

CONSUMER INFORMATION CONFERENCE

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Consumer education is among the more grossly neglected obligations of any responsible union. Probably no group in our society is more shabbily victimized by a selling culture than are wage-earners. It would seem to me that a minimum union obligation to each member should be to provide, financed out of dues, the monthly equivalent of something like Consumer Reports, published in a style and format calculated to catch and hold the interest of readers of middle to low literacy rates.

Consumer education (who else is going to undertake it on a scale sufficient to make permanent impact?) is a virtually untracked frontier in union service. It is hardly an exaggeration to contend that the average union could, through consumer education, group purchase plans and related co-operative activity, save the typical union family more money--across the conventional spectrum of expenditure--than the union gains for the member each year in collective bargaining.

Scores of thousands of workers are shockingly maladept consumers even of the products which they themselves help to manufacture. I have come upon instances in Detroit, for example, in which hourly-rated auto workers have contracted to purchase cars at a gross price running to \$4,600 while their shop-mates have purchased the identical car, with identical fixtures, for \$2,600.

Consumer counselling should be a central part of the Consumer Services Activities which some of the unions of the AFL-CIO are now beginning to sponsor on a planned basis. In taking on this responsibility, unions may simply be patching a hole left by a system of public instruction nearly barren of usable consumer instruction, but the hole is there and the best the schools can do is to try, belatedly, to keep it from being two generations deep.

At Ford's River Rouge plant, wage garnishments have occurred at a rate, in recent years, as high as one in every three workers. Some employers will fire a worker at the first garnishment--others at the third. Unions might reasonably demand of employers that before a worker whose wages have been garnished is disciplined he should be obliged to accept a session in debt counselling.

In the several northern states where hot-shot sellers are able to use garnishment laws and the courts as their collection agencies, a sustained effort to tighten the laws and reduce recourse to wage garnishment will not encounter as much resistance as might, at first blush, be imagined. Sellers who abuse garnishment tend to be marginal operators and the "better elements" in the business community who use more careful credit checks might well collaborate in pressure upon state legislatures to make recourse to garnishment less fruitful. The same may prove true in repossessions.

Although credit unions have grown enormously in industrial installations in recent years, small loan operators have grown even faster and probably one worker in two doesn't realize that credit union charges run well below loan company charges or installment purchase carrying charges.

Because of the high drop-out rate among high school students (particularly Negro boys) intent on finding manual occupations in industry, it would seem imperative that a comprehensive course in consumer know-how be made compulsory somewhere in the ninth or tenth grade. (The increasing share of family income disposed of directly by teen-agers makes this desideratum the more important.) Even should unions eventually assume the full responsibility for consumer education which is morally theirs, the task will remain needlessly onerous and unlikely of fulfillment without prior instruction in the schools. Two-thirds of the national work-force remains, in any event, outside the organized labor movement. Characteristically, the low-wage, low-skill and poorly educated wage earner is non-union.

Few school curricula provide any orientation for students in consumer matters at all. A model course, covering interest, carrying charges, consumer legal protections, state and federal regulatory agencies, etc., might well be a suitable project for such a conference at this. It is perhaps asking too much of the commercial media to co-operate in a sustained effort at public education in consumer matters, but the growing number of educational TV outlets would doubtless be willing to participate--and the commercial networks, with a little goading from Mr. Minnow, might well do an occasional "special" of educational value to consumers.