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I hereby recommend that the thesis prepared under my supervision by RAY G. PRICE

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CURRICULUM PRACTICES IN CONSUMER EDUCATION

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by

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CHAPTER I

FORMULATION AND DEFINITION OF THE PROBLEM

Purpose of the study.— The purpose of this study is to survey and to make readily accessible to teachers, curriculum workers, and other educators current curriculum practices in consumer education. Current textbooks, courses of study, and research studies in consumer education are analyzed to determine present practices with respect to objectives, content, methods, and evaluative procedures at the high school and college levels.

Specific problems.— Answers to the following specific problems are sought in each of the indicated areas.

I. Objectives of consumer education

   A. What do research, college and secondary-school textbooks, and courses of study reveal regarding objectives?

      1. How are objectives determined?

      2. What does an analysis of general and specific objectives reveal?

      3. To what extent do the objectives in textbooks and courses of study agree with those contributed by research?

      4. How do the objectives in textbooks and courses of study compare with objectives established by means of expert opinion?

II. The content of consumer education

A. What do the analyses of research studies, courses of study, and textbooks reveal as to the development of curriculum materials?

1. What techniques are used as a basis for determining curriculum content?

2. What topics are emphasized at the various levels?

3. How does the content of textbooks and courses of study compare with content established by means of expert opinion?

III. Methods and classroom prowedures

A. To what extent are instructional procedures suggested?

1. What types of methods are advocated?

2. What classroom activities are recommended?

IV. Evaluation procedures

A. What is the evidence with respect to evaluation and measurement of the outcomes of instruction?

1. To what extent are testing procedures suggested?

2. What evaluations of pupil outcomes have been made?

3. What instruments for appraising pupil progess have been developed?

<u>Need for the study</u>.-- The very fact that there have been more than two hundred research studies completed in consumer education from 1924 to 1941 is evidence of the interest in this particular phase of education. Since these studies are widely scattered throughout the educational literature and a large percentage are in the form of theses, the results are not readily available to most teachers and administrators.

Harap's investigation (119) of the courses of study in consumer education and the rather limited study by Kent (137) are the only published research similar to the present study.

Since there is considerable activity on the part of teachers in organizing a program of consumer education and in giving their present courses a new emphasis, this survey and analysis of current trends should be of value to such workers. At the end of a ten-year period of active production of research, textbooks, and courses of study in consumer education, it is essential to analyze and interpret this educational development. Most of the textbooks in consumer education have appeared since 1930. This survey should reveal a definite pattern of the scope and trend of consumer education.

Related Studies

Practically all of the research studies in consumer education have been made in the past twenty years, 1924-1944. The publication of Harap's study, *The Education of the Consumer* (118) in 1924, was the first significant investigation emphasizing the need for educating the consumer. Koos (139) refers to this study as probably having "more influence in arousing interest in the neglected area of the curriculum than any other single event."

Because of the restrictions on printing of certain bulletins for the duration of World War II, the publication of the annual *Bibliography of Research Studies in Education* (Office of Education) was suspended with the 1941 issue. Since no other source contains a complete listing of graduate theses, it was not possible to obtain an accurate compilation of the number of investigations in consumer education after 1940. The number of research studies (chiefly theses) in this area through 1940 is shown in Table 1.

TABLE I

NUMBER OF RESEARCH STUDIES IN CONSUMER EDUCATION, 1926-1940

Years	Number of Studies
1926 - 1928	8
1929 - 1931	13
1932 - 1934	22
1935 - 1937	42
1938 - 1940	120
Total	205

An analysis of related studies pertaining to objectives, content, methodology, and evaluative procedures is presented in the appropriate chapters devoted to these phases of the curriculum in consumer education. Comparison and evaluation are facilitated by including the survey of related research with the analysis of textbooks and courses of study in subsequent chapters.

Classification of research studies.-- The research studies analyzed in this investigation are classified in Table 2. As to frequency of investigation, the need for consumer education, which is discussed in detail in Chapter II, has received the greatest attention on the part of

TABLE 2

TOPICAL CLASSIFICATION OF RESEARCH STUDIES
IN CONSUMER EDUCATION, 1926-1944

Areas of Research	Number of Studies
The consumer movement	10
Consumption activities of pupils	16
Buying habits	35
Abilities of pupils and parents as consumers ..	15
Changing economic conditions	9
Pupil opinion	7
Opinion of educators	6
Changes in educational philosophy	5
Present school practices	15
Objectives of consumer education	15
Content of consumer education	85
Methodology and classroom procedures	12
Evaluation in consumer education	8
Research summaries	6
Bibliographies	11
Total	255

research workers. This is expected in a new area of education that is attempting to find a place in the curriculum. Many writers have devoted considerable time and effort to the task of providing evidence of the need for more adequate preparation of the individual as a consumer.

A major area of investigation is the development of courses of study and investigation of curriculum materials. Objectives, methodology, and evaluation have not received proportionate recognition by investigators.

Research summaries.-- There are six recent summaries of the research in the field of consumer education. In 1940 three such summaries appeared (76, 77, 110, 134, 164, 167). De Brum and Mendenhall (76) conclude that:

> 1. There are no studies sufficiently adequate in coverage to give an authoritative picture of consumer education in the national scene. There is a need for a carefully planned national survey which would explore content, scope, and sequence of consumer training.
>
> 2. Consumer education is spreading and taking root in the schools of our nation.
>
> 3. The popularity of summer school work in consumer education is evidence of growing teacher interest in the field.
>
> 4. From coast to coast come reports of an enthusiastic reception of consumer courses on the part of high school boys and girls.
>
> 5. In secondary schools, business education departments probably are showing the greatest progress in the development of individual courses.

In a review of studies to determine the growth of consumer education in the schools Jones (134) concludes that:

> From the findings of the various studies made, the study of the consumer education organizations, and the interest shown in consumer education by representatives from the various phases of life, it can be concluded that consumer education is growing; although it has not reached the stage of perfection, it is progressing in that conferences are being organized, studies are being made, and the public is being made more aware of the need of consumer education through periodicals and radios.

In the summary of research relating to consumer education, published in the Encyclopedia of Educational Research (167), studies pertinent to problems of choice making, buying goods and services, and the teaching of consumer education are reviewed.

In 1942 De Brum and Wilson (77) with the aid of several critics reviewed the status of consumer education, and summarized a number of investigations. This report discusses objectives, content, and organization of consumer education at the elementary, high school, college, and adult levels.

Graham (110), in reviewing the pertinent research, outlines the need for and objectives of consumer education, and identifies some of the investigations dealing with the consumer, in terms of income, standard of living, and prices.

In 1943 a published study of consumer education was sponsored by the Society for Curriculum Study (164). A chapter devoted to a summary of research deals with the areas of consumer needs, present school practices, curriculum materials, methods, and evaluation.

Bibliographies.-- Several governmental agencies have contributed valuable bibliographies in various areas of consumer education. The Consumers' Counsel has published a series of three bibliographies. Consumers' Bookshelf (233) lists sources of free or low-cost publications on buying, budgeting, credit, medical care, standards, grades and labels, and aids to teaching consumer education. Cooperative Bookshelf (234) contains an annotated list of publications on consumers' cooperation of the Federal Government. Materials for Consumer Education (235) is especially helpful to the teacher of consumer education. It contains an annotated list of consumer materials, including textbooks, courses of study, surveys, films, and radio programs.

One of the most extensive and inclusive bibliographies in this area has been compiled by Mann (156). Approximately two thousand titles have been classified and annotated under the headings of consumer economics, information on purchasing, and teaching consumer education. The titles include books, pamphlets, articles, reports, and monographs.

The Consumer Division, Office of Price Administration (177), has compiled an annotated list of free and inexpensive materials of service to individuals and consumer groups interested in the consumer and the war.

Loeta Johns (164) prepared the bibliography for the publication of the Society for Curriculum Study, Consumer Education. This annotated list includes: (1) bibliographies, (2) periodicals, (3) accounts of what the schools are doing, (4) proceedings of consumer conferences, (5) courses of study, (6) textbooks and workbooks, (7) background materials for teachers, and (8) audio-visual materials.

Salsgiver (206) presents facts concerning organizations that provide consumer material, and includes annotated lists of the materials of fifty-seven such agencies.

Dale and Vernon (73) have published a summary of selected articles on consumer education that appeared in magazines between 1936 and 1940.

A number of bibliographies on selected phases of consumer education have been compiled. Oakes (175) lists books, articles, public documents, reports, pamphlets, and unpublished material on federal pure food, drug, and cosmetics legislation. Brewington and Knisley (26) have annotated a list of over five hundred titles under the heading of The Social Concept of Money.

Sources of Data and Procedure

The primary sources of data for this survey consist of high-school and college textbooks, courses of study, published tests, and research studies.

Obtaining courses of study and curriculum materials.-- The collection of courses of study in consumer education was started in 1940. Since that time, whenever it was learned that a particular school had developed curriculum materials, a request was made for a copy. In the fall of 1943 a concentrated effort was made to collect all available courses of study and other materials in consumer education.

The sources and methods used to canvass schools that might have consumer materials are as follows:

1. A list of 390 high-schools and junior colleges engaged in teaching consumer education as a separate course, as revealed by the Briggs survey.

2. A list of two hundred high schools and colleges engaged in teaching consumer education provided by Consumers Council Division, Agricultural Adjustment Administration.

3. A list of high schools and colleges engaged in teaching consumer education, from the files of the Institute for Consumer Education, Stephens College.

4. A request, sent to the superintendent of schools of all cities over 100,000 population, for any local courses of study in consumer education.

5. A list of consumer courses of study secured from the curriculum laboratory, Teachers College, Columbia University.

6. A list of consumer courses of study collected by Henry Harap, George Peabody College for Teachers, Nashville, Tennessee.

7. A request, mailed to each state department of education, for state courses in consumer education.

From these sources new leads were often suggested; for example, on several occasions a state superintendent sent a list of schools in his state that might provide consumer materials.

It is believed that the courses of study and materials reported in the chapters to follow constitute a reasonably complete representation of curriculum materials in consumer education, although of the schools teaching separate courses in consumer education relatively few have prepared course of study materials.

Many of the materials received were not complete enough to be classified as courses of study. Throughout subsequent chapters the teaching materials analyzed are referred to as "courses of study", "course materials", and "courses". These terms are used interchangeably, in order to avoid the use of the more accurate but longer expression, "courses of study and other curriculum materials." This terminology has precedent in dealing with curriculum investigations, as found in Leary's analysis of 1,660 courses of study (145).

A list of schools that forwarded curriculum materials may be found in the bibliography.

Obtaining information about schools and courses of study.-- Certain information not usually found in courses of study was desired. It was considered important to collect data concerning size of school, responsibility for preparing the course of study, and method of choosing objectives and content. This information was secured by forwarding a questionnaire (see Appendix, page 237) with each request for courses of study.

Textbooks.-- All published general high school consumer textbooks are analyzed. Two factors were instrumental as criteria for selecting the books used: (1) Is it intended as a high school text? (2) Is it a general consumer book? On the basis of these criteria several books were omitted from the study. As an example, Consumer Mathematics, Consumer Science, and Personal Economics are high school consumer textbooks; however, they are a specialized subject-matter approach to the problem. These three texts are not considered to be "general consumer books."

One textbook stated in the preface that "it may be used as a text-book by adult consumer education groups or in the consumer economics courses of senior high schools and senior colleges." Upon examination of this book it was decided to include it with the college texts. All other books included in this study are specifically written for either high school or college level.

The selection of college textbooks presents a more difficult problem. Some of the college books approach the subject of consumption from the viewpoint of economic theory, others from the standpoint of "the market", and still others use a "financial" approach. After carefully reviewing the books, eleven were selected as best meeting the requirements of a general course in consumption. A review of consumer books by Andrews (173) proved a valuable aid in selecting the college textbooks.

Use of expert opinion.-- The opinion of experts is used to establish criteria for evaluating courses of study and textbooks. Expert opinion frequently has been utilized by curriculum investigators in the social studies field; for example, Charters, Bagley, Horn, Billings, and Rugg used consensus of opinion of experts as a basis for determining social studies content (167).

In the present study, twenty-one authorities in consumer education are selected as a "jury" to evaluate and determine objectives, content, and teaching method and activities for high-school and college courses in consumer education. The selection of these experts is based upon their writing and research in the field. The "jury" is comprised of representatives from the departments of business, social studies, home economics, and education. Seventeen of these authorities responded, and their opinions are used in establishing criteria for evaluating objectives and content in courses of study and textbooks. A list of these experts may be found on page 238 of the Appendix.

Delimitation of the Study

No attempt is made to survey the numerous courses of study and units of work in consumer education at the elementary-school level.

Only consumer books specifically written as texts are thoroughly analyzed.

The analysis does not cover all available courses of study, but an adequate sampling of the various types of schools and of different sections of the country is included.

Organization of the study.-- In the chapters to follow the data are organized to present the background and present characteristics of consumer education:

1. Historical highlights of the consumer movement, the relation of consumer education to the consumer movement, evidence of the need for consumer education, curriculum trends and consumer education, and curriculum organization of consumer education.

2. Characteristics of the course materials, such as geographic distribution of the materials, mechanical features and form, and completeness of the courses of study.

3. Objectives of consumer education, as found in textbooks, courses of study, and the research.

4. Content, teaching methods and activities, and evaluative procedures of consumer education.

CHAPTER II

BACKGROUND AND STATUS OF CONSUMER EDUCATION

This chapter discusses briefly the economic position of the consumer, the consumer movement and its origin, progress, and present status. Groups associated with, and providing the leadership for, this new economic thinking and action are identified. The relationship between the education of the consumer and the broader consumer movement are considered. The need for, and the development of, consumer education in the schools are outlined.

The Economic Position of the Consumer

The consumer is potentially an important economic force in society. Because of the character of our economic society today, the consumer does not occupy the strategic position often attributed to him. Only through enlightened and intelligent action can the consumer attain his rightful status in the economic relationships of society. Some of the special difficulties of the consumer are presented in the paragraphs that follow.

Conflicting interests of producers and consumers.-- The motivating force of producers is profits. The interest of producers is in seeing that the consumer buys those commodities which yield the most income.

> Producers voluntarily modify their conduct to the consumers' advantage only when such modification furthers their private ends. If it were not for the necessity of future sales, in most cases the selling of goods would proceed on an absolutely unscrupulous basis (275).

The consumer, on the other hand, is interested in obtaining the best commodity at the lowest price to satisfy a particular need. The conflicting interests of producers and consumers are such that the consumer is trying to get all he can for money expended and the producer is trying to get all the money he can for commodities sold. "The buyer can expect no quarter from the enterpriser, and he will do well to remember that the productive system functions today not to satisfy his wants but to make profit for its owners" (276).

The consumer is interested in large-volume production at the lowest possible prices. At the same time the interests of the producer are in restricted output with higher prices and greater profits.

The lack of free competition.-- The old, classical economic theory held that, by the process of free competition and rivalry between sellers, the consumer could rely upon adequate protection from high prices, poor quality merchandise, and inadequate commodities. In other words, there are those economists who insist even today that competition is the safeguard of quality and business success a guarantee of integrity.

There is much evidence to support the contention that today free competition is not operating in the best interests of consumers. Such factors as trade associations, tariffs, patents, and concentration of economic power tend toward monopolistic practices that set up formidable barriers against consumer welfare.

> The competitive ideal of the economists is seldom, if ever, fully realized in actual market practice. Perfect competition is non-existent. Lack of complete information on the part of buyers and sellers, unfair practices in selling, monopolistic conditions, and certain government activities prevent the existence of perfect competition (268).

Along with the trend toward greater restriction of competition, the opportunity for positive action by consumers for a better economic life is much less likely to be present than when more competition prevails.

Limited income.-- Income has always been a barrier to adequate satisfaction of consumer wants. The poverty of a larger number of consumers places serious restrictions on their ability to provide fully for their needs.

In discussing the need for providing for higher and more stable income, Waite and Cassady point out that "consumption has an important bearing upon the quality of the people and that investment in human resources, not now made under the existing economic system, might yield larger returns than similar investments in capital equipment" (276).

The estimated cost of living in 1938 for a family of four at maintenance level was estimated at $1,260 (256). A report of the National Resources Committee (237) showed that the annual income of America's middle family of four in 1936 was $1,160.

Influences affecting consumer choice.-- Because of the many deep-seated factors affecting the choices made by consumers, freedom of choice is hardly a reality. Motives that control buying habits have their roots deep in tradition. The consumer seems to have made little progress in combatting the forces that control the choice of commodities and services.

Some of the most important forces affecting the freedom of consumers to choose what they want are identified by Gordon (271):

(1) inadequate incomes prevent many consumers from acquiring the decencies of life, with no opportunity to choose among other goods and services desired; (2) the tendency of producers is to make those goods that yield the greatest profit rather than that which will be of greatest benefit to consumers; (3) the power of habit and custom operates to restrict consumer freedom of choice; (4) emulation tends to restrict choices to a certain group; (5) there is a desire to consume conspicuously for the purpose of display rather than for utility; (6) the effect of fashion is strongly felt; and (7) advertising and various forms of selling methods have the ability to turn consumer choices to the advantage of the seller.

Changing fashion and style.-- By frequent style changes of many commodities, business has encouraged much waste through influencing consumers to discard useful articles. The rapid changes in clothing styles and new models of automobiles are commonly observed examples of this economically indefensible practice.

> Consumers with frugal habits are not a good market for those whose object is to sell as much as possible. A major part of many selling programs is to develop novelties, to encourage dissatisfaction with goods which are still serviceable, to create wants which will necessitate a greater expenditure in order to satisfy some need. For more than ten years the makers of eyeglasses have conducted a campaign to persuade the public that at least three pairs of glasses are needed, one for work, one for sport, and one for formal entertainment. The furniture industries have repeatedly campaigned to persuade people that their old furniture is out of fashion and should be replaced with new. The automobile industry has systematically varied hood lines, radiator ornaments, and hub caps in order to hasten the obsolescence of used cars. At annual conventions, tailors and shoe manufacturers have insisted that a great variety of garments is necessary if one is to be well dressed or well shod (229).

Complexity of the modern market.-- The market of today presents many problems and difficulties to one attempting to make intelligent purchases. Formerly, the buyer and seller were near each other. They lived in the same community, and each knew the other. The consumer knew from what and how his goods were made. The maker had specific instructions from the buyer as to what was wanted. Today the consumer and producer are separated by an intricate market organization.

The number of different kinds of goods available on the market has added to the already complicated task of buying. "It has been said that there are 350,000 different articles for sale in Macy's department store in New York City" (268). It is reported that there are on the market approximately 10,000 brands of wheat flour, 4,500 brands of canned corn, 1,000 brands of canned peaches, and 500 brands of mustard. Such a confusing array of products is perplexing to the uninformed consumer.

Selling methods.-- Consumers are always faced by the clever efforts of sellers to persuade them to spend. By means of persuasive selling methods, especially through advertising, the "entire apparatus of merchandising is devoted to creating wants, intensifying wants, keeping wants before the mind, dazzling the senses, persuading the will, and thus eventually making the sale" (229).

Caswell and Campbell (46) state that:

> It is a well-known fact that the claims of many of the most highly advertised products are utterly false. Yet, admonitions to buy product A or product B, or any one of the thousand other products, hammer at the consumer from billboards, magazines, newspapers, and the radio in a never-ending stream. The knowledge of the average consumer is entirely inadequate to cope with such pressure. The result is that both quality of product and protection of health are frequently sacrificed. Here is a great need for an organized educational program for the consumer.

The seller is a professional practitioner of all the clever schemes designed to catch the susceptible amateur, the consumer. The techniques of high-pressure selling have been extensively developed. Such practices are adapted to producer purposes, often at the expense of consumer needs. This enthusiasm to sell often leads to false and misleading representation of the goods. Emotional and psychological appeals rather than factual information about the commodity, with few exceptions, are the artifices of the persuasive seller.

In most instances the uninformed consumer is no match for the skillful advertiser and salesman. Under such conditions the consumer often buys what he does not want or cannot use.

Winkelhake (258), in a study of three hundred booklets used by teachers of home economics, found that only 25 per cent, in the opinion of specialists evaluating the material, were free from false, misleading, and unsubstantiated statements. Since these advertising materials were prepared especially for school use, it may be assumed that the results are somewhat more favorable toward advertising than if all available copy had been evaluated.

Misrepresentation and deception.-- Business has commonly practiced the art of misrepresentation and deception as a means of making profit. This desire for profits has led men to use almost every possible means to gain an advantage, either over their competitors or over the consumer.

Economic theory contends that competition will protect the consumer from these deceptive practices. Consumers are supposed to have the ability to weigh the values of the various commodities placed on the market and finally to select the best commodity at the lowest price. In this way the seller who misrepresents his merchandise or deceives the customer will finally be forced out of business by the honest seller.

However, this has not been the usual outcome. Because of the inability of the consumer to detect and to know the quality of the goods he buys, misrepresentation, deception, and even fraud can be practiced, not to the detriment of the seller, but often to his profit. In fact the "clever" advertisers and sellers have a very distinct advantage over the efficient producers. In such cases a highly advertised product of inferior quality may be sold for considerably more than a product of much better quality.

The uninformed consumer.-- Most consumers today are not intelligent buyers. In fact they have been referred to as "economic illiterates" and, even worse, as "economic imbeciles". Coles describes the limitations of the present-day consumer as a buyer:

> On the whole, consumer-buyers are not informed regarding either the economic factors affecting their tasks or the practical problems of choosing goods day by day in the market.
>
> Consumer-buyers do not always carefully determine their needs. When they go to the market they have not analyzed what they want goods for and are, therefore, not able to select qualities best fitted to their needs. They are not familiar with the operation of the agencies which serve them. They know little about selling tactics and efforts to influence their choices. They are gullible in believing what sellers tell them about goods they buy, the elements of marketing costs, and the effect of their buying habits on these costs. Consumer-buyers are not well informed regarding the laws operating for their protection, the methods by which these laws are enforced, or their responsibility for effective enforcement.
>
> Many consumer-buyers are not able to recognize cuts of meats or different varieties of foods offered. They cannot identify textile fibers. They do not know how to judge construction of mechanical devices. They do not know what to look for on labels of different goods. They do not know when "style" features of goods are important and when they are unimportant. They do not know the meanings of grade marks and how the use of standards helps them in buying. They are not able to recognize even the most obvious frauds or to detect misrepresentations (268).

This lack of ability of the consumer to act intelligently in dealing with his many problems places him at a distinct disadvantage in the market. The economic changes that have taken place present difficulties to consumers in many instances, because consumers have failed to consider their interests as consumers. Consumers have not taken steps to become informed, or to take intelligent action with respect to their position in the economic relationships of society. One of the most important difficulties that confronts the consumer today is his own ignorance.

The Consumer Movement

Early development.-- In 1776 an English economist, Adam Smith (209), said that "consumption is the sole end and purpose of all production; and the interest of the producer ought to be attended to only so far as it may be necessary for promoting that of the consumer." This statement has been widely quoted by leaders of the consumer movement through the years since 1776 to the present time.

The Constitution of the United States (1787) contained in Section 8 this provision in the interest of the consumer: "The Congress shall have power to fix the standards of weights and measures."

In the early part of the nineteenth century, the first cooperatives were organized. The first cooperative building loan association was formed in 1831. In 1845 the first consumers' cooperative store was organized, based on the principles of the Rochdale, England, cooperative stores.

The National Consumers League was organized in 1898 for the purpose of improving the labor conditions under which consumer goods were produced.

In 1904 the General Federation of Womens Clubs became interested in consumer problems to the extent of organizing a pure food committee.

Although there was some scattered and isolated activity in behalf of the consumer up to 1900, the most intensive effort of the early days of the consumer movement developed in 1906.

> Many sporadic efforts on behalf of the consumer appeared during the past four or five decades, which also helped to establish an interest in consumer problems. The outstanding example occurred during the passage of the first food and drug act in 1906. In the long crusade for a better law to protect the consumer from dangerous and adulterated foods and drugs, Dr. Harvey Wiley was the most prominent figure. His numerous scientific reports on food adulteration while he was chief of the Bureau of Chemistry prepared the way for general activity. The years immediately preceding the passage of the act were marked by great agitation for consumer protection. It was, in fact, dubbed an era of "muckraking" in which the press took up cudgels strongly for the consumer.... In 1906 Upton Sinclair's book The Jungle became a best seller. It drew attention to conditions in the meat-packing industry which made the need for consumer protection apparent. The American Pure Food League was organized by groups such as the General Federation of Women's Clubs, the National Consumers League (which recognized the importance of this issue to the workers living), and the State Food Commissioners, in order to coordinate their work .... In spite of determined opposition, the general excitement of the public made the drive for its passage irresistible (212).

The first credit union for consumer cooperative deposit and loan service was established in 1908. The following year the American Home Economics Association emerged to "mark a turning point in home economics education as consumer education" (242). This association has added considerable influence and weight to the consumer movement.

This group, with a membership of 15,000, is an active and potent force, especially in the area of textile standards.

The Cooperative League of the United States was established in 1915. The primary purpose of the League was to promote the cause of consumer cooperation. The consumer cooperatives have always been considered as an important part of the entire consumer movement, working closely with various consumer-interest groups. In fact, cooperatives are the pioneers in consumer organization.

The early development of the consumer movement was by no means in the form of a well organized consumer-action group, but in the main consisted of occasional "flare ups" on the part of a small number of consumers with some special interest. The various groups emphasized different phases of consumer interest, such as cooperatives, labor problems, and textiles. Many of these early consumer groups are still active today.

Later developments of the consumer movement.-- From 1920 to 1940 the consumer movement was considerably more vigorous than in its early days. This period saw many developments that enlightened the consumer regarding some of his problems, which resulted in many new "converts" and a more realistic interest in improving the position of the consumer. It was possible to clarify and unify some confused and scattered objectives that had originated with the early groups associated with the movement.

Two books, A Theory of Consumption (1923) by Hazel Kyrk and Education of the Consumer (1924) by Henry Harap, had considerable influence on the thinking of leaders in the consumer movement. However, the publication in 1927 of Your Money's Worth, by Chase and Schlink, gave a popular impetus to the consumer movement. This book was a best seller to the extent of over 100,000 copies, and a Book of the Month Club selection.

> Simon Legree and Eliza-crossing-the-ice in Harriet Beecher Stowe's classic may have roused grandma's crusading zeal back in 1852, but grandma's desire to Do Something About It pales into insignificance alongside mother's when Mr. Chase (who had been on the staff of the Federal Trade Commission) and Mr. Schlink (who had been with the National Bureau of Standards) first told her that the soap which made her so popular at the dance was made with "a little creosol, a common and cheap disinfectant recommended by the Government for disinfecting cars, barns and chicken yards"; that the Journal of the American Medical Association had said that $495 worth of Listerine had the antiseptic action of a cent's worth of corrosive sublimate and that its effect was mainly to "cover one smell with another"; that rice, wholesaling at 7¢ a lb., became puffed rice to the tune of 61¢ a lb., that the best and safest mouthwash was a little warm water with salt.
>
> ... They could not have known that their book would become the handbook of hundreds of thousands of embattled housewives, farmers, teachers, professional economists, and all the other special interests represented in the consumer movement today. ... Prof. Robert S. Lynd of Columbia University aptly calls it "the Uncle Tom's Cabin of the Consumer movement" (65).

As an outgrowth of the many inquiries on how to buy intelligently, from readers of Your Money's Worth, Consumers' Research, Inc., headed by Schlink, was organized in 1929. This was the first professional consumer organization set up to test consumer goods and to sell the results of laboratory tests to subscribers in the form of a monthly bulletin.

In 1931 the McNary-Mapes Law was passed, which provided minimum standards for consumer goods by requiring a statement on the label of below-standard-quality foods. This legislation represented a compromise with the demands of consumer groups for government grades for certain consumer goods.

The Intermountain Consumers Service of Denver, Colorado, was established in 1932. This was the second consumer-commodity testing agency to engage in rating products on the basis of scientific tests.

During the same year E. J. Lever, a former vice-president of Consumers' Research, launched Cooperative Distributors at New York City.

This consumer organization sold tested goods by mail on a cooperative basis.

The year of 1933 was extremely fruitful in vigorous consumer activity. First, John Schlink in collaboration with Arthur Kallet, secretary of Consumers' Research, brought out 100,000,000 Guinea Pigs, which reached a circulation of well over 250,000. This book was "not only the most popular, but also the most virulent of all the anti-advertising consumer books" (65). It stimulated many more people to "throw in" with the consumer movement, and added pressure for a new food and drug law to replace the then antiquated law of 1906.

The Tugwell bill, as the first draft of the new food and drug law was called, appeared in 1933, shortly after 100,000,000 Guinea Pigs. Its provisions were so drastic that advertisers said it must have been written in collaboration with Kallet and Schlink. Actually, of course, it was not, though it might never have been seriously considered if it were not for the influence of their book (65).

It was in 1933 that the Consumers Advisory Board was established by the government as a part of the recovery machinery. The Consumers Counsel of Agricultural Adjustment Administration was established with the publication of a bi-monthly magazine, Consumers Guide, which provided helpful unbiased material for consumer-study groups.

A third consumer rating agency, Consumers Union, was established in 1935 under the leadership of Arthur Kallet, formerly associated with Consumers' Research. When the National Bituminous Coal Act of 1935 was passed, special provision was incorporated as a part of the law for consumer representation in the form of a Consumers' Counsel. The Counsel was empowered to represent the consumer point of view at all hearings. Several educational projects were sponsored to inform the consumer concerning more intelligent use and selection of coal.

In 1936 an important study of consumer-spending habits was made (237). This report was significant for its factual data on consumer incomes; for example, one-third of the people do not have an adequate income for the bare necessities of life, and consumers do not always choose wisely.

There were no organizations of national character representing the general interests of the consumer. In 1937, as an outgrowth of a local New York consumer group, the Consumers National Federation was formed. Helen Hall, director of Henry Street Settlement, was the chairman and Robert S. Lynd of Columbia University was vice-chairman. "The Federation seeks to give coherence and focus to the consumer movement by providing centralized services of information and education " (212). However, the consumer-group membership of the Federation remained almost entirely local.

In an attempt to bring about closer understanding and cooperation between business and the consumer, a Consumer-Retailer Relations Council was organized. In 1939 the name changed to Consumer-Retailer Council. To date (1944) the council has been concerned almost entirely with research in the area of informative and grade labeling. Concrete evidence of the work of this committee has been realized in the form of improved labeling by many manufacturers.

In 1937 the Institute for Consumer Education, financed by the Alfred P. Sloan Foundation, was established at Stephens College:

> Although the institute does not represent any organized group of consumers or educators, the first National Conference on Consumer Education which was held under its auspices in the spring of 1939 brought together over 500 consumer educators, club leaders, government workers, labor representatives, scientific workers, and others interested in consumer problems and consumer education. This informal educational

gathering served to give an impetus and coordination to the movement as a whole (212).

In 1938 the new Food, Drug, and Cosmetic Act, which had first been drafted in 1933, was finally passed by Congress. "The five-year struggle which took place from the time the first bill was introduced in 1933 until its final passage in 1938 did a great deal toward consolidating elements in the consumer movement and toward giving it recognition as a force to be reckoned with in the political world" (212).

At the same time the Wheeler-Lea Act was passed, giving to the Federal Trade Commission control over the regulation of advertising in the interest of consumers.

The League of Women Shoppers held its first national convention in 1938. Although the League is primarily interested in labor problems, it has actively supported many consumer issues.

In 1939 the Consumer Education Association was organized. The Association published a monthly journal devoted to problems of consumer education. The membership consisted mostly of teachers, although a considerable number of the members were associated with the consumer movement.

<u>The consumer movement after 1940</u>.--- It is the belief of many consumer leaders that the consumer movement reached its peak in 1940. At that time the Consumers Counsel of the Agricultural Department, Consumers Counsel of the Bituminous Coal Commission, Consumer Education Association, and Institute for Consumer Education, along with several of the strong women's groups, were exerting considerable influence in behalf of the consumer.

Since 1940 the two government Consumers Counsels, the Consumer Education Association, and the Institute for Consumer Education, have become extinct. The discontinuance of these strictly consumer organizations was a severe blow to the movement. The loss of the leadership assumed by Institute for Consumer Education in the few years of its existence was especially felt. However, in spite of these disappointing developments, the consumer movement is still a potent economic force in America.

In May, 1940, President Roosevelt named an advisory Commission on economic problems, consisting of seven members. One of these commissioners was Harriet Elliott, who was charged with the responsibility for protecting the consumer. Later the Office of Price Administration was established with a Consumer Division headed by Harriet Elliott. For a short time this agency contributed valuable leadership in the consumer movement. "The current stimulation to consumer activity among adults, both men and women, received from the Consumer Division of the Office of Price Administration attests to a new leadership in this agency" (164). The Division was unable to hold a place of leadership and finally "deteriorated from the function of protecting consumers to that of a propaganda information agency whose chief task has been to tell consumers about price control and rationing in such a way as to make them like it." *

Many cities, in cooperation with local Civilian Defense Councils, established Consumer Information Centers. These centers acted as

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*Leland Gordon, Professor of Economics, Denison University. "OPA'S Record." Address before the Annual Meeting of Consumers Union at New York City, June 22, 1943.

clearing houses for consumers who desired guidance in meeting their problems. Government literature was distributed through these centers. In many instances vigorous educational programs were conducted.

In June, 1942, at the National Conference on Consumers and the War, under the sponsorship of Consumers Union, the Council of Organized Consumers was established. The main function of the Council was to provide a medium of exchange for information on organizing consumer groups and successful group activities. The Executive Committee included representatives from labor unions, cooperatives, Farm Bureau, women's groups, and education. The Council was forced to disband because of lack of funds in March, 1944.

Labor unions have recently become interested in consumer protection. Many of the trade unions have established consumer committees. Donald E. Montgomery, former head of the Consumers' Counsel of the Agricultural Marketing Service, has been employed as the consumer representative of the Automobile Workers Union of the C. I. O.

In answering the question of what the consumer movement is, Harap reaches the following conclusion:

> It is an admixture of organized groups which contend that they ought to get more for their money and which are held together sporadically by common ends. The membership of the testing and rating agencies is the nucleus of the movement, but this is supplemented by a number of large and influential women's organizations. Governmental agencies, educational institutions and professional organizations contribute to the enlightenment of its members. The movement operates informally through conferences, legislative committees and study groups. Its spread has been achieved through the slow accumulation of sources of trustworthy information. It is opposed by elements in the business community, some of which have tried to impede its growth, while others have sought to befriend it. While the extent of the movement is exaggerated by the opposition, it is destined to become a growing force in our economic life (121).

The present status of the consumer movement has been accurately summarized by Warne:

> Though the consumer movement is a relatively recent growth, there seems little reason to doubt that, like the labor movement of the nineteenth century, it will pass from the stage of small, ill-coordinated, embryonic groups into a potent agency for extending the scope of our democracy (164).

Objectives of the consumer movement.-- The general objectives of the consumer movement are effectively summed up by Cassels in four words: income, information, integrity, and independence (45).

Consumers are interested in income. With over one third of the consumers in this country receiving inadequate incomes for a decent standard of living, in a "land of plenty," real income has become an issue of concern within the consumer movement.

Consumers want information. This objective is the most general characteristic of the consumer movement. The hopeless task of becoming a technical expert on all commodities bought by consumers has resulted in retaining the problem of standards and grades for consumer goods as a continuous rallying point almost from the beginning of the consumer movement. One of the long standing conflicts between consumers and producers is over the amount of information about commodities that should be made available to the consumer through labels.

This desire for information has been responsible for many of the educational programs sponsored by consumer-minded people. If consumers are to manage their economic lives to their own best interest, as well as that of the economic community and society as a whole, they need to be informed about general and personal economic affairs. This objective has had an important bearing upon consumer education as a phase of the consumer movement as a whole.

Consumers want integrity on the part of those with whom they deal. They are especially interested in the integrity of persons from whom they buy. Consumers have always been concerned over the advertising and selling practices of business concerns.

