greatly increased by the level of family income. This was substantiated by the U. S. Bureau of the Census (Farm Population, 1961), where two-thirds of high school seniors in the United States, from high income (\$7,500 or more) families planned to go to college as opposed to one-fourth of the students from low income (less than \$3,000) families. The U. S. Bureau of the Census (Farm Population, 1962) found correlation coefficients between college attendance and family income (.29), as well as college plans (.50),

scholastic standing (.34), high school curriculum (.48), I.Q. (.35), number of siblings (.17), type of high school (public or private) (.14), residence (urban-rural) (.13), region of country (.12), occupation of household head (.25), sex (.13), color (.03), and size of high school class (.10).

Plans of Children's Education Beyond High School. All 55 families in the population sample with children who had completed grades 7-12 were considered to be in the pre-college age group. Their responses were unanimously "Yes" to: "Do you feel high school graduates should be encouraged to continue their education beyond high school?" (Question 47).

They were asked: "... what are the plans for education?" (Question 49a). Seventy-five percent planned to send their own children to college or hoped the child would go, as shown in Table 23.

Table 23. Plans for children's education beyond high school.

Response	All Percent	Residence		Family size		Child
		Farm	Non- farm	3 or 4	5 or more	completed
						grades
						10-12
Percent	Percent	Percent	Percent	Percent	Percent	
College	31	20	37	39	21	48
Hope college	44	70	28	42	46	36
Specialized training	7	5	9	6	8	8
No plans	16	5	23	13	21	4
No information	2	0	3	0	4	4
All	100	100	100	100	100	100
Number*	55	20	35	31	24	25

\* Asked only of the 55 families with children in grades 7-12.

Farm families appeared more college orientated in that 90 percent had college plans. Fewer non-farm families (65 percent) had college plans and almost one-fourth (23 percent) had no plans.

A relationship between per capita income and education was shown in that a much larger proportion of small families planned to send their children to college (81 percent vs. 67 percent for large families). A higher number of large families had no plans for their children's education because college possibly was outside their relevant economic range.

Families with children having completed grades 10-12 were more definite regarding plans for college education than those with younger children.

Opinions of Why Education Beyond High School was Chosen. Eighteen percent of the 55 families with children who had completed grades 7-12 were planning on their children going for advanced education because of "Better job opportunities" as shown in Table 24 (Question 49b, "Why?").

Table 24. Opinions of why education beyond high school was chosen.

Response						
			Residence		Family size	
			Non-		3 or 4 or 5 or more	
	All	Farm	Farm	farm	4	10-12
	Percent	Percent	Percent	Percent	Percent	Percent
Better job opportunities	16	0	26	19	13	16
No information	64	95	46	58	71	64
Financial reasons	9	0	14	10	8	12
Other reasons	11	5	14	13	8	8
All	100	100	100	100	100	100
Number	55	20	35	31	24	25

Non-farm families listed "Better job opportunities" and "Financial reasons," while farm families were not responsive. Small families gave "Better job opportunities" as reasons for continuing education beyond high school while many large families gave no information. The slight increase in "Financial reasons" among families with the child having completed grades



10-12 suggests possibly the parents were becoming more aware of this aspect as the child came closer to college age.

How Education Beyond High School Would Be Financed. The 55 families with children who had completed grades 7-12 were asked: "How would their education be financed?" (Question 49c). Parents appeared willing to assume the largest proportion of the cost of a college education, as presented in Table 25.

Table 25. How education beyond high school would be financed.

Response						
	All	Residence		Family size		Child
		Farm	Non-farm	3 or 4	5 or more	completed grades 10-12
	Percent	Percent	Percent	Percent	Percent	Percent
Family earnings	39	35	41	45	31	38
Student work (full, part, summer)	28	28	29	26	31	28
Savings	13	12	14	18	8	16
No information	13	15	12	7	21	12
Gifts or scholarships	6	10	3	4	7	4
Loan	1	0	1	0	2	2
All	100	100	100	100	100	100
Number*	55	20	35	31	24	25

\* Weighted values, see Appendix B, Table B-4.

Farm families were less certain how provisions would be made and were more hopeful of gifts or scholarships. Non-farm families planned to rely slightly more upon family earnings and savings.

Small families planned to use current family earnings and savings to a greater extent than did larger families to finance a college education. Large families planned to have students work and were hopeful of gifts, scholarships, and loans.



Families with children having completed grades 10-12 did not respond differently than all families in the 7-12 grade classification as to how the child's education would be financed.

#### College Expenditures

Factors which appear to determine the cost of attending college (Goldthorpe, 1960) are: (1) Spending habits formed at home, (2) Choice of college, (3) Pressures of campus customs and mores, (4) Size of family income, and (5) Whether or not a student lives at home. Lansing, Loriner, and Moriguchi (1960) reported from a 2,700 family sample, a \$1,550 yearly expenditure for college of which 61 percent was in the form of parental contributions, 23 percent from the student, 8 percent from scholarship assistance, and 8 percent came from other sources. Lansing et al. further indicated that half of the families with children in college in the past five years had set money aside in advance to help pay the college cost. Approximately half of the families indicated that it was necessary to reduce other expenditures or to live on a tight budget to meet their children's college expenses.

More than half of the Minnesota high school senior girls in Olien's (1961) study expected their parents to pay for their schooling, but almost a third planned to work part-time. About 3 percent planned to receive scholarships, and about 1 percent considered borrowing money to finance their education.

Mean actual expenditure of unmarried students enrolled in a family finance course at Kansas State University was \$1,283 during the 1959-60 school year and \$1,356 during the 1960-61 school year as reported by Umberger (1961). Umberger's data were based on student reports of actual expenditures

while this study was parents' estimates of student expenditures. The two studies are likely the most comparable as both have been made within the same geographic area.

