

CONSUMER INFORMATION-SEEKING AMONG
LOW-INCOME URBAN ADULTS

by

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ABSTRACT

This thesis was a study of previous research on the communication environment of urban low-income persons. It was an attempt to explain, through analysis of current research, why the low-income behave differently from other income groups with regard to information-seeking practices for consumer durable goods. The objectives were to identify common characteristics of low-income groups and to develop a cross-cultural hypothesis for the communication of consumer information on household durable goods to the urban low-income, utilizing the interpersonal communication network.

An understanding of important channels of communication in the dissemination of consumer information will hopefully lead to the design of efficient and effective communication packages. This requires knowledge of how and where information modules might best fit into the ongoing informational stream. Proper sequencing of informational flows can facilitate the consumer's ability to cope with and benefit from the recent "information explosion". This information flow has been explored to determine when the low-income consumer is most receptive to being influenced and what source of information would be the most effective.

A testable hypothesis was then developed for the efficient and effective communication of information on consumer durable goods using the interpersonal communication network system.

CHAPTER 1

INTRODUCTION

Purpose

The purpose of this study is to develop a cross-cultural hypothesis for the efficient communication of consumer information on household durable goods to the urban low-income, utilizing the interpersonal communication network system. The product category of consumer durables will be used as a basis for this hypothesis as there is a growing importance of durable goods in advanced economies. These higher-priced goods, which encompass both shopping and specialty goods, involve more information seeking, thus, the amount of information-seeking is easier to quantify.

This research takes into account factors or variables that previous research has shown to be important (for example, age, race, and amount of education) in the information-seeking process of various racial groups and develop these into a testable hypothesis for a method of distribution of consumer information to urban low-income persons. This hypothesis will be of use to marketing, communications, and consumer economics in reaching these individuals with necessary information about the marketplace.

Rationale

Consumers are experiencing the well-publicized problems of dealing with an ever-increasing amount of information. This is a consequence of expanding information requirements (for each choice situation) as well as of a rapidly growing variety and complexity of consumption decisions (Hempel and McEwen 1975). This necessitates, for the consumer, a much greater knowledge of the workings of the marketplace and its products. The process by which information is or can be obtained is the subject of this study.

For a consumer information program to be effective, it should be viewed as a marketing campaign in which the product is information. It must then be designed for the population group for which it is intended. Much information has been distributed to the urban low-income consumer, but for a variety of reasons, little success has been accomplished (Greenberg and Dervin 1970). The combined effects of low income, lack of education, apathy, and language barriers create a need for an information system that is fast, efficient and of appeal to these particular consumers.

There are many other physical and psychological barriers to their receipt of information. Language differences, illiteracy (either actual or functional), distrust of "bureaucratic" sources, and a heavy reliance on peer-kin communication networks, all contribute to the need to find an effective information system.

The low-income consumer does not have access to sufficient information to make the wisest choices in the marketplace. This occurs

as a result of several inadequacies. First, there is little or no useful information available in the ghetto. (The same conditions exist in rural areas; however, this research deals only with the urban low-income.) Language difficulties, information of the wrong kind or incorrect information means no information of use reaches the consumer. Second, the consumer has difficulty in his ability to process the information he receives. Third, the consumer may be unable to translate the information he receives. Any of these situations will have the same end result--a consumer will make an unwise purchase or engage in some other type of consumption decision where he cannot gain the greatest possible utility from his money (Greenberg and Dervin 1970).

This paper will concern itself with the first inadequacy--that of the lack of usable information. For reasons of race, level of education and language problems, the information presented to the low-income consumer is essentially no information (Greenberg and Dervin 1972). If the content is presented in the wrong style, format, medium, or is uninteresting or of little concern, the consumer can hardly be expected to gather much benefit from the message. For this reason, the hypothesis to be developed here will deal with an information campaign to overcome these important barriers to communication and others that are common to low-income groups of any race or ethnic origin. The hypothesis will utilize the interpersonal information sources which have been shown to have a high degree of significance in the transmission of consumer information. Specifically: How can consumer information be best distributed to the urban low-income through word-of-mouth communication

with the greatest efficiency and overcome as many of these barriers to communication as possible?

Procedure

An overview of the communication environment of the urban low-income will be established and used as the base for the hypothesis. A brief characterization will be made of both the low-income consumer and the marketplace where he must shop. The importance of communication channels available will be detailed as will analysis of the reasons that suboptimal decisions are being made. Interpersonal communication networks will be examined as to their importance to the low-income consumer. The hypothesis for communication of information on durable goods will then be developed in light of these data with the intent of establishing a realistic approach to the problem of communicating with urban low-income persons.

Assumptions

Assumptions considered fundamental to this research include the following:

1. The consumer knows at the outset of the information-seeking what products or information he wants and attempts to obtain information for self-evaluation.
2. The consumer's habits can be changed, provided that sound consumer knowledge is accompanied by realistic alternatives to current practices.

3. It is assumed that the consumer knows he has a problem; that is, a gap in his cognitive structure created by a lack of sufficient information to solve the purchasing decision.
4. It is assumed that various cultural groups face similar problems of ghetto life such as lack of education and money, language barriers and distrust of "outsiders."

Limitations

1. The hypothesis developed in this paper, being cross-cultural in nature, will of necessity attempt to deal with various cultural, racial, and ethnic population groups. Within one racial subgroup, there will be those of diverse occupation, religion, cultural background, health, intelligence and previous experience. Lacking the careful control of an experimental study, this comparative research of a natural situation will yield less precise knowledge than other types of research, although it is essential in probing a phenomenon that cannot be measured in a laboratory.
2. Little research has been done with cross-cultural communication, and even less in consumer education studies, regardless of race. This research is based on a limited number of racial and ethnic groups as existing literature is not abundant. However, as stated above, it is assumed that groups of different cultures experience the same basic problems in the marketplace.

CHAPTER 2

THE LOW-INCOME CONSUMER

This chapter will present a brief characterization of the ghetto consumer and his marketplace. The hypothesis to be developed will be designed for this specific segment of the population, and it is therefore of importance to set the foundation upon which the ensuing research will be based.

Characteristics

The following characteristics of the urban low-income are felt to be important with regard to the marketing of information. Urban low-income persons are more likely than those of higher income to be low in education and marketable skills. Large, extended families, split families and single-parent households are more the rule than the exception (Ireland 1967). The urban low-income are composed of all racial and ethnic groups, each group consisting of a great variety of subgroups in terms of educational background, religious convictions, morals and attitudes. The communicator will find not only functional illiterates but actual illiterates, language deficiencies and lack of interest on the part of his audience (Ireland 1967). These characteristics will present problems to the marketer of information, in terms of language,

content and channels. Informational packages will of necessity need to be tailored for these particular situations.

Ownership of Durables

The low-paying, hard-labor jobs and high degree of mobility characteristic of this group constitute a severe handicap in their ownership of major durables. Job insecurity and lack of money available for such items mean many of these persons must turn to credit and long-term financing to purchase their needed and wanted durables (Andreason 1975). High mobility constitutes much wear on large appliances and is disruptive to established communication patterns. Despite these hardships, major consumer durables (large and small appliances, automobiles, televisions, phonographs, etc.) sell quickly in the ghetto (Caplovitz 1967). The low-income can gain no self-respect or respect from others from their limited educational or occupational achievements. For this reason, they often feel a social "need" for major durables, whether realistically needed or not. This idea of compensatory consumption carries great significance for low-income groups, a concept which they can seldom afford (Caplovitz 1967).

Recent research is dispelling the notion that the low-income place no value on educational and occupational achievement. Their lack of education and marketable skills ties them to the ghetto, yet the possession of these characteristics is highly desirable in their children and are often viewed as a means of escaping the poverty life-stype. While they have more modest absolute standards of achievement, they desire

relatively more improvement in their condition, and they value the same material comforts and luxuries. Psychologically, they seek the same securities and need fulfillments as do other Americans (Andreason 1975).

Materially, the lower-income persons are not satisfied with their poor jobs and living conditions. Better housing and neighborhoods carry a high priority on their list of desired improvements (Ireland 1967). Inside the home, major durables, entertainment media and small electrical appliances are desired to provide, if not actual comfort, the appearance of comfort (Caplovitz 1972).

These low-income persons lack the necessary information and training to be effective consumers in a bureaucratic society (Caplovitz 1967). Partly because of their limited education, and partly because of being migrants from more traditional societies, many are unfamiliar with urban culture. Thus, they are not apt to follow announcements of sales in newspapers (either from not reading or not buying newspapers) or to engage in much comparative shopping. They often do not know their way around major department stores and bargain centers nor how to evaluate the advice of salesmen (Caplovitz 1967). All of these are necessary skills for some degree of consumer sophistication in the marketplace. These characteristics of the low-income consumer--his socially supported want for major durables, his small funds, poor credit position and lack of shopping sophistication--constitute the conditions under which durables are marketed in low-income areas.

Characteristics of the
Low-Income Marketplace

The exchange system in low-income communities consists of many practices not generally found in higher-income neighborhoods. Prices are normally higher in low-income areas, with quality of merchandise much lower. "Easy credit" is widespread. (This refers to the advertised low monthly payments. However, payment periods are much longer than usual with high interest rates.) Merchants are often profiteers who lack sound business knowledge and take advantage of their customers (Caplovitz 1967; Greenberg and Dervin 1972). These retailers have fielded charges of being discourteous and rude to customers and providing inadequate services and warranties for their items. Retailers commonly engage in misleading, deceptive and illegal sales practices, often unbeknownst to the consumer. Caplovitz (1967) detailed these practices at great length and found many low-income persons with neither the knowledge nor the desire to take steps to correct this situation.

The merchants also face frustrating problems. Claims are made that low-income neighborhoods mean low profits, high ghetto crime rates boost operating expenses and make insurance very costly if not impossible to get (Caplovitz 1957). Indeed, these allegations are all too true. However, there is much room for improvement, as evidenced by the following Federal Trade Commission findings for Washington, D.C.:

1. Price markups for durable goods in ghettos are two to three times those in the general market;

2. "easy credit" in the ghetto is costing 10-15% more than in the general market;
3. there exist shady practices and high-pressure sales tactics not tolerated elsewhere;
4. "punishment" by court-ordered garnishments and repossessions occur at a rate many times that in the general market (Caplovitz 1967).