Consumers want independence. They wish freedom and independence to organize and be heard as a self-reliant group. They desire the opportunity and ability to make their own decisions as to what, when, and how they buy.

Consumer education and the consumer movement.-- Many of the factors responsible for the consumer movement have influenced to a considerable extent the rise of consumer education in the schools. The position of the consumer in our economic society has gradually changed as society has become industrialized.

Appropriate information for the intelligent appraisal of consumer needs and for selecting the right article from among the many offered on the market is generally lacking. Most of the available information is neither impartial nor scientific.

Certain economic developments are basic elements in both the consumer movement and consumer education: the increased complexities of our marketing system, the growing separation of consumer and producer, the multiplicity of new goods and services, and the scientific pressure of selling methods.

Consumer education is closely allied with the consumer movement and has been considered by many persons as an important phase of the entire movement. Only that aspect of consumer education associated with organized school programs will be considered in the discussion to follow.

Recognition of the Need for Consumer Education

It is expected that the interest of adult groups in their problems as consumers will influence educational practices. This consumer consciousness, brought about by the increased complexities of modern industrial society, has been recognized by educators as an area of instruction in need of attention.

Former President Hoover's Research Committee on Social Trends (187) concluded that: "Society is content to allow the buying of a living to remain, like health in the Middle Ages, largely an area of private chaos." Society today is no longer content with haphazard efforts at consumption.

Consumer ignorance perpetuates and even encourages undesirable economic and social practices. Uninformed consumers have a tendency to reward the unscrupulous and anti-social elements of society. Sloan (173) points to consumer education as a national necessity in arguing that "good buymanship is necessary to maintain free enterprise". Montgomery (173), in discussing the effect of consumer choices upon economic activity, declares that, "if consumers in making their purchases are voters who give approval to the goods and services that are offered to them, they are voters who cast their ballots after dark in polling places to which little light is admitted and most of that artificial". Koos (139) makes the following comment with respect to consumer illiteracy:

> A society or system leans on a very slender reed indeed if it must depend on consumer ignorance, especially in a country which is spreading other types of intelligence by rapidly extending the period of general and universal education to twelve or fourteen years. This important aspect of education is in need of vigorous expansion.

The fact of insufficient income to provide an adequate standard of living for the American people was first brought to the attention of educators by Henry Harap, with the publication in 1924 of Education of the Consumer. The combination of two handicapping factors (lack of adequate income and inability to choose intelligently) was pointed out in this first comprehensive study in consumer education. Harap in 1938 was of the opinion that the same conditions still existed:

> The need for consumer education is probably greater today than it was in 1924 when my study was first published.
>
> With an inadequate income, the average family is confronted with the immediate problem of attaining the highest level of living with its present resources. Day by day the great mass of people are blundering in their daily habits of consumption. Unwittingly, they reject beauty, health, and comfort. They are ignorant of the most economic habits of purchasing and using food, clothing, shelter, and fuels (119).

Various studies reveal specific data concerning the need for consumer education. These studies are analyzed under the following headings: (1) consumer activities of pupils, (2) buying habits, (3) tests of abilities of pupils and parents as consumers, (4) changing economic conditions, (5) pupil opinion, (6) opinion of educators, and (7) changes in educational philosophy.

Consumer activities of pupils.-- A number of studies of expenditures made by elementary, high school, and college students present conclusive evidence that young people of various ages are active as consumers. Many schools have used data concerning pupil expenditures as guides for establishing courses in consumption. Such information has been of value in establishing more functional objectives and content in developing consumer courses of study.

One high school discovered that 1,400 pupils were responsible for spending $17,000 a month (98). A group of eighty-one fifth and sixth-grade girls handled approximately $1,200 over a ten-week period (182). This same study revealed that, in more than 50 per cent of the homes of low income, pupils did practically all of the marketing for the family. From the results of a survey of the buying experiences of children in the elementary schools, Gavian concluded that : "Buying is undoubtedly a daily experience to a great many of the children questioned" (104).

Gillette (106), after surveying the buying of approximately three thousand elementary and secondary pupils, concluded that they were very active as consumers and needed help with their buying problems.

Buying habits.-- In an extensive study Phillips (184) observed consumer-buying problems of customers in a department store, conducted personal interviews, and analyzed consumer questions received through direct mail by magazines. She concluded that: (1) consumers apparently do not know their own minds and have difficulty in arriving at decisions; (2) consumers have difficulty in distinguishing between real needs and important values, and whims; (3) evidence of unbalanced interests among different members of the same family causes confusion and inefficient buying; (4) snobbery and foolish considerations of social prestige are causes of waste in buying; (5) consumers' love of bargains, special sales, and special prices often cause the purchase of merchandise that is not needed or which is undesirable for the purpose; (6) lack of informational background to get satisfaction out of their buying.

Harap (118), after a comparison of the economic habits of people with scientifically accepted standards of living, concluded that "certain consumption practices were extremely bad and should be discontinued; others were poor and should be improved; some were good but neglected, and should be developed."

As the result of a study of the business dealings engaged in by junior high school pupils, Farr (90) reported that pupils have many buying experiences, but are not adequately informed; therefore, they need a course in consumer education. Based on a study of the buying habits of 341 high-school pupils, Haas (112) concludes that they have little personal, social, or national sense of values and that there is urgent need for training these pupils. McClure (159), in a survey of buying problems of junior-college girls, reports that most of the girls had no plan for spending, were ignorant of quality, and in most cases wanted more training in buying. From an analysis of consumers' habits, MacKensen (153) indicates that a consciousness should be developed in students concerning the influence of consumer activities in bringing about improved buying conditions. Shaffer (207) concludes that high-school girls share the responsibility for buying a wide range of commodities, but the guides used for their buying are unreliable. In comparing the buying habits in textiles and clothing of home-economics students at the University of Tennessee, Sullivan (222) reports a need for more information and training in buying. Similar studies by Von Berge (243) and Yule (265) point to the need for consumer education, because of undesirable buying habits of boys and girls.

Studies of family budgets serve as a valuable source of data for evaluating consumer-buying habits. The most comprehensive investigation of consumer expenditures is reported by the National Resources Committee (238).

In a questionnaire study of the familiarity of 460 Missouri homemakers with brands, advertising, and labels (and use of these devices in buying food), Amburgey and Coles (8) find a need for a comprehensive program of training in buying for homemakers.

In a survey of the buying habits, activities, and attitudes of 527 families, Beighy (14) concludes that: consumers' buying habits are often influenced by superstitions, customs, advertising, and religion; consumers need to know how to judge, select, and buy food, clothing, housing, and other necessities of life.

Weikel (247) made a survey to determine the need for general business education in a rural community. He discovered that most of the activities of the people in the community were closely related to consumer education, and concluded that there was a real need for consumer education in rural communities.

Tests of abilities of pupils and parents as consumers.-- A number of investigations in different communities in Kansas and Nebraska by Campbell (40), McCoy (162), McCreary (163), Romey (201), Whitmer (253), and Worley (262), in which 984 high-school pupils and 372 parents were given a test in consumer economics, show a general deficiency in consumer knowledge and skills. The test used for these studies covered such topics as: budgeting, economic concepts, buying, insurance, home ownership, personal savings and investments, banking, credit, transportation and communication, and cooperative organizations.

The test results show that both groups have only a meagre knowledge of insurance, cooperatives, buying, credit, and transportation and communication. These studies present evidence of a definite need for more consumer and economic information on the part of the high-school pupils and adults tested.

In a series of studies by Heberling (125), Leith (149), McCormick (161), Robertson (199), and Thomas (225), in which both informational and attitude tests were administered to high-school pupils, are disclosed weaknesses in the areas of banking practices, investment methods and practices, legal relationships, money and prices, consumption, and marketing practices.

Changing economic conditions.-- At the beginning of this chapter, in discussing the economic position of the consumer, reference was made to certain economic factors that have been responsible for many problems of concern to the consumer. Several investigations have been specifically concerned with economic changes that affect the consumer.

Furr (99) reports that advertising has made the buying problems of the consumer enormously complex and increasingly difficult. Laxson (144) has based a course of study in consumer education on the following changes in conditions: (1) reduced income, (2) population trends, (3) importance attached to modern advertising, (4) housing conditions, (5) food consumption, (6) emphasis of modern dress on style rather than on quality of workmanship, (7) labeling and standardization of goods, and (8) medical care. After examining the influence of fashion on consumers and producers, Hall (114) concludes that fashion changes are beneficial to producers, but are costly to consumers. In discussing the nature of the modern economy, Norton (174) shows the need for education in problems of consumption and production.

Lynd (187), in his chapter on "The People as Consumers" in Recent

Social Trends, surveys the economic and social trends affecting how and what people consume. Lynd's summary of trends enumerates many of the changing economic developments that contribute to confused and undesirable consumption practices:

> From this necessarily compressed summary certain dominant trends emerge; the increase in national income and in the purchasing power of a large section of the population; an increase in the availability of consumer credit; a sharp increment both in volume and variety of consumers' goods available, necessitating choices among more kinds of ways of carrying on familiar processes than any previous generation has faced, and also acute choices between expenditures for familiar activities made possible by invention and technology; rising standards of adequacy and comfort in living, in the former case creating many new consumption necessities as in matters of diet and child care; changes in availability of goods related to developments in transportation, communication and merchandising, and also substantial differences in the pressure to consume many types of commodities owing to regional differences; a multiplication in the influences playing upon the consumer and shaping his habits, with an apparently growing sense of conflict in our urbanized, secularized culture at many points under these rival urgings; and a resulting seemingly greater susceptibility to change as indicated by swifter fashion changes and the reported rise in consumer fickleness.

The Educational Policies Commission in its report, Education and Economic Well-Being in American Democracy (169), enumerates the following conditions as obstacles to intelligent consumption:

> 1. The producer's estimate as to what consumer standards are may be poor, or he may not give them adequate consideration.
>
> 2. The consumer is confronted with such a range and variety of products that the difficulty of intelligent choice is greatly increased.
>
> 3. In the absence of effective testing and consistent standards of choice, the tendency is for the consumer to try first one brand and then another. This causes merchants to carry many more items than necessary which adds to the cost of retailing and hence tends to raise prices.
>
> 4. The close personal contact which once existed between buyer and producer is usually absent today. ... Rather, the buyer engages in an impersonal transaction in which his guide is often unsupported, conflicting, and meaningless claims of high-pressure sales organizations.

5. Consumer incomes are frequently not enough to purchase as much as industry can produce.

6. The desire for profit dominates sales effort. It seeks to influence consumers to buy things which yield the most profit. But these are not necessarily the articles which individuals most need and which they would buy if they were in a position to make intelligent choices.

7. A great deal of advertising is more concerned with popularizing nationally-known brands than with giving significant consumer information.

8. The rapid changes which have taken place in the production and marketing of goods and services have not been matched by similar changes in the education of the consumer and by the development of cooperative methods whereby he may make his will and wisdom effective.

Pupil opinion.-- In a follow-up study to determine the everyday living needs of the girl graduates of Woodstock, Illinois, high school Laughlin (141) reports that the girls need help in : (1) buying of food, (2) keeping of records and planning of personal expenditures, (3) making intelligent selection of clothes, and (4) availing themselves of reliable consumer information. In an analysis of the responses of forty-six Newport, Indiana, high-school pupils to a check list to determine the content of a general business course, Pickell (185) found consumer interests very high. From a follow-up study of business graduates Workman (261) reports a need for more emphasis upon general business information, so as to help the individual as a consumer.

Opinion of educators.-- In a survey of 1936 high-school principals in California, Thomas (225) reports a unanimous response favoring the inclusion of consumer education in the secondary schools. Riley (192) finds that school officials of Oklahoma favor extending consumer training in that state. A national study (79) of the opinion of educators toward consumer education reveals that, with but one exception, all believed the schools should include a program of instruction in consumer problems.

From a study of consumer education in Iowa, Le Moine (150) reports that "administrators of schools not definitely teaching consumer education almost unanimously agree that it should be taught".

In the third yearbook of the John Dewey Society (203) a summary of curriculum reorganization in several states and cities reveals consumer problems as one of the basic areas of study.

Changes in educational philosophy.-- The changes taking place in the purpose, function, and philosophy of education also have been responsible for introduction of consumer education in the schools. The view that education should be more real and meaningful, and more directly related to present day living experiences of boys and girls, has found in consumer problems a rich source of instructional material to carry out this more functional type of education. Sorenson recognizes this trend when she says:

> More fundamental, however, is its (consumer education) significance as part of the changing philosophy and thinking in American education. It is characteristic of the trend toward greater realism. For many years the view has been gaining ground that education should function in action, that it should directly influence behavior, that it should be directly related to the kinds of problems which people meet in everyday life (212).

Extent of consumer education.-- Although the expressed need for consumer education dates back to 1909, when the American Home Economics Association included education for consumption as one of the objectives of home-economics education, few schools inaugurated effective programs before 1930. Even though the factors identified above as responsible for the inclusion of consumer education in the schools have been recognized for some time, they have been slow in finding their way into the curriculum.

In 1935 Harap (120) could find no more than twenty-eight courses in consumption. In 1938, however, the same author reported seventy-one such courses of study (119).

In 1940 an unpublished survey of consumer education, made by Reign Hadsell of Consumers' Counsel Division of the Agricultural Adjustment Administration, found that 85 per cent of the consumer courses reported had been introduced after 1936.

Kent (137) discovered in an analysis of sixty consumer education programs in 1940 that only 16 per cent of the programs were more than eight years old.

Little evidence is available with respect to the extent to which consumer problems are being taught today. The fact that the National Association of Secondary-School Principals at the February, 1942, meeting launched a three-year study of consumer education with Thomas H. Briggs as director is significant. As a part of this study (27) 5,180 questionnaires were distributed, to secure information concerning the school offerings in consumer education. Of 1,471 returns, 1,165 schools are teaching consumer education.

Consumer Education and Curriculum Trends

During the past six years there has been considerable activity in improving curriculum programs. It was reported (167) that in 1940 "more than three fourths of the states have had curriculum programs in progress designed to aid curriculum development in local school systems".

In the pages to follow a number of state and city courses of study will be cited as representative of the recognition given the consumer in some of the newer curriculum trends and developments.

Curriculum trends.-- Some of the newer curriculum developments reflect the changes in educational philosophy previously discussed.

Experience units based upon pupil needs and interests, and their predominate purposes, are prevalent curriculum practices. Many states and cities have used major social functions or areas of living as a basis for the scope of the curriculum with dominant interests determining grade placement of units of work founded on life problems and situations (167). The evidence appears to demonstrate that pupil needs and interests are closely related to problems, activities, and situations in life (167).

After a study of numerous classifications of social functions or areas of living Harap (116) suggests the following as a basis for the scope of the curriculum: (1) living in the home, (2) citizenship, (3) organized group life, (4) communication, (5) transportation, (6) production, (7) consumption, and (8) leisure.

Bruner et al (30) analyzed the content of 632 courses of study for grades four to twelve inclusive in the fields of science, social studies, and industrial arts. The outstanding trends concerned with curriculum organization revealed "the attempt to make the living of pupils more functional through organization around themes, processes, centers of interest, and problems rather than around subject matter". In referring to the increased evidence of pupil participation in selecting their curriculum experiences it was added that "it deserves special mention because it indicates greater emphasis on the actual needs and interests of the learner". In summarizing the trend in relation to curriculum content the following is pertinent:

Happily, much of the new material suggested is in the field of modern social problems, such as transportation and communication, conservation of natural resources and industries. Unhappily, some areas of tremendous importance, such as housing, cooperatives and employment, are not generally treated. The fact that they are being introduced in many of the best courses, however, would indicate that treatment of these and other problems of similar importance is undoubtedly gaining favor.

Certain courses, especially in the arts, are increasingly recognizing consumer values and are giving more emphasis to appreciation and use.

In summarizing the shortages in content in certain fields Bruner and the staff of investigators attacked the science materials because of "almost no mention of practical science in industry, in the home, or with reference to the consumer". They were especially concerned about consumer education receiving little or no attention in the science courses, and when certain units such as health, food, and clothing were referred to in the courses of study, the academic approach was used. They pointed out the need for attacking consumer problems directly when they concluded that: "It is believed by the investigators that this difference in approach to consumer problems and similar problems in science teaching is fundamental and one that needs considerable study". In the field of social studies, the greatest shortages in content consisted of such current issues as "advertising and its widespread influence, art, child labor, housing, insurance, installment buying and consumer education, social security, dictatorships, and many other vital problems today". One of the weaknesses of industrial arts course content was the fact that there was "only slight mention of household repair jobs".

Caswell (47) in a discussion of the organization of the elementary curriculum revealed that the school's omission of "many of the most pressing social needs faced by our society" was responsible for the introduction of the areas-of-living curriculum. The social needs cited were consumer education, housing, diet, and conservation.

In a summary statement of trends in curriculum development Frederick (167) classified the units of work or units of experience as follows:

Early elementary grades: toys; pets; seasons; garden; greenhouse; home; farm; shelter; clothing; food and food sources -- dairy, bakery, grocer, markets, wheat, milk; a city street; community agencies -- fire station, police station, hospital, post office, church, library; community workers; parks and playgrounds; zoo; transportation -- airplanes, boats, trains, automobiles; how we are protected at home and at school; how we play at home and at school; keeping healthy; and making the community attractive.

Fifth grade: growth of important cities; farming; mining; fishing; lumbering; protecting our forests; manufacturing; shelter; clothing; exploration; travel; recreation; homes; preventing disease; finding out why plants and animals live where they do; and how our community expresses the arts.

Grade eleven: protecting the physical and mental health of industrial workers; conserving and developing natural resources; producing goods; exchanging goods; consuming goods intelligently; cooperating with social agencies to improve economic and business conditions; relating art to business; and controlling and improving commercial amusements.

A report (109) to the American Youth Commission by a special committee on the secondary school curriculum made reference to the need for consumer education. In discussing the problem of physical health the committee stated: "Is it not evident that the gain to modern society from a factual scientific study of what one can properly eat, if one's income compels economical selection of food materials, will be far greater than that which results from some of the studies now required of pupils in secondary schools? As a branch of consumer education, the study of diets is of major importance". In their report of the problems inherent to the field of social studies, the committee suggested the following topics as examples of the type of material that should replace some of the materials now used: housing, conservation of natural and human resources, community planning, cooperatives, pressure groups and their methods of influencing legislation, the stock exchange, corporations, labor organizations, the industries of the nation, various forms of municipal government, governmental services such as those of the Department of Agriculture, Commerce, and Labor, the origin and nature of money and systems of exchange, international relations, consumers' needs, and investments.

The third yearbook of the John Dewey Society (203) makes certain curriculum proposals for dealing directly with the current problems, issues, and needs of America. Some of these issues of persistent and long-time importance are conserving and protecting natural resources, providing protection for old age and illness, giving universal employment, protecting the consumer, and providing medical service for all.

Trends in state curriculum development.-- Several state courses of study will be reviewed to reveal some of the trends in curriculum development. The courses of study cited were purposely selected as examples of the trend toward greater recognition of consumer interests.

The Mississippi (355) State program of instruction is organized as a core curriculum based upon functional areas of living. The nine major areas of human activity with problems of life relating to the individual as a consumer are listed below.

1. Protecting life and health

   a. Practicing health habits
   b. Preventing and controlling disease
   c. Providing adequate food, clothing, and shelter
   d. Providing pure food and water supply
   e. Protecting the consumer from harmful goods
   f. Assuring adequate diet for each American family
   g. Providing adequate medical and hospital services

2. Making a home

   a. Selecting and caring for pets and toys
   b. Budgeting time in the home and school
   c. Caring for and purchasing toilet articles
   d. Selecting, caring for, and repairing furniture and household appliances
   e. Selecting, caring for, and constructing clothes
   f. Selecting, preparing, and serving food
   g. Conserving foods
   h. Building and furnishing a home
   i. Providing for the care of dependents

3. Conserving and improving material conditions

   a. Using and providing transportation by land, water, and air
   b. Protecting property from fire and flood
   c. Using and developing power resources
   d. Using and controlling heat and electricity
   e. Providing adequate housing for community activities

4. Cooperating in social and civic action

   a. Providing for and fulfilling honest contracts
   b. Cooperating with and using governmental agencies
   c. Paying taxes for public facilities and services
   d. Controlling advertising and propaganda
   e. Providing security for old age, illness, and unemployment
   f. Protecting the public from unfair business practices
   g. Regulating transportation and communication

5. Getting a living

   a. Marketing goods and services
   b. Securing goods from other communities and countries
   c. Providing for the proper care and use of money and monetary values
   d. Establishing, maintaining, and respecting credit
   e. Consuming goods intelligently

f. Eliminating wasteful competition
g. Providing an adequate system of distributing commodities
h. Providing for a reasonable standard of living
i. Saving and investing savings
j. Making and using a financial budget
k. Developing technique of banking from customer's standpoint
l. Crusading against the billboard nuisance
m. Equalizing production and consumption

6. Securing an education

a. Using magazines and newspapers more effectively and extensively
b. Selecting a college

7. Expressing aesthetic impulses

a. Judging the artistic merit of articles purchased in stores
b. Expressing beauty in clothes and general appearance

8. Engaging in recreation

a. Selecting radio and motion picture programs
b. Using, providing, and improving recreational facilities

Florida (350) recommends the use of areas of living similar to those of Mississippi, as a basis for a more functional school program.

The Kansas (352) core program is also derived from pupil activities and the problems of life in the major areas of human activity. The program includes eight major areas of activity. Table 3 is an illustrative section of the chart which suggests units of work under each of the eight areas of activity for grades four to fourteen.

Oklahoma (359) has inaugurated a state-wide curriculum revision program by determining first the acute current social problems facing the citizens of the state and society as a whole. The eight broad problems identified are concerned with use of resources, home and family life, recreation, safe living, consumer issues, communication, citizenship, youth, and community effectiveness.

TABLE 3

SUGGESTIVE LEADS TO UNITS OF WORK FOR THE (KANSAS) CORE PROGRAM IN GRADES 4 TO 14
GRADES 10 TO 14

Protecting Human and Material Resources		Making a Living	Producing and Distributing Goods and Services	Making a Home Consumption
Why is old age insurance a benefit to youth?	How can we use our electric power wisely?	How shall I earn my living?	Why is a fair price for farm products important?	Why is one-third of our population ill-housed?
How can juvenile delinquency be prevented?	How can I understand myself and others?	How is youth helping itself?	Why can't everyone have what he needs?	How can I choose a life partner intelligently?
How can our minerals be conserved?	How can we secure and pay for adequate medical care?	How does chemurgy affect my living?	How do science and technological development influence my life?	What values should determine a family budget?
What is the social interest in soil conservation?	How do pure food and drug laws protect people?		How are labor unions related to the problem of distribution of services, surpluses, flux, and control of personal and human services?	What clothes shall I buy?
How can Kansas conserve her land?	How can we protect the values in our local institutions? (country church, small town, etc.)			How does installment-plan buying affect my living?
How can I learn to drive a car with safety to myself and others?	How can society protect the spirit of personal liberty?			

TABLE 3 (Continued)

Protecting Human and Material Resources		Making a Living	Producing and Distributing Goods and Services	Making a Home Consumption
What do I inherit? How can man co-operate to control the spread of disease?	How can I keep myself mentally and physically fit?			How does money circulate? How can society protect itself from criminals?

The Virginia program (362) is similar to the other state core curriculums set up in terms of major functions or areas of living.

State programs of curriculum revision in Arkansas (349), Georgia (351), and Alabama (348) are similar to those cited. The interests of the individual as a consumer receive a prominent place in curriculum programs based upon present-day problems of pupils, interests and needs, areas of living, or one of the other functional approaches to curriculum revision.

Trends in curriculum development in cities.-- Certain cities have made noteworthy advances in curriculum organization for a planned program of consumer instruction, as illustrated in the programs described below.

At Teaneck, New Jersey (25), a comprehensive program of instruction has been developed for the pupils from the kindergarten through grade 12. In the Appendix, page 239, Table 25 presents the series of units for the elementary school and the ungraded class. This material, to some extent, is based upon the expressed interests and activities of the children.

Table 26 on page 240 lists the series of units required of all secondary pupils in Teaneck. These units are organized as an integrated part of the regular subjects of mathematics, social studies, English, art, home economics, hygiene, and industrial arts.

Table 27 on page 241 lists the units included in the elective subjects in the secondary school. The subject of "Consumer Economics" is listed as an elective for the eleventh and twelfth grades for all three programs.

The Teaneck, New Jersey plan of organization is a good example of how consumer material can be integrated within the already existing curriculum framework, as contrasted to the core curriculum organization of the several state programs.

The scope of the Santa Barbara, California (340), program is represented by the following list of human activities:

1. Developing and conserving personal resources
2. Developing and conserving other than personal resources
3. Producing, distributing, and consuming goods and services
4. Communicating
5. Transporting
6. Re-creating and playing
7. Expressing and satisfying spiritual and aesthetic needs
8. Organizing and governing

Suggested areas of attention for each grade level have been established in the Santa Barbara program (340). For grades eight and nine attention is focused on "growth in effective living through the development of insights making for a more intelligent use of newer technics and discoveries in the biological and inorganic environment". The functional area of human living concerned with producing, distributing, and consuming goods and services is developed at the eighth-grade level as follows (340):

1. Production

    a. Modern methods of growing and processing plant materials

    b. Uses of machinery in industry and agriculture

    c. Plant and soil chemistry

    d. Improvement of streams for watering vegetables, fruit trees, animals, etc.

    e. Uses of bacteria and molds

2. Distribution

    a. Range and methods of distribution

b. Storage

c. Agencies for distribution; e.g.:

(1) Chain store
(2) Wholesale house
(3) Wall Street
(4) Board of trade
(5) Organized producers' association

3. Consumption

a. Types of food and their effects on the body, digestive system, etc.

b. Testing textiles for adulteration

c. Care, cleaning, bleaching, and dyeing of fabrics and textiles

d. Types and uses of leather and other animal by-products

e. Preservation of foods and materials

f. Food fallacies

4. Consumer education

a. Effect of newer technics on supply and demand

b. Effect of new discoveries and inventions on standards of living

c. Planned production and distribution

d. Increasing governmental regulation of production and distribution

e. Cooperative buying and selling

In Tulsa, Oklahoma (203), a secondary-school core course is organized around the three major areas of personal development, development toward mature participation in a democratic society, and development of the essential skills of communication and expression. Illustrative problems studied are: (1) prevention of disease, (2) effect of economic conditions on health, (3) selection of appropriate foods for the family, (4) fads, fallacies, and superstitions, (4) adequate standards of living, (5) safety, and (6) commercialized vs. creative amusements.

The problems selected for study in the core classes for grades nine and ten at Santa Maria, California (203) include a series of questions:

How is technology affecting the unemployment of people?

How is our water supply serving human needs?

How have industrial processes made the protection of the consumer necessary?

How can I buy wisely for the home?

How can we arrange the home attractively?

The Denver, Colorado (298), general education program includes considerable material of value to the consumer. At West High School, Denver, general education in grade eleven includes the basic social and economic processes and problems of production, consumption, transportation and distribution, conservation, labor and capital, social legislation, taxation, and post war planning. The program for general education in the twelfth grade area of economic efficiency includes such consumer and buying problems as: (1) Who is a consumer? (2) What are my problems as a consumer? (3) How do the things I want to buy get to the stores? (4) What laws protect me as a consumer? (5) How can I stretch my money? (6) How can I pay for what I buy? (7) What can I do as a consumer to aid the war effort? (8) Would it help if the producer, the retailer, and the consumer got together? (9) What standards will I try to develop as a consumer?

The evidence cited indicates that study of consumer problems is provided for in several state and city programs of instruction. The recent development of a functional curriculum organized around the life problems, activities, and situations of the pupil has been largely responsible for the inclusion of consumer instruction.

Curriculum Organization of Consumer Education

Schools employ various practices in introducing consumer education into the curriculum. These procedures are analyzed to determine the extent and kind of curriculum organization in use. Four common practices for offering consumer training are: (1) separate courses, (2) integration with existing courses, (3) school-wide plan, and (4) core-curriculum plan.

Separate courses and integration.-- Many schools have used a separate course as the vehicle for introducing consumer education into the curriculum.

In 1938 Thomas (225) reported that, of 196 California schools responding, 65 per cent gave a separate course in consumer education. Ellis (143) in 1939 and Kent (137) in 1940 found similar results with approximately two-thirds of the schools surveyed offering a separate course. These surveys of curriculum practices were made in schools that were offering consumer-training in some form.

Rivett (196) in 1939 sent questionnaires to one thousand public and private secondary schools in the North Central territory. He found that forty of the 477 schools replying had separate courses in consumer education. In the 1942 survey by Briggs (27) only 343, or about 30 per cent of the 1,166 schools giving consumer education, offered separate courses. Dye (79), in a study of consumer education in six states, reported that 74 per cent of the schools handled consumer education in one or more of the already existing courses. LeMoine (150) found that, of the schools offering consumer education in Iowa, about 40 per cent taught it by offering a separate course. Of 110 New Jersey secondary schools surveyed by Rittersbacker (195), twenty-seven gave separate consumer courses, while fifty-five gave instruction in connection with other courses.

The evidence is rather conflicting concerning the offering of consumer training as a separate course or as a part of established courses. It probably is safe to estimate that, of the schools offering consumer training, from 40 to 50 per cent have established separate courses.

In 1939 Mendenhall (249) estimated that from five to ten per cent of the high schools in America offered a separate course in consumer education. In a study by Riley (192) in 1940, it was reported that approximately ten per cent of the schools in Oklahoma offered separate courses in consumer education.

Consumer education, when given in other than special courses, is taught as a part of almost every subject. Briggs (27) reported the following subjects, ranked in the order named, as most prominent in integrating consumer education: home economics, social studies, business education, science, agriculture, industrial arts, and mathematics.

Departments offering separate courses.-- For the schools offering a separate course in consumer education, the investigations reveal that the departments of business, social studies, and home economics, in the order named, are responsible for most of the separate courses.

Table 4 indicates that the department of business education is responsible for approximately 50 per cent of the separate courses. The findings of the Briggs' study (27) are in agreement with these results, in that business ranks first among the departments presenting separate courses.

TABLE 4

NUMBER AND PERCENTAGE OF SUBJECT DEPARTMENTS OFFERING SEPARATE CONSUMER COURSES, AS REVEALED BY FIVE INVESTIGATIONS

Subject Departments	News Letter (77)		Kent (137)		Hadsell *		Dye (79)		Beighey (14)	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Business Education	60	49	21	52	90	47	12	41	14	50
Social Studies	23	19	11	27	34	17	8	28	6	21
Home Economics	22	18	5	13	33	17	6	21	1	4
Others (science, mathematics, etc.)	17	14	3	8	36	19	3	10	7	25

* Unpublished study of consumer education in the secondary schools by Reign Hadsell, formerly of the Consumers Counsel Division, Department of Agriculture, Washington, D. C.

School-wide and core-curriculum plans.-- School-wide methods of presenting consumer education represent a plan by which each department or grade of the school is responsible for handling certain areas of the total consumer program.

Few school-wide plans are mentioned in the literature. Bream (25) reports the organization of such a plan in Adams County, Pennsylvania, and in Teaneck, New Jersey. Other school systems undoubtedly have inaugurated such plans, but probably have reported them as subject-matter integration.

Clark of Columbia University has been especially active in advocating the organization of consumer education by means of a core curriculum (53). The best-known experiments in core-curriculum organization of consumer education are in certain schools of Kentucky and Florida. In these schools Clark, through a Sloan Foundation grant, is conducting experiments with curriculums organized around consumer areas of living, such as food, clothing, housing, health, and leisure.

Several examples of the inclusion of consumer training as a part of the core-curriculum were discussed in a previous section.

Summary

Economic changes in society are responsible for creating problems for the consumer. The very nature of the economic structure has set up certain obstacles to consumer welfare. These restrictions are: (1) conflicting interests of producers and consumers, (2) lack of free competition, (3) limited consumer income, (4) influences affecting consumer choice, (5) changing fashion and styles, (6) increased complexity of the modern market including multiplicity of consumer goods and greater separation of consumer and producer, (7) selling methods, (8) misrepresentation and deception, and (9) consumer ignorance.

The consumer movement has been an active one. Its benefits to consumers have not been great, although the movement has at various times played an important role in bringing about a consumer consciousness in this country.

Many of the factors responsible for the consumer movement also account for the inclusion of consumer training in the schools. The changing philosophy of educational practices, in the direction of a more functional education, has also been responsible for the growth of consumer education in the schools. Since everyone is a consumer and as such has problems of consumption in his everyday living, consumer training is a realistic and functional type of education.

Evidence of the need for consumer education is demonstrated by the fact that: (1) pupils are active as consumers and are responsible for spending considerable money; (2) consumers are unintelligent buyers; (3) tests show that pupils and parents do not possess adequate consumer information, skill, and knowledge; (4) changing economic conditions have increased the problems of the consumer and the need for education to help solve these problems; (5) pupils indicate a need for training as consumers; and (6) educators believe that consumer education should be a part of the program of the school.

Consumer education has had its greatest growth during the past ten years. Various procedures are used for introducing consumer education into the schools. The usual curriculum practices are: (1) separate consumer courses, (2) integration of consumer education units with certain existing courses, (3) a school-wide plan, in which all departments and grades participate, and (4) a core-curriculum, in which the curriculum is organized around areas of living.

Among the schools offering separate courses in consumer education, the departments of business, home economics, and social studies are responsible for most such courses. Approximately 50 per cent of these separate courses in high schools are given by the business department.

CHAPTER III

CHARACTERISTICS OF CURRICULUM MATERIALS ANALYZED

Certain data relative to the course material analyzed in this study are of value to curriculum workers. Information concerning geographic distribution of courses of study, size of schools represented, length of courses of study, persons who construct courses, and certain features of content is presented in this chapter. The basis for organization of this chapter is similar to theplan used by Leary (145).

Geographic Distribution

City high school courses of study.-- Fifty-nine city high school courses of study are analyzed. Of these, fifty-seven were prepared by the high school personnel engaged in teaching the course, while the other three were provided by some outside individual or agency for use in the high school.

Table 5 shows the number of states represented by the fifty-seven high school courses of study. Four states (California, New Jersey, Ohio, and Pennsylvania) account for fifty-five per cent of the courses of study examined. These results are in general agreement with the Briggs study (27), which reports that "four states (Pennsylvania, California, New Jersey, and Ohio) offer 48 per cent of all the 343 separate courses reported".

TABLE 5

THE NUMBER OF STATES REPRESENTED BY FIFTY-SEVEN HIGH SCHOOL CONSUMER COURSES

State	Number of Courses
California	8
Colorado	1
Kansas	1
Illinois	3
Indiana	3
Louisiana	1
Maryland	2
Massachusetts	4
Michigan	2
New Jersey	11
New York	3
Ohio	6
Oklahoma	1
Pennsylvania	7
Virginia	4
Total	57

Geographic distribution of state courses of study.-- Only eight states (New Jersey, Pennsylvania, Minnesota, Kentucky, New York, North Carolina, Rhode Island, and Wisconsin) reported the availability of state courses of study. The Minnesota and Wisconsin courses of study were almost entirely devoted to consumer cooperatives.

Geographic distribution of college courses of study.-- Few of the colleges engaged in teaching consumer education have prepared formal courses of study. Twelve college courses of study are included in this investigation. Table 6 shows that ten states are represented by these twelve college courses. Many of the college courses in consumer education have been casualties of a curtailed curriculum because of war time conditions.

TABLE 6

THE NUMBER OF STATES REPRESENTED BY TWELVE COLLEGE CONSUMER COURSES

State	Number of Courses
California	1
Colorado	2
Kentucky	1
Montana	1
Nebraska	1
Missouri	2
North Carolina	1
Ohio	1
Pennsylvania	1
Virginia	1

Mechanical Features

Relative length of curriculum materials.-- The length of the curriculum materials analyzed for this study range from two to 234 pages. As explained in Chapter I, much of this material cannot be classified as meeting the requirements of a "course of study". The median number of pages for all course materials was thirteen, whereas the length of materials analyzed in a study of 1,660 courses by Leary (27) ranged from one to 852 pages, with the median number of pages 33.4. The median number of pages for consumer material was considerably lower than for other courses of study and curriculum materials. However, slightly more than 40 per cent of the course materials examined by Leary (27) were under twenty-five pages.

