

Consumer Education: Education for Living?



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AS SOCIAL pressures and priorities change, schools respond. These responses have historically met considerable resistance, if we can judge by the time lag involved, but there is indication of acceleration in this process we call curriculum change. It was in 1962 that President John F. Kennedy outlined to the U.S. Congress the four now famous consumer rights: the right to safety; the right to choice; the right to be informed; and the right to be heard.

That Presidential plea on behalf of the consumer and the subsequent publication of Ralph Nader's *Unsafe at Any Speed* ushered in the present "age of consumerism." This new wave of social pressures and priorities—as exhibited by both governmental and public action—has elicited an educational response in less than a decade which is being felt throughout the United States. Today, it is not only acceptable for educators to be concerned with consumer education, it is quite fashionable.

This surge of activity in consumer education has been greatly assisted by the availability of federal funds, particularly those allocated to local educational agencies under Part F of the 1968 Vocational Education Amendments. These funds have placed home economics educators in a position of responsibility in the development and expansion of this facet of the curriculum. Federal financial support to other agencies, notably Consumers Union, has had a great impact in the develop-

ment of curricular patterns which hopefully can pave the way for a unified acceptance of what consumer education is, what it may become, and the various methods of implementation which might be exercised as the school seeks to fulfill this additional role it is being asked to play in the socialization of the child.

Consumer education is generally thought of as "the development of the individual in the skills, concepts, and understandings necessary for everyday living." This definition is often interpreted by teachers and curriculum workers to include only traditionally accepted skills referred to as buymanship, money management, understanding credit, and avoiding the pitfalls and frauds of the marketplace. This rather narrow concept of consumer education reflects the *caveat emptor* approach which fails either to recognize or to utilize the broad and powerful force which consumer education can become in achieving the popular educational goal of relevancy. This is not to say that these aspects of consumer education are unimportant. On the contrary, they are exceedingly important—but they are only the nuts and bolts of consumer behaviors which identify the competent consumer.

The ultimate goal of consumer education is becoming more widely accepted as

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developing the individual's ability to make and execute those decisions concerning the use of his resources which are most likely to contribute to the achievement of his personal response to Socrates' question, "What is the good life?" If, in this sense, resources are broadened to include not only money, but health, talent, time, etc., used within a framework of one's system of values and priorities, then consumer education can be viewed as much more than the ability to cope intelligently with the marketplace. It becomes truly "education for living," an integral aspect of all education, both formal and informal. Fred Wilhelms opened the way for this approach to consumer education when he wrote: "(in consumer education) there is room for wisdom, for idealism—room to remember that many times the way to get the most for a dollar is to give the dollar away."¹

Perhaps this admittedly idealistic view of consumer education is too far out to find its way into formal elementary and secondary education immediately. But we know more than a few teachers who have accepted this viewpoint, and have found a more interesting, motivating method of achieving the goals and objectives inherent in their traditional subject areas, as well as involving themselves and their students in this "education for living."

¹ Fred T. Wilhelms. "Consumer Education as a Humanity." *The Consumer Educator*, Vol. 2, No. 7; March 1973.



Teachers review instructional materials that foster "education for living."

The results of over 20 surveys of current practice indicate that almost every secondary school includes consumer education in its curriculum. Yet, as might be expected, the quantity, quality, and placement of consumer education follow no well-defined pattern. There are courses, minicourses, units in existing courses, projects, school-wide assemblies and related activities, and myriad other approaches. The placement ranges from home economics, business education, and the career education segments of the curriculum through social studies, English, science, mathematics, health, and in some cases the arts and humanities.

What, then, is the best approach to the implementation of consumer education in elementary and secondary schools? Without avoiding the question, it seems most practical to assume that there is a best way in each school—but that there is no method which may be called best for all situations. A sometimes loosely defined interdisciplinary approach seems to contain the greatest potential for achieving the goals and objectives of consumer education.

Yet in this sense, "interdisciplinary" needs to be translated to mean that every teacher, regardless of his label or the age level of his students, has a contribution to make in consumer education. In a practical sense, this suggests that all teachers organize their instructional package in such a manner that opportunities for learning are conducted



All traditional subject areas can accommodate consumer education.

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with much greater reliance on the use of resources, products, services, and behaviors which are inherent in everyday living. For example, an English teacher may make intensive use of advertising, contracts, warranties, and other consumer documents and information as he pursues the development of communication skills and comprehension in his traditional assignment. A science teacher, particularly in laboratory experiences, can choose to involve students with product analysis and comparison as he presents and explores various scientific principles and at the same time can relate these principles more directly to everyday life.

Pursuing this rationale, it becomes obvious that all traditional subject areas can accommodate consumer education without threat of disrupting or compromising the accepted and traditional goals and objectives. Taken one step further, it is possible to view consumer education as a potential catalyst for achieving relevance in education without serious threat to the comfort and security of well-established practice which seemingly impedes the process of curriculum change.

Indications are that the present "age of consumerism" is more than a passing fancy, but rather can be expected to maintain its priority position in the hierarchy of social concerns for the foreseeable future. If this assessment is accurate, the educational community has no choice but to reflect this concern through its continued and expanded involvement in consumer education at all levels and in all settings.

This expanded educational response need not be viewed in terms of upheaval or added overcrowding of the curriculum, but rather as both an opportunity and a challenge to achieve the goals of relevance and humanism in education. Like other educational endeavors, the success of "education for living" will be determined by the commitment, dedication, and competency of those who are willing to accept the challenge—those who are willing to organize and execute the education process so that "skills, concepts, and understandings necessary for everyday living" are developed to the maximum in every student.

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