Thus, both consumers and merchants experience problems of buying and selling in the low-income community. There are no easy solutions, but there are theories to explain and modify these practices. However, with the availability of an efficient and useful communication system, one that the consumer can activate when he is in need of information, many of these marketplace problem issues would, at the very least, be lessened.

The Concept of Economic Rationality

The charge of "economic irrationality" is often made with regard to the poorest of society. Consumer behavior is classified as rational when the individual weighs the usefulness of information against its costs. A great many decisions are made on what could be called a non-rational basis where potentially useful and available information is not used (Bender 1964).

To indict low-income consumers as irrational is too simple an explanation. The particular social and demographic characteristics of these groups must be considered, as well as the inflexibility of the

low incomes. The possibility that apparent irrationality may stem from the very conditions of poverty must be dealt with.

A disinclination to seek out information should by no means be dismissed as irrational behavior. Gathering and processing information adds considerably to the cost of the product under consideration, both for low and higher-income groups (Bender 1964; Engel, Kollat and Blackwell 1968). Trips to stores, reading and evaluating advertisements, and discussion with information sources can cost time and money, and postpone the purchase of products that may be desired or needed immediately. More importantly, the total volume of information collected might be so confusing, that the uneducated individual may decide he would prefer to do without it (Engel, Kollat, and Blackwell 1968).

Even when information is readily available, the low-income consumer, through careful, calculated reasoning, might consider it wiser to ignore or even distort it. Often, a purchase simply may not be worth the extra effort and cost involved. Kollat (1970) proposed a "consumer commitment" hypothesis (in reference to all income levels) whereby the consumer is unwilling or unable to make the effort of a complete elaboration of his purchase plans.

The charge of irrationality in consumption behavior takes two general forms. First, it alludes to the assumed self-indulgence of low-income persons. Many of these people are heavily in debt and claim undernourishment, yet own color televisions, stereoes, cars, and many major appliances. In support of this argument is the conclusion by many sociologists that lower-income persons lack any future orientation in

financial management. Secondly, the more general form of the irrationality argument refers to the unwillingness of the low-income to display cautious behavior in the marketplace in a manner that will help in alleviating their poverty-related problems (Kollat 1970).

These arguments then imply that the poor are poor because of a lack of money management, self-indulgence and less careful planning and shopping behavior than exhibited by the middle-classes. It is here contended, though, that his behavior can perhaps better be explained by a conception of the low-income as acting as rationally as possible given their limitations.

In summary, while many low-income people may become inundated by debt out of self-indulgence and "irrational" shopping patterns, it is at least plausible to conceive that some do employ careful methods of purchase behavior. As their actions often result in undesirable consequences, this may be seen as attributable to unstable income, physical immobility and other circumstances generally beyond their personal control.

CHAPTER 3

INFORMATION-SEEKING PATTERNS OF THE LOW-INCOME CONSUMER

Introduction

The following two chapters will explore the low-income consumer's efforts at making intelligent choices in spite of his social, physical and economic handicaps and his reliance on the interpersonal communication network system of the neighborhood to supply him with any necessary information. The consumer's degree of "rationality" often cannot overcome these handicaps of lack of money, education, and so forth. As a result, despite his concerned attempts at gaining a satisfactory level of utility from the purchased product, these undesirable consequences of poor quality, high cost, and short service lives come dramatically to bear on the low-income individual's wallet and lifestyle (Andreason 1975).

This chapter will explore some of the more important hypotheses for poor consumption decisions in the ghetto marketplace. That these suboptimal decisions are being made often is documented by several researchers (Caplovitz 1967, Caplovitz 1972, and Andreason 1975). It is for this reason that an efficient and accurate communication system is needed--one which can be quickly activated by the consumer when he requires specific information on a certain topic.

Definition of Terms

Paraprofessional refers to that employee, supervised by the professional staff, who acts as a liaison between the professional and the information-seeker. He has a more formal education than the information-seeker, and will be provided training in the area of program procedures, achieving goals and objectives and evaluative measures. His responsibilities and characteristics will be dealt with more fully in the final chapter.

Urban

In census reports before 1950, the urban population consisted of all persons residing in incorporated places of 2,500 or more and areas (usually minor civil divisions) classified as urban under special rules regarding density and population size. The most significant factor of the urban territory is that group of incorporated areas of greater than 2,500 population. However, that limiting definition excludes such areas of large and densely settled populations merely because they are not incorporated.

To improve its measure of urban populations, in 1950, the Bureau of the Census adopted the concept of "urbanized area" and delineated boundaries for unincorporated places. The main objective of this change was to provide a superior separation of urban and rural population in the vicinity of the larger cities. An "urbanized area", then, consists of a central city or cities and the surrounding densely settled territory. The specific criteria for the delineation of the "urbanized area" are the following:

1. a central city of 50,000 or more population,
2. twin cities, where common boundaries and social and economic factors comprise, for the most part, a single community with a combined population of at least 50,000, where the smaller city has at least 15,000 people,
3. surrounding closely-settled territory in 1970, including the following:
 - a. incorporated areas of 2,500 persons or more,
 - b. incorporated areas of less than 2,500 persons, provided that each has a densely settled area of 100 housing units or more,
 - c. small sections of land, usually less than one square mile in area but having a population density of 1,000 persons or more per square mile.

This thesis will use the above definition of "urbanized areas" and will herein simply be referred to as "urban" (U. S. Bureau of the Census 1973).

Low-Income

"Low-income" will refer to families whose total household money income is below the official poverty level for that year. This level changes every year, as the base income to maintain a subsistence level of living rises with inflation (U. S. Department of Health, Education and Welfare (1976)).

The term "income level" refers to the dollar amount of money that a family receives, whether from wages, unemployment or pension plans, dividends or gifts. This term will necessarily exclude all the attitudes and connotations that would often be associated with the word "poverty" or "poor".

The current measure of poverty, as used by the Social Security Administration, was originally developed by Mollie Orshansky in 1964 (Ireland 1966, p. 10). It was, with revisions, officially adopted in 1969 by the Office of Management and Budget as the federal government's official measure of poverty. It is designed around the Department of Agriculture's economy food plan of 1961 and the national average ratio of a family's food expenses to total family after-tax income. The definition consists of 124 different poverty cutoffs differentiating families by size, age and sex of head of the household, number of children and farm or non-farm residence. These cutoffs are annually updated by changes in the Consumer Price Index. The weighted average cutoff for poverty of a non-farm family of four was \$5,038 in 1974. By this definition, according to the Census Bureau's report based on the 1975 Current Population Survey, there were 24.3 million persons or 12% of the population Survey, there were 24.3 million persons or 12% of the population that were poor in 1974.

The above definition is widely used in measuring the nation's progress in the fight against poverty. It is also a helpful statistical measure in identifying target groups for government programs to aid the financially needy. Recently, it has been adopted for administration purposes.

Defining and measuring poverty is not as simple a matter as might be thought. Agreement that all persons below some level are poor does not constitute agreement that persons above it are not poor. Poverty is not an "either-or" state; it is also a matter of degree. Who is poor and how poor they are is generally a subjective matter. It is this subjectiveness that makes the term poverty so difficult to deal with, both for measuring and reporting purposes.

The dictionary lists the word poverty as a state or condition of little or no money, goods or means of support (The Random House Dictionary of the English Language 1973). However, with even a cursory review of the literature, it can be established that many persons have a much broader connotation of the word poverty. It is unlikely that a measure of poverty can be developed which would serve equally well for all circumstances. Poverty can be defined in the abstract, but whether someone is to be considered poor will depend on who is asking the question and why he wants to know. Because of this uncertainty which the term evokes, and the wide divergence of associated feelings and attitudes that come with a description of poverty, it is desirable, at least as far as this paper is concerned, to deal with a concise, narrowly-defined term, such as income.

Useful versus Usable Information

The distinction must be made between useful and usable information with respect to the consumer. Useful information is that which is beneficial in some manner, serviceable or advantageous in a product information search. Usable denotes information which is convenient and

capable of being used. This thesis is concerned with the usable information and its lack of availability in the low-income neighborhoods.

Researchers have noted the lack of usable information in the ghetto neighborhoods (Caplovitz 1967, 1972; Andreason 1975; Sturdivant 1972). Information campaigns by mass media have left no lack of information, per se; however, the usability of that information is often open to question. Many factors (low levels of education, number of foreign migrants in the inner-city ghettos, the possible lack of previous experience with particular products or brands and even apathy) preclude the low-income consumer from gaining substantial benefit from much of the information presented to him (Andreason 1975).

These messages are often presented in the wrong language--English--which to a Mexican or Polish immigrant is hardly conducive to a total understanding of the material. Message content may consist of the wrong topics or be constructed for levels of education far above their own. Even media channels can be of the wrong type. Much research has shown that the low-income groups are high users of television and radio but seldom read editorials in newspapers (Greenberg and Dervin 1972). If consumer information on durable goods is placed where few have access to it, the usability of that circulated information drops sharply (Greenberg and Dervin 1972).

Thus, for a variety of reasons, the information on consumer durable goods that does reach the low-income consumer may be of no use to him--not necessarily because of lack of interest but very possibly as a result of lack of understanding the information. The

hypothesis to be developed in this thesis will attempt to deal with this problem by proposing a method which might be of significance in overcoming this barrier to the effective receipt of information.

Price Minimization

Before the choice strategies of the low-income can be evaluated, some sense of exactly what it is that this consumer is attempting to achieve must be developed. As is reported in the research of Feldman and Star (1968), it appears that, at least on the surface, the primary interest is in minimizing prices. Almost 60% of shoppers with incomes under the official poverty level can be characterized as follows:

These are the shoppers who feel they ought to keep shopping until they are assured themselves they are getting the best possible prices and/or feel obliged to spend as little money as possible by stretching their budget. Their first concerns when making a purchase are: 'Can I afford it' and 'Can I get it cheaper someplace else?' (Feldman and Star 1968, p. 216).