Form of curriculum materials.-- Slightly more than half (58 per cent) of the consumer material appeared in mimeographed form. Leary (27)

TABLE 7

RELATIVE LENGTH IN PAGES OF CITY AND STATE AND COLLEGE CONSUMER CURRICULUM MATERIALS

Number of Pages	City	College	State	Total
201 - 250	1			1
151 - 200	1			1
101 - 150	1		2	3
91 - 100			2	2
81 - 90	1			1
71 - 80	4			4
61 - 70	1		1	2
51 - 60	1		1	2
41 - 50	3	1		4
31 - 40				0
21 - 30	4	1		5
11 - 20	14	2	1	17
0 - 10	28	8	1	37
Totals	59	12	8	79

found that 74.4 per cent of the curriculum material analyzed was in mimeographed form. The number of consumer courses typed, 34 per cent, was much higher than the 3.7 per cent reported by Leary (27). The high percentage of typewritten consumer material may be explained by the rather recent development of consumer courses. Many of the consumer courses undoubtedly are going through considerable experimentation and revision.

TABLE 8

FORM OF CURRICULUM MATERIALS

Form	City	College	State	Total
Mimeographed	34	8	3	45
Printed	2		5	7
Typewritten	23	4		27
Totals	59	12	8	79

Features of Courses of Study and Materials

Content of course materials.-- The organization and content of the courses of study and curriculum materials in consumer education varied considerably. Only five of the courses of study contain all of the essential features, such as objectives, content, methods, evaluation, and references. The greatest weakness is with respect to provision for evaluation procedures. Only nine courses made any mention of testing, while of these nine only four include sample tests. Approximately one half of the courses do not suggest teaching procedures.

Course titles.-- According to Table 10 "Consumer Education" is by far the most prevalent title used for consumer course materials.

Responsibility for preparing course of study.-- Although the accepted practice in development of curriculum materials is through committees, the majority of the consumer courses of study were prepared by an individual teacher. The use of assistance from pupils in the preparation of material was reported in only one instance. This apparent

TABLE 9

FEATURES CONTAINED IN SIXTY-EIGHT CITY AND STATE HIGH SCHOOL AND TWELVE COLLEGE CONSUMER COURSES OF STUDY AND CURRICULUM MATERIALS

Features	Number of Courses			
	City	College	State	Total
Defines objectives	47	6	5	58
Outlines units	59	12	8	79
Suggests methods and activities	28	6	5	39
Describes evaluation procedures	8	1		9
Provides textbooks	18	2		20
Suggests references	42	6	8	55

TABLE 10

FREQUENCY OF TITLES OF CONSUMER COURSE MATERIALS

Title	Number of Courses
Consumer Education	40
Consumer Problems	8
Consumer Buying	5
Consumer Economics	7
Consumer Information	1
Consumer Education in Wartime	1
Consumer Education and Merchandising .	1
Consumption Economics	2
Consumption	1
The Consumer in a Wartime Economy	1
The Consumer Protects Himself	1
Consumers' Cooperation	2
Consumer and Buying Problems	1
Consumer Business Training	1
Educational Adjustments for Wartime ..	1
Economic Problems	1
Economics	1
Ways to Victory on the Home Front	2
The Consumer in Wartime	1
Consumer Economics and Social Problems	1

TABLE 11

NUMBER OF CITY, STATE, AND COLLEGE COURSES
PREPARED BY DIFFERENT AGENCIES

Agency Preparing Material	Number of Courses			
	City	State	College	Total
One person	44		8	52
Committee of teachers	14	8	4	26
Teacher and students	1			1
Totals	59	8	12	79

departure from recommended practices in preparation of courses of study may be explained by the fact that often there is only one teacher of consumer education in a particular school.

Size of schools.-- As may be noted from Table 12, most of the high schools that have prepared teaching materials in consumer education are large city systems. Sixty per cent of the high school systems submitting courses of study have enrollments of from five hundred to two thousand.

The seeming discrepancy in the number of high schools, fifty-four instead of fifty-nine, represented in Table 12 is caused by the fact that the Los Angeles school system submitted four different courses of study and that two courses for use in the high school were submitted by agencies other than high schools.

While most of the high school materials for teaching consumer education came from large school systems, the opposite is true of the colleges. All of the twelve college courses of study come from relatively

TABLE 12

SIZE OF SCHOOLS REPRESENTED BY CURRICULUM MATERIALS

Enrollment	Number of High Schools	Number of Colleges	Total
Over 80,000	1		1
10,000 - 20,000	2		2
5,001 - 10,000	2		2
4,001 - 5,000	1		1
3,001 - 4,000	2		2
2,001 - 3,000	4		4
1,001 - 2,000	19	3	22
501 - 1,000	14	4	18
401 - 500	3	1	4
301 - 400	3	1	4
201 - 300	1		1
101 - 200	1	3	4
50 - 100	1		1
Totals	54	12	66

small colleges. The largest college represented has an enrollment of two thousand.

Summary

Seventy-nine courses of study were analyzed in this study. High school courses represent fifty-four school systems in sixteen different states. High schools in five states account for fifty-five per cent of the courses. Most of the materials are from large high schools.

Only eight state agencies have developed consumer courses of study. All of these, however, have been developed in recent years. One state course of study represents one of the most complete courses.

The colleges have prepared only twelve courses of study in consumer education. These courses came from small colleges.

Most of the course material examined is limited as to length and completeness. Few of the courses of study meet the usual requirements established for such curriculum materials. The evidence is clear that consumer educators are not preparing complete course of study material. There is a need for more careful preparation of teaching material.

Most of the courses of study are in mimeographed form. Only six are printed. This is probably due to the recent development of consumer education in the schools. The teaching material is undoubtedly undergoing constant revision.

By far the most prevalent title of these courses is "Consumer Education". The widespread use of this title indicates a comprehensive treatment of the subject.

In most instances the course of study was prepared by an individual worker. There is a need for more cooperative effort in constructing courses of study in consumer education.

CHAPTER IV

OBJECTIVES OF CONSUMER EDUCATION

The importance of objectives is generally recognized in curriculum development. In this chapter the research pertaining to objectives in consumer education is reviewed. A set of objectives is derived through use of expert opinion. These objectives are used as criteria for evaluating the objectives found in high school and college textbooks and in course-of-study material.

Objectives Revealed through Research

Kent (137) summarized the replies from fifty-five teachers into six general objectives of consumer education, arranged in order of rank: (1) to realize the importance of and to acquire some ability in becoming an intelligent and economical consumer-buyer; (2) to teach the basic principles of wise money management; (3) to develop a questioning attitude toward advertising and other forces at work upon the consumer; (4) to acquaint the student with sources of unbiased information designed for the protection of the consumer; (5) to help the student become conscious of the need for standards, quality, and desirable types of legislation; and (6) to assist the student in raising his general standard of living through knowledge concerning consumer problems.

De Brum and Wilson (77), with the aid of a group of critics in the various subject-matter fields of education, contributed three broad objectives of consumer education: (1) development of general socio-economic understanding, (2) development of procedures and principles, and (3) development of specific choice-making.

A report (239) of a conference on consumer education, called by the United States Office of Education, indicated that the group agreed upon four main areas for attention in consumer education courses:

1. Choice-making -- factors involved in choosing between different kinds of commodities and services in terms of values.

2. Income management and financial planning in the use of resources to secure commodities and services desired for present and future use.

3. Buying and using commodities and services to secure the greatest satisfactions from income and credit available.

4. Basic factors, such as distribution of national income; responsibilities of individuals and families as members of society; general character of the local community as it affects consumers' problems and the relationships of individuals within the community; agencies which aid and protect individuals and families as consumers; present and probably future economic status of the learner; and interrelationships of all problems and considerations.

The Educational Policies Commission (170) listed four specific aims as a guide to the education of the consumer:

1. Personal economics: the educated consumer plans the economics of his own life.

2. Consumer judgment: the educated consumer develops standards for guiding his expenditures.

3. Efficiency in buying: the educated consumer is an informed and skillful buyer.

4. Consumer protection: the educated consumer takes appropriate measures to safeguard his interest.

In a later report (169), <u>Education and Economic Well-Being in American Democracy</u>, the Commission contributed the following broad objectives: (1) development of broad social intelligence in economic problems; (2) better understanding of industrial relations; (3) cooperative attitudes tending to increase economic well-being; (4) high standards of values and taste; (5) wiser purchasing and consumption of food, clothing, shelter, health, and recreation; (6) understanding of the significance of public expenditures; (7) wiser saving; (8) stress on the social responsibilities of the consumer; and (9) more technical buying information.

The four general aims of consumer education considered by Tonne (230) were: (1) wise buying, (2) money management, (3) choice-making, and (4) community consumership.

Colston Warne (164) believes that a program for consumer education in the schools must have three major objectives, as follows:

1. To assist consumers in making an intelligent choice between commodities and in securing the fullest utility from them. In this broad objective Warne points to the difficulty of making wise choices because of the complexity of the modern market and the problem of spending versus saving. Budgets are also emphasized as a necessary aspect of this objective.

2. To develop a recognition that consumers have a collective responsibility in our democracy to promote their joint interests through group action. This objective is concerned with the necessity for counterbalancing the cohesive political and economic power of producer groups by joint consumer action.

3. To interpret the expanding role of government in the field of consumption. Of special interest here is a knowledge of the governmental protective services provided by the Food and Drug Administration, the Bureau of Home Economics, the Consumers' Counsel of the Department of Agriculture, and other federal, state, andlocal agencies.

Kyrk (155) suggested the four general objectives of: (1) choice-making, (2) market selection, (3) use and care, and (4) social and economic responsibility.

In a study by Price (188) of the opinions of secondary-school teachers, university and college professors, and principals and superintendents, fifty-two participants ranked consumer-education objectives in the following order of importance:

1. Appreciation of need for better management of income.

2. Understanding of consumption and its social and economic significance.

3. Some ability to judge values.

4. Understanding of thrift as an aspect of consumption.

5. Knowledge of where and how to obtain information regarding values.

6. Ability to set up and use a budget plan.

7. Understanding of how to evaluate salesmanship.

One phase of the consumer-education study by Briggs is the determination of outstanding objectives in consumer education. An evaluation sheet listing forty-three objectives was submitted to 463 teachers, administrators, and consumer educators, for their evaluation of the objectives; 310 returns were received. Those persons participating in the evaluation were asked to rate the objectives as: very important, important, of little importance, and irrelevant or objectionable. The raw data of the results of this evaluation of the objectives were provided for inclusion in this study. The material contained only the number who rated each objective as: very important, important, of little importance, and irrevelant or objectionable. In order to facilitate comparison of the various objectives in terms of their importance as judged by the 310 educators, a rank order of the objectives was obtained by the present writer. This ranking of objectives was determined by assigning weights to ratings as follows: 3 for a rating of "very important", 2 for "important", 1 for "little importance", and 0 for "irrelevant or objectionable". For example, the objective ranked first was rated "very important" by 123 persons, "important" by 110, and "of little importance" by ten. By applying the assigned weights (3 x 123 = 369, 2 x 110 = 220, 1 x 10 = 10) a total rating of 599 (369 + 220 + 10 = 599) is obtained. Since a total of 243 persons (123 + 110 + 10 = 243) rated this objective, an average rating is obtained by dividing the total rating by the number of raters (599 ÷ 243 = 2.47). This rating of 2.47 was the highest rating given to any objective, so it was ranked first. The last ranking objective received an average rating of 1.23.

These objectives of consumer education, compiled as a part of the Briggs study, are shown in Tables 13 and 14 in the order of importance, as determined by the procedure described in the preceding paragraph. Since the objectives were originally submitted to the educators by Briggs under two separate groups, (1) those referring to the individual student, and (2) those referring to society, they are presented here in two tables. The rank of objectives pertaining to the individual is shown in Table 13, and the rank of objectives pertaining to society is shown in Table 14.

The objectives in Tables 13 and 14 which received the highest ranks may be summarized as follows:

1. The financial problems of the consumer, especially as concerns budgeting, provision for the future, and need for economic security.

2. The need for improvement of consumer choices, standards of living, and position in society.

3. The need for specific knowledge and skill as purchasers, including sources of information and protection.

TABLE 13

PURPOSES OF CONSUMER EDUCATION WITH REFERENCE TO THE INDIVIDUAL STUDENT, ARRANGED IN ORDER OF IMPORTANCE AS RANKED BY 310 TEACHERS AND ADMINISTRATORS *

Objective	Rank	Average Rating
1. To help him see the need, purpose, and significance of budgeting and long-term financial management and equip him with the skills necessary to keeping adequate records, planning a budget suitable to his needs, and handling his ordinary financial affairs competently.	1	2.47
2. To help him develop a fine sense of values as to what is worth while in life and what is trivial or harmful, and a vigorous independence in thoughtfully determining his own standards and goals as a consumer, without undue influence either from sellers or from social pressures in general.	2	2.44
3. To help him understand, and, when necessary, resist the practices producers, sellers, and advertisers use to influence his buying; to help him evaluate their claims and arguments steadily against facts and scientific principles; and to act on the basis of intelligence and his own best interests.	3	2.39
4. To acquaint him with the sources from which he can get the information he needs, in his buying and consuming, and enable him to use these sources wisely, each for what is has to contribute.	4.5	2.33
5. To encourage him toward systematic saving and provision for the future, and in general toward those management practices, such as the use of checking and savings accounts, which make for financial stability and success. To equip him with the necessary relevant skills.	4.5	2.33
6. To equip him with the specific knowledge and skill needed in selecting and buying such goods (food, clothing, shelter, and health products), as are important in his life and present some difficulties in buying. (This encompasses the whole area of "buymanship".)	6.5	2.23

TABLE 13 (Continued)

Objectives	Rank	Average Rating
7. To enable him to use the resources already available in the form of labels, seals, standards, etc., and to influence him to work for the extension of such resources.	6.5	2.23
8. To help him understand and accept his responsibilities as a consumer, to work for the improvement of practices of both sellers and buyers, especially his own practices as a consumer.	8	2.22
9. To build up the generalized skills, habits, and attitudes characteristic of good buymanship, which he will need in connection with his buying of all goods and services. (Note that this refers to general information and skill, in contrast to No. 6 above.)	9	2.19
10. To help him understand the whole movement toward informative labeling.	10	2.17
11. To bring the student to think of himself as a consumer as well as a producer and to evaluate the economic and political structure at least partly in terms of his interests as a consumer.		
12. To help him appreciate the value of wise and skillful consumption both as a means of enriching his own life and as a contribution to society.	11.5	2.15
13. To help him understand and care for his health needs, through good habits, proper diet, and wise use of professional service, as well as by sensible home care and the use of standard home remedies.	13	2.13
14. To develop such habits, skills, and attitudes in his intercourse with producers and sellers as will enable him firmly to protect his own interests, yet so far as possible to do so tactfully, in an atmosphere of good will and fair dealing, and with a minimum of friction or suspicion.	14	2.12

TABLE 13 (Continued)

Objective	Rank	Average Rating
15. To help him recognize the common ways in which frauds are perpetrated and protect himself from exploitation.	15	2.11
16. To enable him to use and care for consumer goods with maximum effectiveness.	16.5	2.06
17. To help him understand the whole movement toward grading.	16.5	2.06
18. To help him feel the complex interrelationships of business, labor, agriculture, and consumers and influence him to a just consideration of the interests of all.	18	1.99
19. To acquaint him with the protections available to him under national, state, and local laws, and equip him with enough knowledge of ordinary business law to protect his interests in every-day business transactions.	19	1.98
20. To equip him and influence him to participate in group action for the building of good legislation.	20	1.97
21. To help him understand the whole movement toward standardization.	21.5	1.94
22. To make him generally intelligent about the tax system and objective about taxes as a cooperative way of buying goods and services, and enable him to keep the records and carry on the transactions involved in determining and paying his taxes.	21.5	1.94
23. To build up a background of information and scientific understanding of materials and equipment in ordinary use and bring him to a certain detached objectivity - not easily swayed by emotion or persuasion - about consumer goods and services. (So that, for example, he will understand refrigeration and the construction of refrigerators well enough not to be influenced by extravagant claims.)	23	1.93

TABLE 13 (Continued)

Objective	Rank	Average Rating
24. To help him understand the basic economic "laws", such as the law of supply and demand.	24.5	1.92
25. To help him understand the special legal and financial problems involved in renting, buying, or building a home, and enable him to carry out such transactions efficiently.	24.5	1.92
26. To help him understand the effects of various types of national, state, or local laws on consumers.	26.5	1.91
27. To teach him the principles of insurance and its place in a long-term financial plan, and equip him to plan a sound insurance program and select policies suitable to his own peculiar and changing needs.	26.5	1.91
28. To inform him as to the history, development, and status of consumer credit, the agencies supplying it, its advantages, costs, and dangers; to help him build a reasoned philosophy about its conservative and constructive use, and equip him to avoid exploitation by unethical lenders.	28	1.90
29. To help him understand the whole movement toward simplification.	29	1.85
30. To help him see any weaknesses of the present pattern of laws relevant to consumer interests.	30	1.84
31. To help him develop a philosophy about his use of leisure time as well as good buymanship in satisfying his avocational interests.	31	1.83
32. To inform him as to the Social Security program, annuities, and other possible provisions aimed at security, especially in old age.	32	1.82
33. To equip him with the skills of computation needed in ordinary business affairs.	33	1.78
34. To help him understand the development and present complex structure of our industrial economy in relation to its effects on the position of the consumer; thus to understand the problems modern consumers face, and their need for education and action.	34	1.77

TABLE 13 (Continued)

Objective	Rank	Average Rating
35. To inform him about distribution of income in the United States, about sources of income, and typical patterns of expenditure (standards of living) of consumers at various levels.	35	1.75
36. To increase his safety in use of consumer goods by enabling him to discern dangers, such as the danger of shock in using electrical applicances, and to take protective measures.	36	1.71
37. To help him understand the distributive system as a whole, and to evaluate its resources and weaknesses from the consumer's point of view.	37	1.68
38. To help him understand the structure and operations of business - the common forms of business organization (corporation, partnership, etc.), the usual means of financing enterprises (by credit, sales of stock, etc.) the functions and problems of producers, middlemen, and retailers, and the role in business of banks, stock markets, etc.	38.5	1.66
39. To inform him of the history, principles, purposes, and status of the consumers' cooperative movement and help him understand its significance both as an attempt at low-cost merchandising and as a social-economic reform movement, in its relation to private enterprise.	38.5	1.66
40. To acquaint him with the history of the "consumer movement" in general, its underlying causes, and its objectives; to clarify his thinking about the goals such a movement may seek and the methods that it may best use.	40.5	1.60
41. To teach him the principles and some mechanics of investment, and enable him to build a sound long-term program of investment, properly integrated with his savings and insurance program, using the services and protections available in the organized securities markets as well as from other sources.	40.5	1.60

TABLE 13 (Continued)

	Objective	Rank	Average Rating
42.	To develop his skill in selection and hiring personal and professional services (by doctors, lawyers, etc.)	42	1.56
43.	To help him understand, in the setting of their historical development, our institutions of money and credit and certain principles and theories regarding money.	43	1.37
44.	To enable him to read and interpret common forms of financial reports, charts, and graphs.	44	1.23

* The raw data for this table were collected and provided by T. H. Briggs, Director of the three year consumer education study, sponsored by the National Association of Secondary-School Principals.

TABLE 14

PURPOSES OF CONSUMER EDUCATION WITH REFERENCE TO SOCIETY, ARRANGED IN ORDER OF IMPORTANCE AS RANKED BY 310 TEACHERS AND ADMINISTRATORS *

Objective	Rank	Average Rating
1. Through wiser and more tasteful choice-making - based on a sound sense of values, understanding of real needs, and philosophy of life - to achieve greater general community happiness, health, and welfare, and a higher level of culture.	1	2.32
2. A higher effective standard of living, achieved by more efficient use of incomes.	2	2.28
3. Greater financial security for individuals and groups, through better programs of savings, insurance, and investment; less dependency and burden of the incompetent on society.	3	2.22
4. A greater prosperity and well-being for consumer and producer alike, growing out of increased economic competence of all the people.	4	2.15
5. Increase and improvement of the information about commodities generally available to consumers and a shift to more scientific basis of selling, choice-making, and selection; this to be achieved largely through the progessive determination and utilization of standards for consumers' goods, grading, objective labeling, and simplification.	5	2.12
6. A general shift in emphasis in social thinking and the motivation of governmental action from too-exclusive consideration of the interests of producers to balanced consideration of the welfare of consumers. This implies such increase in social controls over enterprise as may be necessary to protect the welfare of consumers.	6	1.95
7. An improved distributive system making for lower costs of distribution as well as for more accurate satisfaction of consumers' wants, to be achieved through careful appraisal of the system and the improvement of practices of both sellers and buyers.	7	1.94

TABLE 14 (Continued)

	Objective	Rank	Average Rating
8.	A generally higher level of understanding of economics and of the structure and operation of business - sufficient to facilitate sound economic planning by community and nation, the avoidance or mitigation of the destructive effects of business cycles, and the building of good economic legislation, including sound tax programs.	8.5	1.91
9.	Improvement of the credit facilities available to consumers, and of the protection of consumer-borrowers from exploitation.	8.5	1.91
10.	A more rational channeling of production facilities, guided by consumption based on the real needs and best interests of consumers; hence, conservation of the nation's resources. Also, better stabilization of economic activity and reduction of business cycles, since demand based on fundamental needs is less volatile and cyclic than artificially created demand.	10	1.81
11.	Improved working conditions for labor.	11	1.77
12.	More efficient and economical distribution, all parties in it being trained and efficient.	12	1.76
13.	Extension of the consumers' cooperative movement.	13	1.75

* The raw data for this table were collected and provided by T. H. Briggs, Director of the three year consumer education study sponsored by the National Association of Secondary-School Principals.

A summary of objectives contributed by research.-- There were ten research studies devoted to the problem of establishing objectives in consumer education. These studies contributed a large number of objectives, many of which were based upon the judgment of teachers.

From an analysis of the objectives contributed, the following is a representative summary:

1. To improve the individual's intelligence as a buyer through wise buying procedures.

2. To acquaint the consumer with sources of information and agencies of protection.

3. To improve the consumer's ability to manage money.

4. To help the consumer make intelligent choices.

5. To understand the economic position of the consumer in society.

Evaluation of objectives.-- After a careful consideration of the objectives contributed by research, it was concluded that a more reliable and extensive set of objectives was needed to serve as criteria for judging textbooks and curriculum materials in consumer education. Most of the studies provide only broad general objectives. A more comprehensive and detailed statement of objectives was necessary to serve as a guide in determining what objectives should be considered basic to a program of consumer education. Only the Briggs material offered such a comprehensive list of objectives. However, the technique used to establish the importance of these objectives was not considered to be the most reliable procedure. The rating of objectives by hundreds of individuals is not reliable assurance that the most desirable objectives are obtained.

One acceptable procedure for evaluating course objectives is to secure the opinion of experts. This procedure was used in obtaining a reliable set of objectives, to be used as criteria for evaluating the objectives included in textbooks and course material. From the objectives supplied by research studies and from personal experience as a student of consumer education, a set of objectives was compiled. These objectives were submitted to a "jury" of twenty-two experts in the field of consumer education for evaluation. The experts were asked to judge the importance of the objectives and also to indicate at what level, high school or college, the objective seemed more appropriate. The original list of objectives submitted may be found in the Appendix, page 242.

The selection of the members of the "jury" of experts was based upon the contributions made and recognition received in the field of consumer education. In order to secure proper balance with respect to subject-matter areas, the "jury" was made up of representatives from the fields of business, social studies, home economics, and general education. The experts were from both the high school and college level. Returns were received from seventeen of the original jury of twenty-two.

As a result of the criticisms and suggestions of the "jury" the objectives were revised. The final results of the judgment of the seventeen authorities who evaluated the objectives submitted are in Table 15. The four general objectives are arranged in their order of importance. These rankings are based on the number of experts rating the objective as important. Under each of the general objectives the supporting objectives are also ranked in order of importance.

Two of the general consumer objectives are rated "important" by

TABLE 15

THE RATING OF CONSUMER-EDUCATION OBJECTIVES BY SEVENTEEN EXPERTS

Objective	Number Rating Objective Important	Number Rating Objective as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
		High School	College	High School	College
I. TO HELP THE STUDENT UNDERSTAND AND MAKE MORE INTELLIGENT CHOICES BETWEEN KINDS OF GOODS AND SERVICES	17	17	16	2	3
A. The development of a better sense of values and taste in determining expenditures	17	16	15	3	4
B. To gain an understanding of how wants and choices are determined and the factors which affect choices	16	14	16	1	6
C. An appreciation of the effect of wise choices upon his standard of living in terms of greater satisfactions and enjoyment from obtaining more desirable goods and services	14	13	13	2	4
D. To understand the effect of consumer choices upon general community welfare	14	13	16	2	4

TABLE 15 (Continued)

Objective	Number Rating Objective Important	Number Rating Objective as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
		High School	College	High School	College
E. To understand the relationship between his own philosophy of life or life goals and the choices he makes	12	9	14	1	4
F. To understand how the study of one's record of expenditures can aid in improving choices	12	15	12	3	
II. TO HELP THE STUDENT UNDERSTAND THESIGNIFICANCE OF HIS POSITION AND HIS RESPONSIBILITY AS A CONSUMER IN SOCIETY	17	15	17		8
A. To understand and to some extent evaluate social and consumer legislation in force and needed	14	13	16	1	11
B. To assist the student in understanding how goods get from producer to consumer; marketing institutions and services; including cooperatives	14	16	16	1	9
C. To recognize the important relationships existing among business, labor, agriculture, and consumers, and to examine both common and divergent interests	13	11	14		7

TABLE 15 (Continued)

Objective	Number Rating Objective Important	Number Rating Objective as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
		High School	College	High School	College
D. To understand the development of the present complex structure of our industrial system in relation to its effect upon the position of the consumer	12	8	15		8
E. To understand and to some extent evaluate the purpose, basic principles, and mechanics of our taxing program	12	14	15	1	9
F. To understand basic present-day problems arising from changes in economic life such as increased wants, concentration of economic control, multiplicity of consumer goods, increased separation of consumers and producers, unequal distribution of income	11	12	15		9
G. To understand purchasing power including the relationship between prices and income, real and money wages	11	12	15	1	9

TABLE 15 (Continued)

Objective	Number Rating Objective Important	Number Rating Objective as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
		High School	College	High School	College
H. To understand the effect of general business fluctuations upon society and the individual as a consumer; including the characteristics, causes, and proposed remedies of business cycles	11	9	14	1	7
III. TO HELP THE STUDENT DEVELOP GREATER EFFICIENCY IN BUYING THOSE GOODS AND SERVICES HE CHOOSES	15	16	12	5	
A. To equip the student with specific knowledge and skills needed in buying such goods and services as: food, clothing, shelter, health, insurance, recreation, and investments	16	16	14	4	1
B. To understand certain financial problems connected with buying, such as borrowing money, installment buying, and credit	15	16	14	5	4
C. Sources of information and how to use these sources to assist him in buying	14	16	13	6	1

TABLE 15 (Continued)

Objective	Number Rating Objective Important	Number Rating Objective as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
		High School	College	High School	College
D. To understand discrepancies between price and quality and the need for more specific guides to quality	14	13	12	5	2
E. To become acquainted with the meaning and value of scores, grades, ratings, certifications and descriptive terms	13	16	13	5	1
F. To understand the practices used by sellers to influence his buying, including advertising and the forms of high pressure selling, etc.	13	15	13	4	2
G. To be familiar with some of the legal protection provided in purchase of goods and services such as pure food, drug and cosmetic laws; regulation of advertising; meat inspection act; sales contracts, etc.	13	15	16	5	7
H. To determine and use certain general buying practices and techniques, applicable to most purchases	11	14	10	4	

TABLE 15 (Continued)

Objective	Number Rating Objective Important	Number Rating Objective as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
		High School	College	High School	College
I. To understand the factors that increase marketing costs, such as delivery service, credit services, returning merchandise, fancy packaging, small containers, and other factors	11	14	12	5	1
J. To become better acquainted with "Where to buy." The prices, policies, services, etc., of various types of retail stores	9	12	10	4	
IV. AN UNDERSTANDING AND APPRECIATION OF HOW TO USE AND CARE FOR CONSUMER GOODS AND SERVICES WISELY	13	13	7	4	
A. The preparation, preservation, and economical use of food for maximum benefit and minimum waste	12	15	5	3	
B. The construction, use, care and repair of clothing	9	13	4	3	
C. The construction, care and repair of the house	8	13	3	3	

TABLE 15 (Continued)

Objective	Number Rating Objective Important	Number Rating Objective as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
		High School	College	High School	College
D. The care and simple repair of household equipment, including furniture and electrical appliances	7	13	3	3	

all seventeen of the "jury" of experts. The two unanimous selections are:

1. To help the student understand and make more intelligent choices between kinds of goods and services.

2. To help the student understand the significance of his position and his responsibility as a consumer in society.

The supporting or detailed objectives of the first general objective, choice-making, are considered "important" by more of the experts than those items under the second general objective.

The third-ranking general objective, "to help the student develop greater efficiency in buying those goods and services he chooses", receives a rating of "important" by fifteen of the experts. The highest ranking sub-objective under this general objective, "to equip the student with specific knowledge and skills needed in buying", is considered important by sixteen of the seventeen authorities.

The general objective ranked last, "an understanding and appreciation of how to use and care for consumer goods and services wisely", is rated important by only thirteen of the experts.

The "jury" was asked to indicate at which level, high school or college, the objective would be most suitable, and to suggest at what level it should be given greater emphasis when considered appropriate for both. Several of the members of the "jury" indicated some difficulty in carrying out this request. The following comments from four of the "jury" are indicative of their attitude toward this problem:

> I found it very difficult to check the "primary" objectives and to make distinction between those for college and high school. I feel that it isn't so much a matter of relative importance for high school

and college, as a matter of detail and method of presentation which differs for the two groups.

Each of the objectives listed seems important.... It would seem that some emphasis ought to be given to each objective in both the high school and college though the method of dealing with it and the extent of understanding would certainly differ radically if the high school and college programs were thoroughly developed.

Most objectives are appropriate for both levels, differing mainly in degree and approach in the treatment of topics.

They all look important to me. As to the division between high school and college, I am afraid my judgments are not too valid.

The result of the judgments of the "jury" in assigning objectives to the different levels is included in Table 15 with full recognition of the limitations involved.

Objectives in High School Textbooks

General objectives.-- Only five of the eleven high school textbooks analyzed contain any reference to general purposes or objectives. Of the five books attempting a statement of objectives, three contain such generalized statements as these:

1. To provide general consumer training.

2. To help eliminate economic illiteracy.

3. To teach youth to do better the desirable things that they will do anyway.

4. The general aim of this subject is to give the student a proper feeling of skepticism, backed by correct information, toward the products and investments he will be asked to buy.

The first three of the above objectives are so general that they have little if any value as instructional guides for a consumer-education course. The last objective is rather narrow and limited for a well rounded course in consumer education.

One high school textbook gives the following two general objectives:

1. Practical information for the wise spending of money for food, clothing, shelter, recreation and health so necessary for a full life.

2. To give students an understanding of the kind of community, state and nation for which they must work so that all the people may have a sufficient quantity of the economic goods and services for a high standard of living.

Another text contains the following statement as to purpose:

It is the purpose of this book to help students recognize consumer-buying as one of their personal problems, to show them the best available methods of buying procedure, and to develop their understanding and judgment in solving these everyday problems. Every consumer should be given a clearer picture and a larger concept of buying and selling practices in the retail market. They should be familiarized with the best available methods of getting the most value for their money. They should learn what movements are astir which will aid them as consumer-buyers. They should realize that the ability to buy intelligently and wisely is important to them both in the present and in the future. They should be helped to see their own individual buying activities in relation to the whole scheme of producing, manufacturing, and retail selling.

These objectives from two books constitute the only evidence of general objectives at all comparable with those established by the "jury" of experts.

The evidence is rather conclusive that high school textbooks in consumer education have almost completely neglected to make any statement of general objectives in consumer education.

Specific objectives in high school textbooks.-- Specific objectives mean detailed and short-term goals and purposes.

Only two textbooks contain any reference to these more immediate objectives. At the beginning of each chapter of one book are found several specific objectives covering the chapter. In the second book the chapter objectives are stated in the teacher's manual accompanying the text.

Objectives in City High-School Courses of Study

Nature of objectives.-- Only thirty-five of the fifty-nine city high-school courses of study examined contain a statement of general objectives. Because of the accepted importance of aims or objectives as a guide to the selection of content, teaching method, and pupil activity, it is surprising to find thirty-eight per cent of the materials without a statement of objectives.

Only twelve of the thirty-eight courses of study contain specific objectives. These specific aims are often stated in connection with the general course objectives. In one course no general objectives are given, although a statement of specific goals is given at the beginning of each unit.

In statements of both general and specific objectives there is no consistency in differentiating between teaching and pupil aims. In fact, teacher and pupil goals are often intermingled within the same list. However, in a few cases the specific objectives tend rather consistently to be stated in terms of pupil goals.

From the evidence it appears that most teachers of consumer education do not sense the need for pupil and teaching guides in the form of short-term or specific goals.

Determination of objectives for city courses of study.-- There are many sources of objectives for course materials. Pupil needs and activities, expert opinion, other courses of study, textbook analysis, and adult needs and activities are some of the commonly used procedures in determining course objectives.

Table 16 reveals the methods used by city high-school teachers to determine their objectives. Teachers themselves are responsible for the objectives in most instances. No information as to the source of objectives is given in twenty-five of the courses. In some cases, more than one source is given; for example, in one course, textbooks, pupil needs, and the teacher are given as procedures in determining objectives. Eleven courses made use of pupil needs as a source of objectives. The use of research in determining objectives is interpreted to cover such sources as "study of local school population and community".

TABLE 16

HOW OBJECTIVES OF CONSUMER EDUCATION WERE DETERMINED FOR CITY CURRICULUM MATERIALS

How Objectives Were Determined	Number of Courses
Pupil needs	11
Teachers	18
Adult needs	3
Textbooks	6
Research	2
Other courses of study	4
No statement	25

The evidence is clear that, in determining course objectives for consumer education, few of the accepted scientific approaches to this problem are being used. Pupil needs are indicated in eleven courses of study as a basis for determining objectives. The Denver, Colorado (298), program makes a specific point with respect to pupil participation in determining objectives:

> Definition of objectives should be set up by working them out cooperatively with the class. Do not accept objectives as given in any set outline or that have been used by other groups. You and your class should work out objectives that all believe can be accomplished....
>
> After the objectives have been set up every pupil should have a copy. Every two or three weeks the teacher should ask the pupils to refer to their objectives and a few minutes used to discuss whether or not the work being done is definitely meeting these objectives.

Establishment of objectives by the teacher was the most prevalent procedure indicated.

Evaluation of objectives in city high-school course materials.--The objectives stated in the high-school course materials were checked against the standard objectives established by the "jury" of experts. The result of this tabulation is shown in Table 17. These objectives are arranged in the order of importance, as determined by the "jury". The extent to which objectives stated in high school course materials measure up to the criteria are discussed in connection with each of the four general objectives.

