

# Thesis Abstracts

## **THE STATE AND LOCAL FISCAL ASSISTANCE ACT OF 1972 AS SOCIAL POLICY—A CASE STUDY OF COMMUNITY DECISION MAKING IN ITHACA, NEW YORK**

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Master of Science  
Cornell University, 1974  
(Thesis Advisor: Ethel Vatter)

The purpose of this research is to ascertain whether or not The State and Local Assistance Act of 1972 will be successful in achieving the three objectives, as set forth by the program's creators and supporters, which we believe would be of most benefit to low-income families. These three objectives are:

1. Increasing citizen participation in the local decision-making process.
2. Improving the delivery of services to communities.
3. Freeing local governments to finance more socially creative program.

### **Methods**

The case study approach was used to study the political decision-making process involved in allocating almost \$695,000 of revenue sharing monies in Ithaca, New York. Information was gained through a combination of questionnaire and participant-observation.

Two different questionnaires were designed. One questionnaire was distributed to all private citizens who attended the public hearings held in Ithaca for the purpose of examining these organizations which had requested revenue sharing funds. This questionnaire

yielded data on the respondent's social and economic characteristics, extent of community involvement, and opinion as to how the revenue sharing funds should be distributed.

The other questionnaire was administered to the six key decisionmakers who would eventually recommend to Ithaca's Common Council the distribution of funds. This questionnaire consisted of six sections. The first section designed to obtain the standard SES data. The second dealt with their political experience. The third examined the extent of the decision-makers' involvement with and in the community. The fourth was designed to identify the personal concerns of each decision-maker which might influence how he felt the funds should be allocated. The fifth was concerned with outside influences which might affect the decision-maker's behavior, and the sixth section broadly asked them their opinions of the revenue sharing program.

The activities pursued as a participant-observer were twofold; the researcher attended, or attempted to attend, all meetings held by the key decision-makers on the subject of revenue sharing; and formal and informal interviews were conducted with both the key decision-makers and marginal decision-makers.

### **Results**

The research enabled us to propose and evaluate three hypotheses.

Firstly, revenue sharing will not increase citizen participation in the local decision-making process. In an area known for its active and influential citizenry, revenue sharing was virtually ignored; only 30 people attended a span of five public hearings; the majority of decision-makers indicated that less than ten citizens

contacted them concerning the distribution of funds; only two letters appeared in the Letters to the Editor column in the local newspaper; and no letters appeared in response to the final allocations.

Secondly, local needs—for our purposes, those of low-income people—will not be better met through revenue sharing. Of the six organizations applying for revenue sharing funds whose activities were of interest and need to the low-income community, five did not receive any funding, and the sixth received only partial funding for an activity of only secondary importance. Four of these organizations were disqualified on grounds of territoriality.

Thirdly, revenue sharing will not cause local governments to finance more socially creative programs. Of the seven organizations receiving funds, six plan to use them for new capital expenditures, and one plans to use its share for operating costs. Four of these organizations are City of Ithaca departments. None of the five organizations offering unique social services to the people of Ithaca were funded.

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### **FINANCIAL PRACTICE OF FAMILIES WITH A DEFINITE SPENDING GOAL**

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The major aims of this study were (1) to ascertain the association between socioeconomic characteristics of families and their decision to budget, save or dissave, and (2) to determine if a specific goal, that of moving to new and better housing, was reflected in their financial behavior.

Data for the analysis were obtained from interviews with 52 staygrant families living in former migrant quarters in a community in upstate New York during the summer of 1972.

Contingency tables were used to trace the relationship between socioeconomic characteristics of families

(independent variables), and budgeting, savings and debts (dependent variables). The strength of the association between variables was assessed from gamma coefficients of association.

The general finding was that the traditional socioeconomic characteristics of families were better predictors of budgeting, saving, and dissaving than the desire to achieve a goal. Specifically, (a) income was strongly associated with savings and debts, but not budgeting, (b) occupation of the head was strongly associated with savings, (c) family composition and education of the head were strongly associated with the presence of debts, (d) family size showed the strongest association practices of families in terms of budgeting, saving and dissaving.

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### **LIVABILITY OF ONE AND TWO BEDROOM APARTMENTS FOR EMPLOYED COUPLES**

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The functionality of space was compared in one- and two-bedroom apartments in high-rise buildings for working couples who had no children living with them. Primary concerns were with adequacy and use of space for discretionary-time activities. Information was obtained through questionnaires on what activities took place and where, how the tenants felt concerning the space available and their recommendations for making the space more usable and more pleasant. The sample consisted of 62 couples living in one-bedroom and 40 couples living in two-bedroom apartments in a large apartment complex in Toronto, Ontario, Canada.