Thus, it may be asked, to what extent does the behavior of the low-income reflect a price-reduction strategy? The following strategies can be viewed as methods of minimizing prices: (1) reading newspaper ads, (2) comparison shopping, (3) patronizing supermarkets instead of small local food stores, (4) patronizing discount stores instead of neighborhood durable goods stores, and (5) buying private label goods over brand names (Richards 1966). As Richards noted, albeit with a scarcity of research in this area, in none of these cases do the low-income appear to behave more than the higher-income groups in the hypothesized price-minimizing fashion.

The extent to which a consumer shops for a particular product is governed by factors which relate both to the value of the search and the cost of the effort involved. This hypothesis is found in various forms in the marketing literature (Bucklin 1963 and Stigler 1961). The hypothesis is derived from the rationale that the consumer is a profit-maximizing entity who equates the probable return from seeking out a better price or higher quality, against the out-of-pocket cost of shopping and the wear-and-tear on his capital and physical being. This cost of shopping is affected by factors such as time and transportation availability, number and ages of children and dependency on friends or relatives.

There are three sets of hypotheses to explain shopping behavior of the low-income as a rational outcome of their goals and circumstances (Bucklin 1966):

1. The Ignorance Hypothesis. There is evidence in the literature that the low-income are less knowledgeable than the other income groups about many aspects of the marketplace. Caplovitz points out that the low-income are much less likely to know where to turn for assistance in the event they are defrauded.
2. The Constraints Hypothesis. It can be argued that the shopping behavior of the low-income merely reflects the fact that their physical mobility is limited and the fact that incomes are low and unstable.
 - a. The low-income less often own a car.

- b. The public transportation system is usually designed to bring the low-income to center-town shopping rather than suburban shopping centers. While they often use downtown areas for specialty-goods shopping, the low-cost supermarkets and discount houses seldom are found there.
 - c. Time is often not available to adult members of the family who work.
 - d. The presence of many young children discourages extended shopping trips.
 - e. For the elderly low-income, physical infirmities and general lack of energy make shopping a major chore, especially in areas where stores do not provide ramps, elevators, wide aisles and other aids to help the handicapped.
3. Psychological Constraints--many low-income persons, especially blacks, often feel timorous about venturing out of their own community (Caplovitz 1967). Caplovitz finds this timorousness about leaving the area is, in part, a function of urban sophistication. He found shopping scope directly related to income, education, command of English, length of time in the urban area, and youthfulness.

As a result of all these constraints, it is not unusual to see low-income shoppers throw away much of the savings they might have achieved in shopping in a distant supermarket by taking a taxi back to their residences. As

Caplovitz (1967) has shown with respect to durable goods, a major reason that local peddlers and retailers are preferred to discount houses is that they are among the few with whom the poor feel they can get credit and they are known to the customers.

4. The Preferences Hypothesis. Here it is contended that the low-income shop in their own neighborhoods because they prefer to do so. There are four motivations basic to at least some low-income persons that may account for this phenomenon: (1) the need for flexible credit, (2) the need to socialize, (3) language similarities, and (4) the desire for cultural needs to be met.

The above factors have encouraged the ghetto consumer's heavy reliance on peer-kin communication networks as a source of information on important topics (Greenberg and Dervin 1972). This vital channel of information dissemination will be discussed in the following chapter.

Amount of Search

There exists evidence in the literature (Newman and Staelen 1972); Katona and Mueller 1955; and Greenberg and Dervin 1970) that the relationship between education and the amount of information search is high. This suggests that less educated persons may be uninformed and might consequently make unsatisfactory purchases. This view leads

to the hypothesis that information search varies directly with education, because the latter represents the ability and interest in seeking and evaluating information.

The data on information seeking among durable goods buyers imply that the strata of the population that have the greatest need for information are the least likely to look for it. Those persons most likely to look for information and who do so to the greatest extent, are younger, more highly educated persons with higher-than-average incomes (Greenberg and Dervin 1970). In illustration of this, Table 1 shows that 29% of durable goods buyers in the grade-school educated group visited more than one store compared with 50% of the college group. Also, 28% of those who attended only grade school obtained information from printed material as against 56% of those who went to college. Particularly, buyers who went to high school or college reported more frequently, than those with less education, that they looked at printed material other than advertisements. Investigations of reports of testing agencies occurred only rarely among those without a college education. On the whole, buyers with a high school education sought less information from printed material than the college-trained, but they resembled that group more closely than they resembled the grade school group.

An easily accessible source of information, friends and relatives, was consulted by 55% of those who went to high school and by 69% of those who attended college. Similarly, people with only a

Table 1. Relation of Education to Various Types of Information-Seeking Activity.

Activity	Durable Goods Buyers		
	Some Grade School (%)	high school (%) (partial or complete)	College (%)
<u>Number of Stores Visited</u>			
Several	12	31	33
Two or three	17	15	17
Only one where bought	48	40	42
No stores at all	21	11	8
Uncertain	2	3	0
All Cases	100	100	100
<u>Consultation of Reading Material</u>			
Advertisements	13	26	23
Magazine or newspaper articles	5	15	17
Mail order catalogues	1	3	0
Reports of testing agencies	3	1	10
Other	6	8	6
Nothing	76	56	54
Don't know, not ascertained	3	5	4
All Cases	*	*	*
<u>Discussion with Friends Relatives, and Neighbors</u>			
A lot	18	16	21
A little, some	30	39	48
Not at all	51	42	29
Uncertain	1	3	2
All Cases	100	100	100

Table 1. (Continued)

Activity	Durable Goods Buyer		
	Some Grade School (%)	High School (%) (partial or complete)	College (%)
<u>Saw model like the one purchased at home of:</u>			
Relatives	22	9	10
Friends and neighbors	14	17	15
More than one of these	3	4	2
<u>Saw different model at someone else's home.</u>			
	14	27	40
<u>Didn't look at models owned by relatives or friends.</u>			
	44	36	31
<u>Didn't know, not ascertained.</u>			
	3	7	2
All Cases	100	100	100
Number of Cases	119	184	52

*Percentages add to more than 100% because each consumer was allowed two answers.

(Katona and Mueller, 1955).

grade school education went to the homes of friends and relatives to look at durable goods owned by them less often than did those with a higher education. This implies that well-educated consumers are not only more likely to consult relatives and freinds, but they also examine and discuss the goods in a more critical frame of mind, supplementing their advice more frequently with information from other sources.

The findings in Newman and Staelin's research (1972) support the importance of education but indicate that the relationship is not as simple as previously thought. The relationship between information seeking and education is neither monotonic nor linear. Advance degree groups, on the average, have reported about the same amount of information search as those groups with less than a high school education (Newman 1972). However, findings on determinants of search warn against interpretations of careless, uninformed buying as being premature. The amount of information seeking has been seen to decline as individuals gain product and buying experience, which may represent learning behavior (Newman and Staelin 1976). This could counteract the effect of low education levels.

What of the person who is purchasing a product or brand for the first time? He probably has no internal source of relevant information (memory), and this lack of experience with that product or brand then becomes an additional handicap.

Search and Product Experience

An association between experience with a product or brand and pre-purchase information-seeking by consumers is found in a variety

of studies. Swan (1969) discovered in his study that experience with a brand and satisfactory choice as the decision objective can lead to lower information seeking. This study suggests that in the evaluation stage, consumers can substitute prior experience for external information-seeking if they have learned that certain brands are satisfactory. Katona and Mueller (1955) determined that dissatisfaction with a previous purchase or lack of experience with the product led to more information seeking. Udell (1966) documented that buyers of small appliances claimed to rely more on past experience with the product brand than on either mass media or personal contacts as sources of information. Kollat (1970) claimed that there existed little overt information seeking for frequently-purchased household and food items. He pointed to the conclusion that the consumer's experience with the product was the main source of his information. Newman and Staëlin (1972) found that many buyers engaged in little information seeking. While this amount of information seeking was positively related to decision time, the data also showed that experienced buyers were able to collect a substantial amount of information in a relatively short time.

Summary

Richards (1966) contends that the consumer practices of the low income compare very unfavorably with recommended rules of financial management:

1. Although they spend most of their income on basic needs, those who buy durable goods made serious inroads into their incomes;
2. Most do not use more deliberation, consult more sources or shop more widely to get the best buys. Instead, many depend on known merchants or relatives for judgments on what to buy.
3. Few have savings of any size, most do not have life insurance, and only about half are covered by medical insurance.

Explanations of some of these apparently "irrational" practices can be found in the special needs and characteristics of the concentrated subgroups of low-income persons. Those characteristics include the sizeable number of young, large families, the high cost of durable goods purchasing, heavy installment debts and insolvency (Richards 1966). The great number of recent migrants (both from within and from outside the United States) are unaccustomed to local stores and information sources (Greenberg and Dervin 1970). The general lack of education shows up as an important factor in the low level of knowledge about the market and the economy and in inadequate conceptual tools for planning and making decisions (Greenberg and Dervin 1972).

Alternative explanations point to sociological effects that account for existing consumer practices by low-income. Examples of such conditions are: the credit system with its risk-cost formula and inexorable penalties; merchandising practices in many area stores and the fluctuating nature of employment in those occupations followed by many low-income persons (Caplovitz 1967).

One economic explanation is also of merit: that effect produced by low-income, per se. The size of an income will determine if any "economies of scale" can be employed by that family. Low prices for quantity purchases will have no appeal if little income is available for such disbursement. On the other hand, some products and services are available only in standard units that cannot be subdivided. Therefore, a large outlay (for an appliance or one month's rent in advance) constitutes a greater disturbance to a small income (Caplovitz 1967).

Some psychological explanations for consumer practices that differentiate the low-income from the middle and upper-income brackets are such values as fatalistic attitudes; preference for immediate gratification of desires (which is not always undesirable); low levels of aspiration and low achievement needs; vague notions of higher social structures and over-concern with security (Martineau 1958).

