

CONSUMER EDUCATION: A PARTNERSHIP BETWEEN SCHOOLS AND FAMILIES

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Introduction

Consumer educators in Illinois and other states help students develop competencies in decision-making and critical thinking. They also teach concepts related to installment purchasing and comparison shopping for a variety of goods and services. Yet many teachers may fail to include two important concepts in their curricula: 1) the part that families play in socializing their young people into the consumer role, and 2) the developmental stage of the adolescent, particularly in relation to interaction with the family of origin. This article discusses consumer socialization and adolescent development, reports the findings of a study of adolescent and parental values, and suggests ways that teachers might develop a partnership between the school and family in consumer education.

A Model of Consumer Socialization

Several researchers have used the term "consumer socialization" to describe the process by which persons, particularly children and youth, learn their consumer roles. Most definitions of consumer socialization recognize the multidimensionality of the concept and include both social and psychological factors. Ward [9, p. 2] defined consumer socialization as "processes by which young people acquire skills, knowledge, and attitudes relevant to their effective functioning as consumers in the marketplace."

Moschis [2] discussed consumer socialization in a life-span perspective including both cognitions and behaviors. He proposed a conceptual model of consumer behavior that included four major influences on consumer behavior 1) sociocultural factors such as social structures and personal developmental factors; 2) contextual variables

surrounding the purchase decision and product characteristics; 3) interpersonal processes including the informal groups of the family and peers as well as commercial sources from the mass media and salespeople; and 4) intrapersonal factors within the individual. The socializing agents involved in this process included both formal and informal organizations. Formal agents included schools and mass media while informal organizations included the family and peers.

The 1968 Illinois Consumer Education mandate [8] recognizes the importance of the school in consumer socialization. Typically consumer educators include the role of mass media and the influence of peers in their discussions. Less attention may be given to the role that families play in the process. Families are primary agents of consumer socialization because parents teach and model attitudes and values that influence the youth's understanding of the world and are manifested in consumer behaviors during adolescence and later in life [2]. One study [7] reported that employed adolescents who saved higher percentages of their earnings had parents who saved part of their income regularly and planned for the use of their money. McNeal [4] emphasized that the quality and quantity of intentional parental involvement in the consumer socialization process vary widely.

Adolescent Development

In a model of consumer socialization, Moschis [2] described the intrapersonal factors involved in adolescent development. Adolescence is a time of "growing up" and transition where the youth is no longer a child but not yet an adult and experiences physical, emotional, and cognitive changes [3]. Erickson [1] stressed the importance of identity formation during this period. The person's value system is closely tied to identity formation and guides one's behavior, including actions as a consumer.

An adolescent is also developing the ability to think more abstractly. Over the span of the teenage years, a cognitive shift occurs and adolescents become more adept in thinking not only about what is but also about what might have been. Eventually, they can think about different options for the future [5]. Erickson [1] and others emphasize that development occurs within the social context. Thus acceptable behaviors as well as consumer socialization vary among cultural and socioeconomic groups.

High school students are also in the process of separating from family. At this developmental stage both the adolescent and his/her parents are attempting to achieve a delicate balance between holding on and letting go. Earlier experiences and value orientations are part

of the youth's understanding of the world and are played out as the adolescent experiments with various adult roles, including the consumer role.

Thus, it would be helpful to consumer educators to learn more about how adolescents' interactions with parents influence the youth's adoption of consumer roles. Therefore, the investigators examined one dimension of the role of the family in the consumer socialization process, specifically the relationship between the economic value orientations of adolescents and their parents.

Methodology

A survey was conducted during July 1988 among high school students and their parents in a small midwestern community. High school juniors and seniors were the subjects because they have had opportunities to experience their consumer roles. One would expect that spending and financial management patterns would be different for older students as they leave home for college or become financially independent.

The researchers identified names of students from the high school yearbook, drew a random sample of students from each class, and located telephone numbers for the selected students in the local telephone directory. Researchers telephoned each household and invited participation in the study. Twenty-eight households were contacted, 26 agreed to participate, and 16 households returned the completed questionnaires (76 percent response rate). There were 38 respondents including 16 adolescents, 11 mothers, and 11 fathers. The adolescents included 11 (69 percent) males and 5 (31 percent) females.

