

# How Are Career, Consumer, and Economic Education Related?

John E. Clow, Michael A. MacDowell, and L. Gayle Royer

---

*A way to sort out the relationships is to identify important concepts in each area. Some concepts appear in all areas, but the perspectives are different.*

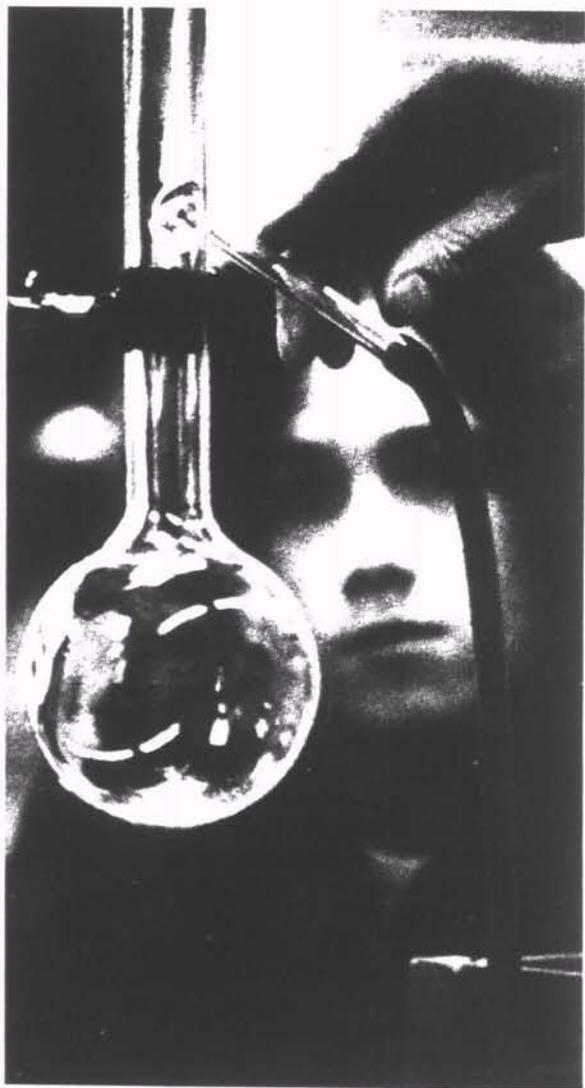
---

There is growing demand, evidenced by state mandates, for education intended to enhance people's "life skills"—their ability to earn a living, run their households, and exercise their civic responsibilities as taxpayers and voters. That growth is evidenced by the increased interest of students, parents, employers, and others in fields of study generally falling under the rubric of career education, consumer education, and economic education.

The problem for curriculum leaders is that these areas are not well defined, and they overlap one another. What are the key concepts in each area and how do they relate to concepts in the other areas?

The problem of undefined content in career/consumer/economic (CCE) education is not new. Specialists in each field have been reluctant to provide definitions, perhaps because they fear they may "define out" a concept or topic they had been jealously claiming for decades. As a result, tradition has determined the content of each subject. Quite naturally, friction has resulted. How often has one heard the comment that consumer education is simply applied economics, or that economic education is actually a part of consumer education, or that career education is the "encompassing field" of study that includes the other two?

Funding agencies—the federal government, private industry, other sources—have, on occasion, increased the competition among the three fields instead of fostering cooperation and have confounded the



definitional distinctions among them. Criteria for funding projects in a particular field have, in some instances, failed to reflect its most common or current interpretation, and the definitions have been modified accordingly to maintain eligibility for the prospective grant.

The practices of classroom teachers have added to the definitional confusion. Many teachers have attempted to incorporate topics in CCE education into their curriculum because they have sensed the need to provide instruction in these subjects. Unfortunately, since few K-12 teachers have the appropriate academic preparation for the task,<sup>1</sup> the results of their efforts have frequently been unsuccessful. Commonly, several teachers cover the same concepts using the same approaches and often employing the same instructional materials. Selected concepts are thus "overtaught" because they are the ones teachers best understand—the ones they feel most comfortable with—while other concepts, which may be equally important but harder to teach, are left out entirely. This process of teachers teaching what they know how to teach and calling it by whatever name they must to gain program approval confounds the definitions even further.