Estimated Cost of College Education. Parents were asked to estimate the cost of attending college per year and the cost to educate their children beyond high school.

Cost to Educate Family Per Year of College. All families were asked the: "Estimated cost of attending college \$\_\_\_\_\_ per year" (Question 77). Over one-half (52 percent) replied. The mean value of their estimate was \$1,471, and the median value was \$1,200, as presented in Table 26. Farm families with three or more members gave higher estimates than non-farm families, while farm families of two members provided lower estimates than non-farm families. It is questionable whether the judgment of families without children was as valid as that of families with children, since the cost of a college education was not a matter of immediate importance to this group.

Table 26. Estimated cost of college education by residence.

Class	All		Farm		Non-farm	
	Number	Value	Number	Value	Number	Value
Family size 2						
Mean	28	\$1,759	12	\$1,637	16	\$1,836
Median	28	1,300	12	1,225	16	1,388
Family size 3 or more						
Mean	72	1,362	23	1,543	49	1,276
Median	72	1,125	23	1,200	49	1,000
All families						
Mean	100	1,471	35	1,577	65	1,412
Median	100	1,200	35	1,200	65	1,200

Cost to Educate Family Per Dependent Beyond High School. Thirty-eight percent of the families with three or more members responded to: "Total estimated cost of educating your family beyond high school \$ \_\_\_\_\_" (Question 78). Family responses were divided by number of children in family to obtain a "per dependent" cost of college education. The mean total cost per dependent was \$5,254, and the median value was \$4,800. Non-farm families gave higher estimates than farm families.

Based on the findings of the present survey relative to the educational costs reviewed, it may be concluded that rural families have a realistic estimate of the cost of a college education. Actual provisions for college made by rural families as discussed in the following section have been lower than family estimates of college costs. Therefore, the data indicate not a lack of information about college costs, but a lack of funds needed for more rural youngsters to attend college.

Provisions Made for Education of Children. One-third of the families with three or more members have made no provision for educating their children. This is based on the responses to: "What provision is made for the education of children?" (Question 76). Provisions, if made, were most frequently in the form of savings, as shown in Table 27. This included parental and child savings as well as endowment and other educational insurance policies on the children. Family earnings for college education were considered as funds coming from the family at the time the child was in college.

Residence. Farm families reported making the least provision of any subgroup for education of their children. If family earnings or savings individually or in any combination with other replies are considered as a family contribution, only 55 percent of the farm families planned to contribute something to the child's college education while 74 percent of the non-farm

Table 27. Provisions families have made for education of children beyond high school.

Source of financial support	All families size 3 or more				
	All	Residence		Family size	
		Farm	Non-farm	3 or 4	5 or more
	Percent	Percent	Percent	Percent	Percent
Family earnings	14	11	16	13	16
Student work (full, part, summer)	10	5	13	10	11
Savings	38	32	41	40	34
Gifts or scholarships	3	6	2	2	6
Loan	0	0	0	0	0
No provisions	33	42	28	33	33
Not apply*	2	4	0	2	0
All**	100	100	100	100	100
Number	124	45	79	79	45

\* Families with adult dependents.

\*\* Weighted values, see Appendix B, Table B-5.

families planned to contribute. This relationship is not in agreement with the Bureau of the Census (Farm Population, 1961), where 73 percent of the rural farm college students indicated some contribution made by their parents though only one-half of the urban and non-farm students reported contributions from parents. A comparison of actual dollar values is not available.

**Family Size.** Small families planned to use savings to educate their children while large families planned to rely more upon family earnings and gifts or scholarships. In response to the family earnings and savings category, 77 percent of small families planned to contribute something to the child's college education, while only 54 percent of large families planned to contribute to the child's education.

A further analysis was made of families whose responses included savings and/or insurance. Their face value of life insurance per child had a mean of

\$1,258 and a median value of \$1,000. Their concept of how much financial assistance the educational insurance is likely to provide is less realistic than their estimates of college costs. Furthermore, the types of policies held were not of the type best designed to accumulate funds to meet college expenses. Less than one-fifth (18 percent) of the 34 families who were thinking in terms of insurance as a means of meeting college expenses had endowment policies. One-half (52 percent) had 20 payment life policies which, if cashed, would not meet the college expenses. Twelve percent carried whole life policies on the child which would have an inadequate cash value when the child was at college age. Six percent had a family plan type of coverage, and 3 percent did not know the type of policy they carried. Twelve percent had no insurance on the children. It appears these families were considering cashing a policy on the parent in at the time of the child's college age. From these findings, one may generalize that the family insurance programs as planned for educational purposes were not well thought out. See Appendix B, Table B-6 for supporting data.

The 22 families who responded with savings as one way to finance their children's education had a mean savings value of \$3,261 and a median value of \$1,840. A proportionate distribution of their actual savings was: \$500 or less (23 percent), \$501 - \$1,000 (14 percent), \$1,001 - \$2,000 (18 percent), \$2,001 - \$5,000 (32 percent), \$5,001 - \$10,000 (9 percent), and \$10,000 or more (4 percent). Since the majority of families had more than one child, the savings per child would be very small in some cases.

Sources of Financial Support for Currently Enrolled Students. Thirteen children of the families studied were enrolled full- or part-time in college, and an additional ten planned to enter college within three years. Sources

of financial support of students currently enrolled in college are shown in Fig. 4 and in Appendix C, Table C-4. Data were derived from replies to Question 43: "How is education being paid for?" It was assumed that when families gave multiple responses, each type of support mentioned was of equal significance to the student. Student work was mentioned with greatest frequency (45 percent) and family earnings were of secondary importance (34 percent).

Families with children either in college or planning to enroll as compared to all families had a higher educational level (Husbands - 12.5 years vs. 11.1; Wives - 12.1 vs. 11.2) and an average mean family size (4.2 vs. 4.3). Three-fourths (15 families) felt financially secure and one-fourth (6 families) felt they were not financially secure.

