

PROBLEMS IN INFORMING FUTURE CONSUMERS

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Since I am involved in training teachers for junior and senior high schools, I will discuss their problems in educating future consumers. Of course, many high school students have already taken over the making of many decisions on what to buy for themselves, on what to do, on what choices to make. But let us concern ourselves here with educating them to be adult consumers. Although I am interested, of course, in the content of consumer education, I will concentrate my discussion on seven attitudes of students toward consumer problems.

One of the attitudes which keeps consumer information from getting through to students is anti-intellectualism. We here in this conference may not be philosophic intellectuals, but we take great pride in knowing how not-to-get-gypped. To most of us, it is a game of wits and we feel very embarrassed if anyone gets the best of our wits. The business of being a good consumer seems to us to be a part of being an intelligent person. Most kids are not intellectual in this sense. They do not take pride in being able to outwit the fellow on the other side who is trying to outwit them. They don't enjoy or appreciate this battle of wits.

Related to this attitude is another. Most of these junior and senior high school students are not curious, though they were as small children. They're not particularly concerned about whether it is important to know about things. Just storing up knowledge to use someday does not appeal to them. They have to see the reason now for knowing something.

A third significant attitude is that toward social mobility. All of us have ingrained ideas about getting ahead, even ahead of our parents. But I'm particularly concerned with a phase of this attitude which is related to penny-pinching. Young people have the attitude that they want to appear to be richer than they are. They think that the way you appear to be richer than you are is to appear not to care about a nickel. If you can throw away a nickel, just casually toss it over your shoulder, this implies that you have more nickels than you know what to do with. If a young person is in the market when there's somebody watching him, he is likely to ignore the nickles and quarters because he doesn't want to appear to someone else to need that quarter. This may be one reason why people don't make intelligent choices. Although they are not rational about money, they are being rational about the impression they are giving to other people.

Another reason, of course, why many of our kids don't take to consumer economics is that they are in an affluent society where there is enough of everything. People don't die of beriberi. They are not

in bad condition. There is enough. If you do save a nickel, what does it matter? The nickel isn't so desperately important except that you're upset because you might be outwitted. The amounts that young consumers save are in terms of nickels or dollars; and many of them don't feel a real pinch. (By the way, I thought that one of the important things that have been said here was Helen Nelson's suggestion the other night that we try to help people see the totality of the money they have in their lifetime to manage. When they begin to think of it in terms of a quarter of a million dollars, or in terms of \$50,000 or \$60,000 for transportation, then they can begin to see how mis-management amounts to something.) But we are not in the habit, anymore, of thinking that a nickel is important. The early American idea of thrift has gone out the window, particularly among the kids. We're living in an affluent society.

Another attitude that kids have (which is particularly tied to social class) is that of being present time oriented. Psychological research has shown that kids from a lower social economic level are less future oriented than kids from a higher social economic level. Those students who are not future oriented are concerned with immediate satisfaction. It's hard to get them to see that credit will cut down their future spending power. Credit now provides the car or the clothes or the washing machine. I think this future oriented-present oriented concept helps to explain to us why it's hard to convince some people to follow logic. They're not concerned about the next year.

Most of us, and certainly most kids, are basically trusting, honest people. We have certain beliefs about honesty. People don't expect to be gypped. They don't assume that people are out to make a sly dollar. Consequently, they are just amazed when this happens. They believe that if you pay more, you get better quality. They're convinced that our business system is good, that free enterprise is the right way, that the profit system is normal. In fact they assume that this is sort of a holy thing. It is not only the status quo but it is the right way. Most of us agree that it is the right way even though we do see some flaws, but most young people don't see any flaws and they are trusting. They assume the advertising to be honest, in most cases.

Perhaps one of the major attitudes which influences a young person to have a passive manner when buying is that they are unsure of themselves. They're not quite able to get into a hassle with the butcher when they see his thumb on the scale. They're not quite able to stand up there and say, "Don't do that to me." They're not quite able to count their change in front of the grocery store clerk and say, "Look, you shortchanged me." They are not quite sure enough of themselves to be able to take the chance that they may be wrong and the clerk might be right.

These seem to me to be some of the attitudes that we find in children that counteract our efforts to educate them into intelligent consumers.

I can't offer many solutions, but I can suggest some reasons why it is hard to change these attitudes. First of all, many teachers hold the same attitudes as the students. Consequently, they don't see any reason to make changes in the students. But even if they don't hold these attitudes themselves, there are a variety of reasons why they may not communicate with the students.

Teachers are older. Sometimes they're enough older that they were raised in a different world. Perhaps in their world thrift was a virtue, and credit was not a good thing. So the kids will say, "She's an old foggy. She doesn't know what it's all about anyway, so I don't have to bother to listen to her."

The teacher may be of a higher socio-economic status. She certainly is more concerned about education than the kids. She's concerned about knowledge. She's interested in information. She's more future oriented. She's usually more socially mobile. She's different, and because she's different, it's harder for her to communicate with the child.

Unfortunately, many of the home economics and business education teachers have never had a course in consumer economics or family finance. Many have never even had basic economics. So it is no wonder they don't teach anything about it. We're trying to fix this. At Penn State, for example, just in the last two years we have been requiring all prospective teachers of home economics to take a consumer economics course. And our state curriculum committee has developed good resource materials on consumer information for secondary teachers to use in their home economics classes.

This has been a description of problems in consumer education in the secondary schools. But because I was asked to talk about problems does not mean I do not also work toward solutions. Each of us tries what he can. Perhaps with a clearer view of the problems we can do more.