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## ABSTRACT

This study explores the consumer socialization process in adolescents with regard to mass media and interpersonal factors associated with the acquisition of consumer skills, knowledge, and attitudes. Questionnaires were completed by 300 consumer education students in three Grand Forks, North Dakota schools, assessing such variables as "consumer skills," including consumer activism, consumer affairs knowledge, product-brand salience, and slogan recall; "communication behavior," consisting of hours of media use yesterday, media exposure (both entertainment and public affairs), child-parent and parent-child communication about consumption, trust in and communication with friends, and an honesty evaluation for both media and personal sources; "attitudinal, monetary and other consumer measures," including subject rating of "good" consumer attributes, personal weekly spending and saving patterns, and the number of consumer-related courses taken. Findings reveal that age is a weak predictor of the four consumer skill measures. Child-parent communication and expectations of the "good" consumer role predicted product-brand salience and slogan recall. Mass media and friends influence consumer activism, and school curriculum content is also associated with slogan recall. (KS)

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MASS MEDIA AND INTERPERSONAL INFLUENCE IN ADOLESCENT CONSUMER SOCIALIZATION

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# MASS MEDIA AND INTERPERSONAL INFLUENCE IN ADOLESCENT CONSUMER SOCIALIZATION

## INTRODUCTION

Adolescents are a powerful consumer group, particularly in terms of discretionary purchases, and yet will likely cope in adulthood with economic exigencies known by no other generation. Thus the need for reliable and valid explanatory and predictive statements about adolescent consumer socialization is overwhelming in this period of high inflation and economic turmoil. If we define consumer socialization in terms of the processes by which individuals acquire skills, knowledge and attitudes relevant to their functioning as consumers in the marketplace, three areas of concern emerge: (1) the content of learning, (2) the acquisition process and (3) changes in content and learning processes over time.

Mass media and interpersonal communication with family members, peers and others have been found in past research to be particularly important agents of consumer socialization (Moore and Stephens, 1975; Moore, Moschis and Stephens, 1975; Stephens and Moore, 1973 and Stephens and Moore, 1975).

The central purpose of this study is to further explore the consumer socialization process along lines of our earlier studies with particular emphasis on mass media and interpersonal factors associated with the acquisition of relevant consumer skills, knowledge and attitudes. The earlier studies found important differences between younger and older adolescents in the extent to which these and other explanatory variables were associated with the learning of consumer skills, knowledge and attitudes. These factors include sources of consumer socialization such as mass media, family, peers and school and demographic variables such as age, personal weekly spending and socioeconomic status.

### SAMPLE

Self-administered questionnaires were completed by consumer education students in two high schools and one junior high in Grand Forks, North Dakota. Approximately 100 students participated from each school for a total sample of 300 adolescents. Questionnaires required about 45 minutes for completion and covered a broad range of areas. Although some results are broken down by high schools to establish reliability, only age differences are hypothesized on the dependent measures and consumer socialization processes.

### VARIABLES

Consumer Skills: Four consumer learning skills form the dependent variables analyzed in this study. First, consumer activism was defined as the respondent's tendency to follow nine "positive" consumer practices such as "I plan before buying things" and "I make sure that lights and the TV set at home are off when they are not being used." The consumer activism scale was constructed by calculating a summed mean for the nine items. Response alternatives ranged from do "quite a lot" (scored as 5) to "never" (scored as 1). The higher the mean, the more frequently these practices are followed by the respondent (See Table 1).

It was hypothesized from past research that this variable and other consumer learning skills described below would be significantly and positively associated with age. It was also felt that older adolescents are more likely to have a greater variety and number of consumer experiences, positive and negative, and significantly more interaction with consumer socialization agents than younger adolescents. In other words, older adolescents are felt to have become more socialized as consumers than younger adolescents.

Students were asked to respond "True," "False" or "Don't Know" to six items to determine consumer affairs knowledge, which represents the sum of correct responses. To detect any response set bias, half of the items required "false"

answers to be correct while the other three required "true" answers. A typical item was "It is legal for a store to advertise a product at \$20, but then sell it for \$21 on the same day." Scores on this measure could range from 0 to 6.

Product-brand salience is a summated measure of the extent to which respondents correctly listed products associated with specific brands. The respondent was asked to list "the kind of product each brand stands for" in the blank beside each of 18 brands, such as "Earth Born \_\_\_\_\_" and "Avis \_\_\_\_\_." Scores on this measure could range from 0 to 18.