There were differences in type of financial support between those currently enrolled and those planning to enroll; and between boys and girls (Table 28).

Of parents with boys, a greater proportion with boys currently enrolled stated the child relied upon family earnings, gifts or scholarships, and student work while parents of boys planning to enroll anticipated using loans and savings.

Parents of girls planned to finance their education through family earnings to a greater extent than parents of boys. Parents with girls saved less for the girls' college education and planned to have the girls work.

A loan was being used by parents for 6 percent of a boy's education among those currently enrolled, but twice this proportion of parents with boys anticipating enrollment were considering loans. Parents did not think in terms of a loan, gift, or scholarship for financing the education of a girl.

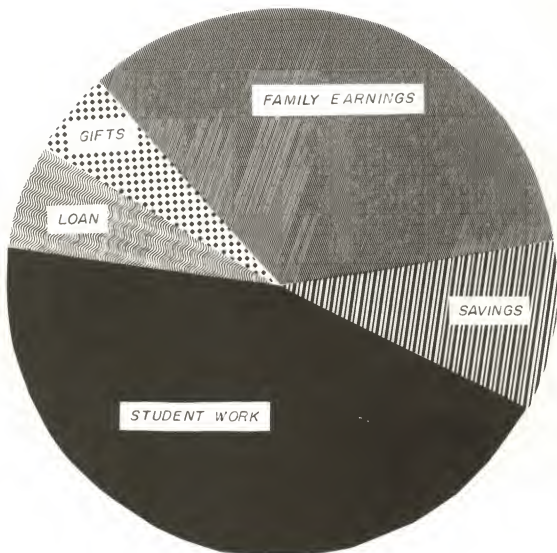


Fig. 4. Proportional sources of financial support of those students currently enrolled in college.

Source: Appendix C, Table C-4.



Table 28. Source of financial support for students enrolled or planning to enroll in college.\*

Source of financial support	Boys		Girls	
	Currently	Plan to	Currently	Plan to
	enrolled	enroll	enrolled	enroll
	Percent		Percent	
Family earnings	33	29	50	55
Student work (full, part, summer)	45	29	50	39
Savings	11	29	0	6
Gifts or scholarships	5	0	0	0
Loan	6	13	0	0
All**	100	100	100	100
Number	12	4	1	6

\* One additional is currently in a trade school. Two additional planned to enter a trade school.

\*\* Weighted values, see Appendix B, Table B-7.

Seventy-seven percent of the parents with children in college mentioned student work as one source of support, as compared to 89 percent of parents with children planning to enroll within three years. Lansing et al. found 61 percent of the parents planned to contribute to their children's college education.

Families with children either in college or planning to enroll, as compared to all families, were in a more comfortable financial position. Mean income was higher (\$9,080 vs. \$5,443) as well as mean net worth (\$44,952 vs. \$28,231). It is not likely that all rural families in this survey could finance their children's education by family earnings considering that only one-third (62 families) of all families (mean size - 4.3) were earning \$5,501 or more income per year.

Year of College. With each additional year of college, parents appeared to assume the students would rely less on family earnings and more upon their own work as a means of financial support (Table 29). Savings were relied upon more at the beginning year or two of college, and parents planned on loan supplements toward the end of their children's college career. Educational loans are justified in terms of Schulz's (1961) theory of investment in human capital.

Table 29. Source of financial support for students enrolled by year of college.

Source of financial support	Year of college			
	Freshmen	Sophomores	Juniors	Seniors
Family earnings	43	42	12	50
Student work (full, part, summer)	33	42	64	50
Savings	17	0	12	0
Gifts or scholarships	7	8	0	0
Loan	0	8	12	0
All	100	100	100	100
Number*	5	3	4	1

\* Weighted values, see Appendix B, Table B-7.

### Summary

Kansas rural families were reluctant about placing a dollar value on the advantage of a college education, although, in general, they felt it was of greater value now than when they were in school. Most families were not inclined to consider a college education as important for girls as for boys. Families generally agreed there was a relationship between education and financial security.

Engineering or medicine for a boy, and nursing or home economics for a girl were the types of education mentioned by parents most frequently as that which prepares the child best for the future. Thirteen percent of the farm parents chose an agricultural education for a boy.

Parents in professional and managerial occupations, requiring additional years of education, more frequently than other parents, would choose the same occupation if they had a chance to start over again.

Parents with older children, closer to college age, indicated more educational and occupational planning and less uncertainty than parents of younger children. Also, a greater proportion of parents planned to contribute something to the child's education when college was in the immediate future.

Farm families were more college orientated, yet a greater proportion of non-farm families were definite about plans to send their children to college. Also, they had more definite plans for financial assistance. The major reason given for sending the child to college was the better job opportunities available to college graduates.

Twice the proportion of small families as large planned to send their children to college. Small families planned to use savings to a greater extent, and also were interested in the better job opportunities.

Of children currently enrolled in college, student work was the largest source of financial support. For each year of college completed, parents planned to contribute less to the child's education.

Rural families realized the importance of a college education and had a realistic estimate of the costs to educate a child during college. Yet they did very little financial planning for it. Family savings were small; their insurance programs as planned for educational purposes were not well thought

out, and families were not orientated toward considering a loan as a source of financial support in college. The indication is that a lack of funds, and not information, inhibits more rural children from attending college.

#### CONCLUSIONS

Education is related to family economic security. The opinions of rural Kansas families in this survey indicated that families think in terms of these two factors as being related. Furthermore, the objective data indicated a direct relationship between education and family economic security, if security is thought of in terms of income, net worth, life insurance coverage, occupation, and satisfaction within occupation.