Approximately 50 percent of the tenants had lived in their apartments for less than one year. The majority had lived in both houses and apartments in the past.

Tenants were generally young in age and had only been married a short time with those in the two-bedroom apartments tending to be older and married longer. Few had raised any children.

A number of couples planned to continue living in an apartment. Future plans to buy a house were associated with age of respondents, with those under 30 planning on a house.

No significant difference (Chi square) was found between the number of activities which took place in one-bedroom as compared to two-bedroom apartments. A difference was found in the number doing some activities and the location of these activities, for example, watching television, job-related activities for the husband, over-night guests and crafts and hobbies. The living-dining room was used for more activities in one-bedroom than two-bedroom apartments, with the second bedroom accommodating some activities.

Generally the apartments were rated highly except for storage space. Although the amount of space for activities was generally considered to be adequate and pleasant more space was desired for some—large parties and meals for over 6 guests and in one-bedroom apartments, overnight guests and privacy. Many respondents expressed a preference for more storage, more rooms and more space in some rooms. In reference to the main section of an L-shaped living-dining room, tenants felt that a wider living room would be more pleasant and more adequate.

Flexibility for furniture arrangement was rated important for the living room, the master bedroom in one-bedroom apartments and the second bedroom in two-bedroom apartments. The living room was rated flexible and the dining area inflexible for furniture arrangement.

Most people preferred white as a color for living room walls. They considered a view of scenery or city skyline more pleasant than that of another apartment building.

The two types of apartments were similar in size and layout except for the addition of an extra bedroom and added storage space. However, those in two-bedroom apartments tended to see their living room as being smaller and their storage space less adequate than did the people in one-bedroom apartments. Husbands and wives were in high agreement in their ratings on the semantic differential.

Results indicate a need for future research on factors affecting the perception of space and requirements for

living space in apartments.

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## **THE DEVELOPMENT AND EVALUATION OF A CONSUMER CREDIT INFORMATION PROGRAM**

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This study had two primary purposes, to develop and to evaluate a consumer credit information program for low income homemakers. The development process was preceded by a survey of low income home-makers' knowledge of credit. From the results of this preliminary survey a set of four learning objectives for the program was established. Forty-four slides and a cassette tape were produced and, during testing, presented on a Caramate rear screen slide projector. The audio-visual program was pretested on nine low income homemakers to determine their reaction to the content, the audio delivery, the slides and the questionnaire designed for evaluation. Based on this pretest, certain changes were made in the cassette, the slides and the questionnaire. The evaluation of the final program was based on data of pretreatment credit knowledge, posttreatment credit knowledge, and attitude toward the program.

A total of 70 homemakers in Auburn, New York comprised the low and moderate income samples. In a personal interview approximately three-fourths of the homemakers in each group were given a pretreatment test of credit knowledge, were shown the program, and were given an attitude test to determine if they liked the program. Five to ten days later a posttreatment test of credit knowledge was administered to this group, called the "taught" group. The "not taught" group was the remaining one-fourth of the two samples, for whom the first interview only consisted of the administration

of the pretreatment test of credit knowledge. The second meeting involved a posttreatment test of knowledge followed by presentation of the program.

Data were analyzed according to change in respondents' credit knowledge due to the program, attitude toward the program, and a comparison of low and moderate income homemakers on these two criteria.

As other recent surveys of credit knowledge have found, there was a positive relationship between level of credit knowledge and the respondent's education and income. Those respondents with higher scores on the credit knowledge pretreatment test had also attained higher levels of education and were more often among the moderate income group than among the low income group.

The program was found to be effective for teaching credit information to low and moderate income homemakers. All homemakers in the taught group, except one, gained in credit knowledge between the pretreatment and posttreatment tests. This indicates

that the program's literacy level was appropriate to communicate credit information to those with a sixth to eleventh grade education, as well as to those with higher educational attainments.

The program did not prove to be more effective for those with low incomes than those with moderate incomes or those who had less formal education than those who had more formal education.

The program was rated favorably by both income groups and all educational levels. This may indicate that the program and method of presentation were entertaining as well as informative. The program did not prove to have more appeal to homemakers with low incomes and lower educational attainments than to those with moderate incomes and higher educations.

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