Finally, slogan recall, used in past research to measure simple cognitive recall of television advertising, is a summated score of responses to twelve slogans, selected at random during prime-time programs over a two-week period. Typical items were "\_\_\_\_\_ The Quicker Picker Upper" and "Take Stock in America. Buy \_\_\_\_\_." Scores on this measure could range from 0 to 12.

Communication Behavior: Consumer learning may be conceptualized as the consequence of information exchange or communication processes. A number of questions were asked to determine both the source and content of communication about consumption. Both general and specific items were included to find out the extent to which the mass media, for example, serve as sources of consumer information. General media use was measured by how much time (less than one hour, one to two hours, two to three hours or more than three hours) the adolescent spent with the particular medium (TV, radio, newspapers or magazines) the previous day. These responses were then summed to provide a measure of hours of media use yesterday.

Students were also asked how frequently (very often to never) they read news about government and politics, news about the economy and advertisements in the newspaper, and how often they watch the national news on television.

Responses to these questions were summed and averaged to form a measure of media exposure: public affairs. Scores on this measure could range from 1 to 5 ("never" to "very often"). A similar measure of media exposure: entertainment was derived by averaging responses to questions about how often students attended to entertainment items in the mass media. Entertainment categories included comics, sports, movies, talk shows, cartoons, and police and adventure shows. Scores on this measure could range from 1 ("never") to 5 ("very often").

Nine items were included to determine the extent to which the adolescent interacts with his parents on consumer purchases. Five focused on communication from the adolescent to the parent. A typical child-parent communication about consumption item was "I tell my parents what I think about things they buy for themselves," with respondents asked to indicate whether it happens "very often, often, sometimes, rarely or never." Scores could range from 1=never to 5=very often. Four statements were used to tap parent-child (i.e., from parent to child) communication about consumption such as "My parents and I talk about how we should spend money" and "My parents tell me when they like or don't like something I have bought for myself." Scores could range from 1=never to 5=very often.

Respondents were also asked about the extent to which they learn from friends, and friends learn from them "about buying things," and about trust in friends, and friends' trust in them for buying decisions. The trust in and communication with friends scale ranged from 1=never to 5=most of the time. Scale values were summed across items so mean values could range from 5 to 25.

Students were asked to rate the integrity of retail trade and service people with whom they come in contact in making consumer purchases. They were also asked to rate the integrity of advertisements which they see or

hear in the mass media. Response alternatives could range from 1=very dishonest to 5=very honest. They were asked to rate the following sources: radio ads; car mechanics; sales clerks; TV ads; teachers; magazine ads; doctors; TV repairmen; and newspaper ads. An honesty evaluation: media sources scale was constructed by summing the ratings given the media sources and dividing the sum by four. The other sources were grouped into an honesty evaluation: personal sources scale and scored in a similar manner. Scores on both honesty measures could range from 1 to 5.

Attitudinal, Monetary, and Other Consumer Measures: Role-related perceptions may intervene between the adolescent's social environment and his acquisition of consumer skills, attitudes and knowledge. To determine the adolescent's expectations regarding the "good" consumer role we asked several attitudinal questions about the way a "good" consumer ought to behave and what kinds of cognitive information a good consumer ought to have when making purchase decisions. The respondent was asked whether he agreed or disagreed, or didn't know if a "good" consumer does seven things, ranging from "saves money regularly" to "does not try to recycle things like newspapers and bottles." Three knowledge items, such as "does not care about warranties or guarantees" were used to measure knowledge perception of a good consumer. Five of the ten items were stated in such a way that an "agree" response would correspond to what are generally perceived as positive or desirable consumer behaviors or necessary types of cognitive information. A "disagree" response to the other five items would correspond to "good" consumer behaviors or necessary types of cognitive information. The ratings: good consumer attributes scale represents the average attribute rating across the ten attribute items; scores could range from 1=disagree to 3=agree. The direction of the average scores of junior and senior high students is not as important as the homogeneity of variances



of the two adolescent age groups. To the extent that the mean scores on this measure are not significantly different between the adolescent age groups (and that the variances are also homogeneous), the perceptions held by junior and senior high students are roughly similar.

Students were also asked to estimate the amount of money they spend (personal weekly spending) and save (personal weekly savings) in an average week. Our previous research has revealed strong causal links between these variables and price accuracy (the ability to estimate the prices of goods and services) but weak links between these variables and other consumer skills such as brand awareness, slogan recall, and attitudes toward advertising.