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## APPENDIX

## Appendix A

CONFIDENTIAL

Family Schedule Number \_\_\_\_\_

Date \_\_\_\_\_

County \_\_\_\_\_

Township or Town \_\_\_\_\_

Time began \_\_\_\_\_

Time ended \_\_\_\_\_

Interviewer \_\_\_\_\_

SURVEY OF FAMILY FINANCIAL SECURITY:  
EDUCATION AND INSURANCE  
Summer 1960

(CONFIDENTIAL)

KANSAS STATE UNIVERSITY  
AGRICULTURAL EXPERIMENT STATION  
Project 427\*

\*A contributing project to  
North Central Regional Research  
Project NC-32

Department of Family Economics  
Justin Hall  
Kansas State University  
Manhattan, Kansas

## INTRODUCTION

As an Experiment Station research project the Department of Family Economics at Kansas State University is conducting a survey to learn something about the attitudes of families toward life insurance and education as means of providing financial security for a family.

They feel that the best way to get this information is to talk directly with the people themselves.

Eight counties in Kansas have been chosen in which to make the survey, and your family is one of 220 families selected at random to be part of the survey.

## I. ATTITUDE TOWARD PLANNING

I would like to ask first some general questions about your plans in the event of death or disability in your family:

1. Has there been discussion in your family as to what it would do for financial support in event of the death of the husband?
  - a. Little or none? \_\_\_\_\_
  - b. Considered the matter, but have not reached a definite decision? \_\_\_\_\_
  - c. Have developed fairly definite plans? \_\_\_\_\_
2. Has there been discussion in your family as to what it would do for financial support in event of husband's permanent disability?
  - a. Little or none? \_\_\_\_\_
  - b. Considered the matter, but have not reached a definite decision? \_\_\_\_\_
  - c. Have developed fairly definite plans? \_\_\_\_\_
3. Has there been discussion in your family as to what it would do for financial support in event of the death of the wife?
  - a. Little or none? \_\_\_\_\_
  - b. Considered the matter, but have not reached a definite decision? \_\_\_\_\_
  - c. Have developed fairly definite plans? \_\_\_\_\_
4. Has there been discussion in your family as to what it would do for financial support in event of wife's permanent disability?
  - a. Little or none? \_\_\_\_\_
  - b. Considered the matter, but have not reached a definite decision? \_\_\_\_\_
  - c. Have developed fairly definite plans? \_\_\_\_\_
5. If you have indicated plans above, what are the basic elements of your plans? That is, what are you counting on in case of need?
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
  - c. \_\_\_\_\_

## II. ATTITUDE TOWARD INSURANCE

One of the things we want to find out is how people like yourself feel about life insurance.

6. What would you say are the major reasons for carrying life insurance?

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

7. Can you think of any other reasons?

- a. \_\_\_\_\_
- b. \_\_\_\_\_

8. Here are some of the reasons people have given when asked why the head of a family should carry life insurance. Please indicate which of these reasons are of great importance to you, which are less important, and which are not important at all to you.

	Great Importance	Less Important	Not Important
a. To pay bills, debts, burial expenses in case of death.	_____	_____	_____
b. To provide support for dependents in case of death.	_____	_____	_____
c. To have a good method of saving money.	_____	_____	_____
d. To enable you to borrow in an emergency.	_____	_____	_____
e. To provide funds for the education of children.	_____	_____	_____
f. To pay off mortgage in case of death.	_____	_____	_____
g. To provide income for old age.	_____	_____	_____
h. Others. _____	_____	_____	_____

9. What would you say are the major reasons for not carrying life insurance?

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

10. Can you think of any other reasons?

- a. \_\_\_\_\_
- b. \_\_\_\_\_

11. Here are some reasons people have given when asked why the head of the family should not carry life insurance. Do you agree with them?

	Agree (yes)	Disagree (no)	No opinion
a. Prefer other ways to take care of debts, bills, and burial expenses in case of death.	_____	_____	_____
b. Prefer other ways to provide support of dependents in case of death.	_____	_____	_____
c. Prefer other methods of saving money.	_____	_____	_____
d. Prefer other types of savings and credit to meet emergencies.	_____	_____	_____
e. Prefer other ways of providing for education of children.	_____	_____	_____
f. Prefer other arrangements to pay off mortgage in case of death.	_____	_____	_____
g. Prefer other ways of providing income for old age.	_____	_____	_____
h. Premiums are too high.	_____	_____	_____
i. Don't believe in life insurance.	_____	_____	_____
j. Others, _____	_____	_____	_____

## 12. We would like information about your family and its composition.

	a.	b.	c.	d.	e.	f.	g.	h.	i.	
Number of years married _____	Sex : M or F	Age : last birth-day	Highest grade of school completed	Marital status or relation-ship	Family support \$ or more	War : Vet-eran	What was each person doing most of last year? (Occupation)			
Husband										
Wife										
Dependents-children:										
1.										
2.										
3.										
4.										
5.										
6.										
7.										
8.										
9.										
10.										
others:										
1.										
2.										
3.										

## 13. Insurance

a.	b.	c.	d.
Payments on SS or pension plan	Number of policies formerly held	Do you plan to add more insurance in the next five years	

When purchased	Policy status	Type of Policy	Face Value	Last premium (Cur pol)	How often	Annual Premium	Dividends last year	Cash or loan value	Type or Name of Company	Why was this policy purchased? What were the circumstances at the time you purchased it?	
Year or age	Cur : Lap : Drip : Mat :	T : WL : LP : END : GR : OTHER :	\$	\$	A : SA : Q : M :	\$	No : Yes : Amt. : DK :	Est : \$	OR : CL/SL : ASST : VA : BUR :	Circumstance: Sold : Considered : Shopped :	Why? Planned finances : Anticipated event : Event prompted : Generally good idea :
a.	b.	c.	d.	e.	f.	g.	h.	i.	j.	k.	
1.											
2.											
3.											
4.											
5.											