Perhaps a primary reason for the definitional problem is the close association of the three areas. Any attempt to simply classify topics into one area or another will be unsuccessful because all the areas include some of the same topics. However, each approaches the topics from a different perspective.

### Does Definition Matter?

It is important to sharpen the definition of these areas for several reasons. State government and administrative bodies are increasingly mandating inclusion of CCE education in the public school curriculum. The federal government has influenced CCE inclusion through grants. The official requirements are seldom

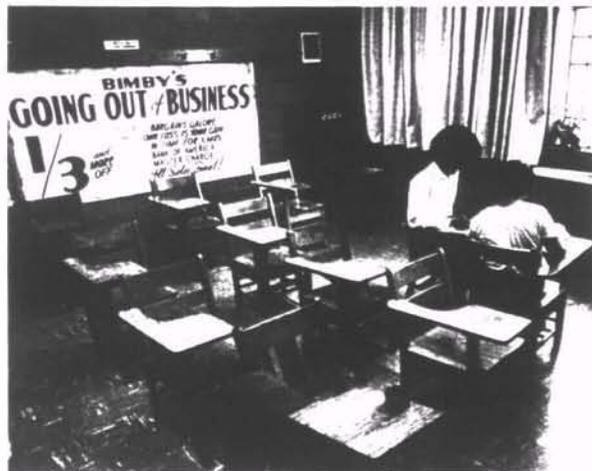
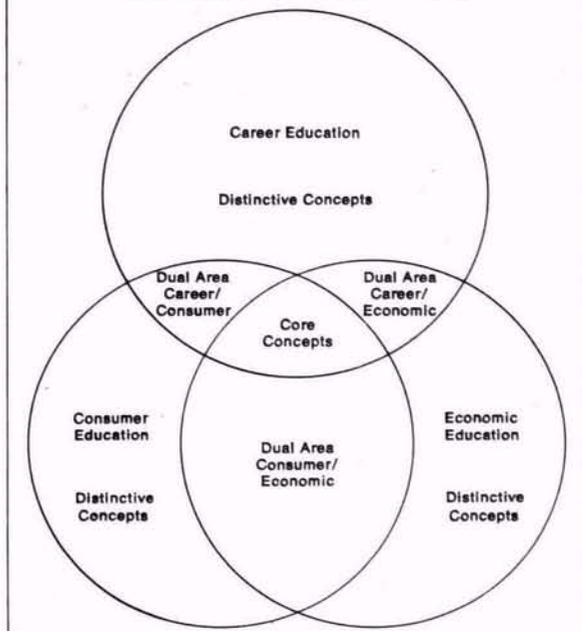


Figure 1. Shared and Distinctive Concepts in Career, Consumer, and Economic Education



well phrased, often in conflict, and always subject to varied interpretations. In most instances, educators in those fields have themselves failed to give guidelines to well-intentioned persons or groups willing to support mandating efforts. It is questionable whether governing bodies will continue to give high priority to subjects that cannot be clearly defined and whose proponents are in constant conflict.

Of greater long-term impact, however, is the effect of the lack of content definition on teacher preparation, specialization, and competency. CCE education is appearing at all grade levels. Many elementary teachers have had little or no preservice work in CCE education. There is overwhelming evidence that most K-6 teachers lack the necessary competence to teach CCE concepts.<sup>2</sup> At the secondary level CCE education is generally taught by persons trained in other subjects, usually business education, home economics, or social studies. Teacher trainers planning in-service and preservice courses for K-12 teachers recognize the problem, but cannot act constructively and cooperatively since they cannot be certain about what

<sup>1</sup> E. Thomas Garman, *A National Assessment of the Consumer Education Literacy of Prospective Teachers from All Academic Disciplines* (Blacksburg, Va.: Virginia Polytechnic Institute and State University with the U.S. Office of Education, Office of Consumers' Education, 1977).