Finally, respondents were asked to indicate how many credit units they had completed in consumer education, home economics, economics, environmental science and job education (guidance) classes. The number of consumer related courses was defined as the total number of credit units completed in these classes.\*

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\*The overall scope of this study extended beyond the relationships among the variables defined in this section, but the focus of this paper is limited to the relationships among selected variables.



## RESULTS

### Differences in Adolescent Consumer Skills

Our earlier research in other areas of the country revealed significant differences between younger and older adolescents in the acquisition of particular consumer skills. For example, our Wisconsin data showed that high school students are more proficient than junior high students in estimating the prices of goods and services and in identifying name brands of products, but do not differ from junior high students in the recall of advertising slogans or attitudes toward advertising (Stephens and Moore, 1975; Moore and Stephens, 1975).

One purpose of the North Dakota study was to test the generalizability of these earlier findings and to determine if there are adolescent differences in consumer activism and consumer affairs knowledge. The evidence is presented in Table 1 and is reported by schools. Only two measures from the earlier study are included in this report--product-brand salience and slogan recall. These two measures were operationalized in the North Dakota study in the same way as the previous Wisconsin study.

Results on product-brand salience are confounding. Table 1 shows, as expected, that the senior high students are more proficient in identifying the brand names of products than are the junior high students, but the table also shows, contrary to expectation, significant differences between the two high school samples. High School B students scored significantly higher than both the Junior High and High School A students, but there are no differences between the two senior high groups.

Contrary to expectations, significant age differences emerged on slogan recall. Again High School B students scored higher on this cognitive measure

than did the A students, although there were no age differences when comparing results from the two senior high samples.

The average scores on the consumer activism measure are consistent across adolescent age groups, but an age difference in consumer affairs knowledge is evident in Table 1. B students demonstrate higher levels of consumer affairs knowledge than the junior high students.

In Table 2 the relationships among the consumer learning skills are reported in the form of a simple correlation matrix. Four of the six correlations are significantly different from zero. Consumer affairs knowledge is associated with product-brand salience ( $r=.39$ ) and with slogan recall ( $r=.30$ ), and product-brand salience and slogan recall are very strongly related ( $r=.54$ ).

The differences in adolescent consumer skills revealed in the Wisconsin and North Dakota studies are not definitive. Procedures identical to those used in the North Dakota study are now being followed in our cross-sectional study of adolescent consumer behavior in five other states. Additional evidence from these field studies should help unravel the relationship between life cycle variables and consumer skills.

### Differences in Adolescent Communication Behavior

Consumer learning may be conceptualized as the consequence of information exchange or communication processes. Our earlier research has shown that adolescent age differences in consumer skills are also causally related to adolescent differences in information-seeking and sharing. In Table 3 adolescent differences in communication behavior and in attitudes toward communication sources are reported. Only two age differences are evident. Younger adolescents are more frequently exposed to the entertainment content of the mass media than are the older students, but the only significant difference is between the High School B and Junior High samples.

Significant differences in trust and communication with friends also are evident in Table 3. B students scored significantly higher on this measure than did the junior high students. A students also scored higher on the average than did the Junior High students but the difference is not significant.

In the next section we examine other factors which may influence the acquisition of consumer skills.

#### Adolescent Differences in Attitudinal, Monetary and Other Consumer Measures

These differences are reported in Table 4. Adolescents were asked to rate a list of "good" consumer attributes (values and behaviors). Both younger and older adolescents share similar perceptions of the "good" consumer role as evidenced by the consistent mean ratings of "good" consumer attributes across sample groups (Table 4).

Both senior high groups report higher levels of personal weekly spending and savings than the junior high students. The average weekly spending of senior high students are about double that of the junior high students, and average weekly savings of the older adolescents are more than twice as high as the younger students.

Finally, both senior high groups report having taken more consumer related courses in school than the junior high students. This difference stems from the fact that the questionnaires in each of the schools were administered in consumer education classes.

In the final section of this report factors which may help explain variation in consumer skills are discussed.

#### Predictors of Consumer Learning Measures

In an effort to explore the data for factors which may explain variation in consumer learning measures we regressed consumer activism, consumer affairs

knowledge, product-brand salience, and slogan recall on the variables of Tables 3 and 4. Results of these multiple regression analyses are reported in Table 5 and a footnote to the table explains the statistical technique employed. Four multiple regression equations were generated, one for each dependent consumer skill measure.

