

LIMITATIONS

The most obvious limitation of this study was the small sample size; only 36 applicants and 36 participants completed the monthly record of expenses. The quality of the data for these 72 families was judged by the author to be fairly good; the applicants accounted for 106 per cent of their cash incomes plus the value of food stamps received while the participants accounted for 99 per cent of their cash incomes plus the value of food stamps received. Another limitation was that while the WE and T Program was administered to a considerable extent at the local level, this study's sample only included three counties, or administrative units. A good example of the variation in local administrations was food stamp utilization; while only 50 per cent of the sample was from Clay County, 90 per cent of the participants and applicants not buying food stamps lived in Clay County.

Another limitation of this study was the time of the year when it was conducted, that is, October. As was indicated, the income data for applicants was only for this month, which may or may not have been representative for the entire year. The author adjudged the data to be representative; however, this was only a judgment. Also, the data on food production for home consumption only included food which was preserved in some way for future consumption. Therefore, the applicants and participants might have had proportionately different amounts of income from food production for fresh consumption and this effect was not included in this study.

A cross-sectional method was utilized in this study, and this could have seriously limited the findings if there were any significant differences between the participants in, and applicants for, the WE and T Program at the time of this study. As was indicated, the participants were significantly older than the applicants, and this probably indicated an element of selectivity in the administration of the program. As was shown in Chapter IV, the younger participants apparently made more expenditures for the developmentally significant categories.

CONCLUSIONS AND IMPLICATIONS

This study has shown that participants in the WE and T Program tend to make developmentally significant uses of the income and opportunities for health services and education provided by the WE and T Program. It was further shown that the younger participants probably made more of the developmentally significant expenditures as well as making more use of the opportunities for free health care, and that the participants with more education before entering the Program made less probably not developmentally significant expenditures. The participants had high income elasticities for the total category called developmentally significant; their income elasticities for consumer durables was 2.33 and 2.75 for autos.

Thus, the incremental income received by participants seemed to be spent for the kinds of goods bought in towns, and the structure of their indebtedness verified this. This would suggest that, if anyone besides the participant families benefits from the WE and T Program, it is the merchants in the towns where the participants trade.

The actual difference in monthly income between applicants and participants was \$96, and this did not include such items as school lunches and supplies which the applicants received free, but for which the participants had to pay. These school lunches and supplies represented in effect, an interagency transfer of funds from the federally supported WE and T Program and the county school boards. However, the county school boards had to cover the additional costs of the children enrolled as a result of participants enrolling 97 per cent of their eligible children while the applicants enrolled only 85 per cent.

It was concluded in this study that the participants in the WE and T Program were thrifty consumers who invested much of their income in themselves and the future development of their children. One might find it difficult to reconcile these conclusions with Jack Weller's observation that the ideal-type, low-income, mountaineer:

... is an impulsive spender, often wasting money that he could well use on necessities for his family; perhaps he buys a very expensive TV set or refrigerator just to satisfy his whim of the moment, his need to act. He saves little for a rainy day, or for the education of his children, or for projected goals in the future.¹

¹ Weller, *op. cit.*, p. 42.