<sup>2</sup> USOE funded research by Garman indicates that graduating education majors from universities throughout the country scored only 33 questions correct on the 55 item high school level Test of Consumer Competencies.

topics to include. For example, in what way should the training in economic education differ from that of career education or consumer education? Should a social studies teacher study consumer behavior? Should a career guidance teacher take introductory economics?

Development of materials in the three fields has also suffered because of the absence of adequate definitions. How do materials for consumer education differ from those for economic education? Are materials on the economic implications of consumer choice appropriate for economic or consumer education? The questions of the allocation of time among work, consumption, and leisure is a growing research issue having substantial economic implications as well as ramifications of interest in other fields. For which course(s) should materials on this increasingly important and challenging subject be designed? In the present situation of goal confusion and definitional murkiness, developers are to be congratulated if their materials turn out to have some connection with the needs of any subject or student group.

Apart from its value in curriculum planning and implementation, content definition serves at least one additional purpose—it delineates educational research goals. As in teaching, the interesting, easily funded, or

easily researched topics are being investigated to the point of decreasing marginal utility. Other topics are generally left unexplored. With clearer content definition, research results in each field might be more readily disseminated. Research having multidisciplinary implications might be more logically approached through interdisciplinary study with specialists jointly addressing a problem by combining their separate perspectives or research tools. For example, consumer education is one of the few truly interdisciplinary components in the consumer studies area,<sup>3</sup> yet the literature indicates a lack of interdisciplinary research activity.<sup>4</sup> Clarification of the scope of consumer education may stimulate research by teams of consumer scientists, economists, and researchers from other related disciplines.

### A Proposed Model

The many previous attempts to define the subject matter of the three fields of study resemble the fable of the three blind men; all their arguing could not produce a true picture of an elephant. The three-part schema we have developed (Figure 1) provides a way to consider the parts of CCE in relation to the whole.

Unlike the three blind men, CCE educators can outline fundamental subject matter applicable to all three fields. Most will agree that the mastering of those central or core concepts provides a foundation for understanding the content of each separate field. For example, the concept of trade-offs—taught as opportunity costs in economic education—is the basis for many units in budgeting as taught in consumer education. The concept of trade-offs is also necessary to the analysis used in career education in explaining the “costs and benefits” of higher education to high school students. Since opportunity cost is based on the central problem of economic scarcity, the concept is already a prime theme of many consumer and economic education materials, including the new *Master Curriculum Guide* published by the Joint Council on Economic Education.<sup>5</sup>

Beyond such central or core ideas as trade-offs are “dual area concepts,” which are applicable to only two fields. For instance, the concept of credit is pertinent to consumer and economic education but has

## CALL FOR WORKSHOP PROPOSALS

*Learning Magazine* and the Learning Institute are searching for experienced, highly-skilled elementary and secondary consultants to help develop and staff its 1980–81 workshop programs. Consultants are needed in the areas of classroom management, discipline, teaching the gifted child in the regular classroom and language arts/reading. For an application form or more information, please write Laurie Mandel, Program Director, the Learning Institute, 530 University Avenue, Palo Alto, California 94301.



<sup>3</sup> Lawrence Shepard, "Toward a Framework for Consumer Policy Analysis," *Journal of Consumer Affairs* 12 (Summer 1978): 1-11.

<sup>4</sup> Rex H. Warland, "Interdisciplinary Research and the Journal of Consumer Affairs," *Journal of Consumer Affairs* 12 (Summer 1978): 176-178.

<sup>5</sup> W. Lee Hansen, G. L. Bach, James D. Calderwood, and Phillip Saunders, *Master Curriculum Guide Economics for the Nation's Schools, Part I: Framework of Basic Economic Concepts and Generalizations* (New York: Joint Council on Economic Education, 1977).