Consumer Activism: Rather than separate the samples into senior and junior high groups, age was simply included as a variable in the analysis. The thirteen variables in the equation account for only 18% of the variance in consumer activism, and while this is the strongest of the four prediction equations, it is still a weak predictor equation. For example, in a replication of this study among adolescents in Hazard, Kentucky, we found these same variables accounted for 36% of the variance in consumer activism (cf. Moore, Moschis, and Stephens, 1975).

Four predictors in the equation do, however, account for a significant amount of variation in consumer activism. The strongest link is between media exposure to public affairs and consumer activism, and this link remains strong when controlling for the influence of other variables in the equation ( $b^* = .16$ ). This finding, which supports the strong association of public affairs exposure and consumer activism found in the Kentucky study, suggests the mass media are important agents of consumer socialization and provide content which assists adolescents in formulating their ideas about how consumers ought to behave.

Trust in and communication with friends is also positively linked with consumer activism ( $b^* = .12$ ), a finding supported by the Kentucky data. Friends, as well as the mass media, are important sources of interpersonal communication about consumption and help shape the adolescent's perceptions and attitudes about "positive" consumer practices. The media may well set the agenda for interpersonal discussions of consumer matters with friends.

Two other variables in the equation make a significant contribution. Weekly spending is a negative correlate of activism ( $r=.05$ ), but weekly savings is a positive correlate (suggesting that saving money is also associated with other "positive" consumer practices such as energy conservation and planned buying). Neither of these items was a significant predictor of activism in the Kentucky study. Exposure to entertainment was a strong positive correlate of activism in the Kentucky study.

Consumer Affairs Knowledge: The Kentucky study revealed that adolescent perceptions of how a good consumer ought to behave are strongly associated with the adolescent's general knowledge of consumer protection laws ( $b^*=.23$ ), that consumer affairs knowledge seems to increase with age ( $b^*=.14$ ) and is inversely related to the amount of money spent by the adolescent consumer. The weak correlations between knowledge and consumer courses taken and exposure to public affairs items is evident in both the Kentucky and North Dakota studies. Although these findings may seem surprising, other researchers have warned that little purposive consumer training apparently takes place in schools (Ward and Wackman, 1973).

The results in Table 5 reveal no significant predictors of consumer affairs knowledge. The Grand Forks study does not support the previously reported links between good consumer attribute ratings and knowledge, age and knowledge, and money spent and knowledge.

Product-Brand Salience: In both the Kentucky and Grand Forks studies the strongest predictor of product-brand salience is good consumer attribute ratings. Brand name apparently is an important summary attribute by which product discriminations are made, and adolescents also believe that good consumer are sensitive to brand name as an important discriminating attribute. Child-parent communication is also a strong positive predictor ( $b^*=.21$ ).

This finding may suggest that in homes where the adolescent shares in family discussions about consumption (i.e., shares with parents), the child influences family purchases and actively seeks information about products and services. One important cognition or summary attribute may be brand name.

The only other important predictor in the equation is personal weekly savings ( $b^* = -.16$ ). To the extent that savings represents negative spending or investment the negative relationship between savings and product-brand salience is understandable. Presumably, brand awareness is more important to those who intend to purchase products and services than to those who intend to save their money. But the correlation between spending and product-brand salience, though positive, is very small ( $r = .05$ ). In the Kentucky study the spending-brand name awareness relationship was positive and the savings-brand name awareness relationship was negative.

The Kentucky study also demonstrated that age ( $b^* = .18$ ), weekly spending ( $b^* = .17$ ), media exposure to entertainment ( $b^* = .24$ ), trust in and communication with friends ( $b^* = .20$ ) and good consumer attribute ratings ( $b^* = .25$ ) are significant predictors of product-brand salience. The thirteen variables in the equation accounted for 28% of the variance in the dependent measure, compared to only 13% of the variance found in the Grand Forks study.

