

## A PERSPECTIVE ON THE TEACHING OF CONSUMER EDUCATION

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When I became involved in consumer education in the early 1950s, there were not very many economists involved. In fact to many economists, consumer education was beneath their "dignity," in spite of Adam Smith's much quoted and famous statement that "Consumption is the sole end and purpose of all production . . ."

### THE MANDATING OF CONSUMER EDUCATION

How important is consumer education? What degree of importance has been given to consumer education by the professional educators and Department of Public Instruction administrators at the state level? If the response to this question is to be measured by the number of states that have mandated consumer education as a requirement for a high school diploma, the answer must be, "It is of little importance."

It would seem obvious that the way to better prepare American youth for their important job of being responsible consumers would be to prepare teachers who could do the kind of job needed, and then mandate consumer education. But unfortunately this is not the way things are done. There are not going to be very many teachers willing to run the risks of preparing themselves to teach consumer education in anticipation that it will then be mandated in the curriculum as a requirement for high school graduation. Probably the way it will be done, if at all, will be the backward way — mandate consumer education as a requirement for a high school diploma and then prepare teachers to teach it. This is the way it was done in Illinois, and even though this seems to be the wrong way to do it, pragmatically it is probably the only way that it can be done and done effectively. The success of this approach is dependent upon developing very quickly an effective consumer education training program for teachers.

Should consumer education really be made a requirement for a high school diploma? It is really all that important?

Someone asked recently whether all students should study consumer education. To this question I replied, "Of course not — only those students who will become consumers." Undoubtedly, some students will become hermits, others will choose the cloistered, monastic life, and unfortunately, statistics show that some will spend their lives in prison. All other students should study consumer education. [1]

The possibility of having more and more states require consumer education as a requirement for high school graduation seems rather remote when one thinks of all the tugs and pulls with regard to what should be required. There are strong vested interests in education, and if an additional course is made a requirement then something will probably have to go, and the struggle mounts.

### EFFECTIVENESS OF CONSUMER EDUCATION PROGRAMS

A few observations concerning the effectiveness of consumer education programs in a few states might be in order as we attempt to measure successful programs.

One of the major problems I have observed in the field of consumer education is that it is not an established, separate discipline like math, English or history. Consumer education, where it is taught, is all too frequently a second or third priority of the teacher. This is not meant to be a criticism of the teacher, but to be realistic. Consumer education is being taught by home economics teachers, business education teachers, and social studies teachers, whose primary area of interest is home economics, business education, or social studies, not consumer education. There are very few teachers who have consumer education as their primary responsibility and their primary interest. Can this be changed? I believe not, unless consumer education becomes a required course.

The same thing is true at the state level. I have observed something that is quite obvious and that is that at the state level where there is at least one fulltime person in the office of the Department of Public Instruction, whose sole responsibility is in the area of consumer education, you will find a strong program developing and in many cases this is accomplished even without consumer education being required. I have observed states where the consumer education coordinator at the state level, who has no other responsibilities, has been most effective in helping to develop curricula, resource materials, and conduct effective consumer education workshops. I have also seen in some states consumer education as a second-class citizen because there is no one person at the state level with the sole job of stimulating consumer education.

### PURPOSES AND OBJECTIVES OF CONSUMER EDUCATION

How best can the purposes and objectives of consumer education be reached? The following points out four approaches that can be used in teaching consumer education.

There are generally considered to be four possible methods

of implementation. They are not mutually exclusive and all four may be used simultaneously. They are: **Individual Teacher Approach**, which focuses on the development of a course of study taught by one educator; **Team Approach**, suggests combining the expertise of several teachers for teaching a single course; **Interdisciplinary Approach**, which stresses the opportunities for incorporating Consumer Education into all courses in varying degrees of sophistication; and **System Approach**, which involves the entire school system as well as the community and the parents. [2]

If a utopian situation were present, I would opt for the "System Approach" — getting everybody involved in consumer education. In the world of reality and pragmatism I think the only approach that is going to really have any lasting continuity will come from having the individual teacher approach, a teacher whose number one responsibility is to consumer education. On paper I believe that any one of the other three approaches would appear to be superior, but they require almost too idealistic situations which just do not exist. I am aware of these approaches being tried successfully, but not having lasting power. The individual teacher has the incentive to make sure that the job is done and continues to be needed and continues to be done. This I believe is the world of reality.

All the previous comments relate to and lead up to the purposes and objectives of consumer education. The key purpose and objective are to help prepare our young people to take their place in the community as responsible and thoughtful consumer citizens. A simple statement but one which contains such a challenge to consumer educators, is emphasized in the following:

Treating dollar votes as ethical acts with serious implications for society requires that consumer education deal directly not only with the application of esthetic (stylistic) and instrumental (effectiveness, cost comparison) values to consumer decisions, but with testing those decisions against moral values as well. [3]

### RECOMMENDATIONS FOR CONSUMER EDUCATION

Consumer education needs to include the obvious subject areas such as money management, insurance, credit, buymanship, investments, and shelter. In addition other areas that should be considered deal with our value systems, our responsibilities as citizen consumers, an understanding of our economic system, and an understanding of our selves — Why do we buy what we do? What are the pressures we feel that influence us in our buying habits from

our peers, from those whom we look up to, and from the \$65-plus billion dollar advertising industry?

In addition, I believe that there is an area of consumer education that consumer educators all too frequently try to avoid and that is those areas of consumption that have moral overtones. Most consumer educators are perfectly willing to advise their students to look for the Underwriters Laboratories' seal on any electrical appliance as a safety measure, but avoid any mention of the harmful effects in buying tobacco products, alcoholic beverages, illicit drugs, or pornographic literature. I believe that a consumer educator has a responsibility to discuss with his or her students products and services which represent **wealth** — goods and services that promote consumer well being; **nealth** — goods and services that have a neutral effect; and **illth** — those goods and services that have a negative effect on consumers. [4]

In the area of changes and recommendations in the teaching of consumer education, I would urge that much more emphasis be placed upon the consumer as a whole person instead of just educating him or her as a consumer buyer. There is so much more to the consumer role than just buying, and each consumer needs to know that he or she has rights and also responsibilities; that the consumer does not operate in a vacuum, but is a part of a community, a nation, and the world, and that the consumer should be a part of and not a part from the marketplace, the economy, and the political arena. We should be educating consumer citizens.

If these kinds of goals and objectives are aspired to by a larger and larger number of our young people as they go through high school, we should see improvements in them not only in their role as consumers, but also in their role as consumer citizens.

#### REFERENCES

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