

CONSUMER PROBLEMS OF THE LOW-INCOME

Reaction to Caplowitz' talk

by

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Dr. Caplowitz made a number of interesting points. I would like to elaborate a little on the topic of consumer education.

- I. Improvement in the status of low income families requires three major types of efforts.
 - A. Long term programs to permanently improve the economic status of low-income groups, and to assure their children better opportunities.
 - B. Short term programs of assistance to help low-income families attain better living conditions until the long term programs take effect.
 - C. Programs to help people with low incomes more effectively utilize their present and prospective resources.
- II. We conceive of consumer education as much broader than just education for buying specific commodities. It should include learning to use family and community resources effectively.
- III. What type of leadership is needed for consumer education programs?
 - A. Experimentation to develop improved methods of researching these groups.
 - B. The development of materials prepared with an understanding of the background of the particular low-income group.
 - C. A strong program to train people to work in these areas. No one is doing a major job in this direction. People are needed for grass roots programs in the community, for public schools and to work with community agencies.

Elizabeth Wickenden, Technical Consultant on Public Social Policy, National Social Welfare Assembly, made the important point that we often look upon the poor as one group. Actually, as she indicates, there are several groups, each of whom needs a different kind of assistance.

1. Those who are not able to work because they are too old, disabled, too young (and deprived of normal parental support), or tied down by social responsibility.
2. Those who are able and qualified but cannot find work.
3. Those who are under-employed, under-paid, or disadvantaged in market exchange (as with some farmers).

4. Those who are not equipped to fill available jobs, either because they are under-educated or their old skills have become obsolete.
5. Those who are living in a locality or area where the former means of livelihood has ceased to exist or to afford tolerable living standards.
6. Those whose social and personal problems have brought them to a point of self-defeating discouragement.