Thus, the explanations range from the social characteristics of the low-income to purely economic and psychological factors to environmental conditions. Just as there exist many theories of causation, so there are many solutions to the problems of the low-income consumer getting the most for his money--all beyond the scope of this thesis.

Conclusions

What does this mean for planners of programs dealing with consumer practices? In general, successful programs and recommended actions employ "backdoor" methodology that capitalize on the very differences as described herein. They might use informal methods of

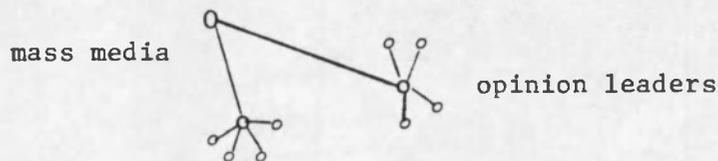
local education or attack financial management problems indirectly through appeals to material interest rather than the teaching of abstract principles. Efforts may concentrate on special groups of low-income who are deemed especially vulnerable to buying mistakes or insolvency. If the apparent "irrationality" of low-income consumers can be dealt with in such realistic terms, there might exist some hope in softening the effects of a poverty life style.

CHAPTER 4

THE INFORMATION PROVIDERS

This chapter will discuss the importance of the opinion leader in the low-income community. His characteristics and motivations will be detailed as will methods for finding or developing these persons within the area.

A principle source of research on information search is with regard to the acceptance pattern of new products. The Two-Step Flow hypothesis states that there is an initial flow of communication from impersonal sources to opinion leaders, with the opinion leaders thus influencing their friends, neighbors and acquaintances by word-of-mouth communication. This hypothesis was originally formulated in a voter study in 1948 (Lazarsfeld, Berelson and Gaudet 1948), and later substantiated by Johan Arndt in an experiment on acceptance of new food products (Arndt 1968). This concept can be described as follows:



The marketplace is composed of few active information seekers and many passive receivers. (Information seekers are different from receivers in that they seek information only about the product or service which interests them.) These "active" information seekers,

often called opinion leaders, influence the general public in either a horizontal or vertical manner. A vertical flow is from high-status, socially elite consumers to the "average" consumers. A horizontal flow exists when individuals are affected by others of their own peer group (King 1963).

The opinion leader, no matter how vocal, cannot compete with the mass media in terms of coverage. Yet the opinion leader is interested in providing his audience with information which he feels has not previously reached them through the media channels. Thus the opinion leader is likely to be selective in choosing communicable information. As effectiveness of the mass media increases, we might expect that the opinion leader usage would diminish. Whether or not this is the case, the opinion leader still plays an initiating role by adding to or filtering the media information in order to provide "new information" to his audience (Cox 1963).

The consumer develops a set of expectations of decision rules that cause him to turn to different channels for different kinds of information. The primary role of marketer-dominated channels is to create awareness, to stimulate interest in a product and to provide relevant information for making a product or brand choice. Where these or other channels fail to communicate to the mass audience, the opinion leader, acting as an information relayer, provides that necessary and desired information.

Definition

The term "opinion leader" may be somewhat misleading to the proper conception of that type of individual dealt with in this research. "Opinion leader" denotes that individual who acts as a personal influencer of others by setting trends of fashion or style, not only for durable goods but for many other topics such as "correct" clothing, popular political ideas, or morals. In this paper, the author will hereafter refer to the subject as an "information provider" for the primary reason that the subject of concern is only that aspect of the personal communicator which provides information on durable goods. It is irrelevant whether the information provider sets moral attitudes, fashion, or is an example of acceptable behavior in the community, as is implied by the term opinion leader.

Using the term opinion leader, Berelson and Steiner summarize the theoretical and empirical literature with this concise definition:

Opinion leaders . . . exist in virtually all primary groups . . . By and large, opinion leaders are like the rank and file of their associates but of slightly higher educational and social status; they give much greater attention to the mass media on the topics of their opinion leadership; they are better informed, more partisan and more active than their associates. Opinion leaders differ for different topics . . . but they have in common their channeling of the impersonal content of mass communications into the personal stream of influence . . . (Berelson and Steiner 1965, p. 550).

Importance of Information Providers

The marketer of a new product must attract a substantial group of early buyers to insure the survival of his product (here, information).

Early buyers have a direct effect on the purchase decisions of other consumers. In their role as initiators of the diffusion process, they legitimize the new product. Also, through their word-of-mouth communications, they serve as an informal source of information.

Several researchers (Arndt 1967a; LeGrand and Udell 1964; Whyte 1954; Greenberg and Dervin 1972) have documented the importance of information providers and the effects these groups of persons can have in their community. O'Brien states: "It is particularly interesting that commercial information (advertising) has no direct influence on the ultimate purchase for the product studied. Such influence begins solely with personal sources" (O'Brien 1971, p. 73).

Katona and Mueller (1955) have found that the source of information most frequently consulted by durable goods buyers was friends or relatives. Table 2 shows that over 50% of the buyers turned for advice to acquaintances and, in most cases, also looked at durable goods owned by them. Even more striking is the fact that one-third of durable goods purchasers bought a brand or model that they had seen at someone else's house, often the home of relatives.

Whyte (1954) in his study of air-conditioner ownership in Philadelphia, found evidence of a powerful communication network in the clustering of appliance ownership throughout the neighborhoods. King (1963), Nicosia (1964), and Cox (1963) all documented the importance of interpersonal communication in disseminating information about new products.

Table 2. Information Obtained from Friends and Relatives by Durable Goods Buyers

Information from friends and relatives	Percent of Buyers
Extensive discussion	
Also saw there models like the one purchased	10
Saw other makes or models	5
Did not look at models owned by friends	<u>2</u> 17
A little discussion	
Also saw there models like the one purchased	16
Saw other makes or models	12
Did not look at models owned by friends	<u>9</u> 37
No discussion	
But saw models like the one purchased at house of friends or relatives	7
Saw other makes or models	7
Did not look at models owned by friends	<u>29</u> 43
Not ascertained	<u>3</u>
ALL CASES	100

The questions were: "Before buying, did you talk with friends, relatives, or neighbors about different kinds of ____, a lot, a little, or not at all? Did you see a (____ brand) like the one you bought at someone else's house? (If yes) Whose house? (If no) Did you look at any other kind of ____ owned by relatives or acquaintances?"

Source: Katona and Mueller (1955).

A number of researchers (Caplovitz 1967; Irelan 1966; Menuchin et al. 1967) have found that talking with friends and neighbors, gossiping, and family events and discussions are of paramount importance to the low-income family. Although social contacts often include clergymen, policemen, employers, and teachers, kin and peer contact form the major (and for some, the only) part of the interpersonal communication network.

The most recent and comprehensive data on the low-income communication network is derived from a Cleveland study of 366 low-income adults (Greenberg and Dervin 1972). Table 3 summarizes the results to a question of all interpersonal contacts made "yesterday", supporting the hypothesis of a tightly-knit peer-kin communication network. Of those "yesterday" contacts, 85% were within the peer-kin group (i.e., family or friends), 66% of these contacts took place in the respondents' homes, and 18% of topics discussed in these groups were of subjects other than family, home, or friends.

Table 4 depicts a similar set of numbers using data from a study of Denver Navajo Indians. As a group, 66% of the Navajo social interactions per month are taken up by other Navajos, 14% by other Indians. Each respondent was asked "Where do you usually get together?" These data appear in Table 5. By far the greatest number of social interactions takes place in their own home or the home of friends or relatives. These findings support the results of other studies with respect to social contacts of low-income groups.

Table 3. Description of "People Talked to Yesterday" by Sample of Cleveland Low-Income Adults.

Average number of people talked to yesterday	3.46
Total contacts yesterday for entire sample (n=366)	1266
Total contacts on whom characteristics data were gathered ^a	1020
Percentage of contact who:	
lived outside respondent's home	68
met with respondent in respondent's home	66
were of the opposite sex	19
were in the peer-kinship net (friends or family)	85
had jobs	38
were black	93
Analysis of topics of conversation:	
average topics talked about with each contact	1.32
average number of topics talked about with all contacts	4.18
percentage of different topics talked about by each respondent which were not related to home, family, or friends ^b	18

^aDetailed background information was collected on only six of the contacts made by each respondent "yesterday". This procedure meant that 13 percent of the contacts "yesterday" were not analyzed.

^bIn all, the 366 respondents talked about 111 different topics "yesterday." These topics were content analyzed into categories. The categories which were judged as not relating solely to home, family, and friends were: jobs and employment, crime, education, mass media, news, city and neighborhood problems, welfare, black unity, prejudice, race hatred, politics and government.

Source: Greenberg and Dervin, 1972.

Table 4. Denver Navajos' Social Interaction Patterns

Denver Navajos' Interactions	Public	Private	Both
With other Navajos			
Percentage	34	48	18
Number	24	34	13
With other Indians			
Percentage	72	27	1
Number	21	8	1
With non-Indians			
Percentage	45	48	6
Number	15	16	2

Source: Snyder (1971, p. 223).

Table 5. Location of Denver Navajo Informal Social Interaction Patterns

Denver Navajos' Interactions	In Own Home	Homes of Friends or Relatives	At Church	At White Buffalo Council or Indian Center	At Parties, Houses, Dances Wrestling Matches	Downtown
With other Navajos						
Percentage	39	29	4	2	8	20
Number	46	22	5	3	9	24
With other Indians						
Percentage	19	11	2	19	9	30
Number	8	5	1	8	4	13
With non-Indians						
Percentage	24	22	10	2	7	20
Number	10	9	4	1	3	8

Source: Snyder (1971, p. 224).

Despite this strong network of friendship, there is one point upon which these researchers agree. Ghetto life is characterized by a high rate of emergencies and high interpersonal mistrust. Several decades ago an image of a tightly-knit lower-class community may have been entirely justified; however, these modern ghetto neighborhoods are faced with high mobility caused by job layoffs, home repossessions and many other frequent economic crises. Any friendships developed often have little depth and may be uprooted frequently.

