

Consumer Education: Goals and Realities

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Comprehensive, sophisticated, relevant, responsible, future-oriented—these adjectives describe today's consumer education movement. Careful planning and earnest effort can make this area more meaningful in our time.

WE KNOW from our past efforts in promoting economic growth that we might well experience certain unexpected backlashes if we simply "get on with" consumer education (or any other course of action). We must necessarily define our goals, establish priorities, choose alternative courses of action, and weigh the consequences of pursuing each alternative.

Before one launches into a curriculum revision project designed to develop personal and societal competency it seems appropriate first to:

1. Sketch out some working definitions to facilitate communication and understanding;
2. State the basic objectives of consumer education;
3. Examine the available resource materials;

4. Relate available teaching materials and approaches to the individual teacher; and

5. Consider the actions that you (as a teacher, supervisor, or administrator) might take to improve consumer education.

Some Working Definitions

Much of the confusion in consumer education is that different terms are used in different ways by different persons. I am not suggesting that every person should use each term in the same manner; but I do suggest that when a term is used, the person using that term should identify what he or she means by it in order to facilitate the communication process. For example, the following definitions might be useful for persons who have not formulated their own working definitions of the principal areas of consumer education:

1. *Buymanship* (or money-management) is a subdivision of personal economics which emphasizes the consumer activities of spending income, borrowing, saving, and in-

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vesting. In this case, the term "investing" is used in the layman's sense of money used to earn additional money rather than the economist's definition of money used to buy capital goods.

2. *Personal economic analysis* is the study of how an individual earns and uses income while functioning as a worker (producer), a consumer, and as a citizen-voter.

3. *Aggregate economic analysis* is the study of the relationships that exist among the major components of the economy—namely, consumers, producers, government, and foreign trade.

4. *Consumer economics* can be viewed as being synonymous with personal economics (see definition for personal economic analysis) or as a specialized branch of economics—namely, a study of the consumption function.

5. *Consumer education* is a broad term encompassing any educational effort designed to promote an understanding of the role of the consumer in our society.

Note that these terms overlap and are subject to various interpretations. For example, it is not possible to have personal economic analysis without aggregate economic analysis and vice versa.

Objectives of Consumer Education

To promote effective curriculum change (and therefore learning) we need to identify as clearly as possible the objectives we hope to attain. Obviously, when the objectives stated here are translated into specific curricular materials and approaches they should be stated behaviorally:

1. To provide an understanding of the roles an individual performs as a worker, a consumer, and as a citizen-voter;

2. To provide an understanding of the money-management skills of spending, borrowing, saving, and investing;

3. To provide an understanding of the relationship that exists among the major components of the economy—namely, con-

sumers, producers, government, and foreign trade; and

4. To provide an understanding of the interrelationship between economic analysis and the problems of the society—for example, the energy crisis, inflation, poverty, environmental concerns, crime, international trade, taxation, racism, big business, and big labor.

These objectives flow from the definitions given above and are applicable to the curriculum from preschool to postgraduate study. The depth and breadth of the educational experience are adjusted as the individual matures.

Available Resource Materials

All too often curriculum projects reinvent the wheel. When a new curriculum effort is under way, it is well to examine available resource materials.

National and State Guidelines. In consumer education, probably a good place to start is with national and state guidelines. Although the guidelines do give a broad dimension to consumer education, they tend to be almost too broad. They stress buymanship in most cases and therefore achieve only one (the first one) of the five objectives listed earlier.

Textbooks. The next step might well be to examine the textbooks that are available. As the co-author of several consumer economics textbooks, I obviously feel that materials of this nature have value. However, most textbooks, like the national and state guidelines, tend to be broad and almost encyclopedic in their approach. In my opinion, they serve as excellent reference materials but hardly provide the entire answer when it comes to student materials.

The encyclopedic nature of textbook material makes "post hole digging" difficult. By "post hole digging" I simply mean going in depth for a limited number of concepts and providing a connecting link between these concepts. In my opinion, this approach tends more to teach "a way of thinking" than

does the typical textbook presentation. Another limiting factor of textbooks is that most of them tend to be quite weak when it comes to showing the interrelationship between economic analysis and the problems of society.

Films. A third source of materials might well be films. Once again, these tend to be buymanship oriented. Also many schools do not have an up-to-date (or diversified) set of films available.

Supplemental Study Materials. A fourth source of resource materials might be "fugitive" or supplemental study materials. By these, I mean materials published by private or governmental agencies. Since these materials are published by organizations and agencies that represent a particular point of view, they tend to present conclusions rather than analysis. Also, there is a tendency for these materials to be descriptive rather than analytical. One major problem in the use of supplemental study materials is that frequently a teacher does not have the time or the background to analyze these materials critically.