The general objective considered most important by the "jury", "to help the student understand and make more intelligent choices between kinds of goods and services", is almost completely ignored in the course-material objectives. This objective is found in only four of the courses examined. Of the four general purposes this objective, rated most important by the "jury", was considered least important by high-school teachers. Two of the "jury" were of the opinion that this

TABLE 17

COMPARISON OF OBJECTIVES IN CITY HIGH-SCHOOL COURSE MATERIAL WITH CRITERIA

Objectives as Ranked by "Jury"	Frequency in Course Material
I. TO HELP THE STUDENT UNDERSTAND AND MAKE MORE INTELLIGENT CHOICES BETWEEN KINDS OF GOODS AND SERVICES	4
A. The development of a better sense of values and taste in determining expenditures	1
B. To gain an understanding of how wants and choices are determined and the factors which affect choices	3
C. An appreciation of the effect of wise choices upon his standard of living in terms of greater satisfactions and enjoyment from obtaining more desirable goods and services	8
D. To understand the effect of consumer choices upon general community welfare	4
E. To understand the relationship between his own philosophy of life or life goals and the choices he makes	2
F. To understand how the study of one's record of expenditures can aid in improving choices	2
II. TO HELP THE STUDENT UNDERSTAND THE SIGNIFICANCE OF HIS POSITION AND HIS RESPONSIBILITY AS A CONSUMER IN SOCIETY	9
A. To understand and to some extent evaluate social and consumer legislation in force and needed	8
B. To assist the student in understanding how goods get from producer to consumer; marketing institutions and services; including cooperatives	2
C. To recognize the important relationships existing among business, labor, agriculture, and consumers, and to examine both common and divergent interests	5

TABLE 17 (Continued)

Objectives as Ranked by "Jury"	Frequency in Course Material
D. To understand the development of the present complex structure of ourindustrial system in relation to its effect upon the position of the consumer	4
E. To understand and to some extent evaluate the purpose, basic principles, and mechanics of our taxing program	0
F. To understand basic present-day problems arising from changes in economic life, such as increased wants, concentration of economic control, multiplicity of consumer goods, increased separation of consumers and producers, unequal distribution of income	8
G. To understand purchasing power including the relationship between prices and income, real and money wages	1
H. To understand the effect of general business fluctuations upon society and the individual as a consumer; including the characteristics, causes, and proposed remedies of business cycles.	0
III. TO HELP THE STUDENT DEVELOP GREATER EFFICIENCY IN BUYING THOSE GOODS AND SERVICES HE CHOOSES	18
A. To equip the student with specific knowledge and skills needed in buying such goods and services as: food, clothing, shelter, health, insurance, recreation, and investments	4
B. To understand certain financial problems connected with buying, such as borrowing money, installment buying, and credit	4
C. Sources of information and how to use these sources to assist him in buying	18
D. To understand discrepancies between price and quality and the need for more specific guides to quality	1

TABLE 17 (Continued)

Objectives as Ranked by "Jury"	Frequency in Course Material
E. To become acquainted with the meaning and value of scores, grades, ratings, certifications and descriptive terms	4
F. To understand the practices used by sellers to influence his buying, including advertising and the forms of high pressure selling, etc.	10
G. To be familiar with some of the legal protection provided in purchase of goods and services such as pure food, drug and cosmetic laws; regulation of advertising; meat inspection act; sales contracts, etc.	0
H. To determine and use certain general buying practices and techniques, applicable to most purchases	9
I. To understand the factors that increase marketing costs, such as delivery service, credit services, returning merchandise, fancy packaging, small containers, and other factors	0
J. To become better acquainted with "Where to buy". The prices, policies, services, etc., of various types of retail stores	2
IV. AN UNDERSTANDING AND APPRECIATION OF HOW TO USE AND CARE FOR CONSUMER GOODS AND SERVICES WISELY	5
A. The preparation, preservation, and economical use of food for maximum benefit and minimum waste	0
B. The construction, use, care and repair of clothing	1
C. The construction, care and repair of the house	1
D. The care and simple repair of household equipment, including furniture and electrical appliances	0

objective should be given greater emphasis at the high-school level.

One of the specific objectives under the general objective of choice-making, "an appreciation of the effect of wise choices upon his standard of living in terms of greater satisfactions and enjoyment from obtaining more desirable goods and services", is found in eight of the courses of study. This may have been due to the arbitrary classification of certain objectives that seemed to conform to the intent of this objective. The following two objectives are examples:

To develop an interest in securing greater satisfaction from money spent.

To emphasize that the amount of income is important but not the sole factor in determining the amount of enjoyment and satisfaction derived from life.

The other five specific objectives under "choice-making" are given little consideration in the course material. One objective, "to understand the effect of consumer choices upon general community welfare", is found in four courses. The other objectives appear in no more than two courses.

The general objective considered second most important by the "jury", "to help the student understand the significance of his position and his responsibility as a consumer in society", is included in nine of the thirty-one courses of study containing objectives. Although this objective received more consideration than the choice-making objective, it is mentioned in only twenty-five per cent of the courses. This objective was considered appropriate for high school by fifteen of the seventeen members of the jury.

The most important specific aim supporting this general objective (to assist the student in understanding how goods get from producer to consumer, marketing institutions and services, including cooperatives), which was considered appropriate for high schools by sixteen of the "jury", is included in only two of the courses. The following two specific objectives appear in eight courses and were considered appropriate for the high-school level by the majority of the members of the "jury":

To understand and to some extent evaluate social and consumer legislation in force and needed.

To understand basic present-day problems arising from changes in economic life, such as increased wants, concentration of economic control, multiplicity of consumer goods, increased separation of consumers and producers, unequal distribution of income.

The first of the following two specific aims under the general objective pertaining to the consumer in society is included in only one course, while the second is not mentioned in any of the courses.

To understand purchasing power, including the relationship between prices and income, real and money wages.

To understand the effect of general business fluctuations upon society and the individual as a consumer; including the characteristics, causes, and proposed remedies of business cycles.

The general objective ranked third in importance by the "jury", "to help the student develop greater efficiency in buying those goods and services he chooses", is by far the most frequent objective found in the high-school course material. This objective is in eighteen of the courses.

The one specific aim under this general objective of buying, upon whose importance both "jury" and high-school teachers agreed, is: "sources of information and how to use these sources to assist him (the pupil) in buying".

The two following specific aims considered important by the "jury" are included in only four of the courses of study:

To understand certain financial problems connected with buying, such as borrowing money, installment buying, and credit.

To equip the student with specific knowledge and skills needed in buying such goods and services as food, clothing, shelter, health, insurance, investments, and recreation.

The general objective considered least important by the jury, "an understanding and appreciation of how to use and care for consumer goods and services wisely", appears in only five of the courses. However, this objective was rated "important" by thirteen of the seventeen experts. The wartime emphasis on conservation of consumer goods, not yet reflected in course materials, may account for this difference.

In general, the stated objectives in the high school course-of-study material are not in agreement with the criteria established by the "jury" of experts. The basic and background objectives dealing with problems of choice-making and the economic status of the consumer in society, considered as most important by the "jury", are given slight recognition by course-of-study makers. The general objective concerned with increased efficiency in the actual buying of goods and services is the most popular of all in terms of frequency in courses of study.

An explanation of this seeming inadequacy of course objectives in high-school consumer materials is attempted. In general many of the objectives in the high-school course materials are stated in rather vague and indefinite terms. For example, several courses contain objectives stated in the following manner: "money management", and "management of personal finances". These statements could easily have been construed to be equivalent to any one of several of the objectives used as criteria. In Chapter V, where the topical content of the courses is analyzed, the exact meaning of some of these objectives is clarified.

The lack of choice-making objectives in high-school courses of study, as compared with the buying objectives, is rather evident. Choice-making involves the problem of values in deciding how money shall be spent. This objective, although considered very important by students of consumer education, is also recognized as difficult to teach. There is little scientific evidence for the teacher to draw upon for guidance in teaching "choice-making". On the other hand, the objective contributing to "greater efficiency in the actual buying of goods or services chosen" lends itself to a much more practical teaching approach. Much first-hand information and guidance in actual "over-the-counter" buying procedures are available for use in developing this objective.

The value of practical, first-hand buying aids is not denied; however, the long run educational values of such experiences are questionable. Much of the information and many of the facts pertaining to the buying of specific goods and services change rapidly. Certain desirable attitudes are developed through practical buying problems, and their use is valuable as an approach to the wider implications involved in the complete education of the consumer.

Both of the objectives pertaining to choice-making and to the economic position of the consumer in society are concerned with the basic principles of consumption. They contribute to the establishment of certain essential principles and concepts of consumption that have lasting values to the pupil. Both types of objectives are valuable. The course-material objectives do not give proper recognition to these more basic objectives of "choice-making" and of the "place of the consumer in society", and probably overly emphasize the more practical buying objectives. One of the courses of study recognizes this problem by including as one of the objectives, "to understand that the economic problems of the family are as important as the purchasing of goods and services".

It is generally recognized that learning begins with specifics, but it should be guided toward the development of certain generalizations that can be used to interpret and solve new problems.

Objectives in College Courses

Objectives in college textbooks.-- The writers of college textbooks are somewhat more disposed toward the inclusion of statements of objectives or purposes than are the high-school textbook writers. In eight of the eleven textbooks examined some mention is made of the purpose.

The general objective referred to by the greatest number, seven, was:

> To help the student understand the significance of his position and his responsibility as a consumer in society.

Of the eight supporting objectives of the general objective of "the position of the consumer in society", only four are mentioned in four or more of the eight college textbooks contributing objectives. The following two supporting objectives are included in five of the books:

> To understand basic present-day problems arising from changes in our economic life such as increased wants, concentration of economic control, multiplicity of consumer goods, increased separation of consumers and producers, and unequal distribution of income.

> To understand purchasing power, including the relationship between prices and income, and real and money wages.

Four books mention the following two specific objectives under the general objective of "the position of the consumer in society".

> To understand the development of the present complex structure of our industrial system in relation to its effect upon the position of the consumer.

To assist the student in understanding how goods get from producer to consumer; marketing institutions and services, including cooperatives.

Six of the textbooks contribute to the general objective, "to help the student understand and make more intelligent choices between kinds of goods and services".

Of the six sub-objectives under this general objective, only one receives attention in more than one book. Four books refer to the following specific objective of "choice-making": "to gain an understanding of how wants and choices are determined, and the factors that affect choices".

The third ranking general objective mentioned by four college textbooks is "to help the student develop greater efficiency in buying those goods and services he chooses".

The three specific "buying objectives" referred to most often in the college books are:

Sources of information and how to use these sources to assist in buying.

To understand the practices used by sellers to influence buying, including advertising and the forms of high pressure selling.

To be familiar with some of the legal protection provided in purchase of goods and services such as: pure food, drug, and cosmetic laws; regulation of advertising; the meat inspection act; and sales contracts.

No college textbook refers to the general objective concerning the use and care of consumer goods.

In general, the objectives stated in college textbooks pertain to the broad problems of the economic status of the consumer and how economic and social factors affect consumer choices of goods and services. Objectives contributing to more intelligent buying and use of specific goods and services are given less consideration.

Objectives in college courses of study.-- Eight of the twelve college courses of study contain a statement of objectives.

In checking the general objectives contained in college courses of study with the established criteria, it was found that there is not complete agreement.

Six of the college courses of study contain the following general objective: "to help the student understand and make more intelligent choices between kinds of goods and services".

The two specific objectives under choice-making most often mentioned are:

To understand the relationship between his own philosophy of life or life goals and the choices he makes.

An appreciation of the effect of wise choices upon his standard of living in terms of greater satisfactions and enjoyment from obtaining more desirable goods and services.

The second general objective referred to in five of the college courses of study is "to help the student develop greater efficiency in buying those goods and services he chooses".

The following two specific "buying" objectives are emphasized:

Sources of information and to use these sources to assist him in buying.

To be familiar with some of the legal protection provided in purchase of goods and services.

The third general objective, "to help the student understand the significance of his position and his responsibility as a consumer in society", is included in four of the college courses of study. None of the specific objectives under this general purpose is given special emphasis.

Only one course of study includes the objective of "use and care

TABLE 18

COMPARISON OF OBJECTIVES OF CONSUMER EDUCATION, AS FOUND IN EIGHT COLLEGE TEXTBOOKS AND EIGHT COLLEGE COURSES OF STUDY, WITH OBJECTIVES ESTABLISHED BY EXPERTS

Objectives in Order of Importance as Established by Experts	Textbooks	Courses of Study
I. TO HELP THE STUDENT UNDERSTAND AND MAKE MORE INTELLIGENT CHOICES BETWEEN KINDS OF GOODS AND SERVICES	6	6
A. The development of a better sense of values and taste in determining expenditures	0	1
B. An appreciation of the effect of wise choices upon his standard of living in terms of greater satisfactions and enjoyment from obtaining more desirable goods and services	0	3
C. To understand the relationship between his own philosophy of life or life goals and the choices he makes	0	4
D. To understand the effect of consumer choices upon general community welfare	1	2
E. To understand how the study of one's record of expenditures can aid in improving choices	1	1
F. To gain an understanding of how wants and choices are determined and the factors which affect choices	4	3
II. TO HELP THE STUDENT DEVELOP GREATER EFFICIENCY IN BUYING THOSE GOODS AND SERVICES HE CHOOSES	4	5
A. Sources of information and how to use these sources to assist him in buying	4	5
B. To become acquainted with the meaning and value of scores, grades, ratings, certifications, and descriptive terms	2	0

TABLE 18 (Continued)

Objectives in Order of Importance as Established by Experts	Textbooks	Counses of Study
C. To become better acquainted with "Where to buy". The prices, policies, services, etc., of various types of retail stores	2	1
D. To understand the practices used by sellers to influence his buying, including advertising and the forms of high pressure selling, etc.	5	1
E. To determine and use certain general buying practices and techniques, applicable to most purchases	0	1
F. To understand certain financial problems connected with buying, such as borrowing money, installment buying, and credit	1	3
G. To understand the factors that increase marketing costs, such as delivery service, credit services, returning merchandise, fancy packaging, small containers, and other factors	0	1
H. To be familiar with some of the legal protection provided in purchase of goods and services such as pure food, drug and cosmetic laws; regulation of advertising; meat inspection act; sales contracts, etc.	6	4
I. To understand discrepancies between price and quality and the need for more specific guides to quality	1	1
J. To equip the student with specific knowledge and skills needed in buying such goods and services as: food, clothing, shelter, health, insurance, investments, recreation	0	0
III. TO HELP THE STUDENT UNDERSTAND THE SIGNIFICANCE OF HIS POSITION AND HIS RESPONSIBILITY AS A CONSUMER IN SOCIETY	7	4

TABLE 18 (Continued)

Objectives in Order of Importance as Established by Experts	Textbooks	Courses of Study
A. To understand the development of the present complex structure of our industrial system in relation to its effect upon the position of the consumer	4	3
B. To understand basic present-day problems arising from changes in our economic life such as increased wants, concentration of economic control, multiplicity of consumer goods, increased separation of consumers and producers, unequal distribution of income	5	2
C. To understand purchasing power, including the relationships between prices and income, real and money wages	5	2
D. To understand the effect of general business fluctuations upon society and the individual as a consumer; including the characteristics, causes, and proposed remedies of business cycles	1	1
E. To understand and to some extent evaluate the purpose, basic principles, and mechanics of our taxing program	1	1
F. To assist the student in understanding how goods get from producer to consumer; marketing institutions and services; including cooperatives	4	0
G. To recognize the important relationships existing among business, labor, agriculture, and consumers, and to examine both common and divergent interests	1	2
H. To understand and to some extent evaluate social and consumer legislation in force and needed	2	1
IV. AN UNDERSTANDING AND APPRECIATION OF HOW TO USE AND CARE FOR CONSUMER GOODS AND SERVICES WISELY	0	1

TABLE 18 (Continued)

Objectives in Order of Importance as Established by Experts	Textbooks	Courses of Study
A. The preparation, preservation and economical use of food for maximum benefit and minimum waste	0	0
B. The construction, use, care and repair of clothing	0	0
C. The construction, care and repair of the house	0	0
D. The care and simple repair of household equipment, including furniture and electrical appliances	0	0

for consumer goods and services".

Two of the college courses of study contain objectives emphasizing the present war situation (World War II).

Method of determining college objectives.-- Of the twelve college courses of study, only four give any statement as to how the objectives were determined.

TABLE 19

METHOD OF DETERMINING OBJECTIVES OF CONSUMER EDUCATION IN TWELVE COLLEGE COURSES OF STUDY

How Objectives Were Determined	Number of Courses
Pupil needs	2
Other courses of study	2
Textbooks	1
No statement	8

One course of study indicates that other course outlines and textbooks were used as a basis for arriving at objectives.

The college course-of-study makers, like those responsible for developing high-school teaching materials in consumer education, were negligent in presenting the evidence as to the derivation of their objectives.

Objectives in state courses of study.-- Only four of the eight state courses of study contain a complete statement of consumer-education objectives. The purpose of two of the state courses of study is related entirely to one phase of consumer education, cooperatives. Two course outlines are almost wholly devoted to the wartime conditions of rationing, price control, and conservation.

The objectives of the courses of study of Kentucky (353), Pennsylvania (360), and New Jersey (356) rather adequately include the four general objectives of "choice-making", "position in society", "how to buy", and "use and care".

Summary

Ten research studies contribute objective data with respect to objectives in consumer education. All but one of these studies reveal only broad general objectives. In general, the objectives cover the areas of: (1) wise buying procedures, (2) sources of information and protection, (3) money management, (4) choice-making, and (5) the economic position of the consumer in society.

A more detailed and comprehensive statement of objectives is needed to serve as criteria for evaluation of objectives found in textbooks and courses of study. The opinion of experts was used to establish a reliable set of objectives. Objectives were evaluated by a "jury" of seventeen educators in consumer education. The result of this evaluation was used as a standard for evaluating the objectives contained in textbooks and courses of study.

The "jury" of experts ranked the general objectives of consumer education in the following order of importance:

1. To help the student understand and make more intelligent choices between kinds of goods and services.

2. To help the student understand the significance of his position and his responsibility as a consumer in society.

3. To help the student develop greater efficiency in buying those goods and services he chooses.

4. An understanding and appreciation of how to use and care wisely for consumer goods and services.

Most of the high-school textbooks writers fail to present acceptable objectives. Only two high-school books contain objectives comparable with those established by the "jury" of experts.

Failure to include a statement of objectives in thirty-eight per cent of the material prepared for the high-school level is indicative of the tendency for teachers to prepare incomplete teaching materials.

Very little use is made of specific or short-term objectives.

In determining objectives, the use of scientifically accepted practices is not generally used in the preparation of course-of-study materials. Although preparation of objectives by teachers themselves is the most prevalent method used, an encouraging number use pupil needs as a guide to the formulation of objectives.

The objectives contained in city high-school courses of study are not in agreement with the objectives established by the "jury" of experts. The general objective rated most important by the "jury", "to help the student understand and make more intelligent choices between kinds of goods and services", is contained least often in course-of-study material. The objective with the highest frequency in high-school courses of study, "to help the student develop greater efficiency in buying those goods and services he chooses", was rated third by the "jury".

In general the objectives used in the teaching of high-school courses in consumer education tend to emphasize the practical buying aspects of consumption rather than the more basic and fundamental problems of choice-making and the economic status of the consumer in society. This emphasis on the practical phase of consumption has certain advantages, as well as disadvantages. The use of everyday buying experiences as a guide to the study of consumption adds a certain amount of motivation through a more realistic and first-hand approach. However, the practical problems of buying do not constitute the whole of consumer education. The broader aspects of consumption should receive equal emphasis in a consumer course.

Writers of college textbooks are more inclined toward the inclusion of statements of objectives than are writers of high-school textbooks. The most frequent general objective, "to help the student understand the significance of his position and his responsibility as a consumer in society", is ranked second in importance by the "jury". The second ranking objective, contained in six of the eleven college textbooks, "to help the student understand and make more intelligent choices between kinds of goods and services", is the first-rank choice of the "jury".

In general, the college textbooks tend to emphasize the broad social and economic phases of consumption rather than buying of goods and services.

The college courses of study are inclined toward the choice-making and buying objectives. Six of the eight courses that contain objectives include choice-making, while five refer to the buying of goods and services.

The three state courses of study embodying a statement of general objectives cover rather adequately the four main objectives of "choice-making", "position in society", "buying goods and services", and "use and care".

Most of the course material examined fails to contribute adequate objectives in consumer education. College course objectives tend to emphasize the broad social and economic aspects of consumption, while the high-school course objectives are inclined toward the narrower buying phases of consumption. The objective pertaining to use and care of consumer goods is given little consideration in any of the materials.

CHAPTER V

THE CONTENT OF CONSUMER EDUCATION

Because of the rather recent development of consumer education, the question often arises as to what consumer education consists of, and what should be taught.

By means of an examination of the research, textbooks, and courses of study, the question, what does consumer education consist of, is answered. Through the use of expert opinion, the problem of what should be taught is attacked.

Review of Related Studies

The various investigations into the curriculum content of consumer education are examined as to: (1) secondary-school courses of study, (2) topics emphasized, (3) college courses of study, (4) specific units of instruction, and (5) general curriculum materials.

Secondary-school courses of study in consumer education.-- Several studies have as their aim the determination of topics to be taught in a high-school course in consumer education.

After an investigation of textbooks and periodical literature relating to the field of consumer education, Walker (244) proposed the following topics as most important for a rural high-school course in consumer education:

1. Food
2. Clothing
3. Shelter
4. Money and Banking
5. Budgeting and record keeping
6. Insurance
7. Law and the consumer
8. Frauds in business
9. Influencing the consumer through advertising
10. Agencies to aid the consumer

Cuminsky (71), from a study of what should go into a course of study, suggested the following topics:

1. Wealth and income
2. Economic cycles and the consumer
3. Taxes
4. Markets and prices
5. Buying methods
6. Paying cash, credit, installments
7. Advertising, standardization, fraud
8. Small borrowing
9. Shopping for a home
10. Saving, insurance, investment
11. Shopping for legal services
12. Shopping for medical services
13. Shopping for funeral services

In the syllabus by Magill (154) these topics were presented:

1. Introduction to consumer education

2. The consumer's income
3. Taxes and the consumer
4. The price system
5. How cycles affect the consumer
6. Effects of advertising on our buying
7. Credit buying
8. Installment buying
9. The technique of buying
10. Agencies for consumer protection
11. Renting or buying a home
12. Saving and investments
13. How to use the law
14. Recognition of frauds

The specialists at the consumer-education conference sponsored by the United States Office of Education (240) offered a list of topics for guidance as to the scope of consumer education. The main topics were: (1) consumer choice-making, (2) consumer income management, (3) buying consumer goods and services, (4) using and caring for consumer goods, and (5) the economic order and consumer welfare.

From the results of an evaluation of consumer topics by students, parents, and educators, Finch (92) outlined the following topics as the basis for a consumer-education course:

1. Our relation to business
2. Travel and transportation
3. Communication
4. Financial system

5. Banking

6. Credit and installments

7. Personal finance

8. Insurance

9. Investments

10. Real estate and home ownership

11. Taxes

12. Marketing system

13. Why people buy

14. Effect of prices on the consumer

15. Rules of buying

16. Buying goods including food, clothing, and household goods

17. Labels, packaged goods, and guarantees

18. Selling

19. Law and the consumer

20. Advertising

21. Frauds and swindles

22. Protection and the consumer

Liles and Ellis (143) suggested a group of nineteen topics for a high-school course in consumer education. These topics are:

1. Problem of consumer education

2. Effects of custom, fashion, and imitation on wants and consumption

3. Wise money management and budgeting

4. Quality, price, and their relation

5. Marketing and price determination

6. Influence of seller on buyer
7. Evaluation of advertising propaganda and slogans
8. Misrepresentation and fraud
9. Labels, guarantees, and packaged goods
10. Standards for consumer goods
11. Installment buying
12. Cash loans for the consumer
13. Buying and renting a home
14. Buying insurance
15. Investment
16. Buying through miscellaneous methods of retailing
17. Consumer organizations
18. Private agencies supplying consumer information
19. Government agencies supplying consumer information and protection

Payson (183) outlined a suggestive course of study in consumer purchasing, with the following units: (1) economics and satisfactions of consumer purchasing, (2) standards and levels of living, (3) price, (4) advertising, (5) standards and grades, (6) brands, trade marks, and labels, (7) where to buy, and (8) how to pay.

After analyzing more than five thousand questions asked by consumers, Paul (181) offered the following consumer-education units, in the order of their importance based upon the number of questions: (1) clothing, (2) food, (3) automobiles, (4) household appliances and furnishings, (5) childrens' commodities, (6) drugs, soaps, and cosmetics, (7) housing, and (8) fuel.

The following themes were also suggested by Paul (181) as a necessary part of each of the buying units:

1. Consumer attitudes
2. Buying checklists, including value and price
3. The salesman's point of view
4. Business practices (frauds and schemes) and business services
5. Students' commodities
6. Consumer literature and agencies
7. Consumer-consciousness
8. Budgeting
9. Evaluation of information
10. One's economic and financial status

Maynard (158) offered a comprehensive list of seventy-nine consumer topics, with concrete suggestions as to how and what subject-matter fields may present these topics, in order to develop a systematic consumer-education program in the high school. The topics are very similar to those contributed by Harap (119), with the exception of certain topics especially valuable to the consumer in rural areas. Units were designed to assist the rural consumer in buying farm feed, machinery, fertilizers, sprays, and insecticides.

From the data presented in the related literature concerning the content of general consumer-education courses in the high school, several observations may be made.

The evidence indicates some degree of similarity of the course content as reported by the nine studies. It cannot be concluded, however, that there is anything like complete agreement. Even in instances where textbooks and periodical literature are analyzed by several investigators the results in the form of suggested topics are very different. The investigator's own interpretation or concept of consumer education may account for some of these differences.

Certain topics were suggested relatively frequently by the investigators:

1. Shelter
2. Advertising
3. Prices
4. General buying procedures
5. Credit and collections
6. Insurance
7. Frauds in business
8. Agencies aiding the consumer
9. Taxes
10. Investments

Each of these topics is included in five or more of the nine studies, as reported in Table 20.

Topics emphasized in consumer education.-- Considerable research has been devoted to the problem of ascertaining what phases of consumer education are being emphasized in high-school courses in consumption.

In a survey of consumer-education courses of study, Broxton (130) discovered that the following topics received major emphasis:

1. Buying problems
2. General survey of consumer problems
3. Pure food and drug laws
4. Advertising
5. Finance

TABLE 20

SUMMARY OF FREQUENCY OF TOPICS REPORTED IN THE RESEARCH DEVOTED TO THE SELECTION OF TOPICS FOR A GENERAL HIGH-SCHOOL CONSUMER COURSE

Topic	Frequency
1. Shelter	7
2. Advertising	7
3. Prices	7
4. General buying procedures	7
5. Insurance	6
6. Frauds in business	6
7. Credit and installments	6
8. Agencies to aid the consumer	5
9. Taxes	5
10. Investments	5
11. Food	4
12. Clothing	4
13. Budgeting and record keeping	4
14. Law and the consumer (legal protection)	4
15. Wealth and income	4
16. Marketing	4
17. Standardization	3
18. Household furnishings and equipment	3
19. Labeling	3
20. Banking	2
21. Business cycles	2
22. Saving	2
23. Medical services	2
24. Factors affecting choices	2
25. Education	2
26. Personal care	2
27. Transportation	2
28. Communication	2
29. Standards of living	2
30. Business Finance	2
31. Cooperatives	2
32. Money	1
33. Supply and demand	1
34. Buying legal services	1
35. Types of commodities	1
36. Household operation	1
37. Recreation	1
38. Health	1
39. Business structure	1
40. Labor problems and wages	1

TABLE 20 (Continued)

Topic	Frequency
41. Why people buy	1
42. Economics and satisfactions of purchasing.	1
43. Brands and trade marks	1
44. Automobiles	1
45. Children's commodities	1
46. Fuel	1
47. Consumer attitudes	1
48. Evaluation of information	1

6. Standards and labels

7. Consumers and the government

8. Cooperatives

9. Agencies assisting the consumer

10. Budgeting

11. Standards of living

12. Installment buying

13. Frauds

14. Propaganda

15. World trade

16. Chain stores

Dye (79), in a survey of actual school practices in teaching consumer education, revealed that the following topics were considered most important: (1) food, (2) shelter, (3) clothing, (4) health, (5) brands, (6) labels, (7) buying in general, (8) drugs and cosmetics, (9) advertising, and (10) efficient use of money.

Topics receiving major emphasis in thirty-eight separate unit courses in consumer education were reported by Kent (137), as listed below:

1. Problems of consumer buying
    a. Purchasing of food, clothing, and shelter
    b. The relation of buyer and seller
    c. Labeling, branding, and quality standards
    d. Retail credit
2. Money management
    a. Savings
    b. Investments
    c. Insurance
    d. Personal loans
    e. Installment credit
3. Advertising
    a. Psychological appeal used
    b. Frauds
    c. Patent medicines
4. Budgeting
    a. Personal and family
5. Consumer protection
    a. Sources of information
    b. Private and governmental agencies
    c. Legislation
6. Financial aspects of owning and renting a home
7. The consumer and his relations to business
8. Consumer cooperatives

9. Taxes and the consumer

10. Marketing

    a. Functions and costs

From an analysis of fifteen state courses of study, Clarkson (57) reported the most frequently found units as:

1. Economics and satisfactions of consumer purchasing
2. Advertising
3. Sources of information
4. Buying problems
5. Price legislation
6. Brands, trade marks and labels
7. Quality
8. Where to buy
9. Standards and levels of living
10. Salesmanship
11. Cooperative buying
12. Tests for fabrics
13. Budgeting
14. Investments
15. Taxes
16. Weights and measures

Beighy (14) made a survey of consumer education in the senior high schools of Illinois (outside of Chicago) with an enrollment of two hundred or more pupils. The results of this survey of the topics that should be taught as a part of a general course in consumer education are shown in Table 21. This study is included under the heading of "topics emphasized

TABLE 21

OPINIONS OF 155 ILLINOIS HIGH SCHOOL PRINCIPALS AS TO WHAT TOPICS SHOULD BE TAUGHT IN A GENERAL HIGH-SCHOOL COURSE IN CONSUMER EDUCATION (14)

Topic	Number Checking Topic
1. Consumer Buying (How to judge and select food, clothing, and household commodities; labeling; testing; protection)	146
2. Advertising, Exaggerations, and Frauds (Kinds of; how to interpret; propaganda; etc.)	145
3. Housing Problems of Consumers (Amount of money spent for housing by consumers with various incomes and different standards of living; building; owning; renting; leasing; etc.)	139
4. Food Problems of Consumers (Amount of money spent for food by consumers with various incomes and different standards of living; diets; etc.)	139
5. Guidance in Thrift and Budgeting (Budgeting and recording incomes and expenditures)	138
6. Sources of Consumer Information (How consumers may secure the information they need)	135
7. Buying Problems of Consumers (General shopping problems of consumers)	135
8. Consumer Credit and Small Loans (Lending agencies; cost to consumers; etc.)	132
9. Buying Life Insurance (Kinds and purposes of life insurance)	132
10. Clothing Problems of Consumers (Amount of money spent for clothing by consumers with various incomes and different standards of living)	130
11. Borrowing and Lending Money (Advantages and disadvantages of credit)	128

TABLE 21 (Continued)

Topic	Number Checking Topic
12. Consumers' Incomes and Expenditures (Amount of money consumers receive and how they spend their money; living patterns of consumers with different standards of living)	126
13. Buying Fire and Property Insurance (Kinds and purposes of fire and property insurance)	124
14. Health Problems of Consumers (Amount of money spent for health by consumers with various incomes and different standards of living; health factors; etc.)	120
15. Standards of Living of Consumers (How American consumers live)	120
16. Consumers' Taxes (Kinds of source and use of tax money; double taxation; etc.)	119
17. Banks and Their Services (Kinds and services of banks)	115
18. Investing Small Sums of Money (Forms; advantages and disadvantages of small investments; etc.)	114
19. How Prices are Determined (Machines and prices; price control; two price system; etc.)	98
20. Relationship of Money and Prices (The changing need for money; purchasing power; etc.)	90
21. Population Problems of Consumers (Why people move; effect of strikes and unemployment)	88
22. Consumers' Travel Services (Cost and function of various travel facilities)	88

in consumer education", with the assumption that the high-school principals evaluating the topics were influenced in their selection by the offerings in their own schools. Of the 155 schools participating in the survey, 127 taught consumer education in some form.

In 1938 a comprehensive study of the content of high school courses of study in consumer education was made by Harap (119). A total of thirty-five secondary-school courses were surveyed and analyzed. Later, in 1940, Tonne (230) used Harap's organization of topics to analyze twelve high-school consumer courses of study. A comparison of the findings of these two studies is shown in Table 22.

Table 22 reveals that Harap (119) and Tonne (230) report similar findings. Of the topics in both studies, appearing in forty per cent or more of the courses of study, nine are identical. The topics of food, clothing, insurance, advertising, buying in general, banking and savings, household accounting and budgeting, government aid to the consumer, and the role of the consumer in economic society are present in more than forty per cent of the courses in both studies. In the Harap study the topic of buying and renting a home is found in forty per cent of the courses of study, while Tonne reports the topic of wastes in consumption as appearing in 42 per cent of the twelve courses analyzed.

In an unpublished study of consumer education, Briggs submitted a comprehensive list of consumer-education topics for evaluation to school principals, teachers, and college professors. Returns were received from more than three hundred evaluators. Topics were arranged under seven main headings, with several sub-topics listed under each of the main topics. Each of the main topics, as well as the sub-topics, was

TABLE 22

TOPICAL CONTENT OF HIGH-SCHOOL CONSUMER COURSES
OF STUDY, AS REPORTED IN TWO INVESTIGATIONS

Topic	Frequency of Topics			
	Harap Study (119) (35 courses)		Tonne Study (230) (12 courses)	
	Number	Per Cent	Number	Per Cent
CONSUMERS' GOODS				
1. Automobiles	7	20.0	1	8.3
2. Building materials	3	8.5		
3. Canned goods	1	2.8	1	8.3
4. Children's commodities	1	2.8		
5. Cleaning and polishing	3	8.5		
6. Clothing	19	54.2	5	41.6
7. Drugs and cosmetics	13	37.1	3	25.0
8. Electrical appliances	8	22.8	2	16.6
9. Food	18	51.4	6	50.0
10. Fuels for cooking and heating	6	17.1	1	8.3
11. Furniture	3	8.5	2	16.6
12. Household linens	3	8.5		
13. Kitchen equipment	1	2.8		
14. Leather goods	4	11.4	2	16.6
CONSUMERS' SERVICES				
15. Communication	1	2.8	1	8.3
16. Education	2	5.7	2	16.6
17. General Services	2	5.7		
18. Governmental services	3	8.5	2	16.6
19. Health service	3	8.5	2	16.6
20. Insurance	17	48.5	8	66.6
21. Light and power	3	8.5	1	8.3
22. Recreation	3	8.5	1	8.3
23. Transportation	2	5.7	1	8.3
GENERAL BUYING PROBLEMS				
24. Advertising	20	57.1	10	83.3
25. Brand names, labels, and specifications	5	14.2	3	25.0
26. Buying in general	18	51.4	6	50.0
27. Family as consumer	3	8.5		
28. Fashions	2	5.7	1	8.3
29. Frauds and swindles	10	28.5	4	33.3
30. Misrepresentation and adulteration	5	14.2	2	16.6

TABLE 22 (Continued)

Topic	Frequency of Topics			
	Harap Study (119) (35 courses)		Tonne Study (230) (12 courses)	
	Number	Per Cent	Number	Per Cent
GENERAL BUYING PROBLEMS (Continued)				
31. Price	8	22.8	4	33.3
32. Retail selling methods	9	25.7	4	33.3
33. Wastes in consumption	11	31.4	5	41.6
34. Standards and grades	3	8.5	2	16.6
35. Weights and measures	0	0	0	0
CONSUMERS' FINANCIAL PROBLEMS				
36. Banking and saving	17	48.5	7	58.3
37. Borrowing and lending	10	28.5	4	33.3
38. Building and loan associations	3	8.5	1	8.3
39. Buying and renting a home	14	40.0	4	33.3
40. Household accounting, budgeting	16	45.7	5	41.6
41. Installment buying	10	28.5	4	33.3
42. Investing	4	11.4	2	16.6
43. Taxes	3	8.5	1	8.3
THE CONSUMER AND GOVERNMENT				
44. Consumer and New Deal	3	8.5		
45. Consumer and tariff	2	5.7		
46. Food and drug legislation	6	17.1	3	25.0
47. Government aid to consumer	16	45.7	6	50.0
48. Legal aspects of consumption	4	11.4	2	16.6
CONSUMER ORGANIZATION				
49. Consumer education	8	22.8		
50. Consumer organizations	12	34.2	4	33.3
51. Co-operative movement	5	14.2	3	25.0
52. Private agencies for consumer aid	9	25.7		
53. Sources of information	8	22.8	3	25.0
54. Standards movement	5	14.2	2	16.6
THE CONSUMER AND PUBLIC WELFARE				
55. Business cycles and crises	2	5.7	2	16.6
56. Consumer and economic planning	2	5.7		
57. Consumption and social welfare	0	0	0	0
58. Distribution of wealth and income	7	20.0	3	25.0
59. Housing	2	5.7		
60. Individual security	2	5.7		

TABLE 22 (Continued)

Topic	Frequency of Topics			
	Harap Study (119) (35 courses)		Tonne Study (230) (12 courses)	
	Number	Per Cent	Number	Per Cent
THE CONSUMER AND PUBLIC WELFARE (Cont.)				
61. Problem of the consumer	10	28.5	3	25.0
62. Role of consumer in economic society	15	42.8	5	41.6
63. Public utilities	3	8.5		
64. Standard of living	7	20.0	2	16.6
PRINCIPLES OF CONSUMPTION				
65. Conumsers' choice	11	31.4	4	33.3
66. Consumers' goals	0	0	0	0
67. Consumption as an art	2	5.7		
68. Consumption and culture	4	11.4		
69. Consumption as a science	2	5.7		
70. Human wants	6	17.1	2	16.6
71. Meaning of consumption economics	9	25.7	3	25.0

to be checked as being: (1) very important, (2) important, (3) acceptable, or (4) irrelevant.