Figure 2

Core Concepts

Role of government and its associated taxing powers.

Dual Area Concepts

Career and Consumer Education

1. Amount of time a worker renders labor, the rewards (income) of which go toward buying public goods and services.
2. Analysis of disposable income gained from promotion, considering expected additional costs, and increased taxes.
3. Effect of transfer payments and other public goods and services on labor and consumer decision-making.

Career and Economic Education

1. Impact of tariffs and taxation on demand for labor.
2. Interrelationship of productivity of labor and revenue generation—for public goods and services.
3. Impact of unemployment on individual and national resources.

Consumer and Economic Education

1. Cost/benefit analysis of public goods and services.
2. Effects of tariffs and taxation on the price of and demand for goods and services in the marketplace.
3. Analysis of consumer payment for direct and indirect taxes.
4. Effect of taxation on money income.
5. Dilemmas faced by society in determining the extent to which government should control the private sector through taxation.

Distinctive Concepts

Career Education

1. Availability of jobs in the public sector.
2. Nature of jobs in the public and private sector relating to the preparation of tax forms and the collection of taxes.

Consumer Education

Appropriate investment strategies considering tax policies and existing governmental programs.

Economic Education

1. Evaluate various taxes according to such criteria as fairness, ease and cost of collection, and effect on incentives.
2. Effect of various "tax loopholes" for special interest groups.
3. Effect of tariffs and taxes on resource allocation within the nation and the world.

The Model in Action

We start by examining a core concept and its related dual area and distinctive concepts. Figure 2 illustrates the core concept of the role of government and its associated taxing powers. Notice that different perspectives are given as in the example of the effect of tariffs and taxation on the demand for labor, for goods and services, and for an overall view of the allocation of resources of the nation and the world. Students should be exposed to all three perspectives as part of their preparation for assuming career, consumer, and citizen roles.

This is only one way in which the model illustrates the interrelationships and distinctions of CCE education. A second example of the model's applicability is shown in Figure 3 using the concept of money. Again the core concept is accompanied by selected dual area and provincial areas of coverage.

A third illustration of the efficacy of the model relates to the concept of opportunity costs—traditionally considered the domain of economic education. This is, however, a core concept critical to all three fields—the generalization is that any choice involves the giving up or trading off of something. For instance, both career and consumer educators deal with the opportunity costs (trade-offs) between work and leisure. Career and economic educators address issues of capi-

little application to career education. A recent U.S. Office of Education publication points to the pervasiveness of dual area concepts in both consumer and economic education.<sup>6</sup>

Finally, there are "distinctive" concepts and methods of inquiry that are applicable solely to one field of study. For instance, national income accounting, a term considered in economic education, is irrelevant to the explanation of unit pricing, which is discussed in consumer education. Although distinctive concepts are more limited in their applicability, they do not necessarily have a lower level of priority than the other two categories. Indeed, it is the existence of these concepts that makes career, consumer, and economic education separate fields of inquiry and instruction.

We have selected three core concepts to illustrate our model. Based on these three, we then present selected dual area and distinctive concepts that relate to or develop from each core idea. The illustrations are not intended to be complete or exhaustive, but merely to provide concrete instances in which the proposed system appears to be valid.

<sup>6</sup>Gayle Royer Trujillo, *Consumer and Economic Education (K-12): A Comparative Analysis* (Washington D.C.: U.S. Office of Education, Office of Consumers' Education, 1977).

Figure 3

Core Concept

Forms and functions of money.

Dual Area Concepts

Career and Consumer Education

1. Reasons for variation of money income for different occupations.
2. Relationship of occupation to lifestyle.

Career and Economic Education

1. Relationship between labor productivity and money income.
2. Difference between real and money income.
3. Effect of credit on job formation.
4. Occupational projections.

Consumer and Economic Education

1. Opportunity cost of consumer credit.
2. Role of money markets used by the consumers, business, and government.
3. Difference between real and psychic income.