Does this include all the insurance you have ever carried on this person? Does it include lapsed and matured policies?

15 a. Do you have additional life insurance to cover a specific debt or mortgage, such as installment credit, car purchase, home mortgage, credit union loan, other loans? ☐ Yes ☐ No b. If yes, include above.

16 a. Have you ever had such coverage? ☐ Yes ☐ No

17. Do you think you will be able to continue these policies? ☐ Yes ☐ No 18. If no, which policies will you not continue? Nos. \_\_\_\_\_ Why not?

19. Do you plan to continue these policies? ☐ Yes ☐ No

20. If no, why not?



## V. FAMILY LIFE INSURANCE COVERAGE

Complete a "policy sheet" for each dependent, currently or formerly insured.  
Number of sheets completed \_\_\_\_\_.

21. Are there persons other than those listed in question 12 on whom you have carried insurance? ☐ Yes ☐ No
22. Have you or members of your family ever been a beneficiary of a life insurance policy and actually received payment? ☐ Yes ☐ No
23. a. Are there particular reasons why you do not carry life insurance on members of your family who are not insured? ☐ Yes ☐ No ☐ Not Apply
- b. What are they? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
24. We are interested in knowing how people feel about their insurance protection. Do you feel you people are carrying the "right" amount of life insurance for you, or is it "more" than you feel you need, or "less"? ☐ R ☐ M ☐ L
25. Why do you feel that way? \_\_\_\_\_  
\_\_\_\_\_

In some families the wife and children have life insurance and in some they do not. For a family with two young children, how important do you think it is to carry life insurance on the life of. . . .

- |   | Very<br>important | Somewhat<br>important | Not<br>important | Do not<br>know |
|---|-------------------|-----------------------|------------------|----------------|
| 26. The wife. . . . .   | _____             | _____                 | _____            | _____          |
| 27. The children. . . . .   | _____             | _____                 | _____            | _____          |
| 28. Would you consider carrying a life insurance policy which, like auto and fire insurance, pays nothing unless you suffer a loss? I am referring to a type of policy in which <u>you</u> get nothing—just your estate or dependents are beneficiaries in case of your death. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know |                   |                       |                  |                |
| 29. Why? _____<br>_____<br>_____  |                   |                       |                  |                |

## VI. OTHER INSURANCE

We are also interested in other forms of insurance carried by your family:

Do you carry insurance on:	: yes : : no : : don't : : own :	If no, why not?	: loss ever : <u>experienced?</u> : Yes    No
30. Your automobile or truck?			
a. Liability	_____	_____	_____
b. Collision	_____	_____	_____
31. Your home?			
a. Fire	_____	_____	_____
b. Extended coverage	_____	_____	_____
32. Your household goods?			
a. Fire	_____	_____	_____
b. Extended coverage	_____	_____	_____
c. Theft	_____	_____	_____
33. Farm—crops?			
a. Hail damage	_____	_____	_____
b. Theft	_____	_____	_____
34. Farm buildings?			
a. Fire	_____	_____	_____
b. Extended coverage	_____	_____	_____
35. Personal liability—for accidents on property, of employees or guests?	_____	_____	_____
36. Health insurance:			
a. Blue cross (hospital)	_____	_____	_____
b. Blue shield (surgical)	_____	_____	_____
c. Health and accident (commercial)	_____	_____	_____
d. Major medical	_____	_____	_____
e. Others	_____	_____	_____
37. Personal property floater?	_____	_____	_____
38. Others:			
a. Livestock	_____	_____	_____
b. _____	_____	_____	_____

## VII. EDUCATION PLANS

A. For families with children in college full or part time? (If none, skip to B.)

Name	Month and year entered	Major fields of study	College or University	How is education being paid for? (I. S. W. P. G.)
39.	40.	41.	42.	43.

44. Do you feel that a college education should be encouraged as much for girls as for boys? ☐ Yes ☐ No ☐ No opinion

b. Why? \_\_\_\_\_

45. a. Is it equally important for girls to graduate from college?  
☐ Yes ☐ No ☐ No opinion

b. Why? \_\_\_\_\_

46. In what different ways do you think a college education is worth the cost?

B. For families with children of pre-college age: (If none, skip to C.)  
(If children have dropped out of school, rephrase to ask about high school rather than college.)

47. Do you feel high school graduates should be encouraged to continue their education beyond high school? ☐ Yes ☐ No ☐ No opinion

48. If no, why not? \_\_\_\_\_

49. a. If yes, what are the plans for education? \_\_\_\_\_

b. Why? \_\_\_\_\_

c. How would their education be financed? \_\_\_\_\_

50. a. Would your answer different for boys than for girls?  
☐ Yes ☐ No ☐ No opinion

b. If yes, in what way: \_\_\_\_\_

51. If any of the children expect to go to college in the next three years, when do they intend to go? (Enter information in Table A.)

C. For families with dependent children six years of age and over not in school:  
(If none, skip to D.)

Name \_\_\_\_\_

Last grade completed \_\_\_\_\_

When completed \_\_\_\_\_

52. Why didn't \_\_\_\_\_ go on in school? (Major reason.)

a. Graduated \_\_\_\_\_

b. Needed at home \_\_\_\_\_

c. Lost interest \_\_\_\_\_

d. Military service \_\_\_\_\_

e. No desire \_\_\_\_\_

f. Illness \_\_\_\_\_

g. Temporarily out \_\_\_\_\_

D. Ask of all families:

53. Do you feel that a college education would be of more value to a young person now than when you were going to school?

