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Editor's Note

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THE ROLE OF CONSUMER EDUCATION IN THE SOCIAL STUDIES LEARNING ASSESSMENT PLAN

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In the Summer of 1985, the Illinois General Assembly enacted an extraordinary package of legislation affecting education — Senate Bill 730. This new law incorporated 169 separate legislative actions which, taken together, were intended to revitalize education in Illinois. The new legislation includes several statutes which shift the focus of schooling from a concern for time (grades, classes, courses, time requirements) to one for what students should know and be able to do as a consequence of their school experience. For the first time in Illinois history, the law clearly spells out the primary purpose of schooling as "the transmission of knowledge and culture through which children learn in areas necessary to their continuing development."

The law identifies six essential areas of learning — language arts, mathematics, the biological and physical sciences, social sciences, fine arts, and physical development and health. State goals for learning are identified for each area. The state goals are broadly stated, relatively timeless expressions of what the State of Illinois expects its students to know and be able to do as a consequence of their elementary and secondary schooling. The goals are terminal ones — that is, they identify what students are expected to know by

the time they complete their educations. The State's interest is focused less on when or how the desired knowledge and skills are acquired than on the ultimate results of local efforts. Therefore, each local school district will be given the maximum flexibility allowed by law to decide when and how they wish to teach the various skills and understandings.

The intent of the requirements is to put into place a system which will assure, to the maximum extent possible, that elementary and secondary school students learn what the State and local communities regard as important. This view of education, which emphasizes results rather than "credit hours," will ultimately affect all aspects of the education process.

The Social Studies Learning Assessment Plan

The new legislation requires local school districts to develop Learning Assessment Plans (LAP) that address the state goals for learning in each of the six essential areas. The basic components of an LAP are: clearly stated learning objectives which are consistent with the state goals, an assessment system linked to those objectives, and a description of locally developed expectations for students' achievement of the objectives. By August 1991, local school districts must submit the learning assessment plans for approval by the local school board.

The district-level objectives in the plan will identify the learning outcomes expected for students by the ends of grades 3, 6, 8, and 11 and are, in effect, district goals for learning. These then become the framework for the LAP.

One way a district might begin to develop the Social Science LAP is to organize a committee composed of representatives of each grade level and Social Science subject matter area. Consumer educators should be included on this committee because of the close connection between consumer education and the Social Science state goals. This committee would review the state goals and write the learning objectives they expect their students to achieve. Sample objectives for the state goals are outlined below. Also, the knowledge and skill statements in the state technical assistance document [1] may be useful in determining the level of generality or specificity to use in the learning objectives districts write.

State Goal for Learning 1

As a result of their schooling, students will be able to understand and analyze comparative political and economic systems, with an emphasis on the political and economic systems of the United States.

Learning objectives related to the political system could refer to basic principles of government, the structure and function of the U.S. and Illinois political systems, and rights and responsibilities of citizenship. Consumer educators might write objectives about consumer rights and responsibilities, the effect of the consumer movement on the development of the U.S. political system, how citizens can participate in interest groups such as the Citizens Utility Board to impact the political process, and state and federal consumer regulations.

Consumer educators could write numerous objectives related to economic systems. Samples include:

- identify the factors which affect supply and demand
- understand the effects of competition on the producer and the consumer
- identify factors contributing to U.S. economic development
- understand the economic interdependence among the Illinois, U.S., and world communities
- understand the concepts of inflation, deflation, and economic cycles
- understand basic economic concepts that shape economic systems.

State Goal for Learning 2

As a result of their schooling, students will be able to understand and analyze events, trends, personalities, and movements shaping the history of the world, the United States, and Illinois.

Learning objectives for this second state goal might include those related to past events as well as ones addressing current trends that will have a significant impact on the future. For example, a consumer educator might write an objective about the history of the consumer movement. A second objective might address methods of conserving resources for future generations. Other objectives that consumer educators might write include:

- contrast rural and urban life in U.S. communities
- assess the impact of industrial growth on American society
- understand the impacts of urbanization, industrialization, and emerging technology on the nation's environment as well as its social, political, and economic systems.

State Goal for Learning 3

As a result of their schooling, students will be able to demonstrate a knowledge of the basic concepts of the social sciences and how these help to interpret human behavior.

Consumer educators might write an objective for this third state goal that refers to how peer groups and society influence an individual's consumer behavior. Another objective might identify the influence of customs and tradition on consumer purchases. Objectives might be written which relate to the effects of mass communication, and especially advertising, on personal decision-making.

State Goal for Learning 4

As a result of their schooling, students will be able to demonstrate a knowledge of world geography with emphasis on the United States.

Sample objectives for the fourth state goal include:

- compare traditional and modern societies
- analyze ways people depend on products, information, and ideas that come from beyond their immediate environment
- understand the effects of the physical environment on consumption
- understand how technology can affect the use of the natural environment
- understand the role of trade in providing information about new products and ideas.

State Goal for Learning 5

As a result of their schooling, students will be able to apply the skills and knowledge gained in the social sciences to decision-making in life situations.

Consumer educators can write numerous objectives related to state goal 5 since decision-making is the focus of much of consumer education. Sample objectives include:

- understand the steps involved in decision-making
- analyze rational decision-making processes based on goals, values and needs applied to selected consumer and social problems
- evaluate sources of information in terms of appropriate criteria
- identify the costs and benefits of a particular course of action
- analyze advertising as a source of information
- recognize the value and availability of information provided by government publications
- compare the production and consumption practices of selected social groups

- recognize that significant social changes often relate to significant technological changes
- analyze the criteria used by individuals to make a value judgment
- recognize how financial plans change as values, goals, needs, resources, and stage of the life cycle change
- analyze the management of human and material resources.

Completing the Learning Assessment Plan

After writing the learning objectives, the committee will complete the LAP by identifying how students' achievement of those objectives will be assessed and the local expectations for student achievement. A district may use commercial tests or locally developed tests to assess outcomes. If the district chooses to develop an assessment tool, it must meet certain criteria. The district must establish the instrument's validity and reliability, provide evidence that it is not discriminatory, and use the test throughout the district. Commercial tests selected must also be nondiscriminatory and have established validity and reliability. The district's expectations for student achievement will be written as the percent of students expected to achieve each objective by the end of the specified grade level.

Because the LAP specifies what the district expects its students to know and be able to do as a result of their education, the LAP process can be an educational experience. Each district will have the opportunity to review its entire curriculum and eliminate duplication. Once the LAP is completed, parents, teachers, and students will have a clear educational plan to follow.

References

1. Illinois State Board of Education, *State Goals for Learning and Sample Learning Objectives*, Springfield: ISBE, December 1986.

Editor's Note

This article was invited by the editor. Resources mentioned in this article, including copies of [1], lists of commercially available tests, and sample learning objectives, are available from the district superintendent or the Illinois State Board of Education.

ELDERLY CONSUMERS' KNOWLEDGE OF HMOs

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As the health care marketplace becomes more diverse, consumers often face unfamiliar choices. Health maintenance organizations (HMOs) are one example of a relatively unfamiliar model of health care for many Americans. While HMOs are not new, their