Since only the raw data were available to the present writer, it was necessary to weight the ratings of the evaluators, in order to determine the order of importance of the topics. This weighting was accomplished by assigning an arbitrary value of 3 to topics rated as "very important"; a value of 2 to topics rated as "important", a value of 1 to topics rated as "acceptable", and a value of 0 to topics rated as "irrelevant". The sum of the weighted ratings was divided by the number of raters to derive the rank of each topic.

Tables 28, 29, 30, 31, 32, 33, and 34, on pages 248, 249, 250, 251, 252, 254, 255 of the Appendix, show the results of the ranking of the topics. Because of the number of topics involved, several tables are used to present the results of the evaluation of the importance of consumer-education topics. Each of the seven main topics is shown in a separate table. The tables appear in the order of importance of the main topics, that is, the topic ranked first, "general considerations in wise spending and buying, applicable to buying of all goods and services", is found in the first table, Table 28, while the topic with the lowest rank is in the last table, Table 34.

The sub-topics under each of the main topics are listed in the order of their importance.

The findings of the Briggs study are similar to those reported by other investigators. The first ranking topic, "general problems of buying", is also reported in each of the other eight studies. The problem of "needed aid and protection for the consumer" is rated as important in seven of the eight reports. Such financial problems as insurance, budgeting, savings, and credit are also among high-ranking topics. Other topics emphasized are food, clothing, shelter, advertising, and standards, brands, and labels.

Special units of instruction.-- Twenty-one studies have been devoted to the development of specific consumer units. Instructional units and guides have been developed in the areas of housing (54, 166, 232), money management (26, 39, 42, 44, 67, 112, 136, 161, 171, 226), household appliances (124), clothing and textiles (159, 172, 186), banking (204), and foods (5, 128, 213). Consumer units have also been developed for use in designated fields, such as home economics (7, 36, 135, 148, 218, 241, 259), and chemistry (165, 219, 248).

General curriculum materials.-- Many studies of value to the worker in the field of consumer education do not fit into the categories set up for analysis in the present study. Contributions covering such diversified areas as cooperatives (70, 88, 200), credit (239), returned goods (126), standards of living (86, 144), advertising (4, 38, 80, 99, 108, 142, 250), standardization (61, 82), consumer markets (11), and education (64, 77, 174) are not in the form of course-of-study materials, yet they constitute valuable sources of information for teachers and curriculum builders in the field of consumer education.

College courses of study.-- There have been only two investigations reported that deal with the content of college courses in consumer education.

Harap (119) analyzed twenty-six college courses of study. The following topics, arranged in the order of frequency, appear in ten or more of the courses:

1. Government aid to the consumer
2. Distribution of wealth and income
3. Price
4. Standard of living
5. Buying in general
6. Consumer organizations
7. Role of consumer in economic society
8. Household accounting and budgeting
9. Consumer education
10. Co-operative movement
11. Problem of the consumer
12. Banking and saving
13. Retail selling methods
14. Advertising

Marshall (157) surveyed the offerings of institutions of higher learning that gave instruction in consumption economics. The following content was reported by Marshall as appearing most frequently in the college courses.

1. Economics of consumption (broad view of economic science; analysis of system of exchange; free competition; consumers' place in economic system; aspects of income and distribution; standards and scales of living; choice of goods; psychological factors of demand and advertising; consumer protection; consumer credit; cooperatives; standardization; taxes; tariffs; and monopoly problems)

2. Personal finance (buying insurance; borrowing money; building a home; renting a home; investing funds; installment buying; cash purchasing; making a will; savings problems; banking services; budgeting and starting a business)

3. Economics of the household (the family unit; sources of income; household budgeting; analysis of expenditures for shelter, clothing, food, health; providison for future, including insurance - old age, savings, unemployment, disability; recreation; intellectual and social advancement;

conventional necessities; price problems; consumers' buying difficulties and protection against harmful and poor quality merchandise)

4. The consumer and the marketing system (meaning, techniques, and peculiarities of the modern market evaluated in terms of the problems of consumers)

5. The cooperative movement (history of cooperatives; evaluation of the cooperative movement; cooperative marketing principles; future of cooperatives as related to the need for consumer education and elimination of distribution problems of interest to consumers)

6. Consumer problems (a broad and inclusive approach to the problems of consumers, presenting a great variety of materials.

In comparing the content of consumer courses at the varioud educational levels, Harap (119) concluded that:

1. The secondary schools tend to emphasize consumers' goods.

2. The college courses neglect consumers' goods, but lay stress on problems of public welfare, consumer organization, and principles of consumption.

3. From the point of view of immediate practical value, the secondary and the adult courses are superior to the college offerings in the area of consumption.

4. In the field of consumers' services the secondary-school courses contain a more representative treatment than do the college courses.

5. The study of general buying problems is given a slightly greater emphasis in the college courses than are the two fields already considered.

6. The financial problems of the consumer do not occur so frequently in college courses as they do in secondary-school courses.

7. While the study of the co-operative movement is fairly frequent in the college courses, it is still neglected in secondary courses.

8. Distribution of wealth and income and standard of living are most often treated in the college. Matters of public welfare as they relate to the consumer are exceptionally well covered in the college group.

9. Certain general principles of consumption are included, but they are not so numerous as the more concrete phases of the subject. While these topics are more often taught at the college level than at the secondary-school level, the difference is not great.

Evaluation of Content

In the pages to follow, the procedure and results of the analyses of the content of sixty-eight high-school courses of study, eleven high-school textbooks, twelve college courses of study, and eleven college textbooks is reported. The sixty-seven high-school courses include fifty-nine city and eight state courses of study.

Establishing content of consumer education by use of expert opinion.-- As a guide in the evaluation of the content of courses of study and textbooks, the opinion of the jury of experts is used to establish the basic criteria. Using the already established objectives as a guide, topics were prepared that seemed necessary to the attainment of these objectives. This list of topics was sent to each member of the "jury" who had cooperated in evaluating the set of objectives. Only eleven returns were received. Since the number of returns was such that statistical analysis seemed inadvisable, a tabulation of the evaluation is not included in the body of this chapter, but instead the results are reported on page 257 of the Appendix. In as much as the eleven members of the jury are recognized authorities in the field of consumer education, the results of their judgment in rating the topics of consumer education are considered of sufficient worth to serve as criteria for evaluating the topics in courses of study and textbooks.

Each member of the jury was asked to consider each topic as to the degree of its importance by rating it "very important", "important", "of little importance", or "of no importance". The jury was also asked to indicate the appropriate level, high school or college, at which they judged the topic might best be taught. In instances where topics were considered appropriate for both levels, the jury was instructed to indicate the level at which the topic should be given greater emphasis. The results of the ratings of the topics and the appropriate teaching levels suggested by the jury are tabulated in Table 34a on page 257 of the Appendix.

Evaluation technique.-- The list of topics submitted to the jury is used as a basis for tabulation of the topics included in textbooks and courses of study. The content of each of the sixty high school, eight state, and twelve college courses was checked against the criteria for topics as evaluated by the jury of consumer-education experts. Additional topics contained in two or more courses of study were added.

It is recognized that an accurate and strictly objective statistical tabulation and evaluation of the content of consumer-education textbooks and course materials are not possible. The validity of such a procedure would be questionable. The comparison of the content of courses of study and textbooks with the criteria established by the jury of experts is used only as a guide to interpretation and evaluation of trends. Table 23 contains the detailed content data relative to the choice-making objective. Tables 35, 36, and 37 containing data relative to content under the other objectives are on pages 279, 283, and 290 of the Appendix.

In the discussion of the content of consumer materials examined, the following factors are considered:

1. The ranking of the topic by the jury of experts.

2. The level, high school or college, that the jury considers appropriate for teaching the topic.

3. The extent and manner in which the topic is considered in college and high-school textbooks and courses of study.

TABLE 23

NUMBER AND PERCENTAGE OF CONSUMER MATERIALS CONTAINING TOPICS UNDER CHOICE-MAKING OBJECTIVE

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
A. Factors influencing choices................	19	28	4	36	6	50	7	64	36	35
1. Customs.............	7	10	1	09	5	41	7	64	20	20
2. Habits.............	3	04	0	0	2	17	6	55	11	11
3. Environment.........	2	03	0	0	0	0	3	27	5	05
4. Education	2	03	0	0	0	0	1	09	3	03
5. Advertising	12	18	0	0	5	41	5	45	22	22
6. Fashion............	8	12	0	0	6	50	4	36	18	18
7. Imitation..........	9	13	2	18	4	33	6	55	21	21
8. Limited income......	5	7	0	0	2	17	6	55	13	13
9. Desire for display..	6	9	0	0	5	41	3	27	14	14
10. Availability of goods	0	0	0	0	1	08	1	09	2	02
B. How to improve choices.	9	13	1	09	0	0	0	0	10	10
1. Education...........	2	03	0	0	1	08	3	27	6	6
2. Family council and cooperation	2	03	1	09	1	08	0	0	4	04
3. Satisfactions from wise choices	4	06	2	18	0	0	1	09	7	07
4. Record keep., budget. as an aid to improving choices	47	70	10	90	9	75	6	55	72	71
5. Recog. of impor. of desirable standards in food, etc.......	1	01	1	09	2	17	1	09	5	05
6. Scientific information available to assist in improving choices...........	0	0	0	0	0	0	1	09	1	01

TABLE 23 (continued)

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
C. How wise choices affect general social and economic welfare.......	11	16	6	55	1	08	3	27	21	21
1. Encourage production and distribution of desirable goods and services	4	06	3	27	1	08	0	0	8	08
2. Improve standards of living	12	18	6	55	0	0	3	27	21	21

Choice-Making

The general objective considered most important by the jury was "to help the student understand and make more intelligent choices between kinds of goods and services". This area of study is consistently ranked high by the jury in evaluating both objectives and content.

The importance of this objective is just beginning to receive attention from students of consumer education. Some of the frontier thinkers in the field, for more than ten years, have contributed to this field of knowledge. The problem of choice-making is the first step in the consumption process. Not to give adequate consideration to this problem of what to buy, but to emphasize how to buy what is wanted, may contribute to a rather illogical result. For instance, to teach one how to be a better purchaser of a commodity that is undesirable or even detrimental to the individual and society, is hardly a justifiable form of consumer education.

The general topics included under the choice-making objective are: factors influencing choice, how to improve choices, and how wise choices affect general social and economic welfare.

Factors influencing choice.-- Certain of the factors that influence the consumer in making choices between kinds of goods and services are considered important to the attainment of the "choice-making" objective. The jury rates these factors in the following order of importance: (1) advertising, (2) fashion, (3) limited income, (4) imitation, (5) desire for display, (6) education, (7) custom, (8) habit, (9) availability of goods, and (10) environment.

High-school courses of study and textbooks give little consideration to the factors influencing choices. Textbooks and courses of study at the college level give considerably greater emphasis to this problem than does the high-school. Although the jury is of the opinion that greater emphasis should be given these factors at the college level, it is also their belief that such factors should be included as a part of the high-school course. Only nineteen of the courses and four of the textbooks at the high-school level contain a treatment of the factors that influence choices. Seven of the textbooks and six of the courses of study at the college level consider the problem.

The college materials tend to emphasize the factors of custom, advertising, fashion, and imitation. The only disagreement is "habit", which receives greater attention in the textbooks than in courses of study, and "desire for display", which is emphasized more in the courses of study than in the textbooks. Advertising, imitation, fashion, and customs are embodied in more of the high-school courses of study than any of the other factors.

A consideration of why consumers buy what they do is rather meagerly treated in all consumer material. The existence of a number of factors that influence choices of consumers is generally recognized. The tendency to imitate persons at the higher social and economic level is an acknowledged consumer practice. The desire for display is a universal characteristic of people. Conspicuous, or display, consumption has led consumers to spend their money for goods and services, not alone for their utility, but for the recognition and attention they attract. Income is undoubtedly an important factor in determining how consumers spend their money. Lack of sufficient income is the main reason why choices are necessary, since most consumers do not have an income adequate to buy everything they want; therefore, it is necessary to make choices as to how a limited income is to be spent. Custom exerts considerable influence and social control over the consumer. Long-established patterns of group consumption often become fixed barriers to consumers' freedom to choose. Few consumers are willing to face the ridicule of group disapproval by disregarding custom. Availability of goods is related to the whole problem of present-day economic relationships of consumer and producer. The modern industrial economy operates on a roundabout production program that requires producers to anticipate far in advance what consumers will buy. Profits, for those who have produced in advance, rest upon the acceptance of the product by the consumer. The producer uses much pressure to sell the available merchandise rather than to meet whatever demand may exist for another kind of commodity. The consumer's choice, therefore, is often altered by what is available on the market. It has been estimated that fifty per cent of consumer purchases are compromises.

These and similar factors that alter consumer choices should receive greater emphasis in consumer classes, at the college level and especially at the high-school level, than is evidenced by the material analyzed.

Method of improving choices.-- Since there is evidence (118, 268, 270) to substantiate the claim that consumers often make choices of goods that are not only wasteful but at times harmful, some attempt to survey possible practices for improvement of choices seems advisable. Since choice-making involves problems of what one should buy, it is not possible or at least not advisable to make specific recommendations. Certain procedures and practices, if followed, should tend to improve the choice-making ability of the consumer. The topics considered of value to the improvement of consumer choices, in the order of importance as judged by the jury are: (1) education, (2) record-keeping and budgeting, (3) scientific information, (4) recognition of the importance of desirable standards, (5) satisfactions from wise choices, and (6) family council and cooperation.

The consumer materials examined give little attention to ways and means of improving choices. The omission is evident at both high-school and college levels. The jury indicated that all the topics suggested should be taught at both levels.

Aside from the topic, "scientific information available to assist in improving choices", which seven of the jury believe should be emphasized at the college level, the opinion was fairly evenly divided with respect to the level at which the other topics should be given emphasis.

Although "budgeting and record-keeping" as a topic is included in the majority of the courses of study and textbooks, it must be pointed out that, with few exceptions, this topic is not treated as an aid to the improvement of choices.

The practice of deliberately planning the expenditure of money ahead of the actual purchase is considered a valuable means of improving choices. One method of planning is through the use of a budget. A record of expenditures is a reliable basis for evaluating expenditures. A critical analysis of expenditures should prove a valuable aid in the improvement of consumer choices. This viewpoint with respect to the possible value of budgeting and record-keeping, as an aid to the improvement of choices, is new in the literature of consumer education. Two members of the jury took exception to this viewpoint, maintaining that "the budget provides the consumer only with a tool or means of getting what is wanted". This is the accepted view of many consumer educators. However, since most of the jury of consumer-education experts concurred with the new concept of the possible function of budgeting and record-keeping, the topic has been retained.

Formal education should make a valuable contribution to the enlightenment of the consumer with respect to the problem of choosing goods and services, as Gordon (270) urges:

> If consumers were educated, a large part of the waste now resulting from their unenlightened choices would disappear. If consumers were educated, the power of custom in life would diminish, leaving them freer to choose goods calculated to promote their well-being. If consumers were educated, they would disdain a vulgar display of pecuniary power. While fashion would not disappear, its extreme hold on individual consumers would be diminished, to their advantage. If consumers were educated, much of modern advertising would be ineffective, for emotional appeals cannot withstand the cold light of rationality.

Education may well serve as one of the best agents to combat the forces that exert undue control over consumer choices.

Only two courses of study, and none of the textbooks at the high-school level, include any reference to education as a means of improving choices. One course of study and three college textbooks consider the topic.

It is recognized that there is little scientific information available to assist the consumer in improving choices. However, there are some valuable data, especially with respect to choosing food, cosmetics, and drugs, that should be made available to consumers.

Of all the material analyzed, only one college textbook discusses the contribution of scientific information to the problem of choice-making.

The kinds of food, clothing, shelter, and recreation are important considerations in evaluating one's standard of living. The amount of income available is not always a reliable criterion for judging a person's standard of living. Although each individual and family must make decisions as to how to spend money, broad basic principles or standards may be introduced to guide the consumer in choosing goods in the various categories of food, clothing, housing, and recreation. One high-school course of study and one textbook, and one college course of study and two textbooks, recognize the need for a discussion of the importance of desirable standards as a means of improving choices.

Realization of how the improvement of one's choice of goods and services can increase the satisfaction received from expenditures should serve as an incentive toward better consumption practices. Different consumers receive satisfactions from different kinds of goods and services. Every consumer should plan wisely, in order to be certain that his choice of goods and services will contribute the maximum amount of satisfaction. Four high-school courses of study and two textbooks give consideration to this topic. No college course of study and only one textbook include a discussion of satisfactions from wise choices.

Cooperative planning by the whole family, in deciding for what money should be spent,is essential to the improvement of choice-making. To permit one individual to make all decisions for the other members of the family is not likely to contribute to maximum satisfactions for all. To permit each member of the family to buy only for himself, without regard for the others,would undoubtedly prove a very wasteful procedure. To obtain the greatest value for each member of the family and for the group as a whole, decisions with respect to choices should be considered by the entire family. Only two high-school courses of study and one textbook include this topic. One college course of study, and no college textbook, presents this problem.

Effect of wise choices on general social and economic welfare.--Consumers as a group are potentially able to contribute to the improvement of the social and economic welfare of themselves and of the country. By accepting and rejecting certain practices and elements in the production and distribution of goods and services, the consumer has the power to bring about desirable practices, as well as to eliminate undesirable practices. In order to function intelligently with respect to desirable social and economic changes, the consumer must be properly instructed in ways and means of meeting this responsibility. Wise choice of goods and services is one way in which the consumer may contribute to the betterment of social and economic conditions.

Encouraging the production and distribution of desirable goods and services is a worthwhile outcome of more intelligent choices. Four courses of study and three textbooks devote some attention to this topic at the high-school level. Of the college materials, only one course of study considers the topic.

Intelligent choices can eliminate much waste in the consumption of goods and services. An improved standard of living for the consumer will result from choosing those goods and services that will contribute to more wholesome living in the form of wiser use of income for food, clothing, shelter, recreation, and other consumption goods and services. Twelve high-school courses of study and six textbooks give some attention to the topic of improvement of standards of living through wise choices. Although three college textbooks include this topic, no course of study mentions it.

The Position and Responsibility of the Consumer in Society

The following objective is rated second in importance by the jury of experts: "to help the student understand the significance of his position and his responsibility as a consumer in society".

A number of topics were suggested to the jury as necessary to attainment of this objective. The jury rates the six broad topics in the following order of importance: (1) government and the consumer, (2) problems of public welfare, (3) how consumers may help themselves, (4) present-day consumer problems arising from changing economic conditions, (5) characteristics of our industrial society and the consumer, and (6) marketing and the consumer. Each general topic will be discussed in terms of extent of the treatment received in the consumer materials examined. A detailed analysis of the number and percentage of consumer materials containing topics under this objective is in Table 35 on pages 279-282 of the Appendix.

Government and the consumer.-- This topic is intended as a general survey of the relationship between the government and the consumer. It should serve as a summary of the place of the consumer in economic society, in so far as the government is concerned.

The sub-topics are rated in the following order of importance by the jury:

1. Control of labeling and advertising
2. Control of adulteration
3. Social security
4. Regulation of weights and measures
5. Taxes and the consumer
6. Evaluation of anti-consumer controls and regulations
7. Control of frauds and rackets
8. Legal position of consumer and seller
9. Need for better consumer representation in government
10. Evaluation of needed consumer legislation
11. Regulation of sanitation
12. Regulation of securities

Twenty of the city high-school courses of study give consideration to the relationship between the consumer and government to the extent of including one or more of the twelve sub-topics. No one course of study includes more than four of these topics. Two topics (the legal position of consumer and seller, and social security) are included most often, eight and seven times respectively, in high-school courses of study. Several of the topics are not given any attention by writers of high-school courses of study. It is not to be concluded that these topics are not presented at all in high-school courses of study, but that they do not comprise a part of the evaluation of the relation of government to the position of the consumer in society. Many of the topics appear under the general problem of consumer protection.

Six of the high-school textbooks contribute from three to forty-six pages to this topic. The topic of social security receives the greatest attention both from the standpoint of number of textbooks and number of pages. Three textbooks contribute a total of sixty-six pages.

Eight of the college textbooks include from six to forty pages on the topic of the relation of government to the consumer. No book covers more than four of the twelve topics.

The topic, evaluation of needed consumer legislation, is discussed in five of the college textbooks, while the legal position of consumer and seller is given consideration in four books. It was the opinion of the jury, with one exception, that this topic should be taught in both high-school and college. The majority, six of the experts, indicated that this problem should be emphasized at the college level.

In general, neither the high-school nor college material gives adequate attention to the topic of the relation of government to the consumer. What appears to be an inadequate treatment of this topic, however, is not entirely the case. The method of classification and organization of the topics has contributed to this apparent gap. In defense of the attitude taken with respect to this topic, it is believed that any consideration on the position and responsibility of the consumer in society should include at least a summarization of the connection between the government and the consumer. Some of the various phases of government aid and protection to the consumer in his buying, such as the work of the Pure Food and Drug Administration, are included as topics in connection with the buying of specific products or as a protection to the buyer. However, such topics are disregarded as part of the consideration of the broad social and economic problem of the position of the consumer in society, unless they are again given attention.

The relationship between the government and the consumer is given greater emphasis at the college than at the high-school level. This is in agreement with the recommendation of the jury of experts.

Problems of public welfare.-- The three main problems considered under public welfare are: distribution of wealth and income, housing, and the relationship between sellers, labor, and consumers.

Although more than fifty per cent of all materials give some attention to this problem of public welfare, few include the entire area. For instance, the area of greatest frequency at the high-school level, distribution of wealth and income, is included in fourteen courses of study and two textbooks.

Several of the courses at both levels mention the problem of health, especially public-health facilities. This topic should have been included as one of the suggested areas of study.

The jury of experts consistently favored the college as the proper level for emphasis on the topics listed under public welfare.

Self-assistance for consumers.-- The only problem considered here is cooperatives. The textbooks at both levels give greater emphasis to cooperatives than do the courses of study. Principles of cooperation and consumer cooperatives are at the highest frequency. Of the types of consumer cooperatives, credit unions are most frequently discussed. "Health and hospitalization", considered highly important by the jury, receive very slight attention.

The jury contended that emphasis on this topic should be at the college level; however, an examination of the materials shows little difference in frequency at the two levels.

Present-day consumer problems arising from changing economic conditions.-- With the exception of college textbooks, this entire area is seldom included in the curriculum materials. Seven of the eleven experts gave the topic a first rank in importance. The evidence is rather clear that this entire area is in need of vigorous expansion. The material suggested, and the number of topics, could well be expanded, to provide insight into the background of why the consumer is faced with the need for guidance in his consumption activities.

The majority of the jury believe that the college is the appropriate level for emphasis on this problem; however, they are of the opinion that it should be taught also at the high-school level.

Characteristics of our industrial society in relation to the consumer.-- Nine of the eleven college textbooks cover one or more of the characteristics of our industrial society. The other materials incorporate this topic to a lesser degree. The high-school courses of study give least attention to this problem.

Only three members of the jury gave the topic a first rank in importance.

The emphasis at the college level is in agreement with the opinion of the jury.

Marketing and the consumer.-- The main topics listed under the problem of marketing are: how goods get from producer to consumer, costs of marketing, and wastes and inefficiencies.

Contrary to the opinion of the jury of experts, marketing is found more frequently than any other topic under the general objective of "responsibility and position of the consumer in society".

The emphasis is greater at the college level. Two college textbooks approach the whole consumer problem from the standpoint of the relation of the consumer to the marketing system.

"Wastes and inefficiencies of marketing, through duplication of effort and facilities, and selling practices", is least frequently mentioned as a topic.

Efficiency in Buying

The general objective ranked third by the jury of experts is "to help the student develop greater efficiency in buying those goods and services he chooses".

After the consumer has made a choice with respect to the object for which he wishes to spend money, the next problem is the actual buying of the goods and services.

The six main topics contributing to the attainment of the "buying" objective were ranked by the jury in the following order of importance: (1) aids and protection in buying, (2) buying goods, (3) buying services, (4) general buying problems, (5) buying techniques, and (6) financial problems. The above topics represent the material commonly found in consumer courses. They are in close agreement with the findings of other research studies. The high-school courses especially tend to emphasize buying problems. A detailed analysis is in Table 36, pages 283 - 289 of the Appendix.

Aid and protection in buying.-- The topic of "aid and protection in buying", ranked first by the jury, also receives significant attention in most of the materials analyzed. Seventy-five per cent of the high-school courses of study and more than ninety per cent of the other materials include some aspect of consumer protection. The sub-topics contributing to this main topic are: government agencies, consumers' testing and rating organizations, business agencies, standards, grades and labels, and professional associations. The most popular topic in all the materials is "government agencies engaged in protecting the consumer".

One topic, "sources of information", receives very inadequate treatment in all the materials. The tendency is to stress legal protection rather than where the individual consumer can get information that will help him in his buying.

Buying goods.- The problem of buying specific commodities was ranked second by the jury. High-school materials give considerably more emphasis to the buying of goods than do college courses. In comparing the present analysis of college material with previous investigations, there is evidence of a trend toward greater emphasis on the buying of specific goods in the college courses.

The jury ranked the seven specific areas of commodities in the following order of importance: (1) food, (2) clothing, (3) health products, (4) household equipment and furnishings, (5) housing, (6) cosmetics, and (7) automobiles.

Fifty per cent of the college courses of study include the buying of food as compared with sixty-two per cent of the high-school courses of study. The difference is much greater between the textbooks. Seventy-three per cent of the high-school texts contain a discussion of the buying of food, while only two, or eighteen per cent of the college books, include this topic. One noticeable weakness in all the materials is the lack of attention given to problems of diet and nutrition. It seems rather pointless to give instruction in the buying of food, without giving some consideration to the health values of various foods.

The buying of clothing receives about the same treatment as does the buying of food. The specific kinds of clothing with the greatest emphasis are shoes, dresses, coats, and hosiery. All the materials fail to give adequate consideration to the problem of "planning a wardrobe" and the "application of principles of good taste" to the buying of clothes.

Approximately fifty per cent of the high-school materials include the problem of buying health products and cosmetics. Few college courses include either of these types of goods. Most of the materials tend to give a rather general treatment to the problem of buying health products and cosmetics, with emphasis upon the protection afforded the consumer by the pure food, drug, and cosmetic act. Guides to buying specific products are little used in any of the courses. However, one college textbook devotes an entire chapter to the problem of buying spectacles. A consideration of the use of cosmetics is lacking in all the material examined.

The buying of household equipment and furnishings is included in approximately half of the high-school and college courses of study. More than seventy per cent of the high-school textbooks present this topic. Only two of the college books include a discussion of how to buy household equipment and furnishings. Most of the courses give attention to the buying of specific equipment and furnishings. Consideration of the factors contributing to the furnishing of an attractive home is given little attention in any of the material.

Buying a house is included in more of the materials than any of the other consumer goods. Both college and high-school courses give emphasis to this problem. This emphasis is not consistent with the opinion of the jury of experts. Of the seven classifications of consumer goods, housing ranked fifth. This lack of agreement may be attributed to the difference in criteria used as a basis for selection of topics in consumer-education courses. Some consumer educators use as a criterion the amount of money expended, as a basis for selection of consumer goods to be studied, while others use pupil interest and experience. Housing should rank high in terms of money expended, but from the standpoint of pupil experiences should receive minor attention.

Buying an automobile receives least consideration in the course materials. This is in agreement with the judgment of the jury of experts. Present-day conditions probably contributed to this situation.

Buying services.-- Of the six categories listed under the general buying objective, the jury ranked the buying of services third. In general, the materials examined, with the exception of buying insurance, do not give adequate treatment to the other services.

Buying insurance is included in more than fifty per cent of the courses. Eight of the eleven high-school textbooks present a discussion of insurance. The manner in which insurance is handled in both textbooks and courses of study is characteristic of the treatment afforded many of the topics. Most materials merely describe and list factual information about insurance policies and companies, giving little if any attention to the problem of how to use these facts in planning an adequate insurance program, or any suggestions as to how to go about buying insurance.

Such services as communication, education, travel, health, and recreation are given little consideration. This is not in agreement with the opinion of the jury of experts. The findings of the present study with respect to the buying of consumer services are similar to the results of previous studies. The one trend noticeable is the tendency toward more emphasis upon the problem of recreation. Although this trend is slight, it is nevertheless evident.

General buying problems.-- The eight general buying problems consist of: (1) advertising, (2) appraising merchandise, (3) misrepresentation, and adulteration, (4) frauds and swindles, (5) retail selling methods, (6) wastes in consumption, (7) weights and measures, and (8) standards and grades.

Advertising is the general buying problem most often included in all the material. In fact, advertising is not only the most frequently treated general buying problem, but it is also one of the most frequent of all consumer-education topics. The tendency in most courses is to emphasize poor advertising, with little attention given to the problem of how advertising may be used by the consumer.

The general problem of appraising merchandise is considered in half or more of the textbooks and college courses of study. The high-school courses of study do not include this topic so frequently.

Frauds and swindles receive slightly more emphasis in high-school than in college courses. In dealing with this topic, most courses merely describe different types of fraudulent practices with little regard for ways and means of detecting and avoiding fraud.

Standards and grades, and retail selling methods, are given some attention in the materials examined, but are definitely considered of secondary importance. Wastes in consumption, and weights and measures, are the two general buying problems with the least frequency.

<u>Buying techniques</u>.-- Where to buy, when to buy, and how to buy are the techniques contributing to the improvement of general buying practices. These general buying techniques are applicable to the problem of buying without retard to specific commodities, such as food and clothing.

The emphasis is centered mostly around how to buy, with reading labels and determining needs, the topics most frequently found. One of the general weaknesses of many of the courses of study is evident with respect to buying techniques. Often a topic is headed "how to buy", with no detailed suggestions as to how the topic is to be developed. Other courses list "buying techniques" as a topic, without indicating any of the desirable buying techniques. In general, specific and detailed buying guides and suggestions are not adequately presented in the materials at either the high-school or college level.

<u>Financial problems</u>.-- The areas considered essential to the financial problems of the consumer include: purchasing power, borrowing money, installment buying, charge accounts, taxes, banking and saving, investments, and keeping a record of expenditures.

The jury did not rate the importance of financial problems as high as they did the other areas of consumer education. However, the rating of such sub-topics as borrowing money, installment buying, and taxes was rather consistently high. This same general emphasis, with the exception of investments, is found in the material examined. Approximately fifty per cent of all materials contain the topic of investments; however, the jury rated the importance of investments very low. There is little difference in the opinion of the experts as to the level that should emphasize financial problems; however, there is a slight tendency to favor the college level. The frequency of financial topics in the course material is somewhat greater at the high-school level.

Use and care of consumer goods.-- The general objective ranked last by the jury was "an understanding and appreciation of how to use and care for consumer goods and services wisely". The four general topics designed to attain the objective are: the economical use and care of food, the economical use and care of clothing, the economical use and care of an automobile, and the care and simple repair of household furnishings and equipment.

This entire area of study is infrequently found in any of the course materials. The use and care of clothing is the most frequent topic, and it is almost entirely at the high-school level.

A Critique of Consumer Course Materials

Some general observations with respect to content of consumer course materials seem pertinent at this point. The general problem of organization and presentation of material will be considered.

Organization of materials.-- The organization of the material can be classified into three general categories. The commodity approach is rather consistently used in the high-school field. In this type of organization commodities are taken up class by class, with consideration given to the general buying problems connected with each specific commodity or group of commodities. This vertical type of organization has the advantage of practicability and realism. The authors of one high-school book, organized around commodities, state that: "This book is based on a conviction that consumer education should begin with a simple and practical study of things which we buy and use..." To study the implications of brands, labels, standards, grades, sources of information, legal protection, and the like in connection with a commodity adds a touch of realism not possible in a generalized approach to the problem of buying. However, a commodity approach to the study of consumer education might well become repetitious and impotent. There are also some rather important general problems facing the consumer that cannot be approached adequately through a study of specific commodities.

A second type of organization used is that of general consumer problems. Most of the college materials employ this approach to the study of consumer education. It has the advantage of emphasizing general consumer problems and general buying procedures that are typical of all consumer-buyers. The repetition inherent in the commodity approach is avoided. Problems of a social, economic, and personal nature that cut across commodity lines can be provided for adequately. This general approach, however, has a remoteness that tends toward the academic and at times the unreal in the form of generalizations. Some of the consumer problems especially applicable to an association with the buying of specific commodities are taken out of their proper relationships and taught in complete isolation.

Several courses, in attempting to incorporate the advantages of both the general and the commodity organization and at the same time eliminate the disadvantages of each, use a combination of the two plans. This joint approach is found at both levels. In presenting a complete consumer-education course, it appears that a combination of the two approaches is the more desirable. However, if the consumer course is mainly one of buying, then a commodity approach is likely to be more suitable.

<u>Presentation of material</u>.-- In general, the presentation of material consists almost entirely of a descriptive and factual exposition. There is much evidence of a tendency to list facts rather than to raise problems and issues. For instance, the problem of taxes, almost without exception, consists of an enumeration and description of different taxes, such as sales, income, and property, with no consideration of such issues as the purpose of taxes, how the tax money is spent, and what constitutes a fair taxing program.

Many of the courses of study tend to list topics without indicating how they are to be presented or what is to be included. For example, the topic of "ways to improve one's buying practices" appears in one course of study with no indication of a number of ways that might be used to improve one's buying. Another course of study lists the topic of "development of modern marketing system", with no clue as to whether agencies, functions, costs, commodities, or some other phase of the marketing system should be considered. Other such examples could be cited as evidence of the lack of completeness in presenting the topics to be studied.

Evidence of a lack of objectivity in the presentation of certain topics is apparent in a number of courses of study. For example, in the presentation of the topic of middlemen, one course uses the heading of "need for middlemen", while another course contains the statement, "eliminating the middleman's profits". The use of leading topical statements that tend to present a biased viewpoint regarding certain phases of consumer education, which the evidence does not verify, is frequently resorted to in courses of study.