☐ Yes

☐ No

☐ No opinion

54. Do you feel that education has any relation to the financial security of a family?

☐ Yes

☐ No

☐ No opinion

55. In what ways? \_\_\_\_\_

56. If yes, over the life of an individual, how much do you think a man with a college degree would make over one without one?

\$ \_\_\_\_\_

57. What type of education do you feel prepares a boy or a girl best for the future?  
(Check one.)

a. Boy

b. Girl

_____	Nursing.	_____
_____	Business training like salesmanship.	_____
_____	Engineering.	_____
_____	Home economics.	_____
_____	Basic training in mathematics, science, etc.	_____
_____	Education.	_____
_____	Physics and chemistry.	_____
_____	Government and law.	_____
_____	Medicine.	_____
_____	Literature and the fine arts.	_____
_____	Economics and social studies	_____
_____	Languages.	_____
_____	Agricultural.	_____
_____	Others.	_____

- c. If you were to start over, which would you pick?

Husband \_\_\_\_\_

Wife \_\_\_\_\_

- d. Why? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## VIII. ECONOMIC STATUS—INCOME AND SOURCES

Insurance is a contract to pay money in the event that the risk insured against occurs. Insurance premiums require sufficient regular income to continue payments.

58. So that we might relate your insurance program to income, would you check the income class which best represents your total net income last year?

<u>Loss</u>	{	a. - \$5,501 or more	h. + \$ 501 to 1,500	}	<u>Gain</u>
		b. - 4,501 to 5,500	i. + 1,501 to 2,500		
		c. - 3,501 to 4,500	j. + 2,501 to 3,500		
		d. - 2,501 to 3,500	k. + 3,501 to 4,500		
		e. - 1,501 to 2,500	l. + 4,501 to 5,500		
		f. - 501 to 1,500	m. + 5,501 to 6,500		
			n. + 6,501 to 7,500		
			o. + 7,501 to 8,500		
			p. + 8,501 to 9,500		
			q. + 9,501 to 10,500		
			r. + 10,501 to 13,000		
	s. + 13,001 to 15,500				
	t. + 15,501 to 20,500				
	u. + 20,501 and more				

Even — g. - \$ 500 to + 500

Source	1959 income received by:		
	Husband	Wife	Children
59. Farming: (Net income from operating farm)	\$	\$	\$
60. Leases and rents:			
a. Oil and gas			
b. Rent farm			
c. Rooms and real estate			
61. Labor:			
a. Farm work			
b. Other			
62. Investments:			
a. Interest			
b. Dividends			
63. Business—self employed			
64. Government payments:			
a. VA			
b. Social security			
65. Teaching, nursing, and other professions			
66. Others			
TOTALS			
	67.	68.	69.

70. How much of this income can you count on regularly each year? \$ \_\_\_\_\_

## IX. FINANCIAL STATUS—NET WORTH

One's insurance program needs to be related to the value of his holdings as well as his income. That is, life insurance is income-replacement, but it is also a way of covering debts and obligations in case of death or disability. Also your investments are a form of self insurance.

With your assistance I should like to draw up a picture of your financial position which will help us evaluate your insurance program.

	What do you have? (dollars)	What do you owe? (dollars)
Business or farm?		
Land and improvements	\$ _____	\$ _____
Farm machinery	\$ _____	\$ _____
Livestock	\$ _____	\$ _____
Crops and grain in storage	\$ _____	\$ _____
Others	\$ _____	\$ _____
Home	\$ _____	\$ _____
Other real estate	\$ _____	\$ _____
Automobile and/or truck	\$ _____	\$ _____
Household furnishings and appliances	\$ _____	\$ _____
Savings and investments:		
Government bonds	\$ _____	\$ _____
Corporate stocks and bonds	\$ _____	\$ _____
Bank accounts (S & L)	\$ _____	\$ _____
Savings and Loans (S & L)	\$ _____	\$ _____
Co-op share	\$ _____	\$ _____
Producers Credit Administration	\$ _____	\$ _____
Cash value of life insurance policies	\$ _____	\$ _____
Others:		
Hospital and medical bills	\$ _____	\$ _____
Other bills	\$ _____	\$ _____
Small loans and Credit union	\$ _____	\$ _____
TOTAL	71. \$ _____	72. \$ _____
NET WORTH		73. \$ _____



## X. EVALUATION

With this information before us, let us return to an evaluation of the insurance program.

74. What provision is made for retirement? \_\_\_\_\_

75. Estimated cost \$ \_\_\_\_\_ per mo. needed in retirement.

76. What provision is made for the education of children? \_\_\_\_\_

77. Estimated cost of attending college \$ \_\_\_\_\_ per yr.

78. Total estimated cost for educating your family beyond high school \$ \_\_\_\_\_.

79. What provision is made to cover a burial expense? \_\_\_\_\_

80. Estimated cost of a burial \$ \_\_\_\_\_ per burial.

81. What provision is made to cover medical and other expenses that might be left following death?

82. What provision is made for the care of the surviving husband?

83. What provision is made for the care of the surviving wife?

84. What provision is made for the surviving children?

Few families can cover all the many possible losses that might occur. Fortunately, in only the more tragic situations do many of the losses occur at one time. So most of us are "safe" when we take chances in not covering with insurance all the possible losses.

85. In general do you feel you are as well covered by insurance and savings as you can afford to be? ☒ Yes ☐ No ☐ No opinion

86. Do you feel financially secure? ☒ Yes ☐ No ☐ No opinion

Thank you for your cooperation.

