

CONSUMER EDUCATION AND PUBLIC POLICY EDUCATION: MORE SIMILARITIES THAN DIFFERENCES

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Consumer and public policy educators face many of the same challenges. How do we teach people to identify problems? How do we help them to recognize the resources available? How do we help them to understand their rights and responsibilities? How do we help them to evaluate what they've done?

This article describes the similarities in the consumer and the public policy decision-making processes. Suggestions are made to help educators to expand their teaching efforts to develop more effective consumers and citizens by teaching them to use eight decision-making steps.

Need for Consumer Education/Public Policy Education

Poor math, writing, and reading skills limit the job possibilities for roughly 60 percent of this nation's 17-year-olds. One of eight 17-year-olds has skills below the sixth grade level and is considered functionally illiterate. Three-fifths of all 20-year-olds cannot figure change from a lunch bill [7].

Young adults, ages 18 to 29, scored the lowest of all age groups in a nationwide test of consumer knowledge sponsored by the Consumer Federation of America. Large score differences between younger adults and the highest-scoring groups were recorded in the subjects of home purchase (17 percent difference), checking/savings (15 percent), drugs (14 percent), consumer credit (13 percent), and auto insurance (13 percent) [3]. The difference in knowledge for younger consumers may be somewhat understandable on the subject of home purchase, but is alarming for other products which are purchased throughout life.

Recent reports of civic participation indicate young adults 18 to 30 "know less, care less and vote less than any previous generation -- terming this the 'age of indifference'" [9]. Only 12 percent of the young people in a similar study mentioned voting as part of the definition of a good citizen [2].

Decision-Making Knowledge and Skills Are Essential

President John F. Kennedy proclaimed a "declaration of rights" for consumers, including the right to safety, the right to be informed, the right to choose, and the right to be heard. Consumer education helps to provide consumers with the knowledge to use these "buyer's rights" [10]. The consumer role also demands translating basic economic concepts from the textbook and daily press to personal buying decisions and staying current with consumer protection issues [8].

The fundamental principle behind public policy education is Thomas Jefferson's belief that democracy functions only if citizens are informed and have the opportunity to participate fully in the policymaking process [1]. The citizen role therefore requires that citizens increase their understanding of public issues and policymaking processes, understand rights and responsibilities, improve their ability to participate effectively, stay current on public concerns, and work to resolve public issues affecting people and communities [5].

Thus, informed consumers need the same decision-making knowledge and skills as are required for participatory citizens. Greater competencies in both the consumer and the public policy arena are vital as the United States approaches the challenges of the next century.

Consumer Education and Public Policy Education Decision-Making Processes

Basic decision-making models have been used for years to teach problem solving in consumer education. A similar decision-making process is used to teach public policy education. Both processes emphasize examining alternatives and consequences. Teaching the decision-making process to introduce consumer education and public policy education simplifies the concept for learners. Cooperative educational efforts can be fostered with other teachers and classes with the decision-making process as the basis for interdisciplinary projects.

Decision-Making Steps as They Relate to the Consumer Education and Public Policy Education Processes

Consumer Education Decision-Making Process

1. Recognize need
2. Define decision situation
3. Search for information
4. Develop alternatives
5. Consider consequences
6. Choose alternative
7. Commit to course of action
8. Evaluate decision [4]

Public Policy Decision-Making Process

1. Express concern
2. Become involved
3. Clarify issue
4. Consider alternatives
5. Consider consequences
6. Policy choice made
7. Implement choice
8. Evaluate choice [6]

Steps 1 and 2: As the need to make a consumer choice arises, or as a public policy issue evolves, consumers and citizens must first recognize what faces them. This means approaching the problem and recognizing the need for a decision for consumers; citizens begin by expressing concern and becoming involved. For example, a consumer recognizes the need for a decision when the car breaks down again. Citizens may realize their community has no means of transportation for elderly citizens and become involved in the issue. Both are transportation problems requiring many of the same decision-making steps. The consumer makes the decision as an individual. Citizens may become involved as individuals or as members of a group.

Step 3: Consumers search for information and citizens clarify the issue by defining the scope of the problem. Returning to the earlier example, consumers can begin to collect information on car features and costs. Citizens can talk with community leaders and the elderly to further define and clarify the transportation issue.

Steps 4 and 5: Identifying alternatives and their consequences are the two most critical steps in both consumer education and public policy education. Examining all alternatives and consequences demands identifying existing alternatives, brainstorming new ones, and admitting that doing nothing is an alternative.

In the transportation example, consumers can compare alternatives such as buying a new or used car or using public transportation. Citizens can consider alternatives such as applying for government grants, inviting private businesses to bid on developing a transportation system, or organizing volunteers to donate transportation.

Step 6: After all alternatives and their consequences have been considered, it is time to make a choice. The consumer may choose the alternative of buying a new car. In contrast, the citizen does not directly make the choice at this step. Instead, the citizen chooses indirectly by electing policymakers to the positions where decisions are made.

Step 7: Consumers commit to a course of action after the choice is made. This may mean ordering the new car. The citizen's role in implementing the choice is to learn how to provide input to the policymaker as implementation procedures are developed. To follow through, citizens must learn about the policymaking process, including how the elderly transportation services decision will be made and the means for citizen participation in the process.

Step 8: Consumers and citizens usually evaluate decisions informally as they experience and react to the new solution. For example, if the consumer is happy with the new car choice and citizens are satisfied with the resolution to the elderly transportation issue, they move on to other activities.

The decision-making process is cyclical. Consumers as well as citizens who are unhappy with the outcomes of a decision may begin the decision-making process again as they identify a new problem or issue.

Role of The Consumer Educator/Public Policy Educator

Educators can assist consumers and citizens in a variety of ways. Educators may help simply by listening and asking questions that clarify the decision-making process. Educators may also help consumers or citizens to approach the problem more realistically. Decision makers may especially need help to estimate a realistic time frame for some stages in the process such as searching for information in a consumer decision or implementing a choice in a citizen decision. Educators can also be helpful in identifying objective sources of information and by

remaining objective themselves. They can also encourage consumers and citizens to approach decisions with a broader perspective and to consider both the social and the economic consequences of alternatives.

The greatest difficulty for educators is to make clear to consumers and citizens why it is to their advantage to take the time and interest to work through the decision-making process. Educators must help consumers and citizens to realize that the decisions of individuals can affect the marketplace as well as public policy.

What Are The Benefits for Consumers and Citizens?

Everyone wants to feel in control of their lives. Consumer education helps consumers to adapt consumption patterns as the marketplace changes. Informed consumers also have the power to initiate marketplace changes.

Public policy education develops a sense of control by bringing citizens into closer contact with the public policymaking process that affects every aspect of their lives. Through consumer and citizen participation, basic social institutions are kept responsive to the needs of individuals.

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