Unfortunately, the strong kin and peer friendships that do develop are a target for exploitation of the poor by outsiders. Caplovitz (1967) detailed the practices of peddlers of shoddy merchandise using high credit terms who take full advantage of this network. He also found evidence that peddlers are frequently passed between friends and family members.

The nature of this interpersonal network then, is seen to be an inherent part of the poverty life-cycle. Lack of personal success leads to a greater reliance on group life. This means the individual places less importance on his own achievement, thereby having less opportunity to develop flexible role behaviors and social skills. It has been suggested that this role inflexibility leaves the poor person ill-equipped to deal with the middle-class-oriented job world (Gans 1962).

The most comprehensive research on source of information was also gained from the previously mentioned study by Greenberg and Dervin (1972) of Cleveland adults. The question was approached from two angles: what sources had they used for help or information in any

area in the past, and what were potential sources in ten hypothetical problem areas.

Contradictory to prior evidence, a higher usage of nonfamily and friends existed. For instance, 64% reported using lawyers and legal aid societies as shown in Table 6. Relatives received next highest mention of 55%. All other sources were named by less than one-half the respondents. Unfortunately, no evidence exists on the middle-income groups for comparative purposes.

Providing more insight are the tables on potential sources (Tables 7 and 8). Of the total information sources named, 17% were in-ghetto (family, friends or relatives), 28% were service organizations (nonprofit, help organizations) or professionals, with 9% print media sources. The remaining 46% were commercial sources or responses of "I'd do it myself."

An analysis of the sources listed for specific problems gives insight into the communication network. Six areas were concerned with consumer behavior (buying a television set, getting a car fixed, finding a place to live and a good place to buy food, finding a place to borrow money, and buying a stove); here, the major types of sources named were commercial sellers, friends or neighbors, or "I'd do it myself." In the remaining four problem areas (finding a job, finding a doctor, helping a friend who was picked up by police, and helping a family whose father is out of work), the most oft-mentioned sources (50-80%) were service or professional organizations.

Table 6. Use of Sources for Help or Information in the Past by a Sample of Cleveland Low-Income Black Adults.

Sources	Percentage of respondents (n=366) who used sources at least a little in the past.
Neighbors	40
Friends	28
Relatives not living in home	55
Pastors or preachers	31
Teachers	25
Civil rights or black leaders	16
Lawyers or Legal Aid Society	64
Doctors	40
Public housing agency	21
Social worker/welfare department	30
Fellow employee	29
Public health/dental clinic	40

Source: Greenberg and Dervin (1972, p. 195).

Table 7. Sources of Help or Information Named in Ten Problem Areas by Cleveland Low-Income Black Adults.

Problem Area	Average Number of Sources Named	Percentage of the total sources named who were . . . ^a		
		In-ghetto Net- Work Sources	Service Organizations and Professionals	Print Media Sources
Buying a TV set	1.23	16	1	6
Getting a car fixed	1.19	18	1	1
Finding a place to live	1.32	16	7	25
Finding a good place to buy groceries	1.43	10	0	28
Finding the best place to borrow money	1.30	38	16	1
Buying a stove	1.21	5	2	8
Finding a job	1.38	14	56	15
Finding a new doctor	1.21	42	52	6
Helping a friend who was picked up by police	1.55	11	73	0
Helping a family whose father is out of work	1.67	7	50	0
TOTAL ACROSS PROBLEMS	13.50	17	28	9

^aPercentages do not add to 100 because this analysis focused only on specific classes of responses. Omitted were answers designating commercial sellers as sources and all references to "I'd do it myself." See Table 11 for the former.

Source: Greenberg and Dervin (1972, p. 196).

Table 8. Most Frequently-Named Sources of Help or Information in Ten Problem Areas by Cleveland Low-Income Black Adults.

Problem Area	Sources named by 10% or more of the 366 respondents	Percentage of respondents who named this source
Buying a TV set	Store or salesman	72
Getting a car fixed	Garage or car dealer or service station	74
Finding a place to live	Realtor	47
	Newspaper	25
Finding a good place to buy groceries	Newspaper	31
	Grocery or supermarket	36
	Comparison shopping	12
Finding the best place to borrow money	Bank	31
	Friend or relative	29
	Finance company	10
Finding a job	Employment service	52
	Newspaper	11
Buying a stove	Store	78
Finding a new doctor	Friend or relative	38
	Hospital	32
	Medical Association	12
Helping a friend who was picked up by police	Lawyer	66
	Councilman	14
	Friend or relative	14
Helping a family whose father is out of work	Give material help myself	72
	Welfare department	39

Source: Greenberg and Dervin (1972, p. 199).

Probably the major significance of these findings is that for most problem areas, 58% or more of the sample reported they would use only commercial, local friends and relatives or their own resources in problem-solving. This supports earlier work, such as Mendelsohn (1968) who found that 60% of his low-income sample lacked information on where to get help for everyday problems.

Conclusions

One central theme that can be found in much research on low-income persons is the great importance attached to interpersonal networks of communication. Mass media availability is high, but because of reasons such as lack of interest, little familiarity with the media content, or lack of reading skills, friends and relatives carry a great impact on the low-income consumer's choice of information, product, brand and store. It is this peer-kin network of interpersonal communication that becomes the highly trusted source of information for the low-income person.

To summarize:

In general, word-of-mouth emerges as one of the most important, possibly the most important source of information for the consumer. Word-of-mouth may both accelerate and slow up product acceptance, depending on factors like content of messages and group norms toward innovation. Word-of-mouth is especially important in situations of uncertainty and when much is at stake for the consumer (Arndt 1967b).

Characteristics of Information Providers

To maximize the effectiveness of the selling of information, the information providers within the target market must be reached.

The practical problem, then, is to determine those characteristics which identify information providers. Carey (1971) has suggested the following criteria.

Activity Characteristics

Information providers have been found (Carey 1971) to:

1. be more involved in activities directly related to their consumer topic than non-leaders,
2. be significantly more informed than non-leaders about new developments in their consumer topics,
3. read media directly related to their consumer topic more than non-leaders,
4. have the same demographic characteristics as non-leaders, except for slightly higher educational and social status. (No differences exist between ages and marital status.)
5. derive greater satisfaction from the above activities,
6. have more exposure to marketer-dominated information than non-leaders (Schiffman and Gaccione 1974),
7. more frequently seek advice from others, and
8. be more innovative than non-leaders (Lazer and Bell 1966).

Research points to the factor of consumer innovativeness as a basis for segmenting new product markets. An individual consumer's probability of becoming an early buyer may be affected both by his predispositions to the product and the amount and types of promotion to which he is exposed (Walters 1974). With a limited budget for

promotional activities, the marketer must appeal to the consumers who would be most easily converted into buyers for his product. One method would be to attract those individuals who have historically demonstrated innovativeness within that product category. This segment of the population would no doubt be far more receptive to the new product (or information) than would others.

The major focus of this diffusion of information should be the prompt development of an active group of satisfied early buyers. This group will often complement further promotions of information packages by their visual display and word-of-mouth communications.

Motivational Characteristics

Information providers respond to any of a variety of motivations; ego or intellectual gratification, the need for security and status in the community, financial reward or just a sincere desire to be of help to a friend. Motivations are difficult to measure with information providers as many either are not aware of true reasons for behavior or are not willing to admit to such altruistic motives. Persons also respond to various motivations in differing situations. Therefore, an appeal to all of these motives must be utilized in persuading the true cooperation of the information provider.

Characteristics of Sphere of Influence

Whether information providers tend to influence a broad or limited range of activities has long been discussed in the literature on marketing and mass communications. Merton (1957, p. 414) referred to information providers who exert influence only in one rather

narrowly defined area as "monomorphic". Those who exerted influence in a variety of (sometimes seemingly unrelated) spheres are "polymorphic". Rogers (1962), based on his extensive review of the diffusion literature, concluded that the majority of research findings indicated little existing overlap among different types of information providers. Katz and Lazarsfeld (1955) reached a similar conclusion in his earlier review of the Columbia studies dealing with the Two-Step Flow Hypothesis.

Locating the Information Provider

Several measures have been used to identify information providers in numerous contexts. These are grouped into three basic categories based on the person reporting an individual's influence on a given topic.

The sociometric method involves asking respondents from whom they get advice or from whom they seek advice or information in some given topic area. However, the mere size of a typical consumer survey renders the sociogram impractical for determining the whereabouts of information providers in most neighborhood market segments.

The key-informant method requires the use of informed individuals in a social system to designate information providers in a topic area.

The self-designating method relies on the respondent to evaluate his own influence, depending on the report of the person who has presumably influenced another. Realistically considered, self-report sacrifices a certain degree of accuracy for the sake of economy and expedience. Nevertheless, the data indicate that it satisfies an

important criterion of validity; the consumers that it classifies as information providers have, as a group, the same characteristics as those attributed to information providers by theoretical and empirical literature.

One measure of finding information providers is the self-report method used by Rogers (1961) and discussed by Rogers and Cartano (1962). If the word "new" was omitted to remove any bias in favor of innovators, the questionnaire would appear as illustrated in Appendix A.

Developing the Information Provider

The CHEP (Consumer and Homemaking Education Program) in Illinois and EFNEP (Expanded Food and Nutrition Education Program) nationwide have successfully utilized the concept of training program aides to reach low-income consumers for nutritional and homemaking educational programs. The program aides act as information providers (or "innovators") in relaying useful and usable information to particular client families (United States Department of Agriculture, 1977).

Information providers in this consumer durables information program would be developed in much the same manner as the above mentioned programs. After locating the desired persons in the community, they would be approached to work with the supervisor in relaying information on durable goods to low-income families. As these information providers would be indigenous to the neighborhood, language skills would be of no concern. A two to three week training program would

provide information on approaching the client families, problems of interest and solutions, and information on alternative agencies for consumer protection. A weekly or bi-weekly class on current issues and opportunity for feedback to program supervisors needs to be an integral element of the program, both for trainees and advanced persons as well.