87. Would you like a copy of the results of this survey? ☒ Yes ☐ No

## Appendix B

Table B-1. Analysis of broken families (Supporting data for page 3).\*

				Edu-					Face
				Hus-	ocation:	Edu-	Age		value
				band's:	of	ocation:	of	Age	of family
Family:	Net	occu-	hus-	of	hus-	of	Family:	life	
number:	Income	worth	pation:	band	wife	band	wife	size	insurance
1	\$ 2,500	\$ 17,700	NA	NA	12	NA	40	5	\$ 4,500
2	2,000	7,500	NA	NA	8	NA	48	3	none
3	300	1,440	NA	NA	12	NA	65	3	5,000
4	21,280	199,320	NA	NA	NI	NA	76	2	none
5	5,512	1,042	NA	NA	12	NA	51	5	5,000
6	10,000	9,800	NA	NA	12	NA	27	5	none
7	1,680	750	NA	NA	12	NA	49	3	none
8	7,000	65,000	Retired	10	NA	69	NA	1	24,000
9	4,800	2,471	Laborer	8	NA	50	NA	3	10,500

\* NA = Not apply.

NI = No information.

Families 3 and 4 have adult children considered as head of the family.

The nine broken families had a mean income of \$6,119 as compared to \$5,443 for the population sample of 191 used in this analysis. Median income for the broken families was \$4,800 as related to \$5,000 for the population sample.

Mean net worth for the broken families was \$35,891 and considerably above the \$28,231 of the population sample under consideration. However, the median net worths were \$7,500 and \$17,431 respectively.

When the broken families were asked, "In general do you feel you are as well covered by insurance and savings as you can afford to be?" (Question 85), six families responded "Yes," and three families responded "No." The broken families were asked, "Do you feel financially secure?" (Question 86), and five families responded "Yes" and four families responded "No."

Table E-2. Occupations (Supporting data for "Occupations," pages 14-17).

Bureau of the Census coding	: Kansas survey coding
Professional, technical, and kindred workers	Professional
Farmers and farm managers	Farmer
Managers, officials, and proprietors, except farm	Manager
Clerical and kindred workers	Clerical
Sales workers	Sales
Craftsmen, foremen, and kindred workers	Craftsmen
Operatives and kindred workers	Operatives
Private household workers	(Homemaker) - not directly comparable
Service workers, except private household	
Farm laborers and foreman	
Laborers, except farm and mine	Laborer
	Retired
	Unemployed

In general, occupations were coded to correspond with major occupational groups as defined by the Bureau of the Census, Index of Occupations (1960).

Table B-3. Opinions of ways an education is related to financial security of a family (Supporting data for Table 15).

How is education related to financial security?	All families			Family size 3 or more			
	: Wife : Wife			:			
	: gain- : gain-			:			
	: fully : fully			Residence		Family size	
Response	: em- : em-			: Non-		: 3 or : 5 or	
	All	ployed	ployed	Farm	farm	4	more
	Percent			Percent			
Better job (BJ)	37	8	29	11	15	17	9
More money (MM)	18	5	13	5	8	9	4
Security (SE)	10	4	6	1	7	7	1
Other job (OJ)	52	15	37	13	15	13	15
No reason (NR)	5	1	4	0	3	2	1
Don't know (DK)	4	0	4	0	3	1	2
Cultural (CT)	7	0	7	2	1	2	1
Don't believe (DB)	3	2	1	0	1	1	0
Combinations:							
OJ & BJ	11	5	6	0	7	4	3
OJ & MM & SE	1	1	0	0	1	0	1
OJ & CT	4	1	3	0	2	1	1
OJ & BJ & MM	2	0	2	2	0	2	0
OJ & BJ & CT	1	0	1	0	1	1	0
OJ & MM	5	1	4	1	3	4	0
OJ & SE	4	1	3	1	2	2	1
BJ & SE	3	1	2	2	1	2	1
BJ & MM & CT	4	1	3	0	2	1	1
BJ & CT	2	2	0	0	1	1	0
BJ & MM	12	3	9	5	4	6	3
BJ & MM & SE	3	0	3	1	1	1	1
MM & SE	2	1	1	0	1	1	0
MM & CT	1	0	1	1	0	1	0
All	191	52	139	45	79	79	45

Table B-4. How education beyond high school would be financed (Supporting data for Table 25).

Response	All	Farm	Non-farm	3 or 4	5 or more	Child completed grades 10-12
	Percent	Percent	Percent	Percent	Percent	Percent
Family earnings (P)	8	3	5	6	2	2
Student work (W)						
(full, part, summer)	3	2	1	1	2	0
Savings (S)	1	1	0	1	0	1
No information (NI)	7	3	4	2	5	3
Gifts or scholarships (G)	1	1	0	0	1	0
Loan (L)	0	0	0	0	0	0
Combinations:						
P & W	15	5	10	8	7	9
S & W	5	2	3	3	2	2
P & W & S	5	0	5	5	0	3
P & S & G	1	0	1	1	0	0
P & G	3	2	1	2	1	2
P & S	4	1	3	2	2	2
L & W	1	0	1	0	1	1
W & P & G	1	0	1	0	1	0
All	55	20	35	31	24	25

Table B-5. Provisions families have made for education of children beyond high school (Supporting data for Table 27).

Response	All	All families size 3 or more			
		Residence		Family size	
		Non-farm		3 or 4	5 or more
		Percent	Percent	Percent	Percent
Family earnings (P)	8	2	6	5	3
Student work (W)					
(full, part, summer)	2	0	2	2	0
Savings (S)	40	12	28	27	13
Gifts and Scholarships (G)	2	2	0	1	1
Loan (L)	0	0	0	0	0
No provisions	41	19	22	26	15
Not apply	2	2	0	2	0
Combinations:					
S & W	5	1	4	4	1
W & G	1	0	1	0	1
W & P	10	3	7	5	5
S & G	1	1	0	0	1
S & P	4	3	1	3	1
P & S & W	5	0	5	3	2
P & W & G	2	0	2	0	2
P & G & S & W	1	0	1	1	0
All	124	45	79	79	45

Table B-6. Insurance per dependent for use in college (Supporting data for pages 43-44).

