

Incongruence of Student Attitudes Toward Consumer Rights and Responsibilities

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Consumer education customarily addresses four general areas: decision-making, economics, personal finance, and rights and responsibilities (Bonner, 1994). The area of rights and responsibilities was emphasized through the 1994 National Consumers Week theme, "Know Your Consumer Rights." P. Baca, Director, U. S. Office of Consumer Affairs, stated that equipping consumers from every sector of the economy to exercise their rights will make the marketplace more accountable to all consumers (U.S. Office of Consumer Affairs, 1994).

Consumer education textbooks generally include a section on consumer rights and responsibilities (Bonnice & Bannister, 1990; Campbell, 1988; Garman, 1995; Miller & Stafford, 1994; Zelenak, 1993). While authors have documented consumer rights and responsibilities and consumer educators have included these topics in their teaching, little research has been devoted to identifying consumer acceptance of rights and responsibilities (Davis, 1979; NASBE Monograph Series, 1978a; NASBE Monograph Series, 1978b; Prestwich, 1978). Davis (1979) found that 95% of respondents accepted rights, while 74% accepted responsibilities. Stampfl (1978) predicted that by the 1990s, consumers would become comfortable actively pursuing their marketplace rights and a concern for their own marketplace responsibilities will emerge.

Purpose

The purpose of the current project was to examine attitudes of high school students in the 1990s toward their consumer rights and responsibilities. The results would give insights into the degree to which today's young consumers are accepting their rights and responsibilities in the marketplace and aid in curriculum planning.

Methodology

Subjects

The sample consisted of one class of high school seniors in each of the six public high schools in a rural parish (county) in Louisiana. This convenience sample included one English IV class randomly chosen from each school. Required English classes were used to obtain students likely to represent seniors in the schools.

Respondents ranged from 16 to 19 years of age. Slightly more than half (56%) were female, and 44% were male. Approximately three-fourths (76%) were white, 22% were black, and 2% were of Hispanic origin.

Data Collection

A survey questionnaire adapted from Davis (1979) was used to collect data. Wording of some questions was changed to update scenarios from the 1970s and use terminology more common to the 1990s. For example, the scenario concerning a *polyester knit* shirt was modified to a *cotton* shirt.

The survey used a five-point scale in Likert format, "strongly agree," "generally agree," "undecided," "generally disagree," and "strongly disagree," to determine acceptance of rights and responsibilities. For each statement about consumer rights, one or more corresponding statements about responsibilities were used.

In fall of 1992, the instrument was administered by a member of the research team to classes selected for participation. A total of 90 seniors enrolled in English IV at six public high schools completed the questionnaire, representing 35% of all seniors in the parish.

Analysis

Frequency distributions were used to examine the number and percentage of respondents accepting each of the identified rights and responsibilities. When responses of "strongly agree" or "generally agree" indicated acceptance of a right or responsibility, responses were interpreted as "strongly accept" or "generally accept." In cases where

a negative response suggested acceptance of the right or responsibility, response was interpreted as "accept" rather than "disagree." For the statement, "If I observed someone shoplifting, I would probably act like I did not see this happen," a negative response represented acceptance of responsibility. Similarly, a "generally disagree" or "strongly disagree" response was interpreted as "generally accepting" or "strongly accepting" responsibility.

For discussion of specific statements, acceptance categories ("strongly accept" and "generally accept") were collapsed into one category ("accepting consumer responsibility") and nonacceptance categories ("generally not accept" and "strongly not accept") were collapsed into another category ("not accepting consumer responsibility"). Because they did not clearly fit into either category, "undecided" responses were excluded from analyses with collapsed categories. Since "undecided" responses were excluded from comparison of specific rights and responsibilities, percentages of the two collapsed categories did not total 100%.

To determine overall acceptance of consumer rights and responsibilities, percentages were summed for each acceptance and non-acceptance category, and mean percentage scores were calculated. Likewise, mean percentage scores were calculated for the "undecided" category.

Findings

Consumer Rights

Based on mean percentage scores, 76.0% strongly accepted and 16.0% generally accepted consumer rights. Three percent reported not accepting consumer rights, and 5% were undecided.

Respondents differed in their acceptance of specific consumer rights. Acceptance of specific consumer rights ranged from a high of 100% with all of the respondents agreeing consumers should have a clear set of instructions for assembling products, to a low of 76% agreeing that only safe toys and tools should be allowed on the market (see Table 1).

Table 1. Percent Accepting Consumer Rights.

%	Statement Pertaining to Consumer Rights
100	When purchasing an item to be assembled, I expect to be provided a clear set of instructions. (A)
99	If I am overcharged for an item, I expect the error to be corrected. (B)
98	You and I have the right to breathe healthy air. (C)
96	Manufacturers should provide labels on clothing indicating fiber content and cleaning and laundering instructions. (D)
93	Government should consider the interests of consumers in the development of policies and legislation. (E)
92	The consumer has the right to expect any item purchased to perform the function for which it was designed. (F)
80	The responsible consumer should not have to pay more for items because other people damage and steal similar goods. (G)
76	Only safe toys and tools should be allowed on the market. (H)

Note. Letters in parentheses following each statement are to assist in identifying corresponding responsibilities in Table 2.

Consumer Responsibilities

Only 35.6% strongly accepted and 24.8% generally accepted consumer responsibilities. On the other hand, 12.9% indicated strong nonacceptance and 11.9% general nonacceptance of consumer responsibilities, and 15% were undecided.

In contrast with the high acceptance of specific consumer rights, students reported lower acceptance of specific consumer responsibilities. Percentages ranged from 8% indicating that if they were unsatisfied with a purchase, they would not notify the seller, to 67% agreeing that if their muffler and tailpipe needed to be replaced, but money was not available, no one had the right to prevent them from driving the car (see Table 2).