In a recent project undertaken at Ohio University under the auspices of the Joint Council on Economic Education, 1700 materials were examined against the following limited criteria:

1. Was the material readily available?
2. Did the material relate personal economic decision making to the total economy?
3. Was the material appropriate for either elementary or secondary school use?

Even using these limited criteria, only seven of the 1700 materials examined passed

the first screening. When the criteria were loosened somewhat (mainly criterion #2) only 92 were given passing grades.¹

Curriculum guides. Finally, persons involved in consumer education curriculum projects might wish to examine various curriculum guides. For example, certain states have developed some extremely useful guides for various curriculum areas. Until recently, the home economics guides tended to be the most prominent. In the past few years, however, several excellent social studies and business education guides have also been published. In some states, guides are also available for elementary education and in other curriculum areas.

Another source for guides that should not be overlooked is the Joint Council on Economic Education. The Joint Council has curriculum guides available for business education, social studies, home economics, and for the teaching of a separate course in personal economics. (See footnote for the address of the Joint Council.)

Materials and Approaches for the Individual Teacher

Once you have examined the available resource materials, the next step is to fashion these materials to fit your class, your content

¹ "Selected Study Materials in Personal Economics," *Teaching Personal Economics in the Business Education Curriculum*, pp. 69-83; "Selected Study Materials in Personal Economics," *Teaching Personal Economics in the Social Studies Curriculum*, pp. 67-81; "Selected Study Materials in Personal Economics," *Teaching Personal Economics in the Home Economics Curriculum*, pp. 81-95; all published by the Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036. 1971.

Future ASCD Annual Conferences

1975	March 15-19	New Orleans	Rivergate
1976	March 13-17	Miami Beach	Convention Center
1977	To be announced		
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area, your style, your "you." Become familiar with the national and state guidelines, textbooks, films, supplemental study materials, and curriculum guides. Then pick and choose the materials that you find appropriate to fit your individual situation. In this way, you can avoid reinventing the wheel.

Actions To Improve Consumer Education

Many persons believe that "educational institutions are held responsible for all learners becoming functional in a diverse society." If this is your belief, then as an educator your responsibilities extend beyond the immediate classroom. Obviously, though, your own classroom is a logical place to start. Develop teaching materials and approaches that fit your needs and the needs of your students. Adapt materials from sources that you believe to be appropriate.

When you need materials, or do not like what is available; write, call, or visit elected and appointed individuals, authors, publishers, and/or any other agency that might be helpful in providing the material you need. Authors and publishers tend to be extremely responsive to suggestions made to improve curriculum materials. Professional education organizations welcome and actively solicit suggestions for new materials and modifications of existing ones.

Become familiar with and when appropriate attend organized institutes and in-service courses designed to help school personnel develop more effective consumer education programs. If no organized programs are available in your area, check with your department chairman, supervisor, principal, or superintendent to see what might be done. Another excellent source of program support is your state or regional council on economic education. Frequently, special programs can be developed for individual schools or curriculum areas. You might start with a department curriculum study group and later expand it to other curriculum areas at the school. Consumer education is a broad area that contains many content specialties.

There is probably no other area in the curriculum that needs greater articulation on an interdisciplinary basis.

In conclusion, curricular change does not just happen. The motivation for change must come from somewhere. Every teacher, supervisor, or administrator has the potential for improving instruction. Consumer education is essentially the responsibility of us all and therefore runs the risk of not being the specific responsibility of anyone. As we launch curriculum improvement projects in consumer education some of the following thoughts should be kept in mind:

1. Personal economic decision making must be examined in the context of the total society. For example, we are doing our students an injustice if we stress only the price a person pays at a retail store and do not consider the total cost that might be involved in producing a product—for example, air, water, and noise pollution.

2. Consumer education extends beyond buymanship. A study of the consumer activities of spending, borrowing, saving, and investing is incomplete.

3. Even when we add the consumer roles of earning or receiving an income and performing as a citizen-voter we have an incomplete picture of the significance of the consumer.

4. We must examine the consumer in the context of the problems of society.

The Consumer Education Movement of the 1970's is different from previous consumer education efforts. It is more comprehensive; it is more sophisticated; it is more relevant; it is more responsible; it is more future oriented; and it is more fun. Previous consumer education concerns started out that way. However, we as teachers reduced the stature and effectiveness of consumer education to, as one teacher expressed it to me, "counting the nuts in a Hershey bar." We have now been given another chance. Hopefully, we can make the experience more meaningful this time. We cannot, however, neglect the careful, thorough, and serious planning that precedes "getting on with it." □

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