Households in the sample were white and included 19 percent divorced and 81 percent married-couple families. Eighty-one percent of the married-couple families had two earners. Based on income, homeownership, and occupation, sample households could be considered middle-upper socioeconomic status.

Each household who agreed to participate received a packet containing a student questionnaire, a family questionnaire to be completed by a parent, and an economic values instrument for the adolescent and his/her parents. Student and family questionnaires asked questions regarding employment status, money management and spending patterns, and demographic variables.

The economic values instrument was adapted from the Price economic values instrument [6], with Dr. Price's assistance. The values instrument classifies the respondent's economic values in one of five categories: self-actualization (money is used to promote self

development), faith (money problems will work themselves out), prestige (money is used to purchase prestige items), security (money is accumulated to achieve security), and self-indulgence (money is used to meet urgent wants). Responses to the economic values instrument were used to classify each student and parent as one of the five types. The primary and secondary value orientations were noted for each participant.

Results

Security or self-actualization was the primary economic value orientation of the majority (31 or 82 percent) of the respondents (Table 1). Those classified with a security orientation viewed money as a means to achieve financial stability while those with a self-actualization orientation viewed money as an avenue to self-development. The congruence in orientations may reflect the homogeneity of the socioeconomic status of families in the study.

In 19 percent of the families, mother, father, and teen shared the same primary value orientation. Another 13 percent of the families reported agreement between one parent and the adolescent on the primary value orientation. For 88 percent of the families, the adolescent shared either the primary or secondary economic value orientation with at least one parent.

Table 1. Value Orientations of Individual Family Members (N=38)

Value Classifications	Student		Mother		Father	
	1st	2nd	1st	2nd	1st	2nd
Security	8	4	6	4	5	4
Self-actualization	3	7	4	4	5	5
Self indulgence	4	2	1	0	1	1
Prestige	1	3	0	2	0	1
Faith	0	0	0	1	0	0

Conclusions

The group of adolescents and parents surveyed in this study reported remarkably similar economic value orientations within the white middle-upper-class family units included in the study. These findings support consumer socialization theories and other empirical studies.

It is not known why value orientations were so similar among the families. The similarity may reflect the common economic status of survey respondents or a community standard. It may also relate to the economic prosperity experienced in the summer of 1988 or reflect midwestern values. Further study with a larger and more diverse sample could aid in understanding the value orientations of other families.

Implications for Consumer Educators

Inclusion of the family as a socializing agent and knowledge of adolescent development can enrich consumer education. Teachers can plan activities that help students to recognize and understand the influence that their families have on their beliefs and actions.

To increase awareness of familial influences, activities should incorporate information from students and their parents. Such activities will help students understand that they are not alone and that each family has unique financial challenges. A panel of guest speakers could include adolescents or adult children and their parents. Past class members might be willing to participate in the panel.

Students could interview family members including parents, grandparents, aunts and uncles, and siblings. The interview format might focus on beliefs regarding money and money management practices. Confidentiality may be critical in this activity because many families feel that their financial situation is private. For many households, the topic of finances may be as taboo as the discussion of sex. The activity can be done without disclosure of specific information about income, debt, and expenditures. If confidentiality is a serious concern, a less threatening technique might be to use case studies or profiles of families that do not include names. However, it is essential that case studies be based on the life experiences of students and their families.

Activities to promote understanding, analysis, and evaluation of beliefs and actions should encourage students to reflect upon experiences. It may take longer to implement activities designed to promote these types of learning. Students could keep a log of behaviors and thoughts about money use. This activity might be included in a budgeting unit. Besides recording the amount of the expenditure, students could record their feelings and the reactions of family members to purchases. Information from the log also might be discussed in a unit on decision-making. Students can be asked to analyze their own decision-making processes and discuss factors influencing those processes and decisions.

An unintended outcome of family involvement in consumer education is the potential for educating parents and helping parents understand their beliefs and behaviors. This notion is consistent with Moschis's [2, p. 10] lifecycle approach that suggests that "parents learn from their offspring."

High school years are an important time in the economic socialization of American youth. This is a time when consumer socialization surfaces because youth are old enough to earn significant sums of money in jobs outside the home and many have great discretion in spending that money. A partnership between the school and families can improve the quality of the socialization process.

References

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Notes

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