In general, both textbooks and courses of study fail to use sufficient material within the present-day experiences of youth. Carefully prepared material directly concerned with pupil life and activities is lacking in most consumer material.

A clear distinction between the choice-making and the buying functions of consumption is not always evident. There is evidence, in some courses, of a "scissors and paste" accumulation of content that resulted in such an illogical organization of topics as to cause one to question the author's understanding of certain aspects of the course content. From the interpretations made of certain concepts of consumer education, it is evident that there is considerable lack of agreement among the teachers and writers of consumer materials. There is a special need for clarification of the choice-making and buying concepts of consumer education.

An attempt to render material in keeping with present wartime conditions is an encouraging trend. "Consumer problems in wartime" as a topic is included in sixteen city high-school, fonr state, and three college courses of study. Two high-school texts and one college text contain discussions of the consumer in wartime.

Summary

A review of related literature disclosed a total of eighty-five studies contributing to the development of content in consumer education. This area constitutes one of the major fields of investigation. Research contributed to such curriculum problems as: preparation of secondary-school courses of study in consumer education; topics emphasized in consumer education; special units of instruction in the specific areas of housing, clothing, banking, and food; and general curriculum materials involving such related areas as cooperatives, credit, returned goods, standardization, and advertising.

Of the nine investigations purporting to contribute to the establishment of content for high-school consumer courses, five or more suggested the topics of: shelter, advertising, prices, general buying procedures, credit and collections, insurance, frauds in business, agencies aiding the consumer, taxes, and investments.

Nine studies contributed to the problem of determining the topics most emphasized in high-school consumer courses. The topics found most often in consumer materials were: general buying procedures, aids and protection, insurance, budgeting, banking and savings, credit, food, clothing, shelter, advertising, standards, brands and labels, and wastes in consumption.

Although there is considerable overlapping between the suggested content to be taught and what is being taught, there is not complete agreement. The topics of frauds, taxes, and investments constitute important content suggested by investigators, but not reported as being emphasized in high-school consumer courses.

The limited research devoted to the content of consumer courses in college revealed a tendency to emphasize distribution of wealth and income, standard of living, role of the consumer in economic life, cooperatives, and general financial problems.

The entire area of choice-making is not given adequate consideration in any of the materials examined. Mention of some of the factors influencing choices is more numerous in college courses than in high-school materials. However, neglect to follow up with such topics as "ways of improving choices" and "how choices affect society" is especially noticeable at both levels. From the evidence, it is reasonable to conclude that the consumer-education courses in the schools do not include to any significant degree instruction in choice-making. The causes for this serious omission may be attributed to the fact that choice-making is not easy to teach. It involves broad issues that incorporate the whole of life itself. It has to do with what one should and should not do, and is a relatively new concept in the thinking of consumer educators.

The content evaluated under the general objective involving the "position and responsibility of the consumer in society" was ranked by the jury in the following order of importance: (1) government and the consumer, (2) problems of public welfare, (3) how consumers may help themselves, (4) present-day consumer problems arising from changing economic conditions, (5) characteristics of our industrial society and the consumer, and (6) marketing and the consumer.

In general, the college course materials give greater emphasis to the place and responsibility of the consumer in society than do the materials prepared for the high-school level. From the viewpoint of the jury, the content of consumer education at both levels is giving greater emphasis to topics considered of secondary importance than to topics of first importance. For example, "marketing and the consumer" ranked last in order of importance for the jury and is of high frequency in all materials examined.

The content designed for the attainment of the objective involving the actual buying of goods and services is given greater emphasis in course materials than any other content area. The topics, in order of importance as ranked by the jury, were: (1) aids and protection in buying, (2) buying goods, (3) buying services, (4) general buying problems, (5) buying techniques, and (6) financial problems.

Although there is not complete agreement between what is being taught, as revealed by the course materials, and what should be taught, as evidenced by the opinion of the jury of experts, the difference is not great. "Aids and protection in buying" is of high frequency in materials at both levels. Buying of such goods as food, clothing, health products, cosmetics, household equipment and furnishings, and houses is given considerable emphasis at the high-school level, but with the exception of housing is found infrequently at the college level. The buying of services, with the exception of insurance, receives inadequate consideration. "Health and recreation" are included in more than twenty-five per cent of the high-school courses, which constitutes an increase in frequency over the findings of previous studies. Education, transportation, and communication are services receiving little attention. As with the buying of goods, the topics embodying the buying of consumer services are much more frequent in high-school than in college. Advertising is by far the most popular of the general buying problems, appearing in approximately ninety per cent or more of all courses. There is little distinction as between high-school and college materials in frequency of general buying problems. General buying techniques, including where, when, and how to buy, are inadequately treated at both levels. How to buy is found most often, but in many instances no specific buying aids are included. Such financial problems of the consumer as borrowing money, installment buying, taxes, investments, and banking and savings are rather frequent in course materials at both levels.

The use and care of consumer goods as a topic is by far the least emphasized of all areas. This particular phase of consumer education should receive increased emphasis in the future.

Three different types of organization are used in presenting consumer material. The commodity approach, based on study of specific commodities as the core around which the course was built, has the advantage of practicality and reality. Its disadvantage lies in the fact that many general consumer problems cannot be easily associated with commodity buying. The general-problem approach also is used, with emphasis on broad social and economic issues facing the consumer. This plan, found mostly in college textbooks, has the advantage of a generalized approach not restricted to the narrow problems of over-the-counter buying. At the same time, a certain remoteness, not found in the commodity plan, is inherent to the general-problem approach.

A combination of the two types of organization seems more desirable for a complete, well-rounded course in consumer education.

In the presentation of the instructional material, there is evidence of a lack of completeness and objectivity. Courses of study tend to list topics without sufficient guidance as to how the topic is to be handled. A few courses of study condition or prejudice the thinking of the pupil through the manner in which the topics are stated.

There is some evidence of organizing material around present-day interests and needs. Several courses include a discussion of wartime problems of the consumer.

CHAPTER VI

LEARNING ACTIVITIES AND INSTRUCTIONAL METHODS

A survey of the instructional methods and procedures advocated in the course materials examined is the concern of this chapter.

A review of the research (167) on this topic revealed that the problem is of such nature that conclusive evidence is lacking with respect to the "best" teaching method. It is rather evident according to Corey (69), that "the teaching situation is so complex that attempts to establish the relative superiority or inferiority of anything so amorphous as a 'general method of teaching' are almost certain to be indecisive".

Much of the experimental research in the field of instruction has been subjected to numerous criticisms.

> The experimental research relating to patterns of instruction is subject to a number of criticisms. The experimental factor is complex, in some cases curriculum reorganization being involved; the control of non-experimental factors, especially teacher skill, zeal, and enthusiasm, is seldom adequate; the measurement of the outcomes of instruction is rarely satisfactory; and the period of experimentation is usually not long enough for the pupils and the teacher to become adjusted to a new method. Furthermore, all the patterns of instruction are not intended to serve the same functions. For example, the arguments advanced for the "project method" emphasize outcomes that are not claimed for the "recitation method" (69).

In view of the conclusions of the critics who have reviewed the research in the field of teaching method, it was considered inadvisable to collect data in the form of expert opinion with respect to desirable instructional procedures in consumer education. Such data would have only limited value for the teacher of consumer education courses.

In the pages to follow, the limited research in this area is analyzed and the course material surveyed with respect to the learning procedures and teaching method used.

Review of Related Studies

Few reliable studies have been reported with respect to teaching method in consumer education.

One of the most scientifically reliable investigations of general teaching method was made by Hatcher (123), who studied the relative effectiveness of two methods of instruction at the senior high-school level in foods and consumer buying. A total of nine hundred pupils in thirty-five high-school classes provided the data. Two hundred and eighty-two pairs of learners in the food classes, and two hundred and seventy-six pairs in the consumer-buying class, were used. Pairings were made on the basis of IQ, pre-test score, and socio-economic level. The control classes were completely dominated by the teacher. All decisions as to objectives, content, class activities, assignments, and evaluating the pupil's work were entirely those of the teacher. In the experimental classes, the pupils and the teacher cooperatively decided upon objectives, content, activities, and evaluation of progress. From all statistical comparisons, the superiority of the experimental method was evident.

A new method of teaching was reported by Burton and Gerberich (36), in which a special technique was used in stressing the consumer aspect of a commodity in home-economics teaching. The report related a suggested new teaching method rather than a carefully controlled experiment. No reliable conclusions were evident.

Spaeche (214) attempted to determine the extent, efficiency, and economy with which the attitudes of elementary-school children and undergraduate college students, toward present practices in the sale and manufacture of proprietary prescriptions, may be influenced by the introduction of critical literature by the lecture, or silent reading, or a combination of both methods. Findings revealed that critical attitudes of both elementary-school children and undergraduate college students may be significantly strengthened by single or cumulative presentations of pertinent material through use of either silent reading or lecture.

Harap (119) analyzed the learning activities found in courses of study. Some of the most frequent learning practices were: reports by pupils, discussion, notebooks, and community investigations by pupils.

The need is great for additional research in methods of instruction in consumer courses.

A Survey of Learning Procedures

Learning procedures advocated in the consumer teaching materials examined are tabulated and reviewed in this section. Materials not used in the preceding chapters of this study have been added to this section. In response to the writer's request for course-of-study material, several teachers wrote a rather complete description of their consumer course; however, such data were not complete enough to be used in connection with objectives and content. Yet, since many of the correspondents did describe some of the learning procedures used in their classes, the data are used here to supplement the information presented in courses of study. Of the sixty-eight high-school courses of study, thirty-four contain information on teaching procedures. Results of correspondence from an additional twenty-five teachers are included in the survey of learning procedures used in consumer-education classes. Workbooks and teachers' manuals accompanying textbooks were also used as source material in surveying teaching procedures.

A review of the research literature in the field of teaching method and classroom learning activities failed to disclose a clearcut distinction between what might be considered general method, such as project, lecture, and so forth, and learning activities, such as field trips, visual aids, debates, and so forth. In the classification of learning procedures to follow, no attempt is made to distinguish between general method and classroom activities; however, the classification is based upon the generally accepted practice in similar surveys.

There is no basis available for an objective evaluation of the learning procedures used in the teaching of consumer education. Table 24 contains a summary of the results of the analysis of fifty-nine high-school courses, eleven high-school textbooks, and eleven college courses of study. An examination of college textbooks revealed that only one textbook contributed any teaching suggestions in the form of problems, projects, and activities. From this table, certain trends can be noted with regard to learning procedures used in consumer education classes.

Each of the learning procedures will be discussed briefly. Some of the typical procedures will be described. Any evaluation of the

TABLE 24

LEARNING PROCEDURES REPORTED IN FIFTY-NINE HIGH-SCHOOL AND TEN COLLEGE COURSES IN CONSUMER EDUCATION

Learning Procedure	No. of High Schools (59)	No. of Textbooks (11)	No. of Colleges (10)	Total
Committee reports	18	5	2	25
Debates	11	6	2	19
Demonstration	12	5	1	18
Discussion	24	11	6	38
Display and exhibits	23	8	1	32
Dramatization	9	2	2	13
Experiments and testing	13	6	0	19
Field trips	22	8	3	33
Individual oral reports	34	4	6	44
Interviews	12	3	0	15
Notebooks	18	4	2	24
Projects	21	11	6	38
Research and investigation ...	35	9	7	51
Supplementary materials	59	11	8	78
Visiting speakers	20	6	0	26
Visual aids	20	3	2	25
Written reports	15	5	6	26
Lecture	3	0	1	4

procedures will be based chiefly on the experience and judgment of the writer.

Committee reports.-- Of the seventy high-school courses offering teaching suggestions, twenty-three employ committee reports. Some teachers make rather extensive use of pupil committees, while other make slight use of this technique. One teacher reports the exclusive use of committees for the development and presentation of all the units studied.

Some of the committee activities employed are:

1. Professor Quiz program
2. Panel discussion
3. Motion picture and radio committees survey ratings of movies and radio programs, posting recommendations on bulletin board.
4. A committee to discover if there is a need for a student cooperative in the school
5. Publicity committee to write consumer articles for the school newspaper

Only two college courses of study suggest the use of committee reports.

Debates.-- Seventeen high-school courses suggest the use of debates as a learning device. Some of the textbooks and courses of study make specific suggestions as to the nature of the issue to be debated. A great number of the titles recommended for debating purposes are of a factual nature rather than concerned with issues and policies.

The following topics are representative of those suggested:

1. Chain stores
2. General sales tax

3. Price Resale Maintenance Act
4. Grade labeling vs. descriptive labeling
5. Participation of children in family financial conferences
6. Acceptance of advertising for school newspaper

Topics like the last two above, which more directly concern the pupil, appear to have greater interest value than some of the more remote issues.

Demonstration.-- Seventeen high-school courses make provision for the use of demonstrations as a learning aid.

A great variety of demonstrations are suggested. They range from how to can to how to use cosmetics. The following are examples:

1. First aid treatment
2. Removal of stains and spots on clothing and fabrics
3. Ways to wash and dry hose
4. How to clean and care for shoes
5. How to prepare and cook food to retain nutritional values
6. Use of accessories with dresses and suits
7. Different shades of powder, rouge, and lipstick
8. Grading of canned fruits and vegetables

The use of demonstration lends a certain amount of reality to the teaching of certain consumer units, which may tend to give an added interest, not always attained through verbal activities.

Discussion.-- Considerable use is made of class discussion questions at both the high-school and college levels. A number of teachers make a point of the fact that pupil discussion is encouraged. Few of the questions are of a nature that would challenge the pupils to any great amount of discussion. Far too many of the so-called discussion questions require only a statement of facts contained in the textbook. There is evidence of a need for the use of a few carefully prepared discussion questions that will serve as a real challenge to the pupil, rather than a long list of questions of doubtful value.

Displays and exhibits.-- There are suggestions for the use of displays and exhibits in more than forty per cent of the high-school materials.

Suggestions for exhibits include:

1. Seals of approval
2. Examples of good and bad advertisements
3. Budget forms
4. Chart showing seasonal price changes of certain food products
5. Different sizes of cans, jars, and bottles
6. Several types of fresh fruits and vegetables, showing difference between good and poor quality
7. Chart enumerating the various advantages and disadvantages of renting, building, and buying a home
8. Exhibit of how government agencies protect the consumer
9. Various types of labels

Only one of the college courses of study makes any mention of the use of displays and exhibits.

Dramatization.-- Few of the materials, at either level, contain suggestions regarding the use of dramatization. Next to the lecture, dramatization is the least frequently suggested of all the learning procedures reported.

Some of the suggested dramatizations include:

1. Conversation between sales clerk and customer
2. Right and wrong way to buy
3. Use of inspection, personal experience, and home testing as guides to buying
4. Radio program before the class

Most of the courses suggest that pupil committees write their own script for the radio programs.

Experiments and testing.-- The only materials suggesting the use of experiments and testing are at the high-school level. Thirteen courses and six textbooks recommend the use of this teaching procedure.

Many of the units studied in consumer courses are especially well adapted to the use of simple experiments and tests. It is reasonable to conclude that the use of tests and experiments on various common products, as a teaching technique, should and will increase in the future.

Some of the tests and experiments proposed in the material examined are:

1. Compare and rate for quality some canned goods such as peas, beans, or corn, as to weight of actual food, amount of liquid, taste, and other factors.
2. Test fabrics to determine if they are wool, cotton, rayon, silk, etc.
3. Make thread count of fabrics.
4. Test for color fastness of fabrics.
5. Make egg-candling outfit and test quality of eggs.
6. Test tooth powders and pastes for presence of harsh

abrasives by placing some of product upon a soft cloth and rubbing firmly with a hundred strokes on a glass microscope slide. Examine slide for scratches.

7. Test fabrics for shrinkage.
8. Test a number of brands of face powder for the presence of tremolite, a mineral of the hardness of glass. May be detected under microscope or by rubbing the powder between two pieces of glass.
9. Test fabrics for presence of sizing

In some instances rather inadequate directions are given in connection with suggested tests or experiments. Too often the entire matter of how to conduct the test is left to the teacher and student.

Field trips.-- The use of field trips is frequently recommended as a learning device in the consumer courses. Twenty-two high-school courses of study, eight high-school textbooks, and three college textbooks make use of this teaching device.

The materials contain proposals for trips to such places as:

1. Bakery
2. Auction sale
3. Retail store
4. Cannery
5. Meat packing plant
6. A factory to see how product is actually made, or the safety devices in use, or working conditions of employees
7. Consumer cooperative
8. Candy and ice cream factory

9. Housing project

10. Dairy farm and a dairy

With proper planning before-hand, field trips may prove a very successful type of teaching aid.

<u>Individual oral reports</u>.-- More than half of the courses suggesting teaching procedures prescribe the use of oral reports by individual pupils. The subjects of the reports vary from a chapter in the text to a community survey.

The following are illustrative of the several types of reports:

1. Individual buying problems
2. Evaluation of radio advertising of a patent medicine
3. The characteristics, production, distribution, and buying of a specific product
4. Classification and grading of butter
5. Some personal experience in buying an article in which a prize was inserted in every package

<u>Interviews</u>.-- Not very extensive use is made of the interview technique as a learning procedure. Only fifteen high-school courses advise its use. No college course of study recommends the use of interviews in the proposed activities.

The types of interviews in the materials include contacts with:

1. Insurance agents about specific problem of insurance for boys and girls
2. Building contractors about what to look for in building a home
3. Grandparents about leisure time during their time as compared with today
4. Local retail store buyer about how he buys

The procedure must be carefully planned before pupils go out to make interviews. Questions must be formulated and checked by the teacher in advance before interviewing busy people.

Notebooks.-- Twenty-two of the high-school course materials contain suggestions for the use of notebooks and scrapbooks. In most instances, the suggestions for use involve a means for keeping illustrations of advertisements, labels, and news items of interest to the consumer, as well as notes on individual and committee reports, field trips, and any written reports returned by the teacher. A combination of scrapbook and notebook seems preferable.

Projects.-- The use of projects is one of the high-ranking learning procedures used at both college and high-school levels.

As was pointed out in the first part of this chapter, it is not always easy to make clear-cut distinctions between two learning procedures. In some instances, the differences may be rather insignificant. The difference between the use of "projects" and of "research and investigation" may seem more theoretical than real. Many of the materials made no distinction, but listed under "projects" everything except specific factual questions on the assigned reading. The distinction, as used here, was made on the basis of the purpose of the activity assigned. If it involved the gathering of data, outside the textbook, it was classed under research and investigation. If, however, the activity involved the use of already available data in devising a new activity, then it was classified under "projects".

Some of the learning activities classified as projects are to:

1. Construct labels for certain specific products.

2. Prepare slogans for a careful buyer.

3. Record personal diet for a week and check against scientific data regarding nutritionally sound diet.

4. Take inventory of the contents of your home.

5. Make simple cosmetics such as talcum powder, hand lotions, deodorants, face cream, and tooth powder.

6. Keep record of own buying as to kind and number of articles bought.

7. List leisure-time activities engaged in over a two-week period.

Projects, if used intelligently and not just to provide busy work, can be a very helpful teaching device.

Research and investigation.-- In terms of frequency, research and investigation ranked second as a teaching device. It must be understood that the terms "research" and "investigation" are used advisedly to indicate activities that require the pupil to search out data from some source other than the textbook.

The following activities illustrate learning procedures classed as research and investigation:

1. Analyze newspapers for proportion of space devoted to advertising and to news.

2. Survey local stores to find out what brands of butter are government-graded.

3. Investigate how tax money is spent in local community.

4. Visit local stores and determine what and how many products are marked with quality grades.

5. Investigate the number and different kinds of prize contests being conducted by radio over a two-week period.

6. Investigate the provisions of the small loan law in your state.
7. Check local stores for the number of different brands available for each of a number of products, such as canned corn, peanut butter, face powder, etc.
8. Compare the cost of admission and quality of pictures exhibited in several motion-picture theaters in the local community.
9. Visit local stores and collect data on comparative cost of packaged articles in small and large quantities.
10. Compare weight, quality, and prices of factory-packed and hand-packed ice cream in the community.
11. Compare prices at cash-and-carry stores with stores providing charge and delivery services.
12. Investigate zoning laws and building codes in the community.

The extensive use of both projects and research and investigation is a very encouraging development in teaching consumer courses.

Supplementary materials.-- With two exceptions, every course makes use of supplementary materials by way of references to books, pamphlets, and periodicals. In many instances, no textbook is used, and the work is based wholly on reference materials.

From the evidence it appears that consumer education is not dominated by the textbook. Teachers are making extensive use of supplementary materials from many sources as a learning procedure.

Visiting speakers.-- Specialists from a number of different fields are used as guest speakers in consumer classes at the high-school level. Twenty-six courses mention the use of visiting speakers.

The following speakers and topics, taken from selected courses, include a wide variety of interests in consumer education:

1. Representative of Federal Bureau of Investigation to discuss counterfiet money
2. Dermatologist to talk on skin defects
3. Art teacher to discuss color in men's clothing
4. Local inspector of weights and measures
5. Representative of local Better Business Bureau
6. Industrial arts teacher to discuss building materials
7. Local physician to talk on relation of worry to mental and physical health
8. Science teacher to discuss testing of food
9. Official from Food and Drug Administration
10. Representative of board of health to discuss production and distribution of dairy products in the community

The use of teachers in the same school, to represent special departments, is often overlooked by the teacher of consumer education. Teachers from almost any field frequently can be used.

Visual aids.-- In the classification of learning procedures, only still and motion pictures were included under visual aids. Other visual materials, such as charts and maps, were classified under "displays and exhibits".

The use of visual aids is not extensive. Since there is a significant number of films available, the use of this teaching aid should increase as more schools obtain visual equipment.

Written reports.-- The use of written reports is more prevalent in college than in high-school. Sixty per cent of the college courses suggest the use of written reports, while only twenty-nine per cent of the high-school materials suggest this procedure.

Of the written reports suggested, the following are examples:

1. A report on legislation that you believe your local, state, or national government might enact to help protect consumers
2. A history of shoes
3. The need for consumer education in your school
4. A report of your most difficult problem as a consumer

The use of written reports will probably have greatest value when pupils are required to report on some experience, observation, or problem closely associated with their own living rather than on a library project.

Lecture.-- The use of the lecture method is suggested in few materials. This learning procedure is the least frequently mentioned. It should be pointed out that many of the learning procedures discussed are of a pupil-activity type that would likely be included in progressive courses of study and textbooks, while the lecture method would hardly be listed. The lecture technique is undoubtedly more widely used than is indicated by this survey.

Summary

An attempt to establish a set of criteria, to be used as a basis for judging the learning procedures found in the courses of study and textbooks, was considered inadvisable. The available research indicated that experimental data on teaching method were not conclusive evidence concerning the best method or methods to use. In view of this evidence, it was believed that expert opinion regarding learning procedures would be of little or no value. Therefore, only a survey of the learning procedures suggested in the instructional materials was made.

The research pertaining to teaching techniques in consumer education was very meager. One experimental study (123) revealed that relatively great pupil participation was superior to teacher domination of the class. Another experimental study (214) found that there was no difference in the results obtained, as between several methods used.

Thirty-four of the sixty-eight courses of study proposed learning procedures. These were supplemented by means of data obtained from teachers through correspondence. These teachers described some of the teaching procedures they were using. All of the eleven high-school textbooks contained suggested learning procedures. Ten of the twelve college courses of study included teaching suggestions. Since only one of the college textbooks embodied teaching helps, other than factual questions on the material in the book, the college books were not included in the survey.

A much greater percentage of the college courses of study included teaching suggestions than did high-school courses. With respect to textbooks, the opposite was true. High-school textbook writers were much more inclined toward the inclusion of teaching procedures than in the case of college textbooks.

The survey of all the materials revealed that the learning procedures, in order of frequency, were: (1) supplementary materials, (2) research and investigation, (3) individual oral reports, (4) projects, (5) discussion, (6) field trips, (7) displays and exhibits, (8) visiting speakers, (9) written reports, (10) visual aids, (11) committee reports, (12) notebooks, (13) debates, (14) experiments and testing, (15) demonstration, (16) interviews, (17) dramatization, and (18) lecture.

The college teachers tended to emphasize the use of discussion, individual oral reports, projects, supplementary materials, and written reports. The high-school teachers, with the exception of written reports, were inclined toward the use of the same learning procedures as in college. In addition, the high-school teacher also made rather extensive use of displays and exhibits, and field trips.

On the whole, the learning procedures suggested were of a reasonably high caliber. The use of learning situations that applied to the local community in the form of price studies and commodity surveys represented valuable teaching procedures. The use of simple tests and analysis of products have considerable merit. Unfortunately, there was evidence that a great number of teachers looked upon courses in consumer education as a place for pupils to read the book and then to recite back what they had read.

CHAPTER VII

EVALUATION OF OUTCOMES IN CONSUMER EDUCATION

The purpose of this chapter is to analyze the measurement techniques advocated in the courses of study and textbooks in consumer education, in the light of principles deduced from the related literature pertaining to evaluation in consumer education.

Review of Related Studies

Few studies have been made that deal directly with the problem of evaluation in consumer education.

Evaluation of instruction.-- One important phase of evaluation is the measurement of the "degree to which a school or class is achieving the objectives which are expressed or implied in a curricular program" (167). Evidence of the extent to which pupils make use of information, knowledge, and skills gained from consumer classes is a type of appraisal of the functional value of instruction.

Woods (261) compared certain hosiery-buying practices of a group of non-home economics students with those of a group of home economics students who had studied consumer buying of hosiery. It was found that students who had studied consumer-buying problems of hosiery tended to be more aware of their hosiery needs and to use more reliable guides for selecting. As compared with the instructed group, there was a decrease of 13.3 per cent in total number of pairs purchased and a decrease of 15.9 per cent in total hosiery expenditure.

Very little research has been devoted to the problem of measuring the actual improvement of consumption practices after receiving instruction.

Fallgatter (89), in attempting to improve instruments for evaluating instruction in consumer-buying classes, constructed a series of tests. The purpose was to devise a type of test that would motivate learning on the part of pupils, as well as measure their knowledge of some phase of buying. Tests on the buying of toys, kitchen knives, tables, house dresses, child's play suit, and canned foods were constructed. The technique suggested consisted of displaying several of the articles, permitting pupils to examine them, and requiring answers to questions pertaining to quality. An example of the problem of buying toys was as follows:

Patty has twenty-five cents to spend on play materials for her two year old brother, Jack. He is a healthy, active youngster, with no special abilities or handicaps. What should Patty buy with the twenty-five cents? What are the reasons for your choice? (89).

Twelve reasons for buying certain types of toys were listed, to be checked by the pupil.

Measurement of consumer competence.-- Several studies (40, 125, 149, 161, 162, 163, 199, 201, 226, 253, 262) have been made of consumer competency. These studies, although primarily concerned with what individuals know about the problems of consumption, also make a contribution to the techniques of measurement in this area.

Bream (24) attempted to find a valid test to measure consumer competency. A survey of consumer leaders, testing experts, and publishers failed to produce a standardized consumer-education test. The tests available measured only special phases of the consumer field, and were provided by the subject-matter fields of home economics, business, and social studies.

In the absence of a reliable and comprehensive standardized test in consumer education, Bream (24), with the aid of a test in one of the consumer textbooks (286), constructed an instrument of forty-one items to be used in measuring consumer competence.

A series of studies at Colorado State College of Education (40, 162, 163, 201, 253, 262) has been made of pupil and adult consumer competency. Tests were constructed, purporting to measure such general consumer areas as:

1. Budgeting
2. Economic concepts
3. Buying
4. Insurance
5. Home ownership
6. Savings
7. Investments
8. Banking
9. Credit

10. Transportation

11. Communication

12. Cooperatives.

A similar series of studies (125, 149, 161, 199, 226) has been sponsored by the School of Business of the University of Chicago. Both of these groups of studies were more concerned with measurement of the knowledge and understanding of certain general economic relationships than with actual buying problems.

Evaluation of consumer courses of study.-- Provision for evaluation of teaching and learning materials is one of the important parts of a course of study. There are several ways of appraising courses of study. The Curriculum Laboratory of Teachers College, Columbia University, has established criteria (30) that have been used in rating courses of study for a number of years. The criteria are grouped under the following broad headings:

1. Philosophy -- social philosophy, educational philosophy, and principles of learning.

2. Activities -- pupil purposing, interests and needs, social values, reality, variety, approach, and culminating activity.

3. Content -- authenticity, utility, adequacy and significance, and organization.

4. Evaluation of pupils' work -- purpose, variety, validity, areas of growth, and interpretation.

Bream (24) used the following criteria in appraising the broad program of consumer education at Teaneck, New Jersey:

1. Pupil self-evaluation chart.
   Pupils were asked to rate themselves at the beginning and end of each unit on their degree of mastery of the objectives stated in the unit.

2. An anecdotal record of students' activities.
   This teacher record contained the projects chosen, the problems solved, the work on committees, the research conducted on controversial issues, the questions raised, and important changes observed in the student.

3. Oral and written answers to questions.
   Students' estimates of their own knowledge were checked by the teacher against their ability to answer questions concerning ideas on which they had rated themselves.

4. Special objective tests for facts and understandings.
   Both pre-tests and post-tests were used.

5. A record of students' conclusions and recommendations.
   At the end of each unit students were asked for written conclusions, and recommendations based on their study. The answers revealed knowledge, attitudes, appreciation, and skills needed to recognize and analyze basic principles.

6. An appraisal of the students' performance in culminating activities.
   The culminating activities at the end of each unit were in the nature of a broad problem that revealed the pupils' comprehension of the whole unit.

7. Pupils evaluated separate topics in each unit and made suggestions for improvement.

8. Evaluation and recommendations by teachers and administrators.
   Teachers and administrators evaluated the program by means of weighted answers to ten questions about the program. Each unit also contained a form for use by the teacher in evaluating objectives, content, testing, activities, and materials.

9. Evaluation and recommendations by a special committee on consumer education.
   This committee consisted of a representative from the State Department of Public Instruction, and teachers from various parts of the state who were doing outstanding work in consumer education. The

committee met once each month for a full day's appraisal of the program as to sequence and placement of units.

10. Evaluation and recommendations by a group of experts in consumer education and curriculum development.

The foregoing plan for evaluation of a consumer program is the most comprehensive one reported in the literature. In fact, it is the only report available that suggests a definite procedure for evaluation of consumer instruction. The meager research in the area of appraisal in consumer education, in comparison with other subject-matter areas, indicates a much needed field for investigation.

Survey of Evaluation Procedures in Curriculum Materials

This section deals with the appraisal procedures found in the textbooks and courses of study in consumer education at the high school and college level.

Textbooks.-- Most of the authors of high-school textbooks make little or no provision for formal evaluation. A set of eight very comprehensive objective tests is provided with one book (285). A set of six objective tests has been constructed for use with another text (288). These tests are of the true-false, multiple-choice, matching, and completion type. Although these tests are rather comprehensive, they have been devised to measure the student's comprehension of the information presented in the textbook. One textbook (286) contains in the first chapter a test of twenty-five items. The entire purpose of this test is for pupil diagnosis and motivation.

A workbook, prepared for use with one of the high-school textbooks (283), contains a few objective tests. These tests are for use as a study guide for the pupil, and are of little value to the teacher for diagnostic purposes or as a measure of achievement. A workbook accompanying another high school textbook (284) contains a series of twenty-three unit tests covering the material in the text. These tests are of the objective type, including true-false, multiple-choice, completion, and identification items; they are designed to measure only facts about commodities.

Five of the twelve high-school textbook writers make provision for evaluation. Of these, only three provide tests that are at all comprehensive. All of the tests are designed almost entirely for the measurement of the pupil's knowledge of the facts presented in the textbook. Nothing significant is done to measure attitudes or habits.

No formal evaluation instruments are provided with any of the college textbooks.

Courses of study.-- Only nine of the seventy-nine courses of study examined contain any suggestions for evaluation. The number of courses of study that have included any mention of evaluation represents only slightly more than ten per cent of the total courses. Of the nine courses of study, seven are for city high schools, one for college level, and one is a state course.

The New Jersey State Course of Study (356) has the most complete description of evaluation criteria. The following instruments are suggested and described in this course of study:

1. Student's self-evaluation.
2. Evaluation by means of written answers to questions based on the objectives.
3. Evaluation in the light of what pupils actually do in working out one or more simple research problems.
4. Evaluation by means of student's conclusions and generalizations.
5. Evaluation by means of objective, cross-section tests.
6. Evaluation by means of an anecdotal record.
7. Evaluation by means of culminating activities.

The one college course of study (365) with suggestions on evaluation includes a sample of a "check list of behaviors in consumer education." The check list was designed for the evaluation of what should be taught in a consumer course.

No city high school course of study contains a comprehensive program of evaluation. Two of the courses (289, 291) include a few limited suggestions regarding the need for the use of frequent "quizzes" and for objective-type tests over more comprehensive units. One course (332) suggests such techniques as the following for obtaining evidence of the extent to which objectives are being realized: (1) home visits, (2) community inquiries, (3) pupil participation in class activities, and (4) success with individual problems and projects.

Hammond, Indiana (306), is the only city course of study that makes specific provision for teacher evaluation. At the end of each unit, the following form is provided for use by the teacher:

I. Will you kindly answer the following questions, giving specific recommendations for changes.

1. Is the material in this unit too difficult for the pupil?

2. Is there enough material to achieve the aim of the unit?

3. Is the organization in sufficient detail?

4. Is desirable material omitted? If so, list.

5. What changes do you suggest?

II. Describe briefly the way in which you aroused interest in this unit.

III. List activities which you think should be omitted.

IV. List other activities which you think should be omitted.

V. Which references have been of no value to you?

VI. Have you found other good references or readings?

Two city high school (298, 322) courses of study contain sample tests. One of these courses (298) also makes provision for pupil evaluation of objectives.

Summary

The evaluation program in consumer education is very inadequate. Few investigations have been made in this field. One of the most significant studies is the one carried on by Bream (24) at Teaneck, New Jersey, in which pupils, teachers, administrators, and an advisory committee of experts all participated in the evaluation of the consumer-education program.

Slightly more than ten per cent of the seventy-nine courses of study examined contain provisions for evaluation. None of the courses of study containing suggested techniques is in any way complete in terms of appraisal procedures.

Instruments of evaluation provided by textbook writers are somewhat better than those contained in courses of study. The few tests accompanying the textbooks are concerned mostly with the measurement of the pupils' knowledge of facts presented in the texts.

There is a real need for considerably more activity on the part of consumer educators in the area of evaluation. The fact that not one standardized test has been constructed in consumer education is evidence of the neglect of this important phase of curriculum development.

CHAPTER VIII

SUMMARY AND CONCLUSIONS

Problem and Procedure

Purpose of the study.-- This study has analyzed curriculum materials in the field of consumer education to determine trends with respect to objectives, content, learning activities and teaching method, and evaluative procedures at the high school and college levels.

Sources and method of treatment.-- Textbooks, courses of study, expert judgment, and research constituted the sources analyzed. High school and college textbooks and courses of study provided the chief primary sources of data. All published general high school consumer textbooks were analyzed. College textbooks, meeting the requirements of a general course in consumption, were analyzed. The high school courses of study collected were a reasonably complete representation of curriculum materials in consumer education. Expert opinion was employed in formulating criteria for evaluation of the objectives and content of the curriculum materials analyzed.

Development of the Consumer Movement

Many factors are responsible for the inability of the consumer to attain a position of economic importance in society. Several of the elements that contribute to the difficulties of the consumer are: (1) conflicting interests of producers and consumers,

(2) lack of free competition, (3) limited consumer income, (4) factors influencing consumer choice, (5) changing fashion and style, (6) complexity of the modern market, (7) selling methods, (8) misrepresentation and deception, and (9) lack of consumer information.