Pertinent information on consumer durables is of vital importance to the information provider, but he must also be trained to act as a change agent in the community. To accomplish this goal, the supervisors must instill a desire to work with the clientele, understanding consumer problems from their perspective needs and points of view. Small improvements in day-to-day life and practical steps for implementation now are far superior to attempting to achieve a utopia overnight. In short, information providers need to be developed to use themselves as resources. If information providers can learn the basics of the complex interaction between business, government and society, and alternative solutions to different types of problems, they may effectively act as true change agents in the community. This can only be achieved through persuasive influence and not through demanding changes.

The following section will develop a testable hypothesis of an efficient communication system to reach urban low-income consumers. This paper has attempted to provide a framework for the understanding of the current communication environment of the low-income. As has been pointed out, many problems exist in reaching these groups with

information. A communication system is needed that will overcome these problems and provide low-income persons with the necessary information to be more discriminating consumers in the marketplace.

CHAPTER 5

THE MODEL

This chapter will detail the proposed communications model, its goal, concepts and mechanics. Planning the program, implementation and control, and evaluation measures will be discussed with a summary of the system's advantages and disadvantages.

Statement of the Model

This model will encompass three basic levels of information distribution. Other programs have typically utilized a two-level approach--that of a program specialist and several paraprofessionals. For reasons detailed in Chapter 4, this model incorporates an additional level of communication, that of the information provider. This unique element is considered to be of great importance in significantly reducing a gap in current communications patterns.

Chapter 4 outlined the basic functions and workings of current programs such as CHEP and EFNEP. The addition of the information provider to the system will enable the program to work more effectively and efficiently by performing a greater number of functions.

The program director or Consumer Education Specialist will perform the function of original disseminator of information and will act as liaison between the organization and the government, business

and education communities. He will coordinate programming, determine budgets and be responsible for the locating, training and supervision of paraprofessionals and information providers.

The second level of information distribution encompasses the local neighborhood office with the paraprofessionals who oversee the operation of this local clearinghouse. The paraprofessionals will receive information from the program director at the control office and transfer this information to the information provider.

The information provider, then, is the new and vital element to this model. His function is one of contacting the low-income consumers and passing on the information. He will maintain records on daily client contacts and deliver feedback to the local office on needs and attitudes of neighborhood families. The information provider will assist both the program director and the paraprofessional by assuming some of their responsibilities. This in turn releases the administrators from much routine work, enabling them to pursue other purposes. The efficiency and effectiveness of the proposed model comes from this reassignment of responsibilities and time management.

The Hypothesis

Specifically, it is hypothesized that the addition of the information provider to the communication network system will provide for a more efficient and effective method of reaching a greater number of people with specific information.*

*The terms "efficient" and "effective" are used here to refer to the total amount of information passed to the consumer within specific limits of time, cost and human effort. That is, this model is hypothesized to transfer information more quickly and easily than other models and with greater resultant knowledge.

The following objectives should be realized with the inception and use of the proposed hypothesis. Program objectives can be broken down into:

1. fewer service calls for major household durables,
2. fewer complaints about durable goods,
3. a greater knowledge of good purchasing practices, and
4. a greater knowledge of appliance repair and maintenance.

The above objectives are aimed at changing the behavior (numbers 1 and 2) and cognition (numbers 3 and 4) of the low-income consuming public. Attitude and value changes may be induced with the addition of other program objectives. As knowledge of appliance repair and upkeep is gained and the consumer's purchase habits are altered, it is hoped that his attitudes will have improved accordingly. These attitude changes could, however, be tested after the period of one or two years by means of standard attitude tests.

Definitions

The above program objectives need to be precisely defined for measurement purposes.

1. "Fewer service calls" is here defined as a decrease in letters or telephone calls to the appliance manufacturer or retailer for professional services of repair. If this information program succeeds, fewer service calls will be needed for repair of malfunctioning merchandise.

2. "Fewer complaints about durable goods" is defined as a decrease in complaints (in the form of a letter or telephone call) filed with a consumer agency, retailer or manufacturer about an appliance. The educated consumer, at the end of this communication program, should be purchasing superior products; thus, fewer complaints should result.
3. "A greater knowledge of good purchasing practices" refers to "buymanship" skills. Here, program goals include teaching the consumer to compare price, quality, warranty terms, and reputation of manufacturer and retailer. The consumer possessing these skills will be able to buy a higher quality product for the best price at the end of the testing period.
4. "A greater knowledge of appliance repair and maintenance" is related to item number 1. As purchasing skills are improved, higher quality products will be bought. In the event of a product's failure to perform, the consumer, instead of a formal service call, may be able to handle minor repairs himself, or at least discourage their occurrence through proper maintenance of the appliance.

Testing the Hypothesis

To test this hypothesis, two groups of persons must be established; one control and one experimental. The control group will utilize a professional and a paraprofessional passing information on consumer durables to a low-income person. The experimental group will include

a professional, a paraprofessional, low-income consumer, and the addition of an information provider. The experimental group, after pre- and post-testing should realize a greater transfer of knowledge and understanding to the consumer (the paraprofessional may be the same person for both groups).

The model could be tested through an existing Cooperative Extension Service program. As paraprofessionals are already in existence, the addition of an information provider to a select group of families (to serve as the experimental group) should point to the potential success of the system.

A select population of one-hundred families should be delineated and separated equally into the control and experimental groups. These families must be comparable on such characteristics as:

1. age--the household head between 25 and 40 years old,
2. composition--male and female adults with 2 to 4 children,
3. tenure in the neighborhood of at least 2 years,
4. type of family--nuclear,
5. household inventory of appliances--the family owns a television, washing machine, refrigerator and stove, and
6. home ownership--the family owns a home, does not rent.

Age is an important variable for consideration as older retired persons or teenagers and young adults are often less hesitant to call for professional help in repair of appliances. This middle-aged group has also been out of school for some length of time and may prove more receptive to new information on an important topic (Greenberg and Dervin 1972).

Family composition of male and female adults and at least two children will necessitate greater use of appliances and greater potential need for information on repair, maintenance, and purchasing skills. There is also a higher potential for complaints where appliances are in constant use.

Tenure in the neighborhood, and home ownership will indicate families of a somewhat more stable nature, with more likelihood of appliance ownership. Many apartment buildings have "community" appliances (washing machines and clothes dryers) to be shared by all residents. This, obviously, would be an impossible situation for measurement purposes.

Nuclear families (with no grandparents or other relatives present) are desirable since various persons outside the immediate family often take the place of the information provider in the communication chain.

The kinds of appliances owned by the family (and they must be owned--renters may be less careful about maintenance) gives insight into the life style and values of the family. Every effort should be made to establish comparability on the ages and types of these four basic appliances--television, refrigerator, stove, and washing machine.

After establishing comparable families of 50 in each group, the testing programs should take place over at least six months. The paraprofessional will regularly contact the control group with information on appliances, purchasing skills, repair, and maintenance tips. The paraprofessional will also distribute this same information to an information provider letting him handle the final client contact for the

experimental group. After the period of six months, recall testing and questionnaires will determine which group received, understood, and began to practice the new knowledge.

The paraprofessional will administer a recall test to the control group, the information provider administering the same test to his experimental group.

Questions of recall must be straightforward, simple to understand and non-biased. For example:

1. In the past six months, have you requested any service calls for the repair of an appliance? (A service call being a letter or a telephone call to the manufacturer or retailer.) Check yes or no; explain briefly.

	Yes	No	Explanation
Television	_____	_____	_____
Refrigerator	_____	_____	_____
Stove	_____	_____	_____
Washing Machine	_____	_____	_____

2. In the past six months, have you filed any complaints about any of these products? (A complaint being a letter or phone call to manufacturer or retailer.) If yes, how many?

	Yes	No	Explanation
Television	_____	_____	_____
Refrigerator	_____	_____	_____
Stove	_____	_____	_____
Washing Machine	_____	_____	_____

The above questions should receive simple "yes" or "no" answers.

Resultant data will be easy for the information provider to collect and easy for the paraprofessional to tabulate.

The experimental group should have received, understood and begun practicing newly-gained knowledge at a greater rate than the control group. If the experimental group's scores are higher on the average than the control group's, it will be an indication that greater knowledge was gained in comparable lengths of time. Higher scores on only one or two questions does not in itself indicate learning, thus, it is necessary to look at scores in toto. (On questions 1 and 2, fewer complaints and service calls equal a higher score.)

Assumptions

1. In this testing program, many intervening variables will have to be assumed to be equal or of no importance to the outcome. Factors such as age, size and brand of appliances will need to be generally discounted. Obviously, homes with newer models and intermediate size will be preferred over extremes in size and age. However, finding 100 families with the previously-stated characteristics (page 56) may be difficult and very time consuming. Therefore, it is suggested that instead of placing too many restrictions on family selection procedures, the paraprofessional and information provider be instructed to gather information on families of intermediate size (family size of 2 to 4 children will help to ensure intermediate to larger size appliances, of moderate age and price). Here again, specifics will need to be designated by the director.

2. If necessary because of financial and time restrictions, an extra paraprofessional and information provider might be added to the control and experimental groups to share workload. (Two paraprofessionals for the control group, the same two paraprofessionals and two information providers for the experimental group.) It would then be assumed that the two paraprofessionals and the two information providers are the same in terms of competency, as the existing extension program through which this is being tested would be assumed to have hired "equal" persons.

Limitations

The size of the control and experimental groups (50 families each) is not of greatest desirability on which to base data. Because of cost and time limitations involved and the difficulty of streamlining testing procedures, the hypothesis will of necessity be based on a small population.

Summary

This model, if tested as described above, should prove to be a more efficient method of reaching low-income consumers with information. Comparison of results to program objectives should yield valuable insights into a more competent method of information dissemination.