Slogan Recall: In the Kentucky study we found simple recall of advertising slogans to be strongly associated with age ( $b^* = .19$ ) and with exposure to entertainment items in the mass media ( $b^* = .18$ ). The most powerful predictor, however, was good consumer attribute ratings which accounted for 14% of the variation in recall scores. In the Grand Forks study we also find that good consumer attribute ratings is the most important explanatory variable ( $b^* = .26$ ). The strong relationships among product-brand salience, slogan recall and consumer attribute ratings suggest that commercial messages in the mass media are

important sources for learning about brands, and brand name, in turn, is an important product attribute to which "good" consumers are sensitive. But in the Grand Forks data a strong relationship between recall-age or between recall-entertainment exposure did not emerge. Child-parent communication ( $b^* = .15$ ) and number of consumer related courses ( $b^* = .11$ ) are strongly linked, however, to slogan recall in the North Dakota study. These relationships are difficult to explain on theoretical grounds. Our earlier research which included a measure of intelligence showed that IQ is the only significant predictor of slogan recall. In that study we regressed slogan recall on socioeconomic status, intelligence, weekly spending, family communication about consumption, TV and newspaper exposure times and three motivation variables. Only IQ proved a significant predictor (Moore and Stephens, 1975).

#### SUMMARY AND CONCLUSIONS

In comparing adolescent age differences in the acquisition of specific consumer skills across various research settings, we find some similarities and some differences. Brand awareness (i.e., product-brand salience) and slogan recall are two consumer skills which were included in consumer behavior studies in Wisconsin (Moore and Stephens, 1975; Stephens and Moore, 1975), Kentucky (Moore, Moschis and Stephens, 1975) and North Dakota. The North Dakota data show within - and between-age group differences on product-brand awareness; with senior high students more proficient in identifying the brand names of products than junior high students. The Kentucky study, a replication of the Grand Forks study, and the Wisconsin study also reveal age differences in favor of higher scores for the older students.

On slogan recall, the Wisconsin study showed no age differences, but both the Grand Forks and Kentucky studies reveal higher mean scores for senior



high students (despite the fact that the age groups do not differ in terms of average media exposure).

Both the Kentucky and Grand Forks studies included measures of consumer activism and consumer affairs knowledge. Though not reported earlier, it should be noted that both studies reveal significant age differences on these measures, with senior high students more proficient. In the Kentucky study the data were not analyzed on the basis of schools, but on the basis of age differences only. Consequently, a direct comparison of the Kentucky data with Tables 1-4 of this study is not made.

The age differences which are evident in the Grand Forks data, however, may be spurious because when the influence of other factors is controlled, age makes little difference (see Table 5). From findings reported in Table 5 it can be seen that age is a weak correlate ( $r$ ) and weak predictor ( $b^*$ ) of each of the four consumer skill measures. In the Kentucky study, however, age is an important correlate and predictor of each of these measures, with the exception of consumer activism.

Child-parent communication is an important predictor of product-brand salience and of slogan recall, suggesting the family is an important source of consumer information. The child's expectations concerning the "good" consumer role also influence his acquisition of these two skills. The mass media and friends are important socialization agents which influence consumer activism, and school curriculum content apparently is associated with advertising slogan recall.

Future research may help unravel the relationships between life cycle variables and consumer skills, and the research should be more tightly designed to answer the "so what?" questions which may arise among educators, parents, and researchers in the field.

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Table 1

DIFFERENCES IN ADOLESCENT CONSUMER  
SKILLS BY SCHOOL<sup>a</sup>

Consumer Learning Measures	High School A (n=84)	High School B (n=98)	Junior High School (n=118)
Consumer Activism	3.62	3.54	3.54
Consumer Affairs Knowledge	4.65	4.90 (.01)	4.51
Product-Brand Salience	14.75 (.00)	16.14 (.00)	14.65
Slogan Recall	5.14	5.65 (.00)	4.80

<sup>a</sup>Table entries are mean values for the consumer learning measures for the three school samples. Significant mean differences are linked by lines and the significance probabilities for the two-tailed t-tests are in parentheses. The hypothesis in each case is that there are differences between adolescent age groups and not necessarily between schools. A total of 300 students completed the questionnaires.

Table 2  
RELATIONSHIPS AMONG CONSUMER LEARNING SKILLS<sup>a</sup>

	1	2	3	4
1. Consumer Activism	1.00			
2. Consumer Affairs Knowledge	.14	1.00		
3. Product-Brand Salience	.06	.39	1.00	
4. Slogan Recall	-.03	.30	.54	1.00

<sup>a</sup>Table entries are product-moment correlation coefficients (rs). Correlations of  $r > .11$  ( $p = .05$ ) and  $> .15$  ( $p = .01$ ) are significantly different from zero (i.e., indicate that the statistical association between the two skill measures is significant). Analysis is based on 300 cases (interviews).