Distinctive Concepts

Career Education

1. Careers within the banking industry.
2. Impact of increased income and job responsibility on the quality of life.

Consumer Education

1. Role of credit in consumer budgeting.
2. Comparison shopping for credit.
3. Functions of checks.
4. Procedures for writing checks and maintaining checkbook records.

Economic Education

1. Role of the Federal Reserve and the banking system in creating money.
2. Interrelationship of fiscal and monetary policies.

tal formation and technological advancement in relation to demand for labor and vertical and horizontal labor mobility. Consumer and economic educators teach about resource conservation to permit regeneration as delayed consumption and as waste avoidance. Within their own province, career educators might concern themselves with value clarification regarding work and the selection of one type of career over another. Consumer educators might address opportunity costs to an individual for borrowing, for investing, for using credit, for individual or family budgeting, or for value clarification regarding consumption versus environmental concerns. Similarly, economic educators might deal with economic growth versus environmental concerns.

### Coordinated Curriculum

Students learn best when they are exposed first to basic concepts and then helped to use those basic ideas to address more sophisticated issues. It seems to us that the core concepts should be introduced in elementary school, where they would serve to enhance the basic curricular structure. Core concepts inherent in CCE education could be used to reinforce reading and mathematics skills. However, it would be more appropriate to teach dual area and distinctive concepts in secondary schools since these concepts are attuned to the interests of older students.

The key to our proposed system of learning is close coordination among all levels of the educational system and all three fields of study. With the system in place, teachers could benefit from the comparative advantage of each discipline. There would be little need for repetition of basic concepts at the secondary level. Instead, that effort could be used to develop methods of teaching dual area and distinctive concepts on the basis of an understanding of the core perceptions. Not only would this system be more efficient and less repetitive, but it would initiate a cooperative rather than an adversary relationship among the disciplines.

### A Continuum of Ideas

The best researchers and popularizers of ideas in any field are not constrained by the artificial boundaries constructed around their own subject. Their work is truly interdisciplinary; they explore some of the provincial concerns of one discipline through the use of the research components of another.

An example best serves to illustrate our viewpoint. Certainly the pioneering work of Gary Becker of the University of Chicago is exemplary. His econometric analysis of the work performed in the home and his application of economic theory to some of the

traditional areas of consumer economics demonstrate that conventional economic analysis can be used to explore issues usually broached in consumer education courses.

Another example is the Consumer Product Safety Commission, which has employed the techniques of economic analysis to answer some of the more difficult questions that result from complaints about and regulation of various consumer products.

Other more popular examples exist. Sylvia Porter resists the titles of "consumer educator," "economic educator," or "career adviser." Instead, she uses the concepts of all three fields in a straightforward analysis of contemporary problems facing individuals in their roles as consumers, workers, and citizens.

Other examples could be cited, but the point seems quite clear. Unhampered by the traditional boundaries of CCE education, these individuals use the research techniques of each field to explore specific problems that impinge on two or all three fields. For career, consumer, or economic educators, that approach presents a problem. How can they effectively teach about the ideas of those researchers and writers unless their students have some understanding of the basic concepts of each field?

This predicament underscores the need for understanding the core concepts outlined earlier. Without such mastery, students cannot begin to comprehend the sometimes complex applications of career, consumer, and economic education ideas that are the mainstay of writers such as Porter, researchers such as Becker, and agencies such as the Consumer Product Safety Commission.

It is our responsibility to clarify the goal and to define the content of CCE education so that the student can successfully acquire the knowledge and skill required to function effectively in the increasingly complicated roles of worker, consumer, and citizen. *EJ*



*John E. Clow (left) is Director of Business and Consumer Economics Programs, Joint Council on Economic Education; Michael A. MacDowell (center) is President, Joint Council on Economic Education, New York City; and L. Gayle Royer is Director, Consumer Education Resource Network, InterAmerica Research Associates, Inc., Rosslyn, Virginia.*

Copyright © 1980 by the Association for Supervision and Curriculum Development. All rights reserved.