The model can be used with any of a variety of information systems. For example, a bank desiring to reach a group of low-income persons with credit information may insert this information into the

ongoing communication stream. The category of consumer durables information was used in this research primarily for the sake of narrowing the field to one testable topic. Using the above example, the bank's objectives might be:

1. to reach a specific number of low-income persons in a particular period of time,
2. to generate interest in financing loans,
3. to reduce the number of debt payment delinquencies,
4. to reduce complaints on credit procedures.

However, no matter what informational program was inserted into the system, the goals of that program would be testable.

The model, then, provides for the distribution of information, with the goals of that particular program package capable of being tested for validity.

The following section will detail the planning, implementation and control of the program. After the above testing procedures have been employed, the problems of locating, training and incorporating the information provider into the system will demand considerable attention.

Planning the Program

Before any marketing program can begin, it is necessary to establish guidelines for its creation and criteria against which to measure its success. The following guidelines will be of assistance in preparing to initiate the program.

1. The characteristics and needs of the community must be studied. Are communications media and transportation readily available? What is the potential for recruiting local persons to work with the program?
2. Resources must be understood and realistic; i.e., budget, time and capabilities of the staff.
3. The number of client families to be served must be specified. Each local office will have definite responsibilities and capabilities, which must be delineated in advance.
4. Clearly-stated objectives will keep the program on target and will provide for evaluation and measurement procedures. Desired behavioral changes or attitudes should be specified (such as increased knowledge or understanding of consumer practices, more thorough use of available information, etc.)
5. The local city government must be persuaded to support and fund this project (see Appendix B).
6. Clinetele and community leaders must be involved to provide interest for the program and to help in ensuring its success. These persons would function as an advisory and/or planning group.
7. Provision must be made for the accurate record-keeping of program data and statistics.
8. Regular evaluation periods must be planned to measure success.

The above planning guidelines will need to be carefully and completely monitored to assure accurate recording of the progress of the program. These guidelines will need to be monitored by the director of the program but will be implemented in the neighborhood offices.

Implementation and Control

The most important point of differentiation between this communications model and others is the layering of information providers in the system. (However, this information provider or "innovator" is similar to that existing in Cooperative Extension Service programs, as developed in their early projects dealing with rural poor.) For this reason, this section on implementation and control of the program will focus mainly on locating and training the information provider, his importance and responsibilities. Only brief discussion will be made of the other two layers--that of program director in the central office and the local paraprofessionals.

The Information Providers

As was detailed earlier in this thesis, the self report method will be used by the paraprofessionals in locating the neighborhood information providers. A questionnaire (such as that in Appendix A) will be taken door-to-door throughout the neighborhood which consists of approximately one-hundred families. (Geographical definitions and limitations of each neighborhood may differ greatly between the larger ethnic communities depending on the existence of single-family homes,

apartment buildings or high-rise apartments.) After covering the designated territory and compiling the resultant information on who the information providers are in that neighborhood, the paraprofessional will present this data to the program director. The local office may then be established with the paraprofessional responsible for contacting these information providers and encouraging or assisting them to visit the office for further details of their job. (This office visitation could be viewed as a goal of the program.)

Upon their visit, the information providers would be presented with a discussion of the benefits of offering their aid. Financial gain and social gratification, among others, may help to encourage the cooperation and aid of the information providers. Care must be exercised not to offend these persons by implying that they need more information or are not capable of keeping the neighborhood informed on their own. For this reason, it is imperative to emphasize their importance in reaching the low-income persons with complete and current information.

Training the Information Providers

The training of information providers must include a thorough knowledge of subject matter content and objectives or goals of the program. The paraprofessional will require a more extensive understanding of the mechanics of the organization, its program and the evaluation of results. However, the information provider does not need this specific information.

The training program may take place over several days or as desired. Weekly sessions will be needed to keep the information

providers abreast of new products and new ideas. The information providers should be taught the basics of keeping records on clientele contacted and writing down specific comments and observations from clients for the purpose of providing feedback to the paraprofessional. (However, only information relating to the purpose of the visit may be recorded. This will allow the program to function in accordance with the Privacy Act of 1974.) The information providers will be responsible for transferring information on consumer durable goods from the local office to the general public in the surrounding neighborhood. They will keep basic records on client contact and transfer feedback to the local office on preferred media for communication, needs, and attitudes.

It would be a gross misjudgment to list personal qualities desired in the information provider, since the purpose is not to select specific persons but to gather all information providers in existence (within reason) in that neighborhood. The program director would look for information providers who possess good communication skills, trustworthiness, honesty and the desire to further program goals. By nature of their role, they will possess the ability to get along well with peers and others.

The information providers thus play a vital role in the link between the control office and general consumers. The paraprofessionals may be slightly more educated and will no doubt be viewed as at least partly representing the "establishment". The information provider,

though, is an integral part of the neighborhood. Through long periods of friendship and association, he has probably built up a trust and dependence on his word that would take months or even years for the paraprofessional to accomplish. The information provider will know many people on a very personal basis, and will be confided in much more easily than a "newcomer".

Rewards

It will here be assumed that information providers desire at least a certain amount of information on consumer durables to relay to friends in support of their information provider role. A problem for the supervisor may exist as to how to augment their current knowledge without engendering feelings of inferiority or uncooperativeness. Personal rewards and public recognition can inspire the information provider to work towards program goals of consumer education and concurrently provide him with his necessary motivation fulfillments of ego gratification, status or benevolence. These rewards will be administered by the paraprofessional and it is suggested that they take the following forms:

1. featuring an outstanding information provider in news articles or television programs,
2. using selected persons to represent the organization at public events or on special programs,
3. featuring the information provider in a "Dear Abby" or "Joe Says"--type of regular newsletter column,

4. selecting persons for local or state award nominations or for participation in state training programs because of specific skills in meeting program objectives.

Rewards may also take the form of bonuses, salary increases or fringe benefits such as study leave or travel to help with similar programs. Such incentives, as needed and established by the program director, should provide useful tools in fostering cooperation and motivation among information providers. It should be noted here, though, that praise and recognition sometimes alienate and frustrate the very people it is intended for. These rewards are to be used with utmost caution, while watching for the effects of the praise. The information provider could cease to be viewed as an integral part of the community and lose the trust and confidence of his audience.

Reaching the Audience. Low-income education programs offer a challenge not inherent in many other campaigns--the need to recruit the clientele on a person-to-person basis. "Traditional methods of advertising extension programs, such as flyers, posters, radio and television announcements, have had little success in reaching low-income people" (Leidenfrost 1977). Door-to-door recruitment seems to promise the most effective method for audience contact. The paraprofessional will need to be concerned with finding this audience through a variety of methods:

1. Referrals may be gained from other local agencies (health department, employment offices, churches).

2. Information providers, being indigenous to the low-income neighborhoods may provide names of those in special need of information.
3. Census data and local statistics can provide useful government-obtained information in categorizing families by income, size, educational level, etc.
4. Physical clues such as deteriorated housing, shoddy neighborhoods and persons using food stamps in local groceries provide insight into locating low-income families.

Identifying Needs. Identifying the particular needs and interests of the target audience by the information providers should be encouraged. This two-way communication system is vital to the survival of the program and crucial to holding client interest. The paraprofessional will need to gather this feedback information from the information provider on needs and interests for transference to the program director in the central office.

Community Support

There exist in most cities community groups (such as the Urban League) that could offer support to this program. It is beyond the scope of this thesis to define the criteria for creating such a group, but if none exist, the community itself may wish to develop one.

The functions of a local community group would be to:

1. help the program director to assure the transference of locally correct and relevant information,

2. assure that any new racial/ethnic groups to the area are also reached by this information program, and
3. aid in city-wide support for the program.

In the event that the program director finds himself inundated by offers of aid from local organizations, he will need to rely on his own judgment for selecting those groups with information of the greatest merit. At the same time, care should be exercised not to alienate other organizations with slightly less valuable information or ability to support the program. If possible, it would be wise to establish an advisory group consisting of representatives from various organizations in the community. It is this area-wide community involvement that will help in determining the success of the program. The reader is cautioned not to treat this aspect of community support too lightly.

Evaluation

Proper evaluation is a vital element of this program to determine if it is:

1. achieving the objectives,
2. identifying strengths and weaknesses of the program,
3. gaining support for continuation and/or expansion of services,
4. delineating costs (in terms of both money and human effort),
5. having an impact on the community and on each client family.

An analysis of how each family/the community has improved or changed will be a significant part of the evaluation procedure.

Evaluations must be accomplished with comparison of results to program objectives and initial criteria of successful performance.

This type of program should be evaluated on at least a six-month schedule. Effective measurement tools for such an evaluation might include tests of behavioral and/or cognitive changes.

The evaluation procedures are the responsibility of the program director, although vital information will need to flow upwards from the neighborhoods to central offices. This final measure should help to ensure the success of the program in reaching goals, and most importantly, reaching the people.

Summary

The research presented in this thesis spans a period of twenty years; however, no evidence has surfaced that indicates the information-gathering patterns of low-income groups have changed significantly. There are still millions of poor in the United States just as there were twenty or more years ago, and few studies have delved into the problems of the low-income community's lack of useful information on household durable goods. Despite the fact that the total amount of information available is constantly increasing, the benefits of this increasing information are questionable within the low-income community.

To enable these low-income consumers to both receive and understand more information, the preceding model was developed. The difference between this and other models of information dissemination is the addition of the information provider. By adding this person to the system, the communication channels will be more efficient and more effective in reaching low-income consumers because:

1. information providers will not only be indigenous to the neighborhood but will be known on a personal basis,
2. they are familiar with local customs, traditions and expectations,
3. the information provider is experienced in relating to these people, perhaps more so than the paraprofessional, and
4. trust and dependence have been the result of years of friendship with these information providers.

For the above reasons, it is hypothesized that by adding the information provider to the communication network system, the low-income population will receive and understand far more information on consumer durables than with other traditional mass media methods of information dissemination.

This model would incorporate the following advantages:

1. variable size of the organization,
2. elimination of language barriers,
3. elimination of bureaucratic distrust,
4. capitalization on the existence of large families,
5. a lessening of ethnic differences,
6. a lack of both physical and psychological distance,
7. the ability to use various communications media,
8. economies of scale and
9. the provision of feedback from consumer to director.