Type of policy	Families	
	Number	Percent
Whole life policies	4	12
Face value: \$ 500 or less	2	
2000 - 2500	2	
Family Plan	2	6
Face value: \$1000	2	
LP - 20	18	52
Face value: \$1000 or less	11	
1001 to 2000	2	
2001 to 3000	3	
3001 to 3500	2	
Endowment	6	18
Face value: \$ 500	1	
1000	4	
Don't know	1	
Don't know type of policy	1	3
Face value: \$2000	1	
No insurance	3	9
All	34	100

Mean = \$1,238

Median = \$1,000

Table B-7. Students enrolled or planning to enroll in college (Supporting data for Tables 28 and 29).\*

Enrolled in college		:	Planning to enroll	
Boys	Girls	:	Boys	Girls
Freshmen	Freshmen		P & W	P & W (2)
P & W	P & W		L & S	P & S & W
S & P			P & S & S (2)	P (2)
P & S & W				DK
G & W & P				
Sophomores				
P & W & G & L				
P & W (2)				
Juniors				
S & W				
L & W				
P & W				
W				
Seniors				
P & W				
All	12	1	4	6

\* P = Family earnings  
 W = Student work (full, part, summer)  
 S = Savings

G = Gifts or scholarships  
 L = Loan  
 DK = Don't know



## Appendix C

Table C-1. Education of husband by rank score of annual income (Supporting data for Fig. 1).

Educational level	:	All	:	Total rank score	:	Income mean rank score*
Grade 8 or less		60		101		1.68
44 years and under		13		24		1.64
45 years and over		47		77		1.64
Grades 9-12		92		184		2.00
44 years and under		54		109		2.01
45 years and over		38		75		1.97
Grade 13 or higher		37		95		2.57
44 years and under		27		68		2.51
45 years and over		10		27		2.70
No information		2		2		1.00
45 years and over		2		2		
All		191				

\* Rank scores coded: L=1, M=2, H=3

Low = \$3,500 and under  
 Middle = \$3,501 - \$5,500  
 High = \$5,501 and over

Table C-2. Education of husband by rank score of net worth (Supporting data for Fig. 2).

Educational level	:	All	:	Total rank score	:	Net worth mean rank score*
Grade 8 or less		60		121		2.02
44 years and under		13		20		1.64
45 years and over		47		101		2.15
Grades 9-12		92		178		1.93
44 years and under		54		100		1.85
45 years and over		38		78		2.05
Grade 13 or higher		37		82		2.08
44 years and under		27		56		2.07
45 years and over		10		26		2.60
No information		2		5		
45 years and over		2		5		
All		191				

\* Rank scores coded: L=1, M=2, H=3

Low = \$4,100 - \$8,244  
 Middle = \$8,250 - \$27,100  
 High = \$28,100 - \$199,320

Table C-3. Education of husband by veteran status (Supporting data for Fig. 3).

Educational level	All	Veterans		Non-veterans	
		Number	Percent	Number	Percent
Grade 8 or less	60	20	22.7	40	38.8
Grades 9-12	92	41	46.6	51	49.5
1-3 years	26	14	15.9	12	11.6
4 years	66	27	30.7	39	37.9
Grade 13 or higher	37	26	29.6	11	10.7
1-3 years	18	10	11.4	8	7.6
4 years or more	19	16	18.2	3	2.9
No information	2	1	1.1	1	1.0
All	101	88	100.0	103	100.0

Table C-4. Source of financial support for persons enrolled in college, full or part time (weighted values) (Supporting data for Fig. 4).

Source of financial support	Percent
Family earnings	34.0
Student work (full, part, summer)	45.5
Savings	10.2
Gifts or scholarships	4.5
Loan	5.8
All	100.0

Also see Appendix B, Table B-7.

EDUCATION RELATED TO SELECTED CHARACTERISTICS  
OF RURAL KANSAS FAMILIES

by

LORAIN LUCKOW DIEHL

B. S., University of Wisconsin, 1961

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AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY  
Manhattan, Kansas

1962

Schools are a major institution in a democratic society. Educational level of rural families in Kansas is lower than average for the state, and it is these rural families who are the subject of this thesis. The random sample survey included interviews with 200 families, 191 of which were husband-wife families, whose replies were used in this thesis.

The objective was to assess the attitudes, opinions, and practices of Kansas rural families towards education as related to family economic security.

The data analyzed were part of the Kansas Agricultural Experiment Station Organized Research Project 427, "Economic Status and Plans for Future Security of Rural Families," a contributing project to North Central Regional Project NC-32, "Financial Security of Rural Families."

Specifically studied were the educational level of the parents and their expectations for their children in relation to: age of husband, family income and net worth, residence and size of family, veteran status of husband, employment status of wife, life insurance holdings, and expressed feelings toward security.

Educational level of the husband was directly related to family income and net worth, proportion of families who carried life insurance, and face value of life insurance.

Veterans had a higher educational level than non-veterans and higher life insurance coverage for their families, indicating the effect of the G.I. Bill. Among farm families, non-veterans had a higher net worth than veterans.

Most families agreed there was a relationship between education and financial security.

Farm families were more college orientated yet a greater proportion of non-farm families were more definite about plans to send their children to college,

and were prepared to assist them with family earnings and savings to a greater extent than farm families. Twice the proportion of small families, as large, planned to send their children to college.

Of children currently enrolled in college, student work was the largest source of financial support. Rural families were not inclined to consider an education as important for a girl as for a boy.

Rural families realized the importance of college education and had a realistic estimate of the costs to educate a child during college. Yet they did very little financial planning for it. Family savings were small, their insurance programs as planned for educational purposes were not well thought out, and families were not orientated toward considering a loan as a source of financial support in college. The indication is that a lack of funds, and not information, inhibits more rural children from attending college.