Many groups and organizations have been associated with the movement to improve the conditions of the consumer. Such organizations as the National Consumers League, General Federation of Womens Clubs, American Home Economics Association, Cooperative League of the United States, Consumers' Research, Consumers Union, and the League of Women Shoppers have been active in the interests of the consumer. Government agencies such as the Department of Agriculture, Bureau of Home Economics, Office of Education, and the Federal Trade Commission have contributed to the improved position of the consumer.

The consumer movement has always been associated with the problem of income for the consumer, more information about the commodities offered in the market place, greater integrity on the part of sellers, and the right to independence of action as a self-reliant group.

Many of the factors responsible for the consumer movement have also had considerable influence on the schools in the inauguration of consumer-education programs. Studies of the ability of pupils and adults to consume wisely, of the opinions of educators and pupils, and of changing economic conditions have contributed valuable information pertaining to the need for the education of the consumer.

Consumer Education and Newer Curriculum Developments

Some of the newer curriculum developments reflect a trend toward the inclusion of materials more closely related to the problems of living. Pupil needs and interests are used as a basis for the scope of the curriculum. This trend in the direction of a more functional program is responsible for the incorporation in the curriculum of certain elements of consumer training.

Many states and cities, in making use of major social functions or areas of living as a basis for determining the scope of the curriculum, give recognition to consumption as one of the important areas. In state programs of curriculum revision in Alabama (348), Arkansas (349), Florida (350), Georgia (351), Kansas (352), Mississippi (355), Oklahoma (359), and Virginia (362), the interests of the individual as a consumer receive a prominent place.

The most ambitious attempt to plan a completely organized program of consumer education for twelve grades is at Teaneck, New Jersey (24). A study was made of the needs of the people in the community. From these data a comprehensive course of study was prepared and installed in the schools. The proposed units were introduced into the existing courses.

Curriculum developments in such cities as Denver, Colorado (298), Santa Barbara, California (340), Santa Maria, California (203), and Tulsa, Oklahoma (343) give evidence of increased attention to consumer problems in core programs.

Several major reports (30, 46, 109, 169, 170) on general educational developments emphasize the lack of attention to the problems of the consumer in the curriculum.

As the means of introducing consumer education into the curriculum, the schools employ separate courses, school-wide plans, core-curriculum plans, and integration with existing courses. Of the schools offering consumer training, it is probably safe to estimate that approximately fifty per cent offer separate courses.

Present Status of Curriculum Materials in Consumer Education

This survey of consumer teaching materials includes: (1) fifty-nine city high-school courses of study, (2) eight state high-school courses of study, (4) eleven high-school textbooks, and (5) eleven college textbooks.

Most of the high-school courses of study are in mimeographed form. This may be an indication of the changing status of the material in this new field of education.

The most prevalent course title is "Consumer Education." The wide use of this general title implies a rather broad concept of consumer training.

Objectives.-- From an analysis of the contribution of research to the formulation of objectives in consumer education, the results may be summarized as follows:

1. To improve the individual's intelligence as a buyer through wise buying procedures.

2. To acquaint the consumer with sources of information and agencies of protection.

3. To improve the consumer's ability to manage money.

4. To help the consumer make intelligent choices.

5. To understand the economic position of the consumer in society.

The general objectives of consumer education, in the order of importance as ranked by the jury of experts, are:

1. To help the student understand and make more intelligent choices between kinds of goods and services.

2. To help the student understand the significance of his position and his responsibility as a consumer in society.

3. To help the student develop greater efficiency in buying those goods and services he chooses.

4. To provide an understanding and appreciation of how to use and care for consumer goods and services wisely.

Twenty-five per cent of the curriculum materials at the high school level do not contain objectives. Teachers themselves are responsible for selection of the objectives in most of the courses of study. Little use is made of several of the accepted scientific approaches available for determination of objectives.

In general the objectives as stated in the high school materials are not in complete agreement with the criteria secured from the jury of experts. The two high ranking general objectives dealing with "consumer choices" and the "economic status of the consumer in society" are given little recognition by the makers of high school courses of study. Textbook writers at the high school and college levels devote slightly more attention to these two objectives. The college textbooks give greater emphasis to the objectives of "choice making" and "economic status of the consumer" than do the high-school materials.

In terms of frequency the most popular general objective in the high-school materials pertains to the problem of "increased efficiency in the actual buying of goods and services." Two factors, interest and availability of materials, probably are responsible for the greater frequency of the specific buying objective at the high-school level.

Content.-- The development of content in consumer education constitutes one of the major areas of investigation by research workers. Studies contributing to the establishment of content for high-school consumer courses mention most frequently the topics of: (1) shelter, (2) advertising, (3) prices, (4) general buying procedures, (5) credit and collections, (6) insurance, (7) frauds, (8) agencies aiding the consumer, (9) taxes, and (10) investments. Investigations of what the schools are teaching in consumer-education courses report the following topics as most often found: (1) general buying procedures, (2) aids and protection, (3) insurance, (4) budgeting, (5) banking and savings, (6) credit, (7) food, (8) clothing, (9) shelter, (10) advertising, (11) standards, (12) brands and labels, and (13) wastes in consumption. The research reveals the lack of complete agreement between what is being taught and what should be taught in consumer education.

Topics designed to attain the choice-making objectives are not given adequate consideration in any of the materials examined. With respect to choice-making, there is a rather close relationship between objectives and content. The materials give insufficient treatment to the topics designed for the attainment of the choice-making objective. The factors influencing choices that receive most attention in all materials are: custom, fashion, advertising, and imitation. The problem of how to improve choices is almost entirely neglected in the consumer materials at both levels.

The college courses give greater emphasis to the topics under the general objective of "the place and responsibility of the consumer in society" than do the materials prepared for high school. There is not complete agreement between the jury of experts and the teachers of consumer education as to what should be emphasized with respect to the economic status of the consumer. In fact one topic, "marketing and the consumer," ranked last in order of importance by the jury, is first in order of frequency in the course materials. The evidence shows that in this entire area the content of the course materials tends to emphasize topics that the jury considers of secondary importance.

All of the materials give greater emphasis to the problem of buying than to any of the other areas. The general topics, in order of importance as ranked by the jury, are: (1) aids and protection in buying, (2) buying goods, (3) buying services, (4) general buying problems, (5) buying techniques, and (6) financial problems. There is greater agreement as to what is being taught and what should be taught concerning buying than for any of the other areas. The general area of consumer aids and protection is given rather adequate treatment at both levels. Although government aid to the consumer is given greatest attention, private and producer aids also rank high. Of the various consumer goods studied, food, housing, clothing including textiles, household furnishings and equipment, cosmetics, and health products are, in the order named, the most frequently taught. In the area of consumer services, insurance is by far the most popular topic. Health services and recreation are included in approximately twenty per cent of the courses. An analysis of general buying problems indicates that advertising, frauds and swindles, appraising merchandise, and standards and grades are of first importance.

In the area of financial problems, the topics appearing in forty per cent or more of the courses include borrowing money, installment buying, charge accounts, taxes, banking and saving, and investments.

The use and care of consumer goods is by far the least emphasized of the content areas of consumer education.

The course materials make use of the commodity approach, the general problem approach, and a combination of the two approaches.

The high school tends to use the commodity approach, while the colleges are inclined toward a more general economic interpretation.

Learning procedures.-- Instruction in consumer education is not dominated by the textbook. Practically all instructors make use of supplementary material, even where a textbook is employed. A considerable number of teachers make use of reference material only, instead of a textbook.

Forty-two courses include the use of practical individual and group investigations. Typical examples of these techniques are surveys of neighborhood buying practices, comparison of prices, and surveys to determine the number of families in the community that own and rent their homes. Other practical experiences include collecting and analyzing labels and advertisements.

Individual oral reports are used extensively. Practical projects, such as keeping a record of one's own expenditures, are frequently mentioned.

Field trips are reported by twenty-five instructors. The visits reported include trips to factories, stores, housing projects, and dairies. Visual aids, including movies, displays, and exhibits, are increasingly recommended by instructors of consumer education.

The use of written reports and notebooks or scrapbooks is frequently mentioned. Colleges, especially, resort to written reports as a learning procedure. A trend toward the use of committee reports in the form of panel discussions is noticeable at the high-school level.

Other less frequent learning procedures include: debates, demonstration, experiments and testing, interviews, radio broadcasts, and lectures.

Evaluation.-- The evaluation program in consumer education is very unsatisfactory. Few adequate investigations of appraisal procedures have been made in this field. Only about twelve per cent of the courses of study contain any provision for evaluation. None of the courses of study contains complete appraisal procedures. The few tests prepared for use with textbooks are designed primarily to measure the pupil's knowledge of the facts presented in the texts.

Conclusions and Recommendations

From the analysis of the data presented in this study, certain conclusions and suggestions are offered:

1. Consumer education, although in a constant state of change, is beginning to assume rather definite characteristics. Although the evidence reveals that the content and objectives of consumer courses are influenced by the background and training of the teacher, a rather large body of consumer material is beginning to emerge as a part of the majority of the consumer courses. It is not unusual to find such topics as "buying food and clothing" taught by business and social studies teachers, with topics of "insurance, credit, and investments" taught by home economics teachers. Consumer education cuts across many subject-matter areas.

2. There is need for greater emphasis on the buying of specific goods and services at the college level, and more attention should be given to the problems of choice-making and the economic status of the consumer at the high-school level, if a well-rounded consumer education program is to be developed.

3. A broad program of consumer education in the schools may be realized by means of increased integration of consumer material with already existing courses; as for example, through more intensive training in the buying of specific commodities in home-economics classes, and through greater emphasis on the general aspects of choice-making and on economic status in business-education and social-studies classes. The trend toward the development of a series of core units has vast possibilities in that all pupils would receive some training in consumer problems. The field of consumer education is too broad and comprehensive a field of study to be treated adequately in a single course. However, the single course has a definite place in the school where the core curriculum, including consumer problems, is not in operation. Where consumer education is taught as a part of existing courses, as in home economics, social studies, and business, a separate course at the senior high school level would tend to pull together and integrate the knowledges, concepts, and appreciations gained from the several subject-matter fields. A separate consumer education course would serve also to fill in the gaps that exist because of the failure of pupils to take

certain courses in the various subject-matter fields. In schools where consumer training is not incorporated, a separate course in consumer education would give limited training in consumer problems.

4. A number of educational surveys of major significance contribute considerable evidence of the need for consumer education in the schools. School administrators should evaluate their individual school programs in terms of what contributions are already being made to the education of the consumer as well as what might be done to strengthen the offerings. Teachers, at all levels and in all subject-matter fields, should give careful consideration to possible ways and means of incorporating consumer training in their teaching.

5. In general the quality of the courses of study shows the lack of a broad comprehension by teachers of consumer education. The preparation of instructional materials in consumer education is not comparable with the organization of materials in other subject-matter areas. The subject matter of most courses of study is inadequate for effective consumer training. In general, much of the existing material tends to list and describe facts rather than to raise problems and issues. More attention should be given to the identification of significant and challenging problems in the consumer-education content. The need for a more wide-spread understanding among teachers of the objectives, content, and learning procedures of consumer education is evident. Teacher

training institutions should make provision for more adequate preparation of teachers in the area of consumer education.

6. There is a tendency to emphasize topics having questionable immediate value to high-school pupils. Such topics as buying investments, buying shelter, buying insurance, and others should be carefully evaluated in terms of the needs of the pupil. There seems to be ample justification for giving more stress to such consumer services as health, recreation, transportation, communication, and education.

7. The topics identified in this study by the jury of experts represent a rather complete outline of the subject-matter in the field of consumer education. Although these topics are not intended as an outline of a consumer course, they may well serve as a guide to the teacher of consumer education for the development of teaching units.

Suggestions for further research.-- The present investigation has surveyed only separate courses in consumer education. A comprehensive survey of subject-matter courses of study in other fields is needed to reveal the extent to which consumer material is being taught in such courses, in order to secure a really complete picture of consumer education in the schools.

The whole area of appraisal in consumer education represents a fertile field for further investigation. The construction of a comprehensive standardized test in consumer education is a challenge to meet a real need.

The development of the scope, sequence, and placement of units in consumer education through the curriculum of grades one to twelve would give valuable aid to curriculum builders and teachers.

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APPENDIX

CONSUMER EDUCATION FORM

1. NAME OF SCHOOL ____________________

2. ADDRESS ____________________

3. ENROLLMENT OF SCHOOL ____________________

4. NAMES OF PERSONS OFFERING CONSUMER COURSES ____________________

____

____

____

5. WHO WAS RESPONSIBLE FOR PREPARING COURSE OF STUDY?

Committee ________ One person such as, teacher of course ______

If committee, who made up same? ____________________

____

____

Other procedure

6. IF NOT STATED IN COURSE OF STUDY, PLEASE INDICATE HOW OBJECTIVES WERE DETERMINED

____

____

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7. IF NOT STATED IN COURSE OF STUDY, PLEASE INDICATE HOW TOPICS OF COURSE WERE DETERMINED ____________________

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JURY OF EXPERTS

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Damon, G. E.
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Greeley, Colorado

De Brum, Joseph
Leland Stanford University
Stanford University, California

Gordon, Leland
Denison University
Granville, Ohio

Harap, Henry
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Stephens College
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Warne, Colston
Amherst College
Amherst, Massachusetts

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Consumer Education Study
National Education Association
Washington, D. C.

Wilson, W. Harmon
South-Western Publishing Co.
Cincinnati, Ohio

TABLE 25

THE BASIC ELEMENTARY SCHOOL SERIES OF THE CONSUMER EDUCATION PROGRAM AT TEANECK, NEW JERSEY (24)

Grade	Series Number One	Series Number Two	Series Number Three
Kdn.	MILK PRODUCTS: Butter, Cream, Ice Cream, Whey, Cheese	CLOTHES FOR SCHOOL	BUILDING MATERIALS: Wood, Stone, Brick, Concrete
1	GROWING PLANTS IN WINDOW BOXES	USE AND CARE OF LOCAL PARKS AND PLAYGROUNDS	DECORATING THE SCHOOLROOM
2	CARE OF TOYS AND SCHOOL SUPPLIES	COUNTING MONEY	MAKING MODELS
3	FUNDAMENTALS OF HEALTH	(a) FUNNY PAPERS (b) RADIO	CARE OF PETS
4	BUYING CANDY	USE AND CARE OF PUBLIC PROPERTY	(a) READING ADS (b) GARDENING
5	SPENDING AND SAVING MONEY	MEDICAL CARE	CARE AND SELECTION OF CLOTHING
6	FOOD SELECTION IN THE CAFETERIA	HOW TO READ A NEWSPAPER	STANDARDS OF LIVING (Terminal Elementary Unit)
Ungraded	(a) LIVING ECONOMICALLY IN THE HOME (b) HOME REPAIRS (c) BUYING PAINT	(a) FOOD FOR CAMP AND HOME (b) MARKETING AND BUDGETING	(a) HEALTH AND MEDICAL CARE (b) BUYING CLOTHING (c) STANDARDS OF LIVING

TABLE 26

BASIC SECONDARY SCHOOL SERIES OF THE CONSUMER EDUCATION PROGRAM AT TEANECK, NEW JERSEY (24)

1. Introduction to the Consumer Program in the Junior - Senior High School:
   (a) CONSUMER QUIZ
   (b) RADIO DRAMATIZATION
   7th grade Oral English

2. Social Studies:
   (a) LOCAL AND STATE GOVERNMENT SERVICES to the consumer - 7th grade
   (b) RESULTS OF TESTS MADE BY EXPERTS
   9th grade

3. Consumer Mathematics:
   (a) MONEY, BANKING, and CREDIT PROBLEMS
   7th and 8th grades

4. Home Economics:
   (a) CARE OF CLOTHING
   (b) CLOTHING MATERIALS - 8th grade girls

5. Industrial Arts:
   (a) SIMPLE HOME REPAIRS - 8th grade boys

6. Art:
   (a) FURNISHING MY OWN ROOM - 8th grade

7. Hygiene:
   (a) COMMUNITY PROBLEMS (b) FIRST AID
   10th grade boys and girls
   (c) PERSONAL HYGIENE (d) FOOD AND NUTRITION
   11th grade boys and girls
   (e) MENTAL HYGIENE (f) SOCIAL HYGIENE
   12th grade boys and girls

8. English:
   (a) ADVERTISING - 11th grade Composition
   (b) SOURCE THEMES ON CONSUMER TOPICS
   12th grade Composition

9. Social Studies:
   (a) HOUSING FOR CONSUMERS
   11th grade American History
   (b) CONSERVATION: THE WAR AGAINST WASTE
   (c) SOCIAL SECURITY
   (d) PUBLIC HEALTH AND MEDICAL CARE
   (e) CONSUMER PROTECTION THROUGH LAWS, EDUCATION, and ORGANIZATION
   (f) COOPERATIVES
   (g) CONSUMER - PRODUCER RELATIONS
   12th grade Problems of Democracy

10. Junior High School Library:
   (a) CONSUMER EDUCATION BIBLIOGRAPHY
   (b) CARD INDEX AND VERTICAL FILE
   7th, 8th, and 9th grades

11. Senior High School Library:
   (a) CONSUMER EDUCATION BIBLIOGRAPHY
   (b) CARD INDEX AND VERTICAL FILE
   (c) PUBLIC AFFAIRS PAMPHLETS
   10th, 11th, 12th grades

12. Extra-curricular:
   (a) CONSUMER PROBLEMS CLUB
   (b) SCIENCE CLUB (c) CAMERA CLUB
   (d) GARDENING CLUB

TABLE 27

ELECTIVE SECONDARY SCHOOL SERIES OF THE CONSUMER EDUCATION PROGRAM AT TEANECK, NEW JERSEY (24)

Elective for General Students	Elective for Commercial Students	Elective for Science Students
1. Home Economics: (a) HOW TO BUY FOODS 9th grade & 10th girls (b) HOW TO BUY CLOTHING 9th grade girls (c) GRADES AND LABELS 10th,11th,12th grade girls	1. Junior Business Training: (a) CONSUMERS' USE OF BUSINESS SERVICES 9th grade	1. Biology: (a) HUMAN NUTRITION (b) PLANT CULTURE 10th grade
2. Industrial Arts: (a) HOME MECHANICS (b) FURNITURE SELECTION (c) SELECTION OF MATERIALS 9th,10th,11th,12th gr. boys	2. Business Essentials: (a) DISTRIBUTION OF WEALTH AND INCOME: WAGES (b) PLANNING SAVINGS AND EXPENDITURES: BUDGETING INCOME (c) INSURANCE (d) PRICE: BY COMMODITY GROUPS (e) TAXES 10th grade	2. Physics: (a) ELECTRICAL APPLIANCES (b) BUILDING MATERIALS 11th grade
3. Auto Mechanics: (a) AUTO REPAIRS (b) GAS AND OIL (c) OPERATING A CAR ECONOMICALLY 10th,11th,12th grade boys	3. Commercial Law: (a) LEGAL RIGHTS OF BUYERS AND SELLERS 11th grade	3. Chemistry: (a) TESTING 12th grade
4. Art: (a) ART IN THE HOME 10th,11th,12th grades	4. Typing II: (a) CARE OF OFFICE SUPPLIES (b) EQUIPMENT ECONOMICS 11th grade	4. Consumer Economics: (a) COURSES IN CONSUMER PROBLEMS 11th & 12th grade
5. Consumer Economics: (a) COURSE IN CONSUMER PROBLEMS (To complete the Secondary Program) 11th and 12th grades	5. Consumer Economics: (a) CONSUMER PROBLEMS 11th and 12th grades	5. Extra-curricular: (a) SCIENCE CLUB

OBJECTIVES IN CONSUMER EDUCATION

Please do the following four things:

1. Check ( ) the objectives you believe to be primary or of first importance in the column marked important.

2. Check objectives most suitable for students of upper high school age or college age in appropriate column or columns. In instances where an objective might be appropriate for both college and high school level, but which should be given greater emphasis at one level, please indicate with a double check.

3. In instances where you are in agreement with the objective but prefer a different statement, please restate the objective in the space provided under each objective.

4. Please add important objectives omitted from the list.

Impor-tant	High School	College	Objectives
			I TO HELP THE STUDENT UNDERSTAND AND APPRECIATE THE NEED FOR MORE INTELLIGENT CHOICE MAKING BETWEEN CATEGORIES OF GOODS AND SERVICES. __________ __________ __________ __________
			A. The development of a better sense of values and taste in determining expenditures. __________ __________ __________ __________
			B. An appreciation of the effect of wise choices upon his standard of living in terms of the better things of life. __________ __________ __________ __________
			C. To understand the relationship between his own philosophy of life or life goals and his sense of values in making choices. __________ __________ __________ __________

Impor-tant	High School	College	Objectives
			D. To understand the effect of consumer choices upon general community welfare.
			E. To understand the value of budgeting as an aid to improving choices.
			F. To gain an understanding of how wants and choices are determined; how certain factors affect choices.
			II TO HELP THE STUDENT DEVELOP GREATER EFFICIENCY IN BUYING WITHIN A CATEGORY THOSE GOODS AND SERVICES WITHIN HIS RANGE OF EXPERIENCE.
			A. Sources of information and how to use these sources to assist him in buying.
			B. To become acquainted with the meaning of trade names, scores, grades, ratings, certifications, and descriptive terms.

Impor-tant	High School	College	Objectives
			C. To become better acquainted with "Where to buy." The prices, policies, services, etc. of various types of retail stores.
			D. To understand the practices used by sellers to influence his buying, including advertising, high pressure selling, etc.
			E. To determine and use certain general buying practices and techniques, applicable to most purchases.
			F. To understand certain financial problems connected with buying, such as, prices and purchasing power, borrowing money; installment buying.
			G. To recognize certain buying practices that increase marketing costs, such as, delivery service, credit services, returning merchandise, fancy packaging, small containers, and other factors.
			H. To understand some of the legal aspects of selection of goods and services such as pure food, drug and cosmetic laws; regulation of advertising; meat inspection act; sales contracts, etc.

Impor- tant	High School	College	Objectives
			I. To understand the relationship between prices and quality and the need for more specific guides to quality.
			J. To equip the student with specific knowledge and skills needed in buying such goods and services as: 1. Food 2. Clothing 3. Shelter 4. Health 5. Insurance 6. Investments 7. Recreation
			III TO HELP THE STUDENT UNDERSTAND THE SIGNIFICANCE OF HIS POSITION AS A CONSUMER IN OUR ECONOMIC AND SOCIAL SOCIETY.
			A. To understand the development and present complex structure of our industrial system in relation to its effect upon the position of the consumer.

Impor-tant	High School	College	Objectives
			B. To understand some of the present day problems arising from changes in our economic life such as increased wants, concentration of economic control, multiplicity of consumer goods, increased separation of consumers and producers, unequal distribution of income.
			C. To understand the nature of purchasing power, including prices and income, real and money wages.
			D. To understand the effect of general business fluctuations upon society and the individual as a consumer; including the characteristics, causes, and proposed remedies of business cycles.
			E. To understand and to some extent evaluate the purpose, basic principles, and mechanics of our taxing program.
			F. To assist the student in understanding how goods get from producer to consumer; marketing institutions and services; including cooperatives.

Impor- tant	High School	College	Objectives
			G. To recognize the important relationships existing among business, labor, agriculture, and consumers, and to examine certain common interests.
			H. To understand and to a certain extent, evaluate certain social and consumer legislation in force and needed.
			IV AN UNDERSTANDING AND APPRECIATION OF HOW TO SKILLFULLY USE AND CARE FOR CONSUMER GOODS AND SERVICES.
			A. The preparation, preservation, and economical use of food for maximum benefit and minimum waste.
			B. The construction, care and repair of clothing.
			C. The care and simple repair of electrical appliances.
			D. The care and simple repair of household equipment, especially furniture.

TABLE 28

THE CONSUMER TOPIC RANKED FIRST BY APPROXIMATELY 300 EDUCATORS IN BRIGGS' STUDY, WITH SUB-TOPICS IN ORDER OF IMPORTANCE

TOPICS	RANK
I. General considerations in wise spending and buying applicable to buying of all goods and services.	2.53
A. Importance of intelligent use of income.	2.44
1. As an aid to one's own living	2.18
2. As a contribution to the welfare of society.	2.10
B. Effecting economies in buying	2.39
1. By buying in most economical quantities suited to needs, perhaps preserving and storing.	2.27
2. By buying seasonal goods at best times	2.26
3. By buying by weight or measure (not by "a quarter's worth")	2.20
4. By buying for cash	2.20
5. By taking advantage of discounts	2.16
6. By proper use of special sales	2.11
7. By buying in the better form -- bulk or packaged	2.06
C. Getting necessary information about commodities and judging quality in relation to price	2.35
1. Learning to identify materials and quality by inspection, as far as that is possible	2.30
2. Utilizing information from consumer research organizations, government agencies, seals of approval, etc.	2.30
3. Using information on labels	2.26
4. Buying by specifications and standards	2.22
5. Using information from sales clerks, producers, and sellers in general, their advertising, brands, and trade marks	2.00
D. Planning before going to market	2.33
E. Using efficient shopping habits	2.27
F. Is price a criterion of quality?	2.22
G. Buying quality suitable for a specific purpose	2.19
H. Selecting the markets in which to buy	2.04
I. Bargaining for best prices, trade-in allowances, etc.	1.81
J. Considering labor policies of producers and sellers	1.62

TABLE 29

THE CONSUMER TOPIC RANKED SECOND BY APPROXIMATELY 300 EDUCATORS IN BRIGGS' STUDY, WITH SUB-TOPICS IN ORDER OF IMPORTANCE

TOPICS	RANK
II. The consumer and his problems and his opportunities	2.47
A. How consumers are influenced by advertising and salesmanship	2.26
B. The improvements which can be effected in individuals' lives and in our society through wiser consumption	2.25
C. The situation and basic problems of the consumer today	2.21
1. Need for education	2.24
2. Lack of adequate reliable methods for judging quality	2.04
3. The pressure of salesmanship and advertising	1.96
4. The complexity of the markets and of commodities available	1.76
5. Need for improved legal status of consumers in their dealings with merchants	1.53
D. Private and governmental agencies aiding in education and protection of consumers	2.10
E. Characteristics and buying habits of consumers	2.08
1. How they use labels and other sources of information	2.15
2. How they may increase costs of merchandising by bad shopping habits and unreasonable demands	2.14
3. How they select markets	1.89
4. The social and psychological factors that influence their buying	1.78
F. Duties, opportunities, and responsibilities of consumers	2.02
G. Rational buying and consumption as a means of improving the quality of production	1.87
H. Standards of living of consumers at various income levels	1.66
I. The consumer movement, its causes, history, status, and goals	1.51
J. Distribution of incomes among consumers in the United States	1.39

TABLE 30

THE CONSUMER TOPIC RANKED THIRD BY APPROXIMATELY 300 EDUCATORS IN BRIGGS' STUDY, WITH SUB-TOPICS IN ORDER OF IMPORTANCE

TOPICS	RANK
III. The consumer's management of his personal finances	2.47
A. Providing for the future through planned saving	2.17
B. Budgeting	2.16
C. Insurance	2.08
D. Personal record keeping	2.05
E. Use of banking services (checking account, savings account, etc.)	2.02
F. Use of consumer credit	1.93
1. Installment buying	2.06
2. Criteria for a consumer's wise use of credit	2.01
3. Cash loans	1.95
4. Charge accounts	1.94
5. Types of agencies supplying credit	1.94
6. Regulation, present or needed, of small loan business	1.82
7. Recent expansion and developments in consumer credit; the general social and economic significance of these developments	1.63
G. Investment	1.85
H. Making a will	1.66

TABLE 31

THE CONSUMER TOPIC RANKED FOURTH BY APPROXIMATELY 300 EDUCATORS IN BRIGGS' STUDY, WITH SUB-TOPICS IN ORDER OF IMPORTANCE

TOPICS	Rank
IV. Protection and assistance for consumers	2.29
A. Grading and labeling	2.37
1. Grade labeling	2.21
2. Descriptive labeling	2.15
3. The issue of government-controlled or compulsory labels vs. voluntary development of labels by private enterprise	1.89
B. Detecting and avoiding frauds	2.21
1. The danger signals by which frauds may be detected	2.13
2. Governmental and private agencies which protect consumers against fraud; the services of each	1.97
C. Consumers' cooperatives	2.19
D. Governmental agencies (e.g. Food and Drug Administration, Federal Trade Commission) that help consumers; the services of each; needs for further development	2.19
E. Standards for consumer goods	2.15
1. What standards are	1.93
2. The purposes and values of standards	1.86
3. How standards are formulated	1.77
4. Problems in developing and administering standards	1.57
F. Legislation	1.99
1. Chief laws (e.g. Food, Drug, and Cosmetic Act) now giving protection; values and weaknesses of each	2.04
2. What consumers should do about legislation	1.85
3. Laws harmful or of doubtful value to consumers (e.g. Fair Trade Laws)	1.68
4. Legal position of consumer and seller	1.57
G. Business agencies and devices aiding consumers (e.g. Better Business Bureaus, seals of approval, advertising, trade marks, etc.)	1.95
H. Consumers' testing and rating organizations (e.g. Consumers' Research	1.95
I. Professional associations and their helps to consumers (e.g. American Medical Ass'n.)	1.82
J. "Simplification" of goods and containers	1.80

TABLE 32

THE CONSUMER TOPIC RANKED FIFTH BY APPROXIMATELY 300 EDUCATORS IN BRIGGS' STUDY, WITH SUB-TOPICS IN ORDER OF IMPORTANCE

TOPICS	RANK
V. Information and techniques relating to the buying and use of specific goods and services	2.21
A. Food	2.52
1. How to select, buy, and store specific food products (meats, fruits, etc.)	2.31
2. General considerations of diet and nutrition	2.23
3. How to use specific food products more effectively	2.05
B. Health products and services	2.37
1. How to select and employ services of doctors, dentists, nurses, hospitals, etc.	2.09
2. Cooperative medical and hospitalization plans	2.08
3. How to equip a home medicine cabinet	2.02
4. Socialized medical care	1.96
5. How to buy and use dentifrices, pain-killers, laxatives, etc.	1.96
C. Education	2.35
D. Clothing	2.28
1. How to plan a tasteful, economical wardrobe to meet individual needs and fit one's financial means	2.11
2. How to buy specific kinds of clothing (coats, shoes, etc.)	2.08
3. How to care for and repair specific kinds of clothing	2.00
4. Study of textiles, fibers, and fabrics	1.96
5. How to remodel clothing	1.75
E. Economical and efficient household operation and maintenance	2.22
1. Buying, use, care and repair of household appliances	2.18
2. Heating	2.08
3. Lighting	2.06
4. Care of furnishings	2.02
5. Care and upkeep of building and grounds	1.99

TABLE 32 (Continued)

TOPICS	RANK
F. Shelter	2.15
1. Buying, building, or renting a home -- legal and financial considerations	2.18
2. Planning, furnishing and developing a tasteful, comfortable home	2.02
3. Making a home out of a residence	2.02
G. Recreation	2.08
H. The family automobile	1.90
I. Cosmetics and toilet articles	1.77
J. Communication services	1.39
K. Commercial transportation services	1.37

TABLE 33

THE CONSUMER TOPIC RANKED SIXTH BY APPROXIMATELY 300 EDUCATORS IN BRIGGS' STUDY, WITH SUB-TOPICS IN ORDER OF IMPORTANCE

TOPICS	RANK
VI. Background economics	1.67
A. The price system	1.79
1. Relation of prices to demand and supply	1.80
2. Government participation in price-making	1.75
3. How prices are determined in competition and in monopoly	1.69
4. Manipulation or management of prices by producers and sellers	1.68
5. Effects of high and low prices on various groups	1.66
B. Taxation and tariffs	1.76
1. Purposes and principles of taxation	1.79
2. Effects of tariffs on consumers and producers; what is a wise tariff policy?	1.65
3. Effects of special taxes such as chain-store taxes on consumers and purchasers	1.61
C. Laws of supply and demand	1.73
D. Place of consumption in modern industrial economy	1.66
1. Relation of distribution of income among consumers to general prosperity	1.61
2. "Production for use"	1.54
3. Effective demand as limiting factor in production	1.51
E. Relation of labor problems to consumption	1.65
F. Competition and monopoly	1.62
G. Concepts of economy of "scarcity" and of "abundance"	1.59
H. Effects of state and national barriers to free trade	1.57
I. Money and credit and the financial system in general	1.55
J. Profit motive	1.53
K. Business cycle -- cause and effects	1.52
L. Wealth and income	1.46
M. Engel's laws	1.31

TABLE 34

THE CONSUMER TOPIC RANKED SEVENTH BY APPROXIMATELY 300 EDUCATORS IN BRIGGS' STUDY, WITH SUB-TOPICS IN ORDER OF IMPORTANCE

TOPICS	RANK
VII. Structure and operation of business for production and distribution	1.49
A. Advertising	2.36
1. How advertising seeks to influence buyers; the means and devices used	2.27
2. Values of advertising to consumers; consumers' use of advertising	2.04
3. Is advertising social waste?	1.96
4. Relation of advertising to prices	1.91
5. Complaints against advertising	1.78
6. Control of advertising (e.g. by government, trade associations, etc.)	1.70
7. The specific improvement in advertising desired by consumers	1.69
8. Size and nature of the advertising business	1.57
B. The consumers' cooperative movement	2.07
1. Relation of consumers' cooperatives to private enterprise	1.81
2. Present status; extent; rate of growth	1.77
3. Its history and purpose	1.68
4. The "Rochdale Principles" of cooperation	1.64
C. Relations of business and consumers	1.84
1. Guaranties, their legal aspects and their practical values	2.14
2. Undesirable practices in selling	1.89
3. Cooperative attacks on problems by businessmen and consumers	1.79
4. Responsibilities of buyers to sellers	1.74
5. Responsibilities of distributors to customers	1.72
6. Legal relations -- laws of sales, contracts, etc.	1.64
7. Interests consumers and businessmen have in common	1.63
8. Conflicts of interests	1.40

TABLE 34 (continued)

TOPICS	RANK
D. Organization for distribution, the marketing system	1.75
1. Governmental control and regulation of markets (e.g. inspection of sanitation; of weights, etc.)	1.97
2. The retail market	1.84
3. Wastes and economies in marketing	1.84
4. Costs of marketing	1.77
5. Middlemen	1.70
6. Functions performed by markets	1.66
7. General structure of the system	1.58
E. The financial system	1.48
1. How business enterprises are financed; the role of credit in business	1.39
2. The Federal Reserve and the total banking system	1.36
3. Governmental control and regulation of financial affairs (e.g. the Securities and Exchange Commission)	1.36
4. Reading financial statements and the market page and interpreting them	1.27
5. Commercial paper; its various forms and the uses of each	1.25
6. Organized financial markets -- stock exchange, etc.	1.19
F. The forms of business organization (e.g. partnership, corporation), and the characteristics, advantages and disadvantages of each	1.25
G. Backgrounds of modern business as a whole; i.e. its history and development	1.18

TABLE 34a

THE RATING BY ELEVEN EXPERTS OF CONSUMER-EDUCATION TOPICS UNDER EACH OBJECTIVE

Topic	Degree of Importance*				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
Objective I: The problem of making intelligent choices between kinds of goods and services								
A. Factors influencing choices	6	3	2		9	9	3	5
1. Customs	5	4	2		9	9	1	5
2. Habits	5	4	2		9	9	3	3
3. Environment	3	4	3	1	9	10	3	4
4. Education	6	3	1	1	7	9	1	3
5. Advertising	10		1		9	10	3	4
6. Fashion	9	1	1		9	9	2	4
7. Imitation	9		2		9	9	3	4
8. Limited income	9	1	1		9	9	4	3
9. Desire for display	6	3	2		9	9	2	4
10. Availability of goods	5	2	3	1	7	9	1	4

*Code used: 1 - very important, 2 - important, 3 - of little importance, 4 - of no importance

TABLE 34a (continued)