Comparison of Specific Consumer Rights and Consumer Responsibilities

All respondents expected to be provided a clear set of instructions when purchasing an item to be assembled (see Table 1). However, nearly one-fifth would expect a piece broken during assembly to be replaced without cost (see Table 2), even if instructions were not followed. Participants wanted instructions to be provided, but some were unwilling to accept responsibility for using available instructions.

When overcharged for an item, 99% expected the error to be corrected. However, 42% felt no obligation to return items for which they inadvertently had not been charged. Apparently, respondents wanted businesses to correct wrongs but did not feel this practice should be mutual.

Virtually all participants (98%) felt consumers have the right to breathe healthy air, while only 67% thought cars that needed muffler and tailpipe replacements should be kept off the road. Thus, respondents wanted healthy air but some lacked commitment to keep it clean.

Most respondents (96%) concurred that manufacturers should provide labels on clothing indicating fiber content and care instructions. However, 24% expected to receive money back if a shirt shrank when laundered, even if the care label was not followed. Thus, most participants wanted information, but fewer than half were willing to accept responsibility for using information.

Table 2. Percent Not Accepting Consumer Responsibilities.

% 28	Statement Pertaining to Consumer Responsibilities
8	If I am unsatisfied with a purchase, I wouldn't notify the seller if I thought my money wouldn't be returned. (F)
19	If I purchase an item which has to be assembled and break a piece in assembling it without following instructions, I would expect to have the piece replaced without cost. (A)
20	If my eye was injured by a rock thrown by the lawnmower, I would sue the manufacturer of the mower even though I had removed the safety shield from the mower. (H)
24	A new cotton shirt shrinks when laundered. Even though I did not read and follow the laundering instruction label, I expect the place of purchase to give me another item or return my money. (D)
24	It is okay to cheat on a test or income tax return if you can do so without being caught. (F)
25	If while shopping, a person drops fire from a cigarette on a garment and burns a hole or gets lipstick on a garment in the dressing room, the person should feel no responsibility for paying for damage. (G)
28	I have so many bills that I cannot make my car payment. However, this is the finance company's problem because they were too liberal in giving me the loan. (F)
31	If I observed someone shoplifting, I would probably act like I did not see this happen. (G)
31	A person signing a contract without understanding it should not be held responsible for the agreement. (F)
32	I purchase at least \$50.00 of groceries at the same store each week. Therefore, I have no qualms about sampling items like strawberries and grapes in the produce section. (G)
42	I ordered one package of socks containing three pair and received three packages, but was only charged for one package. I do not feel any need to return the items not paid for. (B)
58	Writing to government officials is useless, as they won't listen. (E)
67	If my muffler and tailpipe need to be replaced, but I do not have the money for replacements, no one has the right to prevent me from driving this car. (C)

Note. Letters in parentheses following each statement assist in identifying corresponding rights in Table 1.

Ninety-three percent thought government should consider the interests of consumers in development of policies and legislation; however, more than half (58%) thought writing to government officials would be a waste of time. Again, many consumers want the right to be heard, but fewer are willing to accept the responsibility of voicing their opinions.

Most (92%) expected that any item purchased should perform the function for which it was designed. A small percentage (8%) said they would notify the seller of dissatisfaction with a purchase only if their money was sure to be returned. Thirty-one percent stated that a person signing a contract without understanding it should not be held responsible for the agreement. Twenty-four percent believed it was acceptable to cheat on a test or income tax return, and 28% stated it was the finance company's fault for being liberal in giving a loan if the consumer could not make a car payment. While many respondents felt businesses should be honest and fair toward consumers, some showed an unwillingness to accept the responsibility of treating businesses fairly.

Eighty percent of the respondents thought responsible consumers should not have to pay more for items because other people damage and steal similar goods. However, 32% would have no qualms about sampling items in the produce section of a store where they regularly shopped. Furthermore, 31% would act as if they did not see anything if they observed someone shoplifting, and 25% felt a person who dropped fire from a cigarette on a garment or got lipstick on a garment while shopping should not feel any responsibility for paying for the damage. Hence, most respondents did not want to pay more for other consumers' mistakes, but nearly one-third did not feel those responsible for the damage should pay either.

The majority (76%) thought only safe toys and tools should be allowed on the market. Twenty percent were unwilling to accept responsibility for being injured by a rock thrown by a lawn mower if they had removed the safety shield. In this case, similar numbers of consumers were willing to accept both the right to safety and the responsibility for safety precautions.

Conclusion and Implications for Consumer Educators

Students in the present study were more willing to accept their consumer rights than their consumer responsibilities. Furthermore, these students appear to be less willing to accept their consumer rights and responsibilities than were adults in the 1970s. In an earlier study, Davis (1979) found that 95% of participants accepted consumer rights while 74% accepted their responsibilities. In the current study, the same tendency is noted, with 92% accepting rights and 61% accepting responsibilities. Thus, there is a continued need for consumer education focusing on consumer rights and responsibilities. Consumer educators might include information about rights and responsibilities and discuss the ethical and moral implications of accepting them.

Educators may use the survey items as a useful tool. For example, students might be given a list of consumer rights and responsibilities and asked to match each right or responsibility with the appropriate statement. Students could be divided into small groups, with each group assigned to develop more statements for a right and its accompanying responsibility. The new food label is a timely example of the consumer right to be informed. An accompanying responsibility would be use of the label as a tool to exercise more control over food choices and responsibility for what is consumed.

It is suggested that future researchers might use a random sample of students throughout the United States. Data analysis could detect whether relationships exist between willingness to accept consumer rights and responsibilities and selected demographic variables, particularly age. Results of this analysis could target populations in need of education involving consumer rights and responsibilities.

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