Table 3  
DIFFERENCES IN COMMUNICATION BEHAVIOR  
OF ADOLESCENTS BY SCHOOL<sup>a</sup>

Communication Measures	High School A (n=84)	High School B (n=98)	Junior High School (n=118)
MASS MEDIA			
Hours of Media Use Yesterday	6.56	6.61	6.24
Media Exposure: Public Affairs	2.52	2.41	2.32
Media Exposure: Entertainment	3.61	3.57 (.05)	3.72
Honesty Evaluations: Media Sources	3.28	3.26	3.28
INTERPERSONAL			
Child-Parent Communication About Consumption	2.69	2.80	2.68
Parent-Child Communication About Consumption	3.08	3.15	3.14
Trust In and Communication with Friends	18.98	19.63 (.01)	18.34
Honesty Evaluations: Personal Sources	3.46	3.61	3.57

<sup>a</sup>Table entries are mean values for the consumer learning measures for the three school samples. Significant mean differences are linked by lines and the significance probabilities for the two-tailed t-tests are in parentheses. The hypothesis in each case is that there are differences between adolescent age groups and not necessarily between schools. A total of 300 students completed the questionnaires.

Table 4

DIFFERENCES IN ATTITUOINAL, MONETARY, AND OTHER  
CONSUMER MEASURES BY SCHOOL<sup>a</sup>

	High School A (n=84)	High School B (n=98)	Junior High School (n=118)
Ratings: Good Consumer Attributes	2.75	2.79	2.70
		(.00)	
Personal Weekly Spending	7.39	7.53	3.73
		(.00)	
Personal Weekly Savings	9.96	6.21	3.59
		(.01)	
Number of Consumer Related Courses	4.20	4.30	3.29
		(.01)	

<sup>a</sup>Table entries are mean values for the consumer learning measures for the three school samples. Significant mean differences are linked by lines and the significance probabilities for the two-tailed t-tests are in parentheses. The hypothesis in each case is that there are differences between adolescent age groups and not necessarily between schools. A total of 300 students completed the questionnaires.

EXPLANATORY PREDICTORS OF CONSUMER SKILL MEASURES<sup>a</sup>

Predictors	Consumer Activism		Consumer Affairs Knowledge		Product-Brand Salience		Slogan Recall	
	b*	r	b*	r	b*	r	b*	r
Hours Media Use Yesterday	-.03	-.06	-.02	-.03	.01	-.00	-.02	.00
Media Exposure: Public Affairs	.16*	.25	.02	.06	-.09	-.02	-.05	-.00
Media Exposure: Entertainment	-.07	.06	-.03	.00	.07	-.07	.06	.05
Honesty Evaluations: Media Sources	-.11	.20	-.09	-.03	-.04	.06	-.00	.03
Child-Parent Communication	.14	.24	.14	.16	.21*	.15	.15*	.10
Parent-Child Communication	.08	.24	.03	.14	-.12	.03	-.13	-.00
Trust In & Communication with Friends	.12*	.20	-.02	.04	.06	.12	.04	.12
Honesty Evaluations: Personal Sources	.08	.16	.06	.03	.11	.13	-.03	-.01
Ratings: Good Consumer Attributes	.11	.17	.08	.08	.26*	.25	.26*	.22
Personal Weekly Spending	-.14*	-.05	-.00	.01	.06	.05	-.02	.02
Personal Weekly Savings	.14*	.12	-.11	-.08	-.16*	-.14	-.07	-.04
Number of Consumer Related Courses	-.01	.05	-.00	.00	.03	.04	.11*	.14
Age	-.02	.05	.09	.07	-.02	-.00	.11	.13
Multiple Correlation Coefficient (R):	.43		.25		.37		.31	
Variance Explained (R <sup>2</sup> ):	.18		.06		.13		.10	

<sup>a</sup>Table 5 reports the results of a multiple regression analysis--the consumer skills regressed on predictor variables listed in the left column. The procedure accounts for statistical variation in the values of the skill variables. Two column statistics are provided. The path coefficient (b\*) is a measure of the independent contribution of the respective predictor to explained variation. The product-moment or simple correlation (r) is a gross measure of association between the predictor and skill variable. The larger these statistics the more important their contribution. Two row statistics are provided. The R-statistic is a gross multiple statistic of association and R<sup>2</sup> is the amount of variation in the skill measure accounted for by the 13 predictor variables. The amount of unexplained variation is equal to (1-R<sup>2</sup>) and the larger this value the poorer the prediction equation model. (\*) denotes significant path coefficients (F-level=.05). Simple correlations of about .11 (p=.05) are significantly different from zero.