Topic	Degree of Importance*				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
B. How to improve choices	6	3			9	8	3	3
1. Education	7	3			8	9	1	4
2. Family council and cooperation	4	5	1		7	7	2	2
3. Satisfactions from wise choices	4	5	1		7	8	2	3
4. Record keeping and budgeting as an aid to improving choices	8	2	1		9	8	4	3
5. Recognition of the importance of desirable standards in food, clothing, shelter, recreation, etc.	6	5			8	10	3	5
6. Scientific information available to assist in improving choices	8	2	1		9	9	1	7
C. How wise choices affect general social and economic welfare	6	4			6	8	1	5
1. Encourage the production and distribution of desirable goods and services	8	3			8	9	1	7
2. Improve standards of living	10	1			7	10	1	5

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
Objective II: The problem of buying goods and services								
A. General buying problems	7	4			9	9	2	2
1. Advertising	9	2			8	8	2	2
a. How advertising influences buying	8	3			9	9	1	5
b. How to use advertising	8	3			8	7	2	2
c. The value of advertising as a buying guide	5	4	2		9	9	2	4
2. Appraising merchandise	9	1	1		10	8	2	2
a. Difficulties in determining quality	9	1	1		10	8	3	2
b. Price vs quality	7	2	2		10	10	3	2
c. Familiarity with the meaning of grades, ratings, certifications, and descriptive terms on labels	9	1	1		10	8	3	2

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
3. Misrepresentation and adulteration	4	7			10	8	2	2
a. Difficulty in detecting	4	7			10	8	1	3
b. How to detect	5	6			10	8	1	3
4. Frauds and swindles	2	7	1		9	7	2	1
a. Kinds	3	6	2		10	8	3	2
b. Safeguards	4	6	1		8	8	2	2
5. Retail selling methods	3	7	1		10	7	3	2
a. High pressure selling	3	7		1	10	7	3	1
6. Wastes in consumption	6	3	1	1	9	6	4	1
a. Conservation of materials	6	3	1	1	9	7	4	2
7. Weights and measures	8	3			10	8	4	3
8. Standards and grades	8	3			10	10	5	5
B. Where to buy	5	5	1		9	6	4	2
1. Types of retail stores	5	3	3		10	7	3	1

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
a. Chain, mail order, cooperative, etc.	5	5	1		9	6	4	2
b. Services of each	5	4	2		10	7	5	
c. What consumers should expect from retail stores	5	6			10	7	5	1
C. When to buy	1	7	3		9	6	3	1
1. Seasonal goods	1	6	4		10	7	4	1
2. Best shopping days	1	6	4		9	6	3	1
3. Best shopping hours	1	6	4		9	6	3	1
D. How to buy	7	2	2		9	6	4	2
1. Things to do before going to market	7	4			10	7	4	1
a. Determine needs	7	4			10	8	3	1
b. Make a list	4	7			10	7	3	1
c. Check advertisements	6	5			10	8	3	1
d. Plan and organize the trip	5	5		1	10	7	4	1

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
2. Things to do when buying	8	3			10	10	5	
a. Read labels	8	3			10	8	4	
b. Inspect goods carefully	8	2			10	8	4	
c. Ask specific questions of sales clerks	6	3	2		10	7	4	
d. Buy in most economical quantities	5	6			10	7	4	
e. Buy by weight	6	5			10	7	4	
f. Usually pay cash	6	3	1	1	10	7	5	1
g. Buy only what you need	7	3	1		10	7	5	1
h. Check weights and measures	8	2	1		10	8	6	1
E. Aids and protection in buying	10	1			10	9	5	4
1. Sources of information	10	1			10	10	3	5
2. Governmental agencies	10	1			10	10	1	7
a. Food and Drug Administration	9	1	1		9	8	1	5
b. Federal Trade Commission	9	1	1		9	8	1	5

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
3. Consumers' testing and rating organizations	8	3			10	9	2	5
4. Business agencies	4	5	2	0	10	9	2	5
a. Better Business Bureaus	5	4	2		9	9	2	4
b. Business Sponsored Materials	4	3	3	1	9	8	2	3
5. Standards, grades and labels	11				10	9	3	3
a. Need for standards	10			1	10	9	3	5
b. Grade labeling	10	1			10	9	3	4
6. Professional associations	5	4	1		9	9	2	3
a. American Medical Association	6	4	1		8	9	2	3
b. American Dental Association	6	4	1		8	8	2	3
F. Buying goods	9	2			9	9	4	
1. Buying food	9	2			10	9	4	1
a. Diet and nutrition	9	2			9	8	3	3
b. Buying specific food products	6	3	1		9	7	4	1

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
(1) Meat	5	4			8	6	3	2
(2) Canned goods	5	4			9	6	4	2
(3) Fresh fruits and vegetables	5	4			8	6	3	2
(4) Dairy products	5	4			8	6	3	2
2. Buying clothing	6	3			8	6	2	2
a. Planning a wardrobe	6	3			8	6	3	2
b. Analyzing present wardrobe as basis on which to build	5	4			8	6	2	2
c. Applying certain principles of good taste in building a wardrobe	4	4	1		8	6	2	3
d. How to buy fabrics	3	6			8	6	3	2
e. How to buy specific kinds of clothing	4	5			8	6	3	2
(1) Shoes	4	5			8	6	3	2
(2) Dresses	4	5			8	6	3	2
(3) Suits	4	5			8	6	3	2

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
(4) Coats	4	5			8	6	3	2
(5) Hats	3	3	3		8	6	3	2
(6) Shirts	3	4	2		8	6	3	2
(7) Hosiery	3	4	1	1	8	6	2	2
(8) Furs	2	3	2	2	8	6	2	2
(9) Accessories	2	4		3	8	6	2	3
3. Buying health products	4	5			8	6	3	2
a. The problem of patent medicines	3	6			8	6	3	2
b. Guides to buying specific products	3	6			8	6	2	2
(1) Vitamin preparations	4	4	1		8	6	2	3
(2) Aspirin	2	4	1	3	9	5	3	
(3) Dentrifices and tooth brushes	4	4	2		9	4	3	1
(4) Laxatives	2	6	2		9	5	2	1
(5) Spectacles	2	6	2		9	6	2	2

TABLE 34a (continued)

Topic	Degree of Importance 1	2	3	4	Number Rating Topic as Appropriate for Given Level: High School	College	Number Indicating Emphasis for Given Level: High School	College
c. What to include in the home medicine cabinet	3	7			9	6	3	2
4. Buying cosmetics	2	6	2		9	6	3	
a. Good taste in make-up	2	6	2		9	6	4	
b. What cosmetics will and will not do	4	4	2		9	6	3	1
c. Guides to buying specific products	2	6	1	1	9	6	3	
5. Buying household equipment and furnishings	4	6			9	6	2	2
a. Planning an attractive home	5	5			9	6	1	3
b. Guides to buying specific equipment and furnishings	4	6			9	6	1	2
(1) Furniture	4	6			9	5	1	2
(2) Electrical appliances	4	6			9	6	1	2
6. Buying a house	4	4	2		8	9		6
a. Factors in selection	4	4	2		8	9		7

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
b. Aids in buying	4	4	2		8	9		6
c. Financial problems	4	4	2		8	9		7
7. Buying an automobile	2	5	3		8	9	4	2
a. Factors to be considered in buying new and used cars	2	5	3		8	7	4	1
b. Buying accessories, such as tires, etc.	2	5	3		8	8	4	2
c. Aids and sources of information	3	4	3		8	9	3	3
G. Buying services	7	3			9	9	2	4
1. Insurance	8	2			9	9	1	4
a. Planning an insurance program	8	2			9	9	1	4
b. Special types of insurance	7	3			9	9	1	4
c. Guides in buying insurance	7	3			9	9	1	4
2. Communication	3	4		3	8	6	3	2
a. Type of services	3	5		2	8	6	3	2
b. Comparison of costs	3	5		2	8	6	3	2

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
3. Education	7	1		1	8	6	3	1
a. Planning an education	7	1		2	8	6	4	1
b. Selecting a college	6	2		2	8	6	4	1
c. Correspondence education	6	2		2	8	6	4	1
4. Travel services	2	3	3	2	8	6	3	1
a. Types of transportation services	2	3	2	3	9	6	5	1
b. Comparison of cost	2	3	2	3	9	6	5	1
5. Health services	7	1	1	1	9	8	3	2
a. Improving health habits	8		1	1	9	8	3	2
b. Selecting a doctor	6	2	1	1	9	8	3	2
c. Selecting a dentist	6	2	1	1	4	8	3	2
6. Recreation								
a. Criteria of desirable recreation	4	4	1	1	9	7	3	1
b. Survey of leisure time and recreational activities	3	5	1	1	9	7	2	2

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
(1) Reading, education, music, travels, etc.	2	6	1	1	9	7	2	1
(2) Games and sports	2	6	1	1	9	6	3	1
(3) Movies and theatre	2	6	1	1	9	7	2	1
(4) Hobbies	2	6	1	1	9	6	2	1
(5) Participation in civic activities	2	6	1	1	9	7	2	2
c. Specific buying problems	2	4	2	1	9	6	3	1
H. Financial problems of the consumer	4	7			10	9	1	5
1. Purchasing power	4	6		1	9	9	1	6
a. Relation of income and prices	4	6		1	9	9	1	7
2. Borrowing money	7	4			10	9	3	2
a. When to borrow money	7	4			10	9	3	2
b. Where to borrow money	7	4			10	8	3	2
c. Cost	7	4			10	9	4	3
3. Installment buying	7	4			10	8	4	2

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
a. Advantages and disadvantages	7	4			10	8	3	3
b. Cost	7	3			9	7	2	3
c. Legal aspects	6	4		1	9	9	2	4
4. Charge accounts	5	3	3		9	9	5	2
a. Pros and cons	5	4	2		9	9	4	2
b. How to use	5	3	3		9	9	4	2
c. Cash vs credit stores	3	5	2	1	8	7	5	1
d. Who pays for this service	4	3	4		10	8	4	3
5. Taxes	7	4			8	10	2	7
a. Purpose	7	4			8	10	1	7
b. How tax money is spent	7	4			9	10	2	6
c. Different kinds of taxes paid	7	3	1		9	10	2	7
6. Banking and saving	7	3	1		8	8	3	2
a. Use of banks	5	5	1		9	7	2	2
b. Reasons for saving money	6	4	1		9	5	3	2

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
c. How to save	6	4	1		9	8	5	2
7. Investments	2	4	5		6	10		5
a. Types of investments	2	4	5		6	10		6
b. Aids in selecting	2	4	5		6	10		6
8. Keeping a record of expenditures	6	5			10	7	5	1
a. Mechanics of record keeping	5	6			10	7	5	1
b. As a basis for improving spending pattern	6	5			10	7	5	
(1) For setting up or revising a budget	5	5	1		10	7	4	
Objective III: The problem of the position and responsibility of the consumer in society								
A. Present day consumer problems arising from changing economic conditions	7	1	3		8	10	1	7
1. Increased wants	5	3	3		7	9		7
2. Concentration of economic control	7	2	2		7	9		7

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
3. Multiplicity of consumer goods	5	3	3		8	10	1	6
4. Increased separation of consumers and producers	6	2	2	1	5	9	1	5
5. Unequal distribution of income	7	2	2		8	10		8
B. Characteristics of our industrial society and the consumer	3	7	1		3	9	1	6
1. Development	1	8	2		5	9	2	4
a. Comparisons; present with past	2	7		1	5	8	1	4
2. Competition and monopoly	4	6		1	7	10		7
3. Who guides production	2	7	1	1	6	10		6
4. Business cycles	1	9		1	9	9		8
5. Purchasing power	3	6	1	1	7	9		7
a. Relation of income and prices	3	7			7	8		6
C. Marketing and the consumer	2	8	1		9	10	1	5
1. How goods get from producer to consumer	2	8	1		9	10	1	5

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
a. Functions performed	1	9	1		9	9	1	5
b. Marketing agencies	1	9	1		8	9	1	5
2. Costs of marketing	2	7	2		8	10		8
a. Evaluation of certain factors	1	9	1		7	10		7
(1) delivery	3	6	2		9	10		7
(2) credit	3	6	2		8	10		6
(3) returning merchandise	3	7	1		9	10	3	5
(4) packaging	3	6	2		7	10	2	5
3. Wastes and inefficiencies	4	6		1	9	10	1	7
D. How consumers may help themselves	7	4			10	10	3	5
1. Principles of cooperation	6	5			9	10	3	5
2. Producer cooperatives	4	3	1	3	6	9	1	4
3. Marketing cooperatives	4	3	1	3	6	9	1	4
4. Consumer cooperatives	7	4			10	10	1	5

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
a. Retail stores	7	4			10	10	2	5
b. Health and hospitalization	9	2			10	10	1	6
c. Credit	8	3			10	10	2	5
E. Government and the consumer	9	2			9	10	3	5
1. Control of labeling and advertising	9	2			9	10	4	6
2. Control of adulteration	8	3			9	10	3	5
3. Control of frauds and rackets	6	5			9	10	4	5
4. Regulation of weights and measures	7	4			9	9	4	5
5. Social security	8	3			9	10	5	5
6. Regulation of securities	3	6	2		6	10	2	5
7. Regulation of sanitation	6	4		1	8	9	4	4
8. Taxes and the consumer	7	4			9	10	2	7
a. Problem of a fair tax program	6	5			9	10	2	7

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
9. Evaluation of anti-consumer controls and regulations	8	2	1		8	9	2	7
a. Price fixing	8	2	1		8	9	2	7
10. Need for better consumer representation in government	6	4		1	8	10	2	6
11. Legal position of consumer and seller	5	6			8	10	1	6
a. Sales contracts	4	6	1		9	9	1	6
12. Evaluation of needed consumer legislation	5	5	1		7	10	2	4
a. Weights and measures	6	4	1		7	10	2	4
b. Small loans	5	5	1		8	9	2	4
c. Grade labeling	6	4	1		8	10	2	5
d. Department of the consumer	5	4	1	1	8	10	2	6
F. Problems of public welfare	6	4			7	9		7
1. The problem of the distribution of wealth and income	6	4			7	9		7

TABLE 34a (continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
a. Family and individual incomes in the United States	5	5			7	9		6
(1) Income and economic welfare	5	5			7	9		5
b. Standard of living	6	4			6	8		5
(1) How incomes are spent in U. S.	7	3			7	9	1	6
(2) Improving our standard of living	6	4			8	9	1	7
2. The problem of housing	5	5		1	6	10	3	4
a. Need for better housing	4	6		1	6	9	3	4
b. How to improve the housing situation	5	5		1	6	10	3	4
3. The relationship between sellers, labor, and consumers	3	6	1	1	8	9	2	4
a. What sellers should expect of consumers	3	5	2	1	9	9	2	4
b. What consumers should expect of sellers	3	6	1	1	9	9	2	4

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
c. The problem of fair wages and decent working conditions	5	4	1	1	8	9	4	4
d. Understanding the problems of each group	3	5	2	1	6	9	2	6
(1) Consumer-retailer councils	2	6	2	1	5	9	2	5
Objective IV: The problem of wise use and care of consumer goods and services								
A. The economical use and care of food	3	6	1		9	7	5	
1. Meal planning	3	6	1		9	7	5	
2. Preserving food	3	6	1		9	5	5	
3. Storing food	3	6	1		9	5	5	
B. The economical use and care of clothing	3	6	1		9	7	5	
1. Mending and repair	3	6	1		9	7	3	
2. Cleaning	3	6	1		9	7	5	
3. Pressing	3	6	1		9	5	5	
4. Washing	3	6	1		9	7	5	

TABLE 34a(continued)

Topic	Degree of Importance				Number Rating Topic as Appropriate for Given Level		Number Indicating Emphasis for Given Level	
	1	2	3	4	High School	College	High School	College
C. The economical use and care of the automobile	1	7	2		9	7	5	
1. Driving	1	7	2		9	7	5	
2. Care of tires	1	7	2		9	5	5	
3. Lubrication	1	7	2		9	5	5	
D. The care and simple repair of household furnishing and equipment	3	5	2		9	7	5	

TABLE 35

NUMBER AND PERCENTAGE OF CONSUMER MATERIALS CONTAINING TOPICS UNDER ECONOMIC STATUS OBJECTIVE

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
A. Present day consumer problems arising from changing economic conditions	19	28	4	36	3	25	7	64	33	32
1. Increased wants	4	06	2	18	2	17	1	09	9	09
2. Concentration of economic control..................	4	06	1	09	2	17	4	36	11	11
3. Multiplicity of consumer goods	11	16	3	27	2	17	2	18	18	18
4. Increased separation of prod. & con...............	3	04	2	18	1	08	2	18	8	08
5. Unequal distrib. of income.	3	04	0	0	2	17	3	27	8	08
B. Characteristics of our industrial society & consumer......	13	19	6	55	5	41	9	82	33	32
1. Development	6	09	2	18	0	0	4	36	12	12
a. Comparisons; present & past..................	6	09	2	18	0	0	4	36	12	12
2. Competition and monopoly...	11	16	3	27	5	41	5	45	24	24
3. Who guides production......	1	01	0	0	3	25	3	27	7	07
4. Business cycles	7	10	4	36	3	25	6	55	20	20
5. Purchasing power	2	03	1	09	1	08	1	09	5	05
a. Relation of income & prices	1	01	1	09	1	08	1	09	4	04
C. Marketing and the consumer....	27	40	5	45	9	75	6	55	47	46
1. How goods get from P to C..	19	28	1	09	8	67	4	36	32	31
a. Functions performed.....	13	19	1	09	7	58	4	36	25	25
b. Marketing agencies......	14	21	0	0	5	41	4	36	23	23

TABLE 35 (continued)

	Sixty-seven High-School Courses of Study		Eleven High School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
2. Costs of marketing........	20	29	4	36	7	58	6	55	37	36
a. Evaluation of factors...	10	15	0	0	3	25	1	09	14	14
(1) delivery	8	12	2	18	3	25	2	18	15	15
(2) credit...............	6	09	2	18	2	17	1	09	11	11
(3) returning merchandise.	9	13	5	45	2	17	2	18	18	18
(4) packaging............	4	06	1	09	0	0	2	18	7	07
3. Wastes and inefficiencies..	7	10	1	09	0	0	1	09	9	09
D. How consumers may help themselves......................	22	32	8	73	5	41	7	64	42	41
1. Principles of cooperation..	22	32	5	45	4	33	5	45	36	35
2. Producer cooperatives......	4	06	1	09	0	0	1	09	6	06
3. Marketing cooperatives.....	6	09	3	27	1	08	1	09	11	11
4. Consumer cooperatives......	21	30	6	55	5	41	6	55	38	37
a. Retail stores...........	7	10	1	09	0	0	1	09	9	09
b. Health & hospitalization	7	10	0	0	1	08	1	09	9	09
c. Credit	15	22	6	55	2	17	2	18	25	25
E. Government and the consumer...	25	37	6	55	4	33	8	73	43	42
1. Control of labeling & advg.	3	04	0	0	1	08	2	18	6	06
2. Control of adulteration....	0	0	0	0	3	25	2	18	5	05
3. Control of frauds & rackets	0	0	0	0	0	0	0	0	0	0
4. Regulation of weights & measures.................	0	0	0	0	0	0	2	18	2	02
5. Social security	7	10	3	27	1	08	1	09	12	12
6. Regulation of securities...	0	0	1	09	0	0	2	18	3	03
7. Regulation of sanitation...	0	0	0	0	1	08	0	0	1	01
8. Taxes and the consumer.....	7	10	0	0	0	0	2	18	9	09
a. Problem of a fair tax program................	5	07	0	0	0	0	2	18	7	07
9. Evaluation of anti-consumer controls & regulations.....	4	06	2	18	1	08	4	36	11	11
a. Price fixing...........	3	04	2	18			1	09	6	06

TABLE 35 (continued)

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
10. Need for better consumer representation in gov't....	1	01	0	0	0	0	1	09	2	02
11. Legal position of consumer & seller	12	18	1	09	1	08	4	36	18	18
12. Evaluation of needed consumer legislation.........	6	09	2	18	2	17	5	45	15	15
a. Weights & measures......	0	0	0	0	1	08	1	09	2	02
b. Small loans	0	0	1	09	0	0	0	0	1	01
c. Grade labeling..........	1	01	1	09	1	08	2	18	5	05
d. Dept. of consumer.......	5	07	1	09	2	17	4	36	12	12
F. Problems of public welfare.....	35	52	7	63	8	67	9	82	59	58
1. The problem of the distribution of wealth & income....	14	21	2	18	6	50	8	73	30	29
a. Family & individual incomes in U.S............	7	10	2	18	4	33	3	27	16	16
(1) Income & economic welf	4	06	0	0	2	17	2	18	8	08
b. Standard of living......	10	15	3	27	5	41	8	73	26	25
(1) How incomes are spent in U.S...............	3	04	1	09	1	08	5	45	10	10
(2) Improving standard of living.................	4	06	1	09	1	08	2	18	8	08
2. The problem of housing......	5	07	2	18	2	17	1	09	10	10
a. Need for better housing..	5	07	0	0	0	0	1	09	6	06
b. How to improve the housing situation...........	6	09	0	0	2	17.	1	09	9	09
3. The relationship between sellers, labor & consumers.....	7	10	3	27	2	17	2	18	14	14
a. What sellers should expect from C..............	7	10	3	27	1	08	3	27	14	14

TABLE 35 (continued)

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
b. What cons. should expect of Seller	4	06	2	18	1	08	3	27	10	10
c. The problem of fair wages & decent working conditions	3	04	2	18	1	08	0	0	6	06
d. Understanding the problems of each group......	5	07	2	18	0	0	1	09	8	08
(1) Consumer - retailer councils	3	04	2	18	0	0	3	27	8	08

TABLE 36

NUMBER AND PER CENT OF CONSUMER MATERIALS CONTAINING TOPICS UNDER BUYING OBJECTIVE

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
A. General buying problems..	59	88	10	90	12	100	11	100	92	90
1. Advertising..........	46	69	10	90	11	92	9	82	76	75
a. How advertising influences buying..	30	45	4	36	5	41	9	82	48	47
b. How to use advertising	13	19	1	09	1	08	5	45	20	20
c. The value of advertising as a buying guide	16	24	2	18	2	17	6	55	26	25
2. Appraising merchandise	19	28	5	45	6	50	8	72	38	37
a. Difficulty in determining quality	10	15	5	45	5	41	5	45	25	25
b. Price vs quality...	7	10	5	45	2	17	7	64	21	21
c. Familiarity with meaning of grades, ratings, certifications, and descriptive labels	19	28	6	55	4	33	5	45	34	33
3. Misrepresentation and adulteration	10	15	2	18	1	08	5	45	18	18
a. Difficulty in detecting	2	03	0	0	0	0	0	0	2	02
b. How to detect	0	0	0	0	0	0	0	0	0	0
4. Frauds and swindles...	27	40	6	55	5	41	3	27	41	40
a. Kinds	22	32	4	36	2	17	2	18	30	29
b. Safeguards	6	09	2	18	1	08	2	18	11	11

TABLE 36 (continued)

	Sixty-seven High-School Courses of Study		Eleven High School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
5. Retail selling methods.	17	25	2	18	3	25	2	18	23	23
a. High pressure selling	17	25	3	27	2	17	4	36	26	25
6. Wastes in consumption...	8	12	1	09	2	17	1	09	12	12
a. Conservation of mater.	2	03	1	09	1	08	0	0	4	04
7. Weights and measures....	7	10	0	0	1	08	2	18	10	10
8. Standards and grades....	18	26	4	36	8	67	6	55	36	35
B. Buying Techniques..........	34	51	8	73	9	75	6	55	57	56
1. Where to buy	18	26	4	36	5	41	5	45	32	31
a. Types of retail stores...............	18	26	2	18	5	41	3	27	28	27
a. Chain, mail order, coop. etc.........	13	19	1	09	3	25	3	27	20	20
b. Services of each..	11	16	0	0	1	08	3	27	15	15
c. What consums. should expect from retailers.........	5	07	0	0	1	08	3	27	9	09
2. When to buy	10	15	1	09	1	08	5	45	17	17
a. Seasonal goods......	7	10	1	09	0	0	4	36	12	12
b. Best shopping days...	1	01	0	0	0	0	0	0	3	03
3. How to buy..............	23	34	8	73	4	33	6	55	41	40
a. Things to do before going to market.....	14	21	0	0	0	0	0	0	14	14
a. Determine needs...	14	21	5	45	2	17	1	09	22	22
b. Make a list......	5	07	1	09	0	0	0	0	6	06
c. Check ads........	5	07	2	18	0	0	1	09	8	08
d. Plan and organize trip	3	04	0	0	0	0	1	09	4	04
b. Things to do when buying.............	20	29	0	0	4	33	0	0	24	24

TABLE 36 (continued)

	Sixty-seven High-School Courses of Study		Eleven High School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
a. Read labels	15	22	5	45	3	25	3	27	26	25
b. Inspect goods carefully................	5	07	2	18	1	08	4	36	12	12
c. Ask specific questions of clerks	4	06	3	27	1	08	4	36	12	12
d. Buy in most economical quantities	8	12	4	36	1	08	6	55	19	19
e. Buy by weight.........	3	04	1	09	0	0	1	09	5	05
f. Usually pay cash.......	4	06	1	09	3	25	3	27	11	11
g. Buy only what you need.	3	04	0	0	1	08	0	0	4	04
h. Check weights and measures	4	06	1	09	1	08	3	27	9	09
C. Aid & Protection in buying...	51	76	10	90	10	83	11	100	82	80
1. Sources of information....	18	26	2	18	2	17	2	18	24	24
2. Government agencies	42	63	6	55	8	67	11	100	67	66
a. Food & Drug Adminis....	28	41	6	55	6	50	11	100	51	50
b. Federal Trade Comm.....	20	29	5	45	6	50	11	100	42	41
3. Consumers' Testing & rating org..................	33	49	6	55	6	50	11	100	56	55
4. Business agencies.........	35	52	5	45	6	50	8	73	54	53
a. Better Business Bureaus	22	32	4	36	6	50	5	45	37	36
b. Business Sponsored Mat's.	17	25	4	36	4	33	5	45	30	29
5. Standards, grades & labels.	30	45	6	55	6	50	7	64	49	48
a. Need for standards.....	14	21	4	36	5	41	3	27	26	23
b. Grade labeling	15	22	5	45	2	17	4	36	26	25
6. Professional associations..	27	40	4	36	5	41	9	82	45	44
a. Amer. Medical Ass'n.....	20	29	4	36	4	33	9	82	37	36
b. Amer. Dental Ass'n.....	20	29	4	36	4	33	7	64	35	34

TABLE 36 (continued)

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
D. Buying goods	57	85	8	73	9	75	5	45	79	77
1. Buying food	44	66	8	73	6	50	2	18	60	59
a. Diet & nutrition......	18	26	3	27	2	17	2	18	25	25
b. Buying specific food products	26	39	1	09	1	08	0	0	28	27
(1) Meat	18	26	7	64	1	08	1	09	27	26
(2) Canned goods	19	28	7	64	1	08	0	0	27	26
(3) Fresh fruits & veg.	16	24	7	64	1	08	1	09	25	25
(4) Dairy products	15	22	7	64	1	08	1	09	24	24
2. Buying clothing	45	67	8	73	6	50	2	18	61	60
a. Planning a wardrobe....	13	19	2	18	2	17	1	09	18	18
b. Analyzing present wardrobe as basis	6	09	0	0	0	0	0	0	6	06
c. Applying principles of good taste	8	12	2	18	0	0	0	0	10	10
d. How to buy fabrics	30	45	5	45	1	08	1	09	37	36
e. How to buy specific kinds of clothing......	27	40	7	64	1	08	1	09	36	35
(1) Shoes.............	22	32	7	64	1	08	1	09	31	30
(2) Dresses...........	14	21	3	27	1	08	1	09	19	12
(3) Suits.............	8	12	3	27	1	08	0	0	12	12
(4) Coats	12	18	3	27	1	08	0	0	16	16
(5) Hats	5	07	2	18	0	0	0	0	7	07
(6) Shirts	7	10	3	27	0	0	0	0	10	10
(7) Hosiery	18	26	6	55	1	08	1	09	26	25
(8) Furs	9	13	5	45	1	08	0	0	15	15
(9) Accessories	10	15	4	36	1	08	0	0	15	15
3. Buying health products....	32	48	5	45	1	08	1	09	39	38
a. The problem of patent medicines	16	24	2	18	0	0	0	0	18	18
b. Guides to buying specific prods.............	7	10	0	0	0	0	0	0	7	07
(1) Vitamin prepara's..	0	0	0	0	0	0	0	0	0	0
(2) Aspirin	3	04	1	09	0	0	0	0	4	04

TABLE 36 (continued)

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
(3) Dentrifices & tooth brushes	7	10	2	18	0	0	1	09	10	10
(4) Laxatives	4	06	1	09	0	0	0	09	5	05
(5) Spectacles	1	01	0	0	0	0	1	09	2	02
c. What to include in home medicine cabinet	9	13	1	09	0	0	1	09	11	11
4. Buying cosmetics	32	48	7	64	1	08	2	18	42	41
a. Good taste in make-up	1	01	1	09	0	0	2	18	4	04
b. What cosmetics will & will not do	3	04	0	0	0	0	2	18	5	05
c. Guides to buying specific prods	13	19	3	27	0	0	2	18	18	18
5. Buying household equipment and furnishings	30	45	8	73	6	50	2	18	46	45
a. Planning an attractive home	5	07	2	18	1	08	2	18	10	10
b. Guides to buying specific equipment & furnishings	20	29	1	01	0	0	1	09	22	22
(1) Furniture	16	24	6	55	3	25	2	18	27	26
(2) Electrical appl.	13	19	5	45	0	0	0	0	18	18
6. Buying a house	42	63	8	73	8	67	5	45	63	62
a. Factors in selection	27	40	7	64	2	17	5	45	41	40
b. Aids in buying	10	15	5	45	3	25	4	36	22	22
c. Financial problems	21	30	6	55	2	17	5	45	34	33
d. Buying vs renting	29	43	7	64	3	25	4	36	43	42
7. Buying an automobile	18	26	4	36	4	33	1	09	27	26
a. Factors in buying new & used cars	5	07	4	36	1	08	1	09	11	11
b. Buying accessories, tires, etc.	6	09	2	18	0	0	0	0	8	08
c. Aids & sources of information	1	01	0	0	0	0	0	0	1	01

TABLE 36 (continued)

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
E. Buying services	48	72	10	90	10	83	7	64	75	74
1. Insurance	43	64	8	73	8	67	6	55	65	64
a. Planning insur.prog....	8	12	1	09	2	17	4	36	15	15
b. Special types insur....	35	52	7	64	4	33	5	45	51	50
c. Guides to buying insur.	15	22	3	27	1	08	4	36	23	23
2. Communication............	9	13	0	0	2	17	1	09	12	12
a. Type of services.......	3	04	0	0	0	0	1	09	4	04
b. Comparison of costs....	1	01	0	0	0	0	0	0	1	01
3. Education	11	16	1	09	3	25	1	09	16	16
a. Planning an education..	2	03	0	0	0	0	1	09	3	03
b. Selecting a college....	2	03	1	09	1	08	0	0	4	04
c. Correspondence educ....	1	01	0	0	0	0	0	0	1	01
4. Travel services..........	14	21	1	09	3	25	1	09	19	19
a. Types of trans. service	5	07	1	09	0	0	1	09	7	07
b. Comparison of cost.....	1	01	0	0	0	0	0	0	1	01
5. Health services..........	19	28	3	27	5	41	3	27	30	29
a. Improving health habits	9	13	2	18	0	0	2	18	13	13
b. Selecting a doctor.....	6	09	2	18	1	08	1	09	10	10
c. Selecting a dentist....	4	06	2	18	1	08	0	0	7	07
6. Recreation...............	16	24	3	27	2	17	3	27	24	24
a. Criteria of desirable recreation............	3	04	2	18	0	0	1	09	6	06
b. Survey of leisure time activities	6	09	3	27	0	0	3	27	12	12
(1) Reading, education, music, travels, etc....	2	03	0	0	0	0	0	0	2	02
(2) Games & sports.....	3	04	0	0	0	0	0	0	3	03
(3) Movies & Theatre...	3	04	0	0	0	0	0	0	3	03
(4) Hobbies	3	04	0	0	0	0	0	0	3	03
(5) Participation in civic activ...........	1	01	0	0	0	0	0	0	1	01
c. Specific buying problems	1	01	0	0	0	0	0	0	1	01

TABLE 36 (continued)

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
F. Financial problems of consumer..	56	84	10	90	10	83	11	100	87	85
1. Purchasing power..............	4	06	2	18	4	33	2	18	12	12
a. Relation of income & price	3	04	2	18	2	17	1	09	8	08
2. Borrowing money	32	48	7	64	4	33	6	55	49	48
a. When to borrow............	8	12	2	18	0	0	1	09	11	11
b. Where to borrow...........	18	26	5	45	0	0	5	45	28	27
c. Cost......................	11	16	5	45	0	0	5	45	21	21
3. Installment buying	43	64	8	73	8	67	9	82	68	67
a. Advantages & Disad........	18	26	2	18	1	08	6	55	27	26
b. Cost	14	21	5	45	1	08	7	64	27	26
c. Legal aspects	7	10	2	18	0	0	3	27	12	12
4. Charge accounts...............	32	48	5	45	7	58	7	64	51	50
a. Pros and cons.............	13	19	5	45	0	0	2	18	20	20
b. How to use	2	03	0	0	0	0	1	09	3	03
c. Cash vs credit stores.....	5	07	0	0	0	0	2	18	7	07
d. Who pays for service......	2	03	0	0	0	0	2	18	4	04
5. Taxes	27	40	4	36	8	67	3	27	42	41
a. Purpose...................	13	19	2	18	5	41	3	27	23	23
b. How tax money is spent....	9	13	1	09	2	17	2	18	14	14
c. Different kinds of tax....	18	26	3	27	3	25	3	27	27	26
6. Banking and saving	33	49	7	64	6	50	4	36	50	49
a. Use of banks	11	16	3	27	2	17	1	09	17	17
b. Reasons for saving	3	04	3	27	0	0	1	09	7	07
c. How to save	16	24	3	27	0	0	1	09	20	20
7. Investments	36	54	5	45	6	50	6	55	53	52
a. Types of investments......	26	38	5	45	1	08	4	36	36	35
b. Aids in selecting	11	16	5	45	1	08	4	36	23	23
8. Keeping a record of expend's.	17	25	5	45	2	17	1	09	25	25
a. Mechanics of record-keep'g.	10	15	4	36	1	08	1	09	16	16
b. As a basis for improving spending pattern..........	6	09	2	18	1	08	0	0	9	09
(1) for setting up or revising budget........	4	06	0	0	1	08	0	0	5	05

TABLE 37

NUMBER AND PERCENTAGE OF CONSUMER MATERIALS CONTAINING TOPICS UNDER USE AND CARE OBJECTIVE

	Sixty-seven High-School Courses of Study		Eleven High-School Textbooks		Twelve College Courses of Study		Eleven College Textbooks		Total	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
A. The economical use & care of food........................	10	15	0	0	1	08	1	09	17	17
1. Meal Planning..............	1	01	0	0	0	0	1	09	2	02
2. Preserving food	4	06	0	0	0	0	1	09	5	05
3. Storing food	3	04	0	0	0	0	1	09	4	04
B. The economical use & care of clothing	16	24	4	36	1	08	1	09	22	22
1. Mending & repair	6	09	0	0	0	0	0	0	6	06
2. Cleaning	5	07	1	09	0	0	1	09	7	07
3. Pressing	3	04	0	0	0	0	0	0	3	03
4. Washing	5	07	0	0	0	0	1	09	6	06
C. The economical use & care of auto..........................	5	07	1	09	1	08	1	09	8	08
1. Driving	0	0	0	0	0	0	1	09	1	01
2. Care of tires	2	03	1	09	0	0	1	09	4	04
3. Lubrication	1	01	0	0	0	0	1	09	2	02
D. The care and simple repair of house-hold furnishing & equip..	9	13	4	36	1	08	1	09	15	15