As the organization can begin very small--with only one full-time program director and a small neighborhood office, financial

commitments would be affordable by most willing urban governments. As each office proves itself worthy of the time and money spent, additional clearinghouses can be set up in as many neighborhoods as feasible.

The problems of language would be overcome as each office would translate pamphlets, newsletters and other information from the program director into the proper language for that neighborhood. Educational levels of that neighborhood would also be compensated for in the design of information packages specifically for that target group.

The local paraprofessional should be indigenous to the neighborhood in which he works. Information received from a friend of similar heritage and origin will be far more respected than that received from a stranger or businessman. It is important that the local director be able to communicate with the residents in their native language and translate relevant information.

Distrust of business or government sources (a potential disadvantage) can be overcome if two major points are heeded. First, no business logos or promotions should be used in pamphlets or newsletters. The low-income consumer must perceive of this system as being totally consumer-oriented and not as merely an attempt to steer him towards a particular merchant. Here the consumer education director would need to be skilled in public relations so as to encourage business-sponsored information and voluntary use of time, dollars or office space without becoming involved in promoting that business.

High mobility and large extended families characteristic of low-income communities would provide a challenge to the system. The

local paraprofessional must keep pace with changing communication networks and peer influence patterns. Large families would provide more potential interaction of the office with its neighborhood members, since there would exist a statistically greater chance that someone from that large family would be interested in obtaining that information.

Ethnic differences are obviated by the fact that eventually it would be advisable for each ethnic neighborhood to have its own clearing house for information. Each paraprofessional would encourage use of this facility as a gathering center where local persons would feel free to come for an exchange of ideas, learn about new products on the market, and drop in on informal discussion groups or lectures about particular topics.

Each neighborhood office would be no farther than a few blocks from any home. This lack of physical and psychological distance would be a significant advantage in reaching a greater number of people. (Psychological distance refers to that emotional feeling of "closeness" or alienation with friends or acquaintances.)

Another important advantage of this system is the ability to use whatever media is deemed best by the constituents themselves. Newsletters provided by the local offices, live demonstrations, classes or the traditional mass media can all be utilized as complementary sources of information with the local neighborhood clearinghouse. The information providers would indicate through their feedback the most desired media for communication.

As additional neighborhood offices are opened, certain economies will be realized. If mass media were to be used, it can effectively reach a large number of persons with less cost per person than a small media campaign. An additional level can be added to the organizational chart--that of regional coordinators--to manage several local offices in one section of the city. Thus, the size of the organization can be an advantage through cheaper per-capita informational announcements, overhead and personnel.

The provision of feedback from the consumer to the program director is an important aspect of this program. The feedback reports will be passed from consumer to the information provider in regular weekly or monthly reports and transmitted to the program director. Only information relating to the purpose of the client visit may be written down, so as to comply with the Privacy Act of 1974. Clients then need have no fears that any personal information will be divulged.

In terms of the value of the information provider to the other two levels, he will make the paraprofessional's job easier. It is the information provider who will physically transfer the information to the public and handle most client contact. To the paraprofessional, the information provider adds his footwork and expertise in dealing with local consumers.

The information provider will lessen the demands on the paraprofessional's time so that he might perform other functions. The paraprofessional's role thus changes slightly from that in EFNEP and

other programs. He will handle less actual client contact and will spend more time in coordinating and translating information, preparing data reports and charts and coordinating the combined efforts of the information providers in his area.

The role of the program director will not change from that in EFNEP and similar programs. His purpose will primarily be one of gathering initial information from government, education or business sources for transference to the consumer and of analyzing the resultant feedback data.

To the program director, the problem of overseeing many extra personnel is obviated by the information provider's knowledge of the workings of the community. As this system should prove to be a more effective one in reaching low-income persons, the program director will realize more success in the results and evaluation of the program than with other methods of information dissemination.

The above advantages to this type of system provide a strong case for its inception and use. It is precisely because of these advantages that the addition of the information provider to the organization is believed to be a better method of distributing information.

It is imperative at this point to mention potential problems that might arise with an organization of this type. The following disadvantages would be an inherent part of the model:

1. obtaining sufficient funds,
2. overlap of services with other agencies,
3. obtaining qualified personnel.

First, most large urban areas already have some type of consumer affairs office, usually of a mediating nature in problems of dispute between consumer and merchant. The city government must be persuaded to support this new idea and devote at least a small amount of funds to its establishment, funds which are no doubt earmarked for some larger purpose.

Financing may pose a great obstacle to surmount as the difficulty of securing initial funds may be overshadowed by the problem of maintaining financial backing. City-sponsored programs can seldom be guaranteed unlimited funds.

Another problem might be that of obtaining interested, educated and capable persons for the job of local paraprofessional. As these paraprofessionals need to be of various ethnic and cultural backgrounds, this could indeed pose a recruiting problem for the program director. The director may also experience difficulty in recruiting information providers who are interested in aiding the program.

Although these potential problems exist, research indicates that a system of this type may be far more effective in reaching urban low-income consumers who have often been neglected by information campaigns. A great abundance of material on consumer education exists, but little has been geared to that segment of the marketplace, who, with their special handicaps and personality characteristics, have made it difficult if not impossible to reach the consumer information. By segmenting those markets, here in terms of ethnicity and language, it may be possible to break through the initial barriers to communication.

Implications for Future Research

It is recommended that the hypothesis developed in this study be used in combination with other findings from particular locales in the establishment of a communication system to specific groups of urban low-income consumers. Each city will differ in ethnic composition, cultural backgrounds and in the degree of need to reach the consumers with information. However, it is assumed that all low-income populations possess certain common traits that impede the flow of information, and it is these traits that have been under consideration for this hypothesis. Additional studies are recommended to determine specific characteristics and consumer problems of each cultural and ethnic group.

The personal and social motives for information search should also be explored to determine their total degree of influence both in shopping patterns and with respect to peer influence. Much research needs to deal specifically with each subculture in terms of particular needs, shopping patterns and media usage. Research also needs to be conducted with emphasis on message content for each group. With more studies dealing with the special problems of these persons entrapped in the low-income neighborhoods, it may be far easier to reach these persons with consumer information. This will enable them to, if not eliminate the problems of poverty, at least spend their resources more effectively in the marketplace. The recent "glut" of information will become more tolerable for these people if they receive information and understand the workings of the marketplace.

Conclusions

The purpose of this study was to develop a cross-cultural hypothesis for the communication and distribution of consumer information to urban low-income persons. Previous research in the marketing and communication fields was analyzed in an effort to tie together these works as a foundation for a current hypothesis.

Generalizations beyond the scope of this study are not recommended, since rural low-income and urban groups of other income levels were specifically excluded from this research.

APPENDIX A

OPINION LEADERSHIP SCALE

(1) In general, do you like to talk about _____ with your friends?

Yes _____ No _____

(2) Would you say you give very little information, an average amount of information, or a great deal of information about _____ to your friends?

You give very little information. _____
You give an average amount of information _____
You give a great deal of information. _____

(3) During the past six months, have you told anyone about some _____?

Yes _____ No _____

(4) Compared with your circle of friends, are you less likely, about as likely, or more likely to be asked for advice about _____?

Less likely to be asked _____
About as likely to be asked _____
More likely to be asked _____

(5) If you and your friends were to discuss _____, what part would you be most likely to play? Would you mainly listen to your friends' ideas, or would you try to convince them of your ideas?

You mainly listen to your friends' ideas. _____
You try to convince them of your ideas _____

(6) Which of these happens more often? Do you tell your friends about some _____, or do they tell you about some _____?

You tell them about _____ _____
They tell you about some _____ _____

(7) Do you have the feeling that you are generally regarded by your friends and neighbors as a good source of advice about _____?

Yes _____ No _____

(7) Do you have the feeling that you are generally regarded by your friends and neighbors as a good source of advice about _____?

Yes _____ No _____

Source: King and Summers (1970).

Note: Permission was obtained from editor of the Journal of Marketing Research to reproduce portions of the article by King and Summers from Vol. VII, Feb. 1970.

APPENDIX B

PRINCIPLES OF SOCIAL ACTION

- Step 1. Relate the program to the community (or local area) and to the existing situation. Refer to information collected from your analysis. Cite data that point up problems and opportunities.
- Step 2. Relate the program to some past experiences. Who tried what, with whom, before? What were the results? What can be learned from this?
- Step 3. Identify the problem, situation or opportunity.
- Step 4. Consider outside forces that may influence people to take action. (For example, national concern about low-income families or school dropouts.)
- Step 5. Identify local leaders concerned with low-income people--usually a few people--to initiate the project.
- Step 6. Get community support. Clearly explain the problem and propose your plan to those whose help you need. Try to reach:
 - Representatives from the target audience
 - Leaders and organizations who already support your plan
 - Individuals and groups who will add prestige
 - People who can provide skills and resources
 - Communications media people
 - People who oppose your plan, but whose help you need
 - Those who might favorably influence the opposition
- Step 7. Involve many people in planning. Invite key individuals identified in Step 6 to help plan the proposed program.
- Step 8. Organize for action. Ask these individuals to help make organization decisions. Get their commitment during a meeting, in a committee, when others are present. Write out specific program goals. Set priorities. As time goes by, action plans may change but reference to long-range goals will help maintain program direction.

Step 9. Evaluate results. There should be clear decisions about:

What constitutes success

Who terminates project in case of shift of funds

Setting priorities for lesson goals.

Note: Sometimes it is necessary to repeat the social action process a second or third time. Or, frequently, one step may need repeating.

Step 10. Assign responsibilities. Who does overall planning and evaluation? Who is responsible for reporting program accomplishments; how, when, to whom, what, and amount? Who coordinates the program? Who provides what resources? How will supplies be financed? Who recruits personnel? Who handles personnel details and money? Who trains personnel? What is your role? What is the paraprofessional's role? Where will program start? When? How long will the program be continued? Where should it be one year from now?

Source: Leidenfrost, Nancy B. (1977)

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